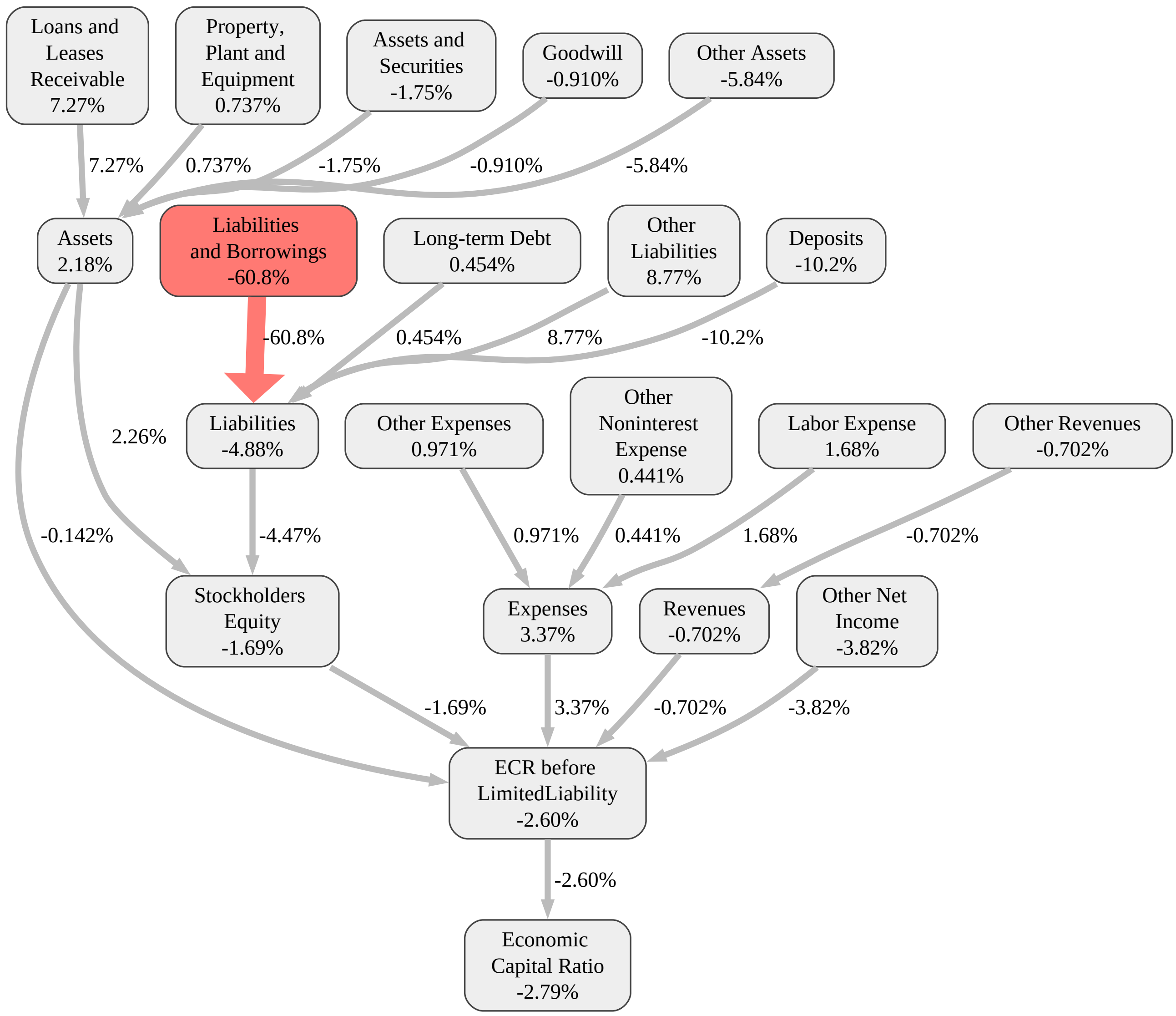
STATE BANKS 2025

Live Oak Bancshares Inc
Rank 78 of 96



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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 8.8% points.The greatest weakness of Live Oak Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 61% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 2.8% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,600,323
Cash Deposits and Cash Equivalents	608,800
Deposits	11,760,494
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,508,174
Loans and Leases Receivable	10,065,858
Long-term Debt	0
Occupancy	0
Other Assets	404,340
Other Compr. Net Income	2,432
Other Expenses	11,818
Other Liabilities	-11,328,784
Other Net Income	89,235
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	264,059

Output Variable	Value in 1000 USD
Liabilities	11,939,884
Assets	12,943,380
Expenses	11,818
Revenues	0
Stockholders Equity	1,003,496
Net Income	77,417
Comprehensive Net Income	79,849
BaseVar	12,629,457
ECR before LimitedLiability	8.5%
Economic Capital Ratio	8.8%