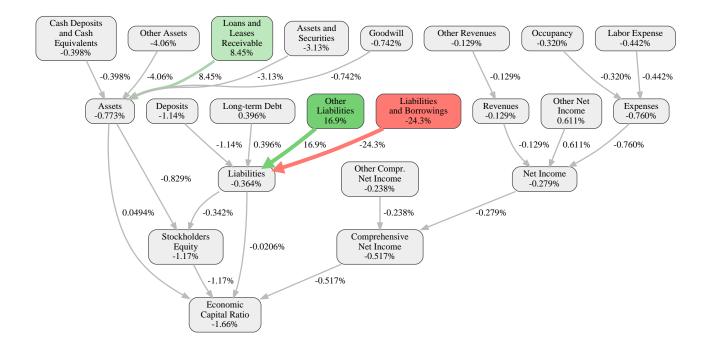


STATE BANKS 2020

Bankwell Financial Group Inc. Rank 157 of 190









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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 17% points. The greatest weakness of Bankwell Financial Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 1.7% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	104,635
Cash Deposits and Cash Equivalents	78,051
Deposits	1,491,903
Fees	1,931
Goodwill	2,589
IT and Equipment Expense	2,067
Labor Expense	19,434
Liabilities and Borrowings	1,300,385
Loans and Leases Receivable	1,588,840
Long-term Debt	0
Occupancy	7,594
Other Assets	79,545
Other Compr. Net Income	0
Other Expenses	6,635
Other Liabilities	-1,092,503
Other Net Income	55,191
Other Noninterest Expense	2,691
Other Revenues	1,448
Property, Plant and Equipment	28,522

Output Variable	Value in 1000 USD
Liabilities	1,699,785
Assets	1,882,182
Expenses	40,352
Revenues	1,448
Stockholders Equity	182,397
Net Income	16,287
Comprehensive Net Income	16,287
Economic Capital Ratio	6.0%

