

Board Diversity Matrix - As of December 2023							
	Bartel	Gordon	Hansen	Lawton	Rappé	Schmidt	Tyus
Knowledge, Skills and Experience							
Financial Industry		•	•	•			•
Risk Management	•	•	•	•	•	•	•
Accounting	•	•	•		•		•
Corporate Governance/Ethics	•	•	•	•	•	•	•
Legal/Regulatory		•	•	•	•		•
HR/Compensation	•	•	•	•	•	•	•
Executive Experience	•	•	•	•	•	•	•
Investments		•	•	•	•	•	•
Operations	•	•	•	•	•	•	
Strategic Planning	•	•	•	•	•	•	•
Technology/Cyber		•	•		•		
Mergers and Acquisitions		•	•				•
Crises Response	•	•	•	•	•	•	
Demographic Background							
African American							•
Alaskan Native or Native American							
Asian							
Hispanic or Latinx							
Native Hawaiian or Pacific Islander							
White/Caucasian	•	•	•	•	•	•	
Two or More Races or Ethnicities							
LGBTQ+							
Did not Disclose Demographic Background							
Gender							
Female	•				•		
Male		•	•	•		•	•
Non-Binary							
Did not Disclose Gender							
Board Tenure							
Years on Waterstone Financial Inc.	9	18	18	18	9	18	4
Years on WaterStone Bank	10	18	20	23	10	21	4