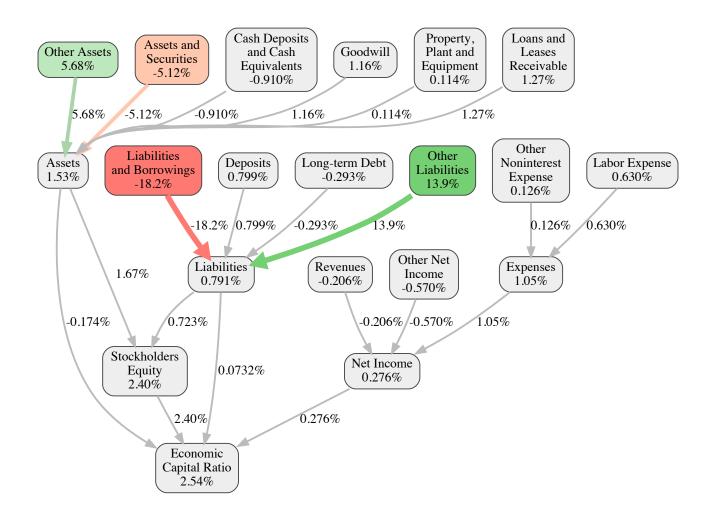


STATE BANKS 2020



CAROLINA FINANCIAL CORP Rank 13 of 191





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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 14% 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 10%, being 2.5% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	19,453
Cash Deposits and Cash Equivalents	133,203
Deposits	3,408,361
Fees	0
Goodwill	184,259
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,739,745
Loans and Leases Receivable	3,211,416
Long-term Debt	54,875
Occupancy	0
Other Assets	1,089,840
Other Compr. Net Income	8,153
Other Expenses	17,948
Other Liabilities	-2,237,548
Other Net Income	80,688
Other Noninterest Expense	0
Property, Plant and Equipment	70,702
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	3,965,433
Assets	4,708,873
Expenses	17,948
Stockholders Equity	743,440
Net Income	62,740
Comprehensive Net Income	70,893
Economic Capital Ratio	10%