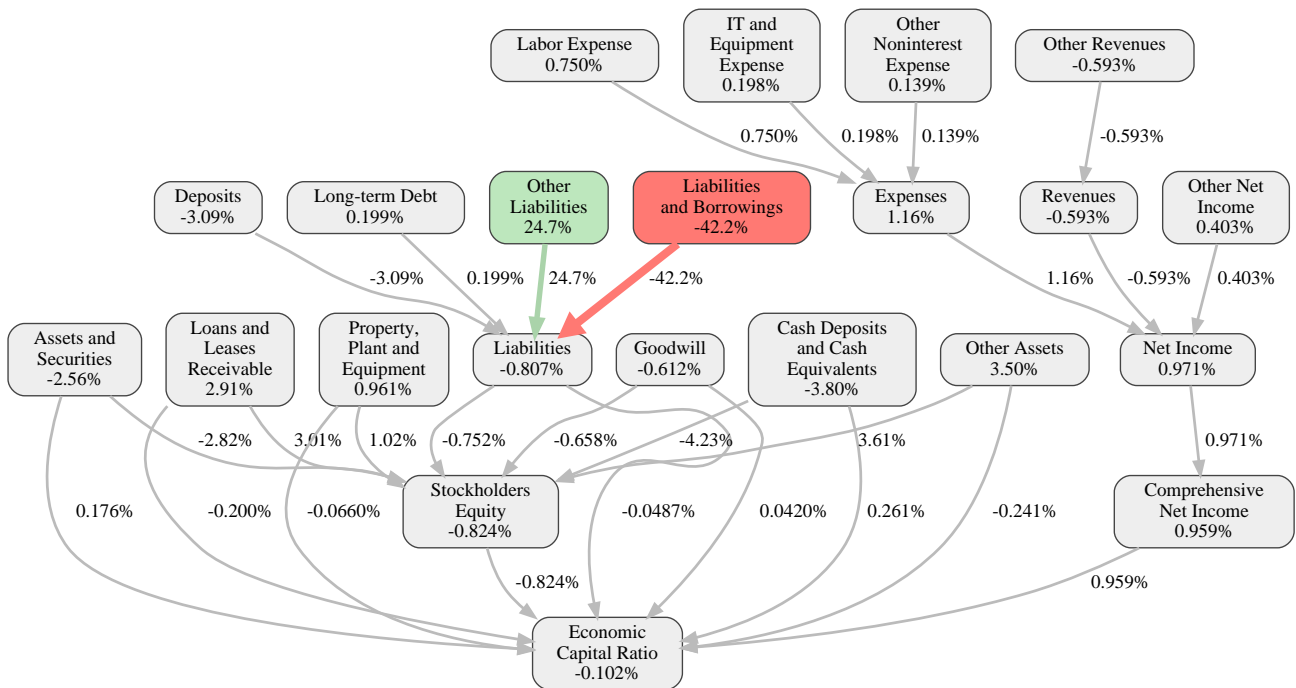




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STATE BANKS 2022

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The relative strengths and weaknesses of Live Oak Bancshares Inc. 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 Live Oak Bancshares Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Live Oak Bancshares Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 0.10% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,156,306
Cash Deposits and Cash Equivalents	187,203
Deposits	7,112,044
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,090,692
Loans and Leases Receivable	5,457,678
Long-term Debt	0
Occupancy	0
Other Assets	1,172,010
Other Compr. Net Income	-19,561
Other Expenses	43,793
Other Liabilities	-6,704,476
Other Net Income	210,788
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	240,196

Output Variable	Value in 1000 USD
Liabilities	7,498,260
Assets	8,213,393
Expenses	43,793
Revenues	0
Stockholders Equity	715,133
Net Income	166,995
Comprehensive Net Income	147,434
Economic Capital Ratio	6.4%