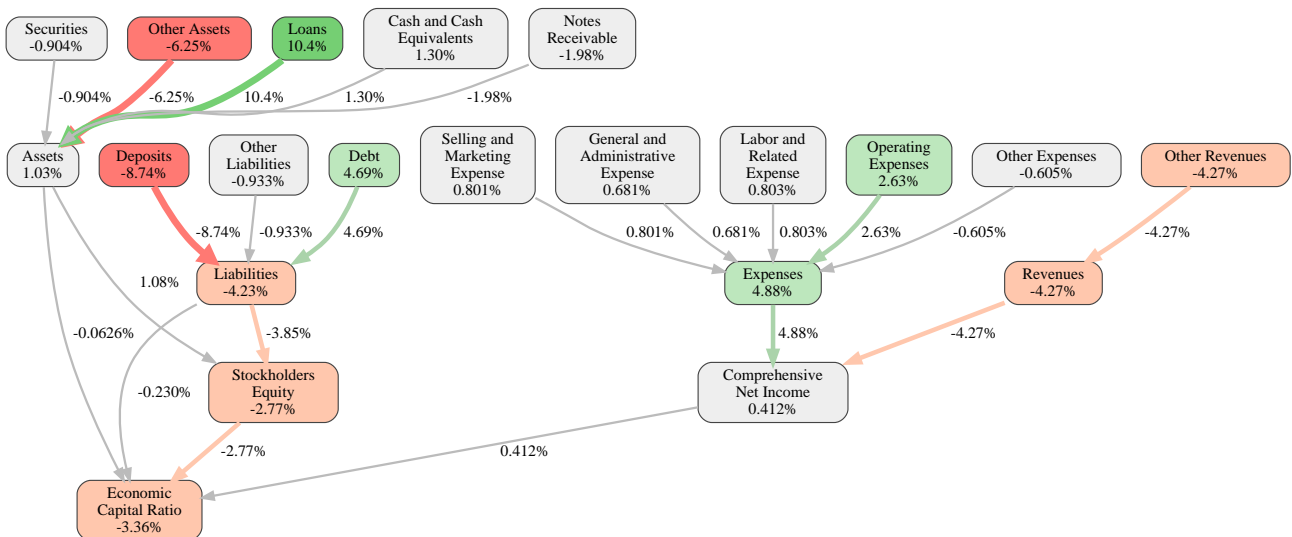




SAVINGS & CREDIT 2017

Atlantic Coast Financial CORP
Rank 67 of 93





RealRate

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The relative strengths and weaknesses of Atlantic Coast Financial CORP 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 Atlantic Coast Financial CORP compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Atlantic Coast Financial CORP is the variable Deposits, reducing the Economic Capital Ratio by 8.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 3.4% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	59,893
Debt	0
Deposits	628,413
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	639,245
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	208,321
Other Compr. Net Income	-294
Other Expenses	3,632
Other Liabilities	192,028
Other Net Income	10,050
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	907,459
Liabilities	820,441
Expenses	3,632
Revenues	0
Stockholders Equity	87,018
Net Income	6,418
Comprehensive Net Income	6,124
Economic Capital Ratio	5.7%