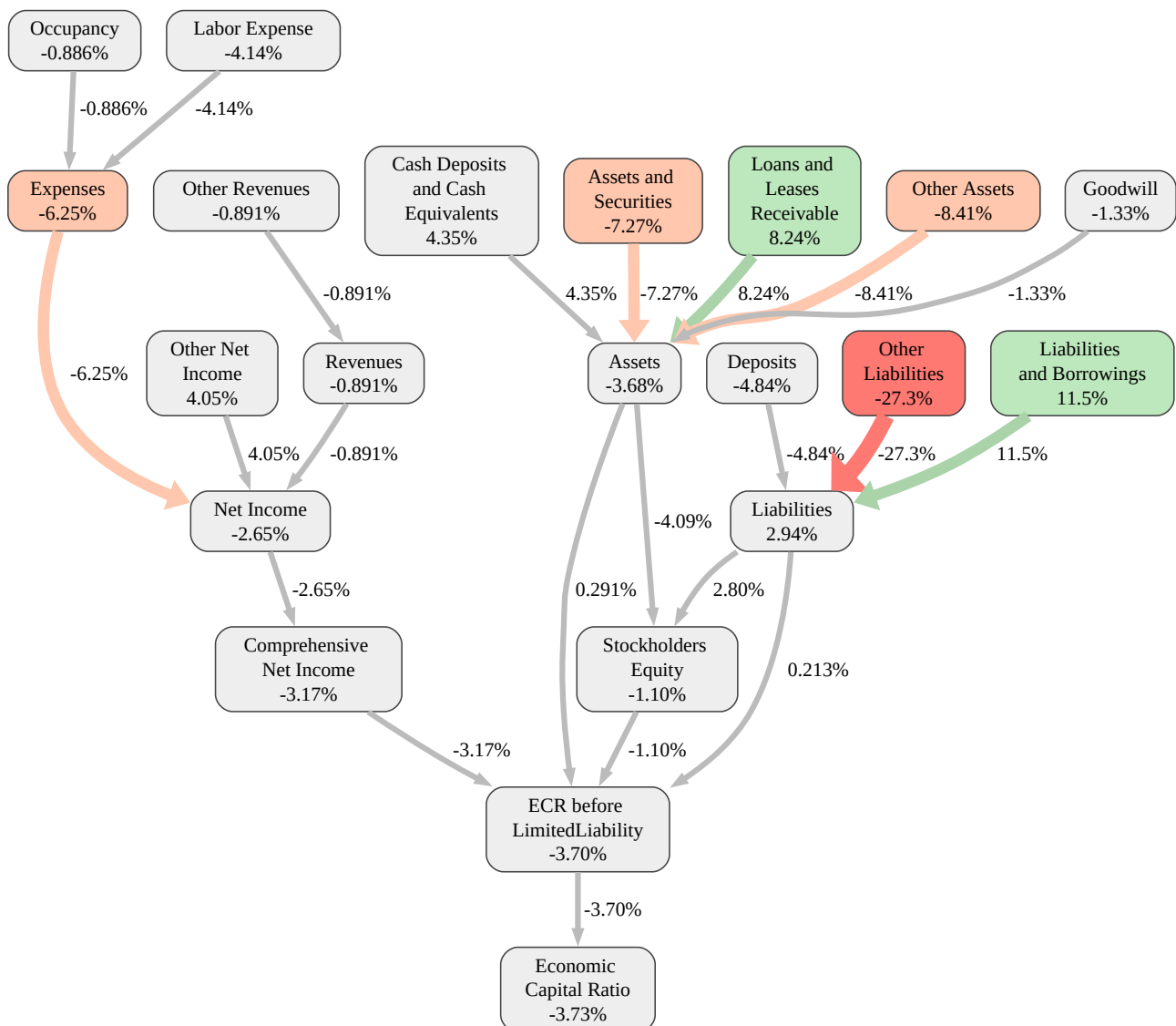






STATE BANKS 2020

Coastal Financial CORP Rank 118 of 143



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 12% points. The greatest weakness of Coastal Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 3.7% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	30,018
Cash Deposits and Cash Equivalents	127,814
Deposits	967,959
Fees	1,103
Goodwill	0
IT and Equipment Expense	2,081
Labor Expense	18,959
Liabilities and Borrowings	2,871
Loans and Leases Receivable	927,633
Long-term Debt	0
Occupancy	3,775
Other Assets	29,953
Other Compr. Net Income	1,264
Other Expenses	6,188
Other Liabilities	33,523
Other Net Income	40,673
Other Noninterest Expense	2,418
Other Revenues	0
Property, Plant and Equipment	13,108

Output Variable	Value in 1000 USD
Liabilities	1,004,353
Assets	1,128,526
Expenses	34,524
Revenues	0
Stockholders Equity	124,173
Net Income	6,149
Comprehensive Net Income	7,413
BaseVar	1,205,216
ECR before Limited Liability	11%
Economic Capital Ratio	12%