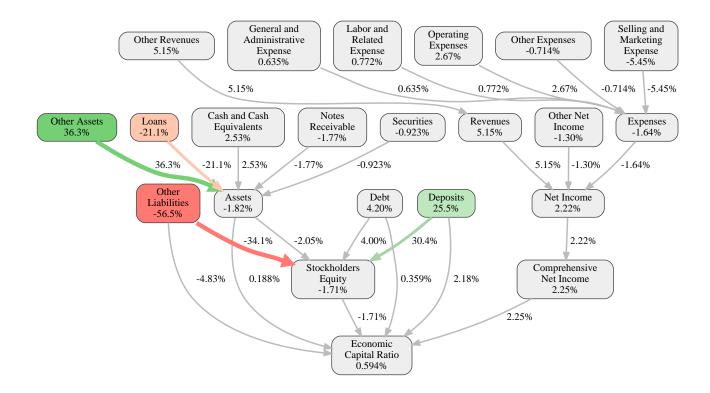


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The relative strengths and weaknesses of Shepherd's Finance LLC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Shepherd's Finance LLC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 36% points. The greatest weakness of Shepherd's Finance LLC is the variable Other Liabilities, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 0.59% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	3,478
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	32,877
Other Compr. Net Income	0
Other Expenses	266
Other Liabilities	31,572
Other Net Income	0
Other Revenues	3,138
Professional Fees	0
Securities	0
Selling and Marketing Expense	2,090

Output Variable	Value in 1000 USD
Assets	36,355
Liabilities	31,572
Expenses	2,356
Revenues	3,138
Stockholders Equity	4,783
Net Income	782
Comprehensive Net Income	782
Economic Capital Ratio	9.3%

