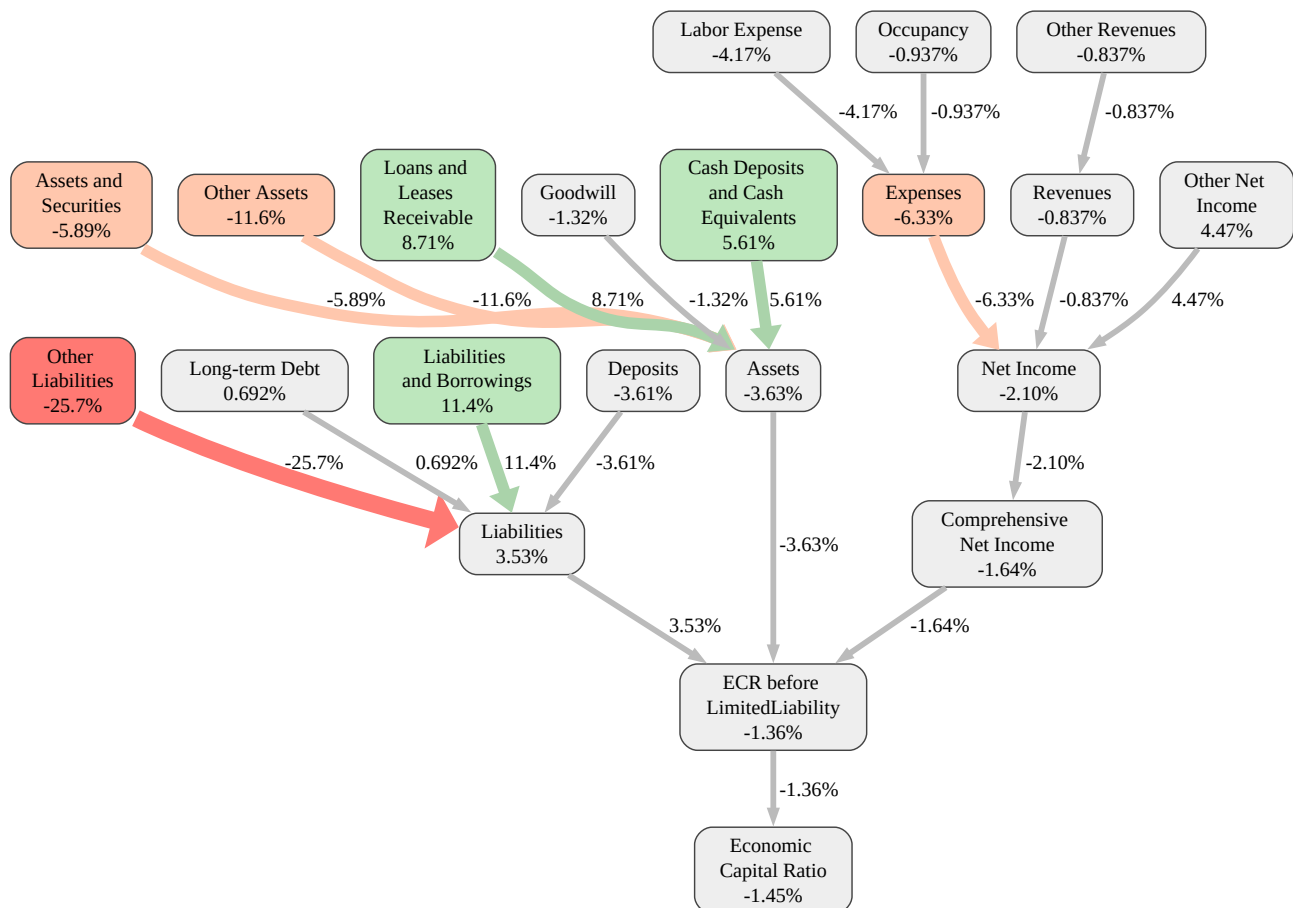




RealRate

STATE BANKS 2019

Coastal Financial CORP
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The relative strengths and weaknesses of Coastal 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 Coastal Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Coastal Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	37,909
Cash Deposits and Cash Equivalents	125,782
Deposits	803,614
Fees	972
Goodwill	0
IT and Equipment Expense	1,971
Labor Expense	16,026
Liabilities and Borrowings	4,437
Loans and Leases Receivable	758,492
Long-term Debt	0
Occupancy	3,314
Other Assets	16,760
Other Compr. Net Income	-166
Other Expenses	4,518
Other Liabilities	34,903
Other Net Income	33,855
Other Noninterest Expense	1,956
Other Revenues	0
Property, Plant and Equipment	13,167

Output Variable	Value in 1000 USD
Liabilities	842,954
Assets	952,110
Expenses	28,757
Revenues	0
Stockholders Equity	109,156
Net Income	5,098
Comprehensive Net Income	4,932
BaseVar	1,011,474
ECR before Limited Liability	11%
Economic Capital Ratio	11%