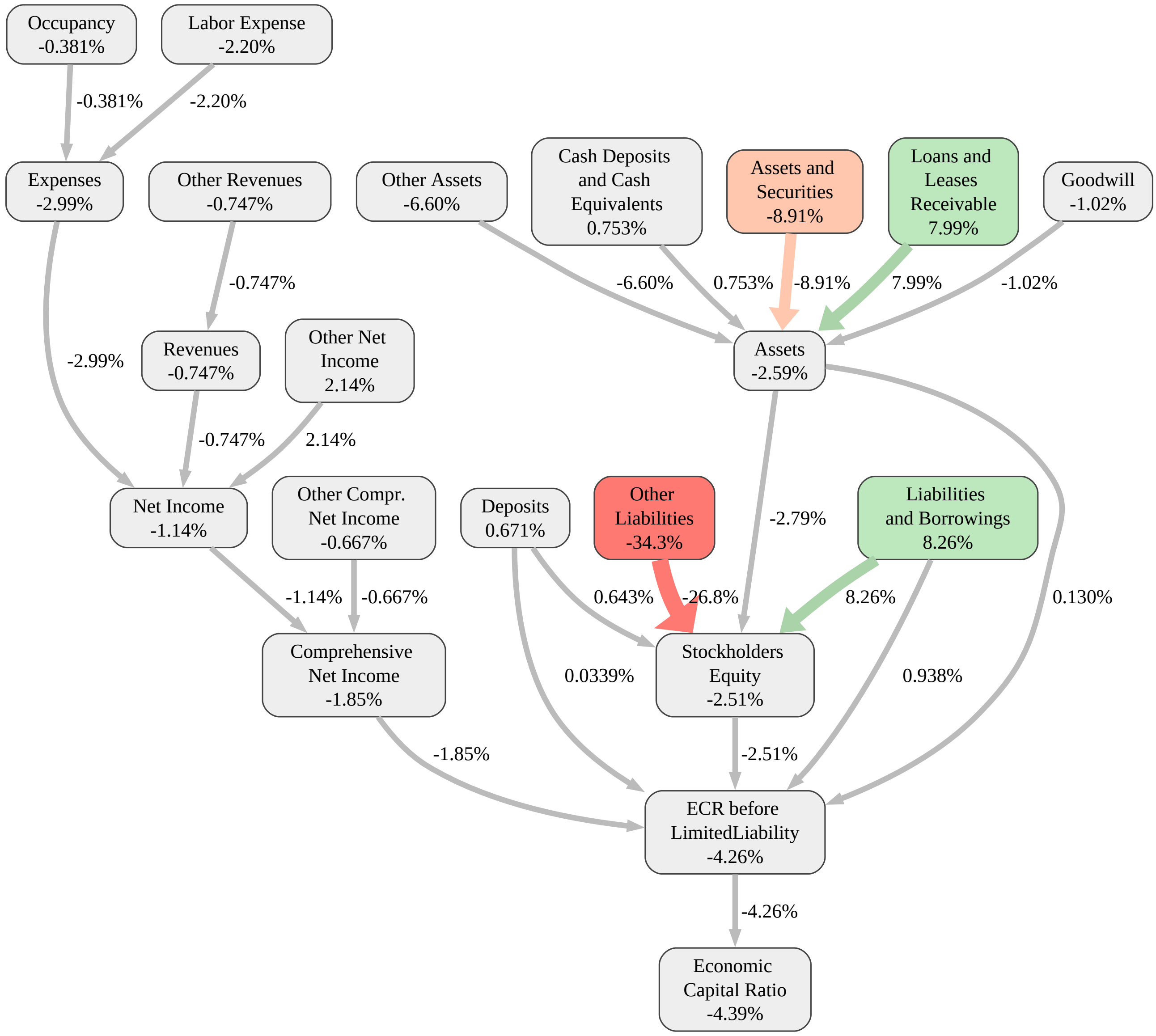
RealRate

STATE BANKS 2021

Coastal Financial CORP
Rank 130 of 144



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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 8.3% points.The greatest weakness of Coastal Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 4.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	22,497
Cash Deposits and Cash Equivalents	163,117
Deposits	1,421,307
Fees	1,762
Goodwill	0
IT and Equipment Expense	2,348
Labor Expense	23,302
Liabilities and Borrowings	3,589
Loans and Leases Receivable	1,527,876
Long-term Debt	0
Occupancy	3,977
Other Assets	35,524
Other Compr. Net Income	66
Other Expenses	7,035
Other Liabilities	201,009
Other Net Income	49,423
Other Noninterest Expense	3,690
Other Revenues	0
Property, Plant and Equipment	17,108

Output Variable	Value in 1000 USD
Liabilities	1,625,905
Assets	1,766,122
Expenses	42,114
Revenues	0
Stockholders Equity	140,217
Net Income	7,309
Comprehensive Net Income	7,375
BaseVar	1,862,273
ECR before LimitedLiability	7.9%
Economic Capital Ratio	8.3%