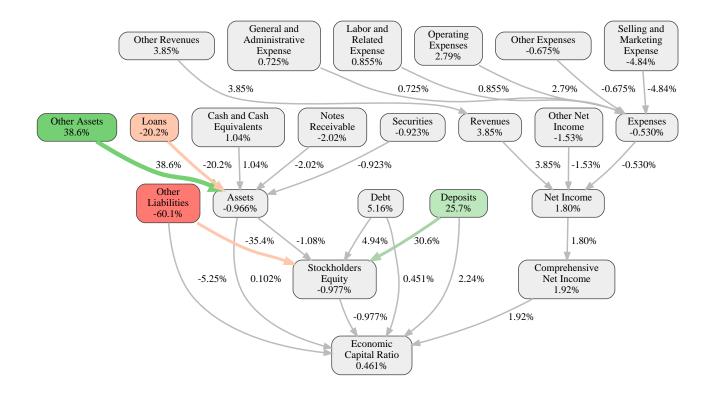


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The relative strengths and weaknesses of Shepherd's Finance LLC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Shepherd's Finance LLC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 39% points. The greatest weakness of Shepherd's Finance LLC is the variable Other Liabilities, reducing the Economic Capital Ratio by 60% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 0.46% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,566
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	23,320
Other Compr. Net Income	0
Other Expenses	111
Other Liabilities	21,487
Other Net Income	0
Other Revenues	1,948
Professional Fees	0
Securities	0
Selling and Marketing Expense	1,319

Output Variable	Value in 1000 USD
Assets	24,886
Liabilities	21,487
Expenses	1,430
Revenues	1,948
Stockholders Equity	3,399
Net Income	518
Comprehensive Net Income	518
Economic Capital Ratio	9.6%

