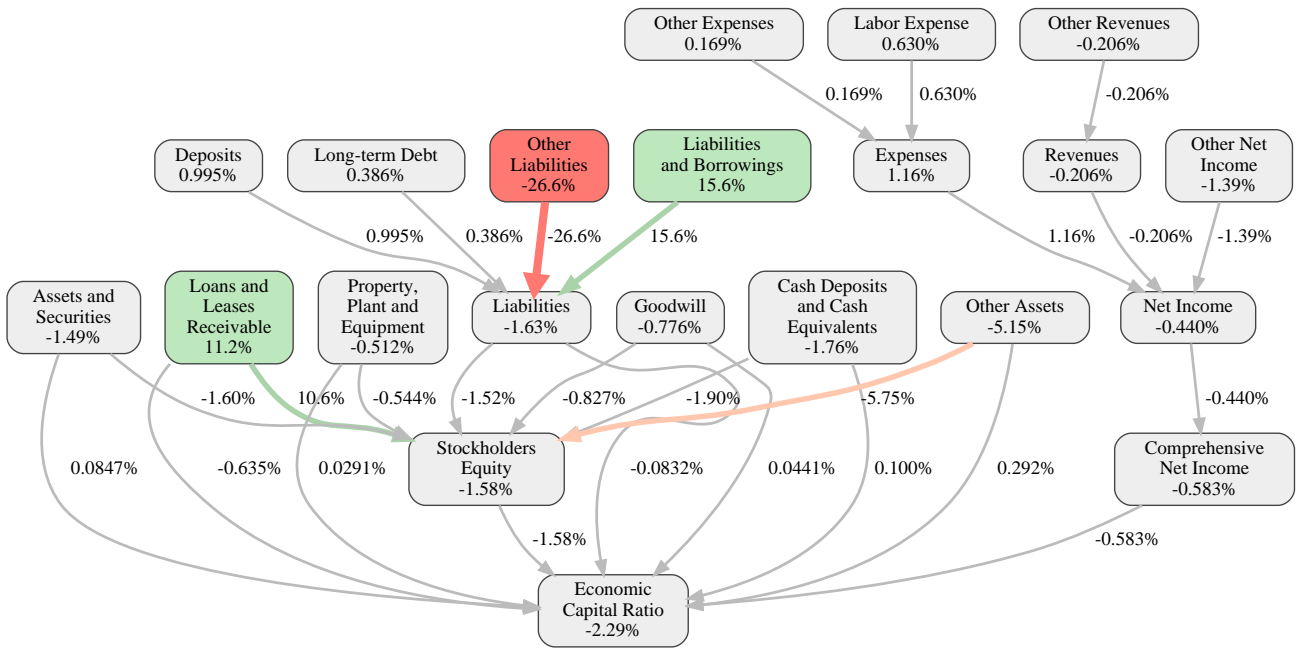




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The relative strengths and weaknesses of Luther Burbank Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Luther Burbank Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Luther Burbank Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 2.3% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	625,074
Cash Deposits and Cash Equivalents	88,565
Deposits	5,234,717
Fees	0
Goodwill	3,300
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	6,194,976
Long-term Debt	0
Occupancy	0
Other Assets	114,409
Other Compr. Net Income	6,084
Other Expenses	20,603
Other Liabilities	1,196,647
Other Net Income	69,464
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,504

Output Variable	Value in 1000 USD
Liabilities	6,431,364
Assets	7,045,828
Expenses	20,603
Revenues	0
Stockholders Equity	614,464
Net Income	48,861
Comprehensive Net Income	54,945
Economic Capital Ratio	5.4%