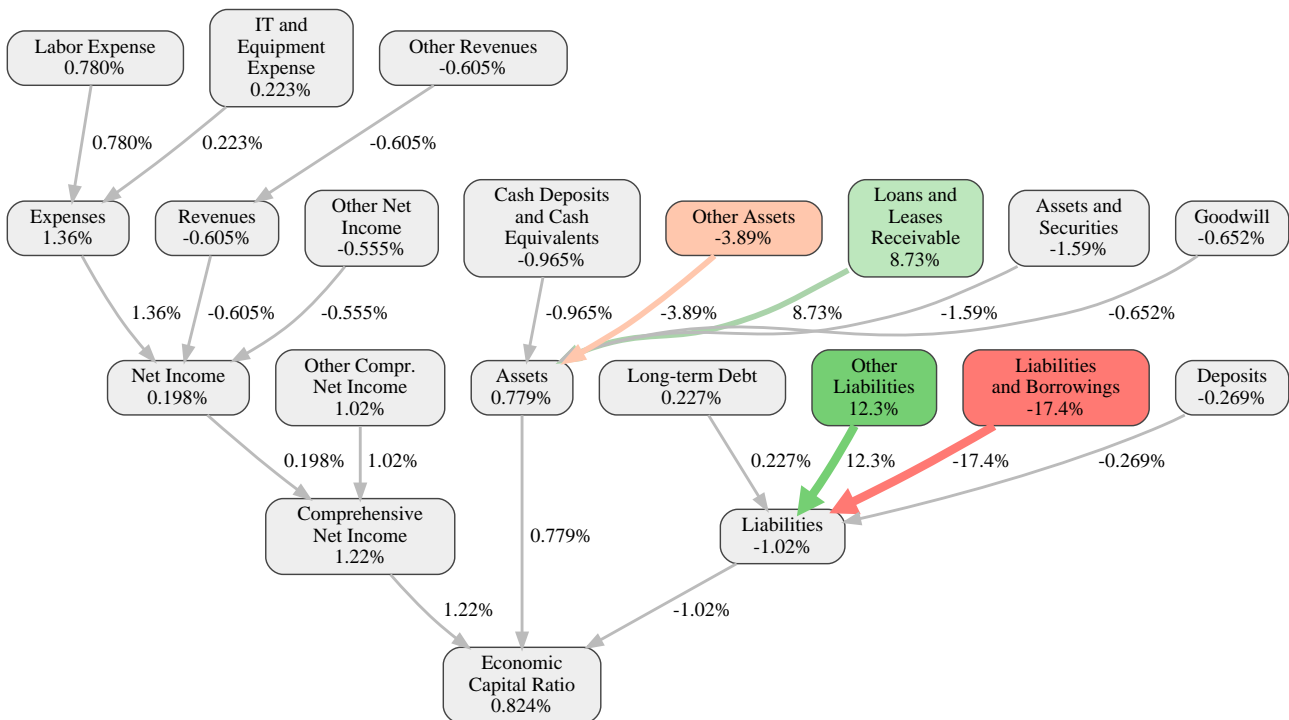




# STATE BANKS 2023

Bridgewater Bancshares Inc  
Rank 48 of 165





RealRate

# STATE BANKS 2023

## Bridgewater Bancshares Inc Rank 48 of 165



BRIDGEWATER BANK

The relative strengths and weaknesses of Bridgewater Bancshares 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 Bridgewater Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Bridgewater Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 0.82% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	627,352
Cash Deposits and Cash Equivalents	87,043
Deposits	3,416,543
Fees	0
Goodwill	2,626
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,587,840
Loans and Leases Receivable	3,512,157
Long-term Debt	0
Occupancy	0
Other Assets	68,039
Other Compr. Net Income	-26,948
Other Expenses	18,318
Other Liabilities	-2,052,785
Other Net Income	71,710
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,445

Output Variable	Value in 1000 USD
Liabilities	3,951,598
Assets	4,345,662
Expenses	18,318
Revenues	0
Stockholders Equity	394,064
Net Income	53,392
Comprehensive Net Income	26,444
Economic Capital Ratio	5.4%