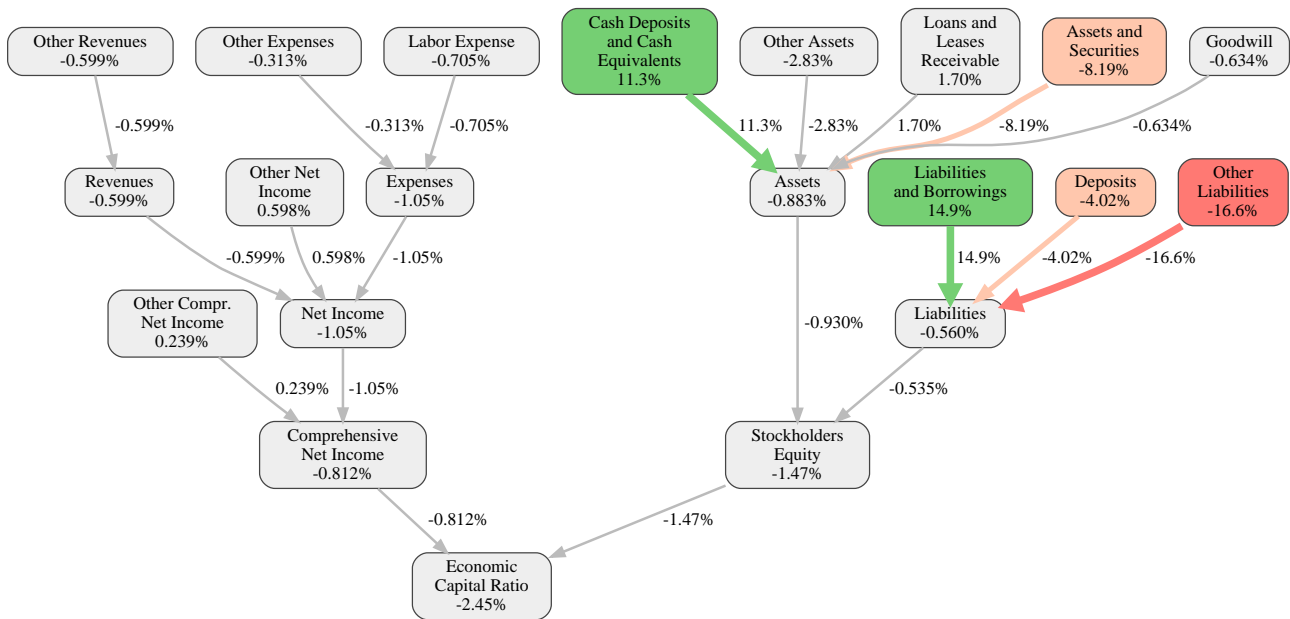




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The relative strengths and weaknesses of COASTAL FINANCIAL CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of COASTAL FINANCIAL CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of COASTAL FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.1%, being 2.4% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	47,978
Cash Deposits and Cash Equivalents	813,161
Deposits	2,363,787
Fees	3,133
Goodwill	0
IT and Equipment Expense	2,959
Labor Expense	37,101
Liabilities and Borrowings	10,214
Loans and Leases Receivable	1,714,103
Long-term Debt	0
Occupancy	4,128
Other Assets	43,056
Other Compr. Net Income	-30
Other Expenses	19,557
Other Liabilities	60,294
Other Net Income	73,589
Other Noninterest Expense	3,757
Other Revenues	0
Property, Plant and Equipment	17,219

Output Variable	Value in 1000 USD
Liabilities	2,434,295
Assets	2,635,517
Expenses	70,635
Revenues	0
Stockholders Equity	201,222
Net Income	2,954
Comprehensive Net Income	2,924
Economic Capital Ratio	4.1%