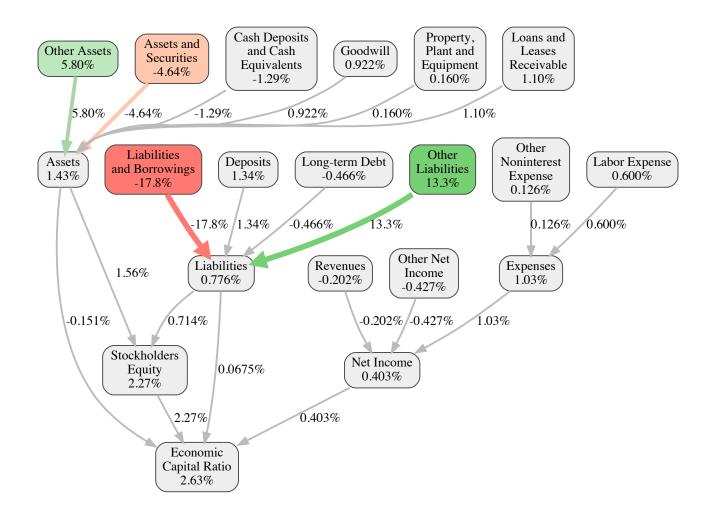


STATE BANKS 2019



CAROLINA FINANCIAL CORP Rank 14 of 183





STATE BANKS 2019



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The relative strengths and weaknesses of CAROLINA 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 CAROLINA FINANCIAL CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of CAROLINA FINANCIAL CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 2.6% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	12,396
Cash Deposits and Cash Equivalents	62,133
Deposits	2,718,193
Fees	0
Goodwill	127,592
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,171,171
Loans and Leases Receivable	2,509,873
Long-term Debt	59,436
Occupancy	0
Other Assets	1,017,888
Other Compr. Net Income	-3,933
Other Expenses	12,769
Other Liabilities	-1,733,337
Other Net Income	62,439
Other Noninterest Expense	0
Property, Plant and Equipment	60,866
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	3,215,463
Assets	3,790,748
Expenses	12,769
Stockholders Equity	575,285
Net Income	49,670
Comprehensive Net Income	45,737
Economic Capital Ratio	9.5%