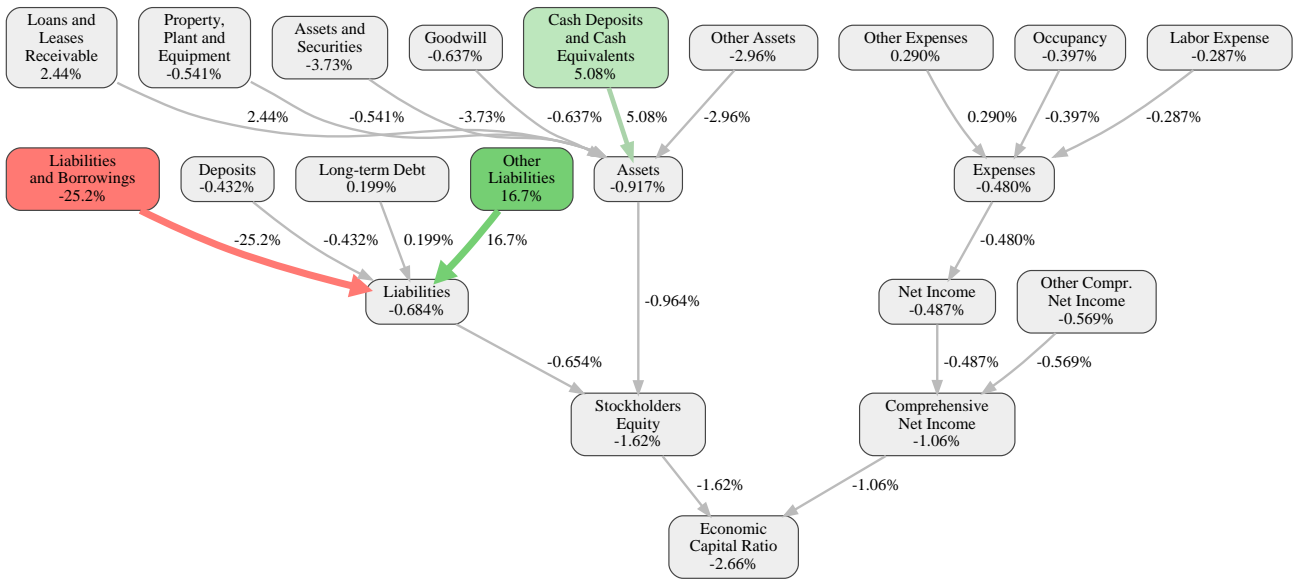




STATE BANKS 2021

Bankwell Financial Group Inc.
Rank 172 of 180





RealRate

STATE BANKS 2021

Bankwell Financial Group Inc.
Rank 172 of 180



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 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.0%, being 2.7% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	131,375
Cash Deposits and Cash Equivalents	409,598
Deposits	1,827,316
Fees	2,901
Goodwill	2,589
IT and Equipment Expense	3,216
Labor Expense	21,355
Liabilities and Borrowings	1,557,081
Loans and Leases Receivable	1,601,672
Long-term Debt	0
Occupancy	10,926
Other Assets	108,513
Other Compr. Net Income	-8,059
Other Expenses	3,241
Other Liabilities	-1,307,252
Other Net Income	47,292
Other Noninterest Expense	2,571
Other Revenues	2,822
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	2,077,145
Assets	2,253,747
Expenses	44,210
Revenues	2,822
Stockholders Equity	176,602
Net Income	5,904
Comprehensive Net Income	-2,155
Economic Capital Ratio	4.0%