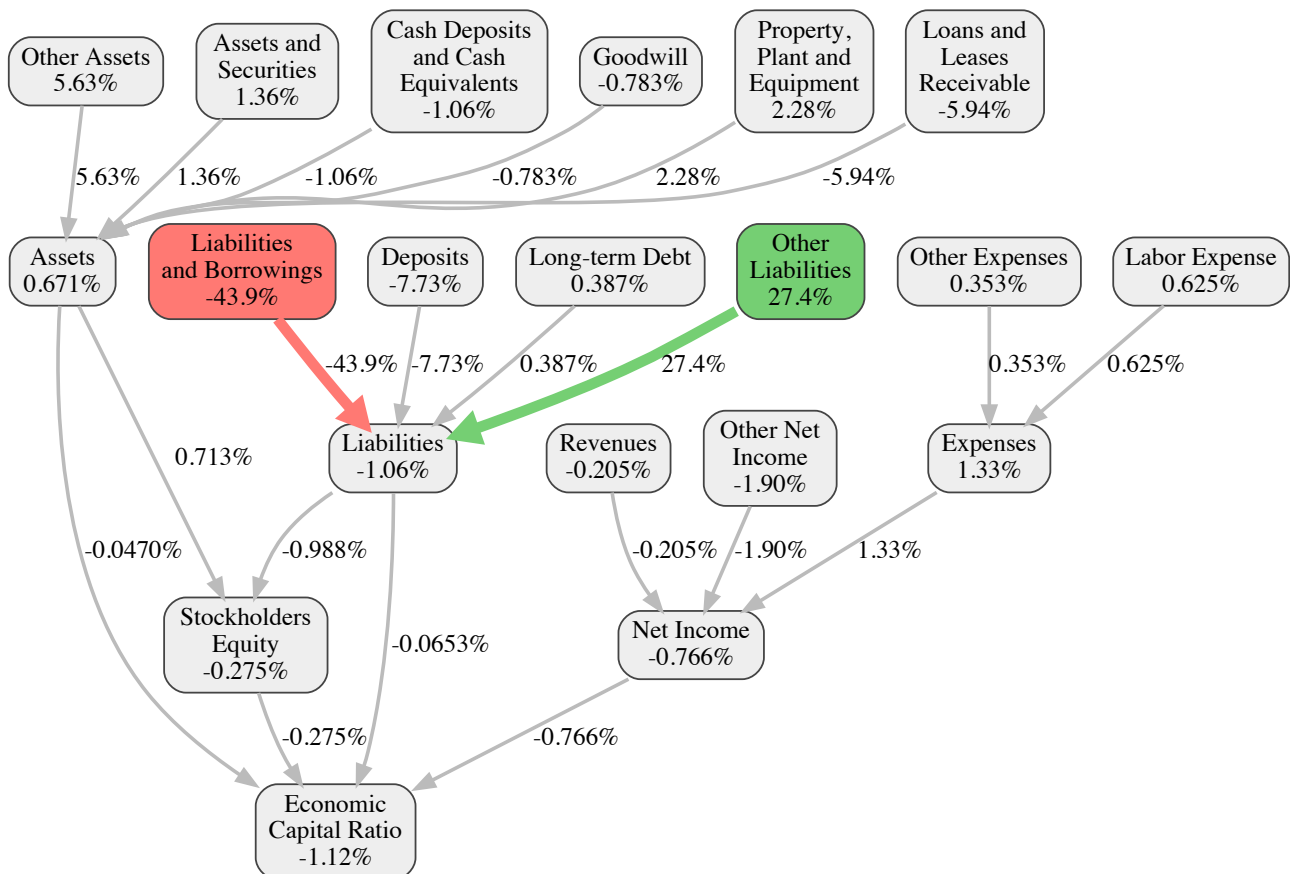




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Live Oak Bancshares Inc.
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The relative strengths and weaknesses of Live Oak Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables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

The greatest strength of Live Oak Bancshares Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Live Oak Bancshares Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 1.1% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	696,179
Cash Deposits and Cash Equivalents	126,752
Deposits	4,229,122
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,225,844
Loans and Leases Receivable	2,599,052
Long-term Debt	0
Occupancy	0
Other Assets	1,113,888
Other Compr. Net Income	13,401
Other Expenses	5,431
Other Liabilities	-4,172,382
Other Net Income	23,465
Other Noninterest Expense	0
Property, Plant and Equipment	279,099
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	4,282,584
Assets	4,814,970
Expenses	5,431
Stockholders Equity	532,386
Net Income	18,034
Comprehensive Net Income	31,435
Economic Capital Ratio	6.5%

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