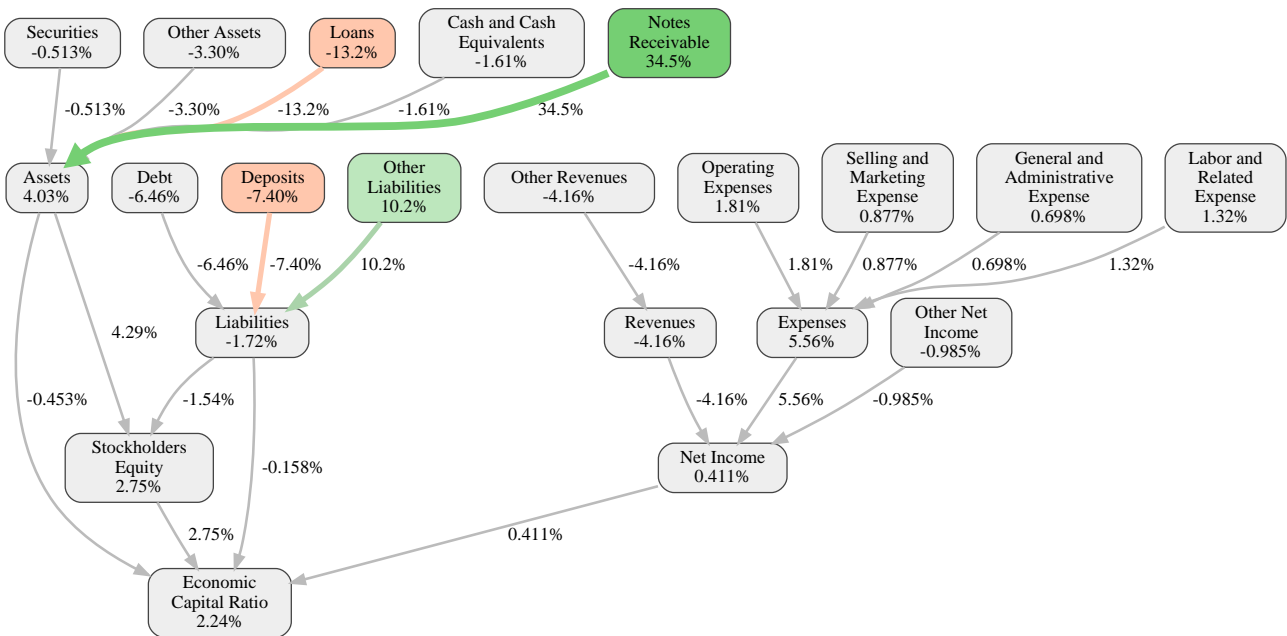




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SAVINGS & CREDIT 2023

Waterstone Financial Inc.
Rank 25 of 96





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Waterstone Financial Inc.
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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 Notes Receivable, increasing the Economic Capital Ratio by 35% points. The greatest weakness of Waterstone Financial Inc. is the variable Loans, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.2% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	386,784
Deposits	1,199,012
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,492,421
Occupancy	0
Operating Expenses	0
Other Assets	539,251
Other Compr. Net Income	-18,341
Other Expenses	4,992
Other Liabilities	75,390
Other Net Income	24,479
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,031,672
Liabilities	1,661,186
Expenses	4,992
Revenues	0
Stockholders Equity	370,486
Net Income	19,487
Comprehensive Net Income	1,146
Economic Capital Ratio	10%