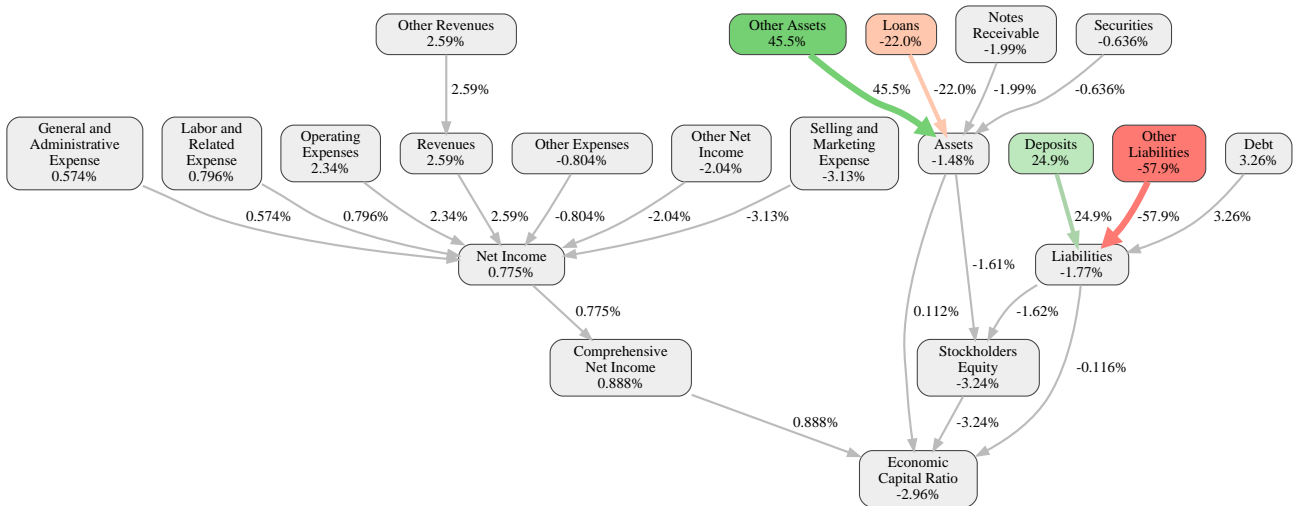




# SAVINGS & CREDIT 2019

Shepherd's Finance LLC  
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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 45% points. The greatest weakness of Shepherd's Finance LLC is the variable Other Liabilities, reducing the Economic Capital Ratio by 58% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 3.0% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,401
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	54,409
Other Compr. Net Income	0
Other Expenses	700
Other Liabilities	49,728
Other Net Income	0
Other Revenues	3,398
Professional Fees	0
Securities	0
Selling and Marketing Expense	2,030

Output Variable	Value in 1000 USD
Assets	55,810
Liabilities	49,728
Expenses	2,730
Revenues	3,398
Stockholders Equity	6,082
Net Income	668
Comprehensive Net Income	668
Economic Capital Ratio	7.0%