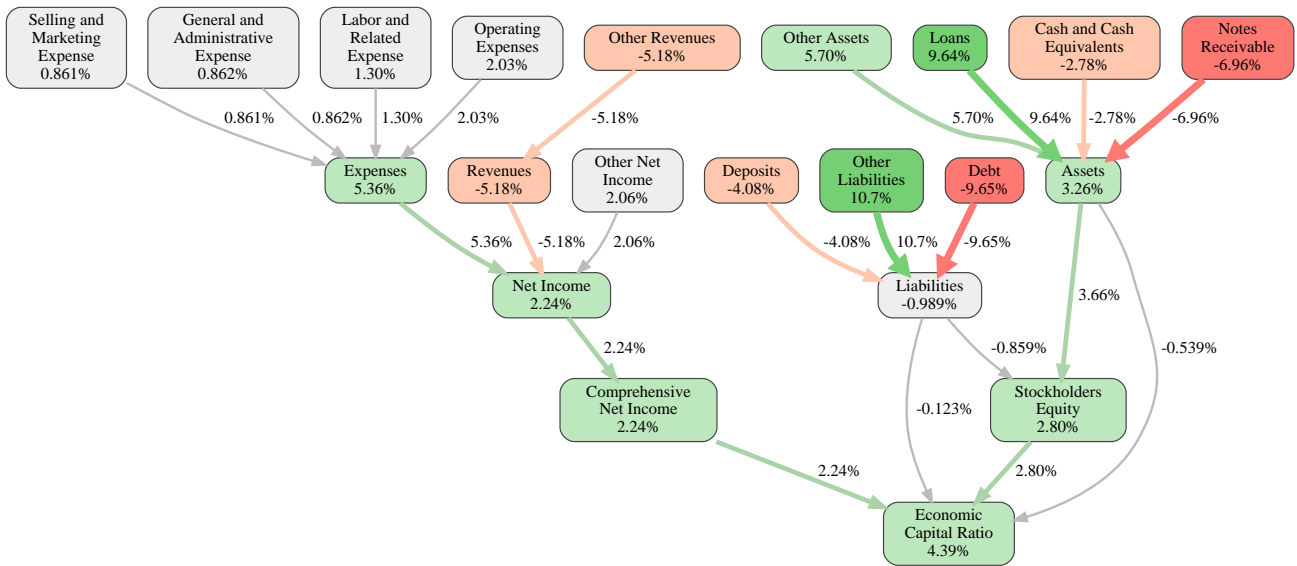




# SAVINGS & CREDIT 2022



Waterstone Financial Inc.  
Rank 22 of 104



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 11% points. The greatest weakness of Waterstone Financial Inc. is the variable Debt, reducing the Economic Capital Ratio by 9.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 4.4% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	477,127
Deposits	1,233,386
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,190,007
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,025,851
Other Compr. Net Income	-3,461
Other Expenses	21,315
Other Liabilities	72,572
Other Net Income	92,106
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,215,858
Liabilities	1,783,085
Expenses	21,315
Revenues	0
Stockholders Equity	432,773
Net Income	70,791
Comprehensive Net Income	67,330
Economic Capital Ratio	14%