



The relative strengths and weaknesses of Waterstone Financial Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Waterstone Financial Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.9% points. The greatest weakness of Waterstone Financial Inc. is the variable Debt, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.7% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	483,562
Deposits	1,067,776
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,375,644
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	620,703
Other Compr. Net Income	3,003
Other Expenses	11,671
Other Liabilities	51,323
Other Net Income	47,574
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,996,347
Liabilities	1,602,661
Expenses	11,671
Revenues	0
Stockholders Equity	393,686
Net Income	35,903
Comprehensive Net Income	38,906
Economic Capital Ratio	13%