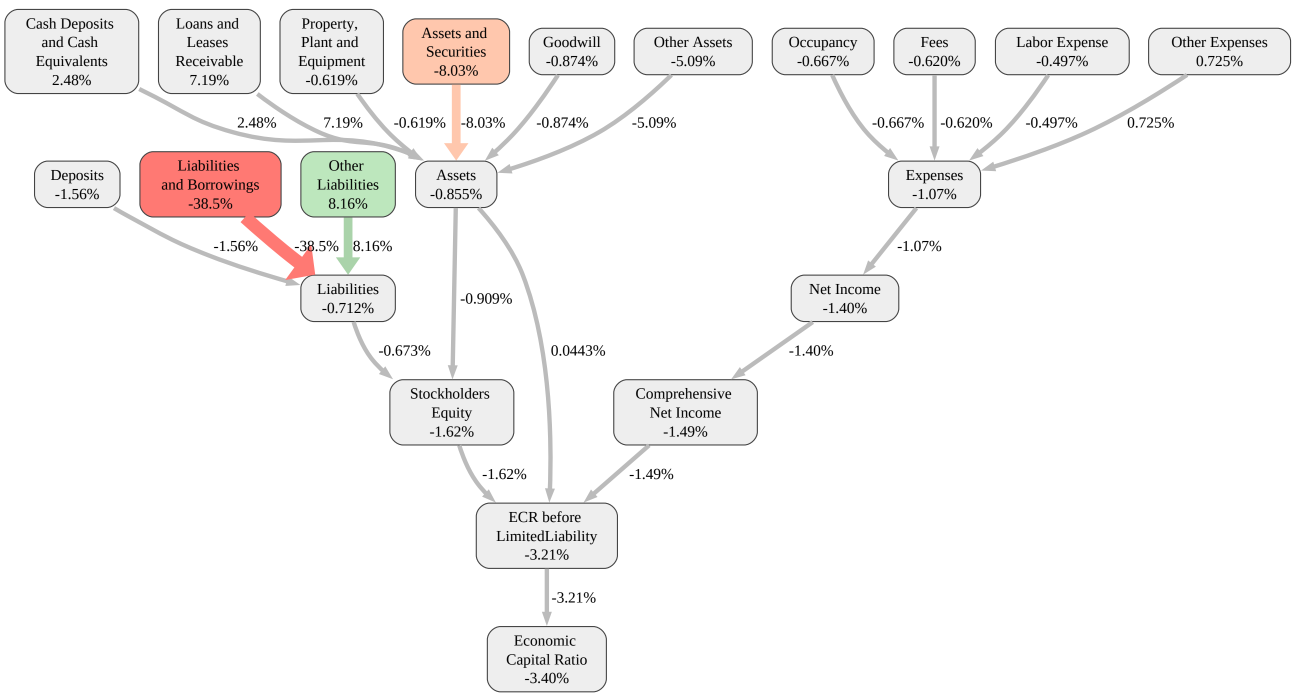
STATE BANKS 2025

Bankwell Financial Group Inc
Rank 85 of 96



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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 8.2% points.The greatest weakness of Bankwell Financial Group Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 3.4% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	131,855
Cash Deposits and Cash Equivalents	307,524
Deposits	2,787,570
Fees	7,832
Goodwill	2,589
IT and Equipment Expense	3,251
Labor Expense	23,746
Liabilities and Borrowings	2,465,695
Loans and Leases Receivable	2,672,959
Long-term Debt	0
Occupancy	9,494
Other Assets	153,549
Other Compr. Net Income	420
Other Expenses	5,851
Other Liabilities	-2,255,309
Other Net Income	61,185
Other Noninterest Expense	4,436
Other Revenues	3,195
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	2,997,956
Assets	3,268,476
Expenses	54,610
Revenues	3,195
Stockholders Equity	270,520
Net Income	9,770
Comprehensive Net Income	10,190
BaseVar	3,349,945
ECR before LimitedLiability	7.8%
Economic Capital Ratio	8.2%