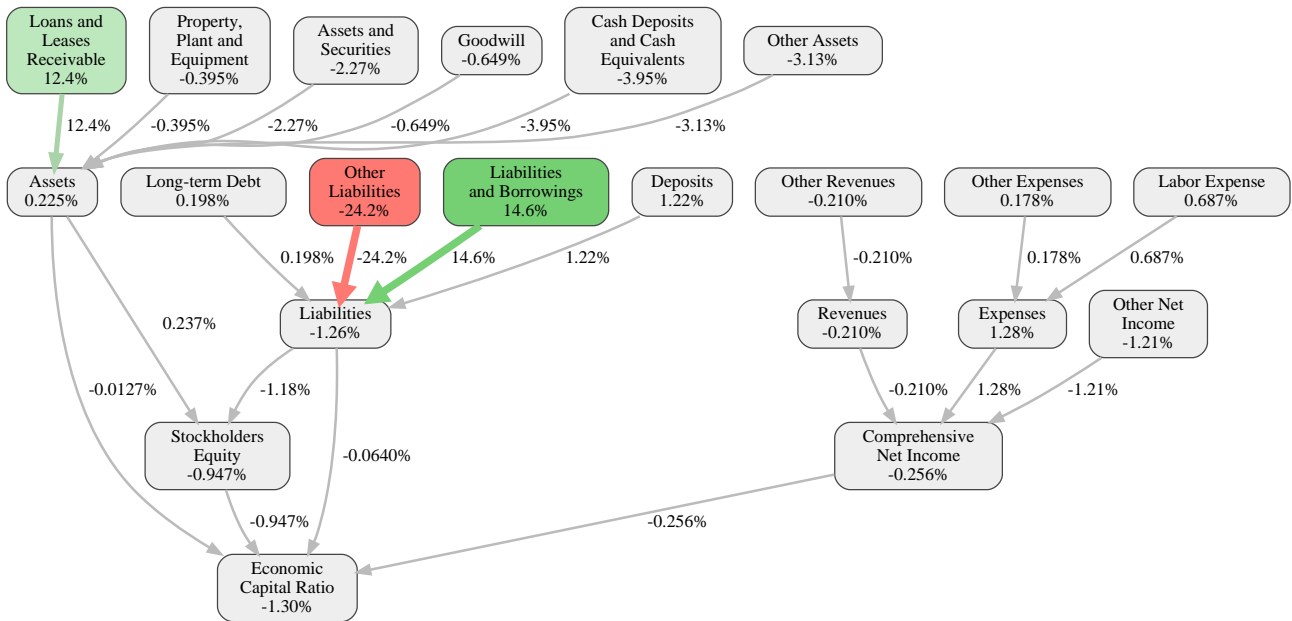




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The relative strengths and weaknesses of Luther Burbank Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Luther Burbank Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Luther Burbank Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 1.3% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	593,734
Cash Deposits and Cash Equivalents	0
Deposits	5,264,329
Fees	0
Goodwill	3,297
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	6,003,602
Long-term Debt	0
Occupancy	0
Other Assets	287,245
Other Compr. Net Income	5,293
Other Expenses	16,747
Other Liabilities	1,028,084
Other Net Income	56,659
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,226

Output Variable	Value in 1000 USD
Liabilities	6,292,413
Assets	6,906,104
Expenses	16,747
Revenues	0
Stockholders Equity	613,691
Net Income	39,912
Comprehensive Net Income	45,205
Economic Capital Ratio	5.3%