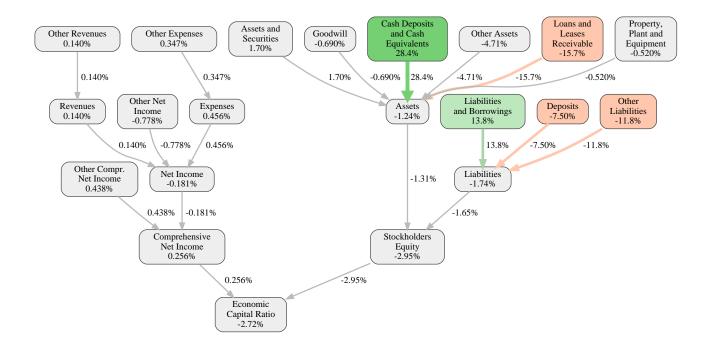


STATE BANKS 2021

I Silvergate

Silvergate Capital Corp Rank 174 of 180





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The relative strengths and weaknesses of Silvergate Capital 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 Silvergate Capital Corp compared to the market average is the variable Cash Deposits and Cash Equivalents, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Silvergate Capital Corp is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.9%, being 2.7% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	954,711
Cash Deposits and Cash Equivalents	2,962,087
Deposits	5,248,026
Fees	5,632
Goodwill	0
IT and Equipment Expense	5,406
Labor Expense	36,493
Liabilities and Borrowings	114,447
Loans and Leases Receivable	1,612,712
Long-term Debt	15,831
Occupancy	5,690
Other Assets	54,653
Other Compr. Net Income	34,479
Other Expenses	4,851
Other Liabilities	-86,368
Other Net Income	71,622
Other Noninterest Expense	1,533
Other Revenues	19,177
Property, Plant and Equipment	2,072

Output Variable	Value in 1000 USD
Liabilities	5,291,936
Assets	5,586,235
Expenses	59,605
Revenues	19,177
Stockholders Equity	294,299
Net Income	31,194
Comprehensive Net Income	65,673
Economic Capital Ratio	3.9%

