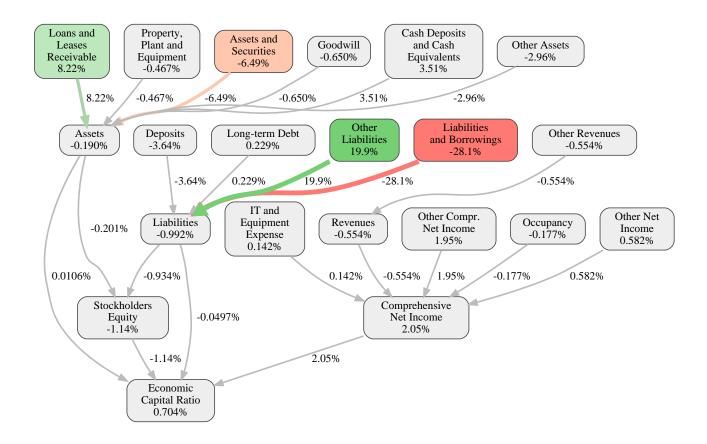


STATE BANKS 2023



Bankwell Financial Group Inc. Rank 55 of 165





STATE BANKS 2023



Bankwell Financial Group Inc. Rank 55 of 165

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 20% points. The greatest weakness of Bankwell Financial Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 0.70% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	126,676
Cash Deposits and Cash Equivalents	355,679
Deposits	2,800,818
Fees	5,525
Goodwill	2,589
IT and Equipment Expense	2,632
Labor Expense	22,237
Liabilities and Borrowings	2,396,259
Loans and Leases Receivable	2,646,384
Long-term Debt	0
Occupancy	8,297
Other Assets	121,121
Other Compr. Net Income	8,372
Other Expenses	12,314
Other Liabilities	-2,183,097
Other Net Income	90,542
Other Noninterest Expense	3,912
Other Revenues	1,804
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	3,013,980
Assets	3,252,449
Expenses	54,917
Revenues	1,804
Stockholders Equity	238,469
Net Income	37,429
Comprehensive Net Income	45,801
Economic Capital Ratio	5.3%

