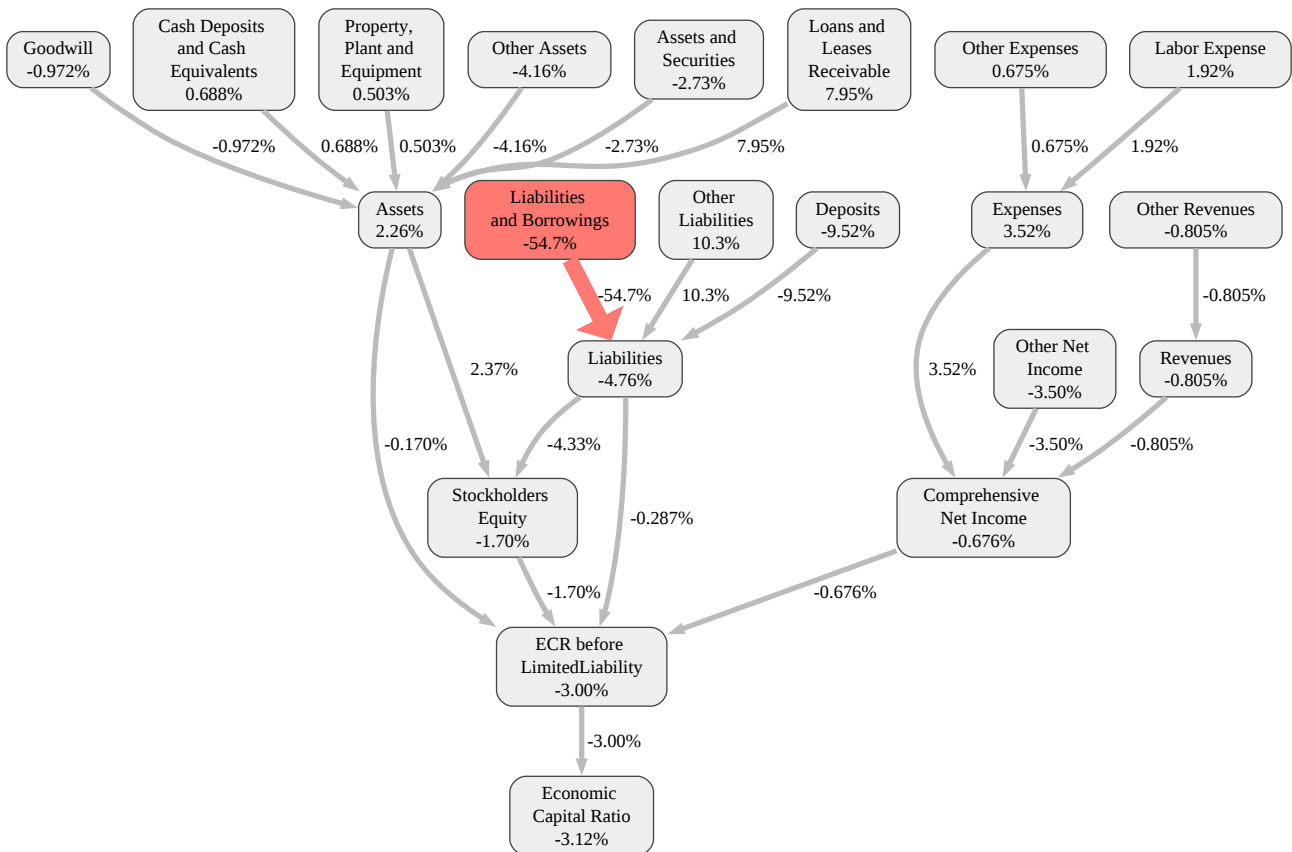






STATE BANKS 2026

Live Oak Bancshares Inc Rank 76 of 87



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 10% points. The greatest weakness of Live Oak Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 55% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 3.1% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	1,756,645	Liabilities	13,880,672
Cash Deposits and Cash Equivalents	864,904	Assets	15,134,778
Deposits	13,688,659	Expenses	37,172
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	1,254,106
IT and Equipment Expense	0	Net Income	105,643
Labor Expense	0	Comprehensive Net Income	143,532
Liabilities and Borrowings	13,263,217	BaseVar	14,903,170
Loans and Leases Receivable	11,781,358	ECR before LimitedLiability	10%
Long-term Debt	0	Economic Capital Ratio	10%
Occupancy	0		
Other Assets	491,668		
Other Compr. Net Income	37,889		
Other Expenses	37,172		
Other Liabilities	-13,071,204		
Other Net Income	142,815		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	240,203		