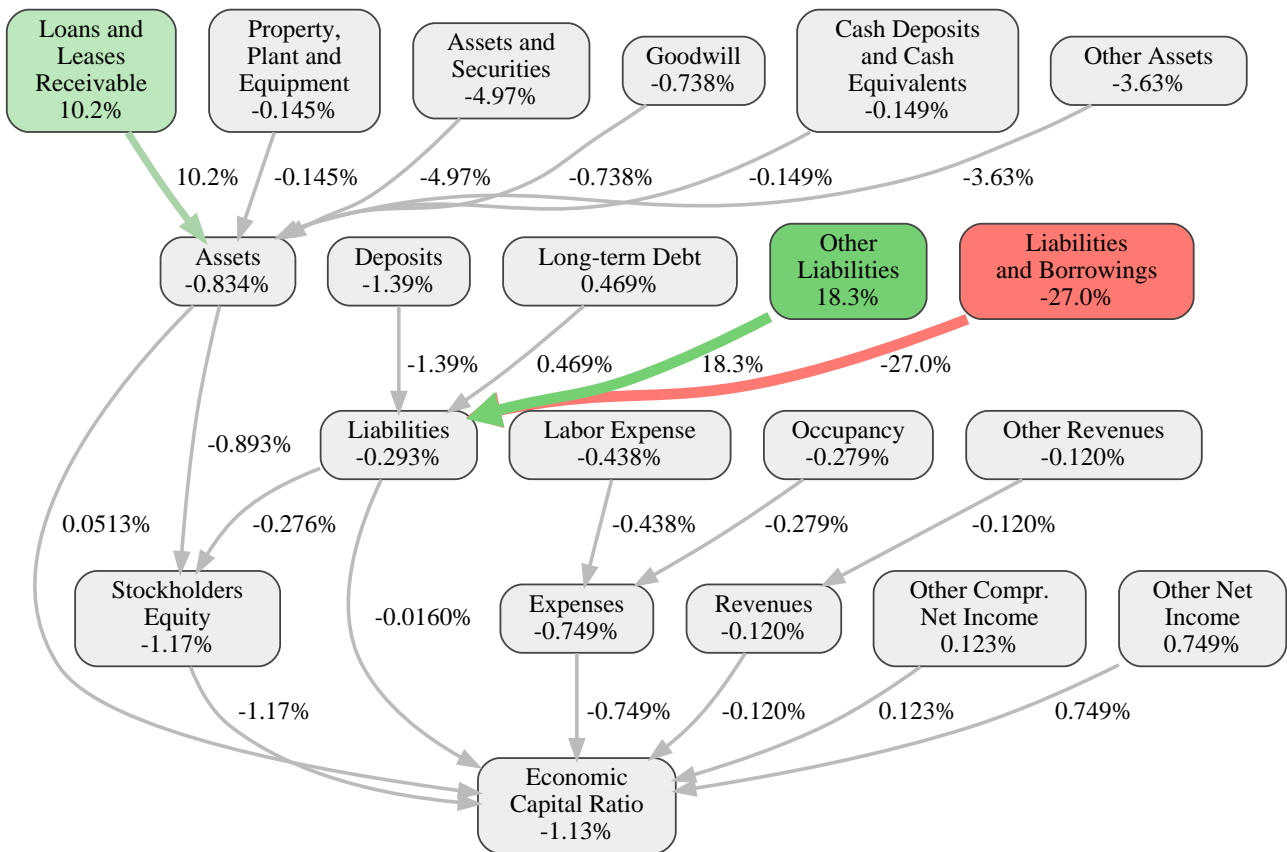




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STATE BANKS 2019

Bankwell Financial Group Inc. Rank 132 of 172





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The relative strengths and weaknesses of Bankwell Financial Group 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 Bankwell Financial Group Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points. The greatest weakness of Bankwell Financial Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 1.1% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	10,037
Cash Deposits and Cash Equivalents	78,112
Deposits	1,502,244
Fees	2,882
Goodwill	2,589
IT and Equipment Expense	2,033
Labor Expense	18,973
Liabilities and Borrowings	1,329,046
Loans and Leases Receivable	1,586,775
Long-term Debt	0
Occupancy	6,790
Other Assets	176,381
Other Compr. Net Income	0
Other Expenses	6,443
Other Liabilities	-1,131,821
Other Net Income	54,092
Other Noninterest Expense	2,232
Other Revenues	1,604
Property, Plant and Equipment	19,771

Output Variable	Value in 1000 USD
Liabilities	1,699,469
Assets	1,873,665
Expenses	39,353
Revenues	1,604
Stockholders Equity	174,196
Net Income	16,343
Comprehensive Net Income	16,343
Economic Capital Ratio	5.8%