



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 41% points. The greatest weakness of Live Oak Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 64% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 2.2% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,480,636
Cash Deposits and Cash Equivalents	582,540
Deposits	10,275,019
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,086,133
Loans and Leases Receivable	8,508,007
Long-term Debt	0
Occupancy	0
Other Assets	442,359
Other Compr. Net Income	7,599
Other Expenses	8,932
Other Liabilities	-9,992,395
Other Net Income	82,830
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	257,881

Output Variable	Value in 1000 USD
Liabilities	10,368,757
Assets	11,271,423
Expenses	8,932
Revenues	0
Stockholders Equity	902,666
Net Income	73,898
Comprehensive Net Income	81,497
Economic Capital Ratio	7.3%