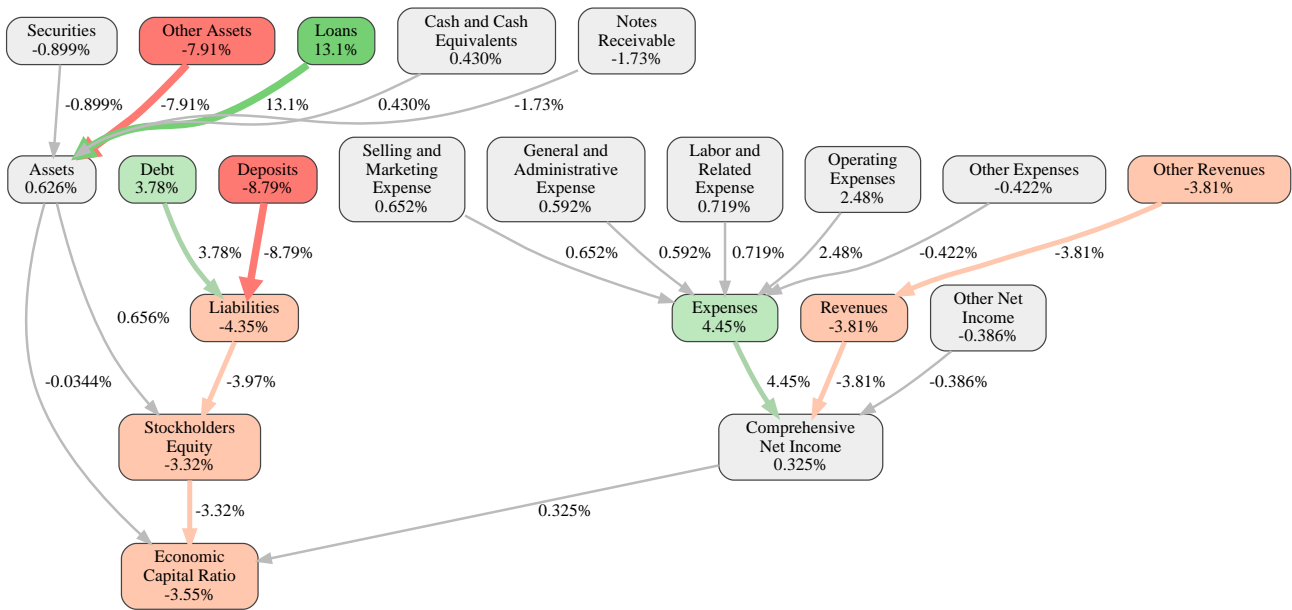




SAVINGS & CREDIT 2018

Atlantic Coast Financial CORP
Rank 89 of 108





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 13% points. The greatest weakness of Atlantic Coast Financial CORP is the variable Deposits, reducing the Economic Capital Ratio by 8.8% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 3.5% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	50,409
Debt	0
Deposits	675,803
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	757,506
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	175,341
Other Compr. Net Income	299
Other Expenses	4,559
Other Liabilities	216,793
Other Net Income	7,727
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	983,256
Liabilities	892,596
Expenses	4,559
Revenues	0
Stockholders Equity	90,660
Net Income	3,168
Comprehensive Net Income	3,467
Economic Capital Ratio	5.2%