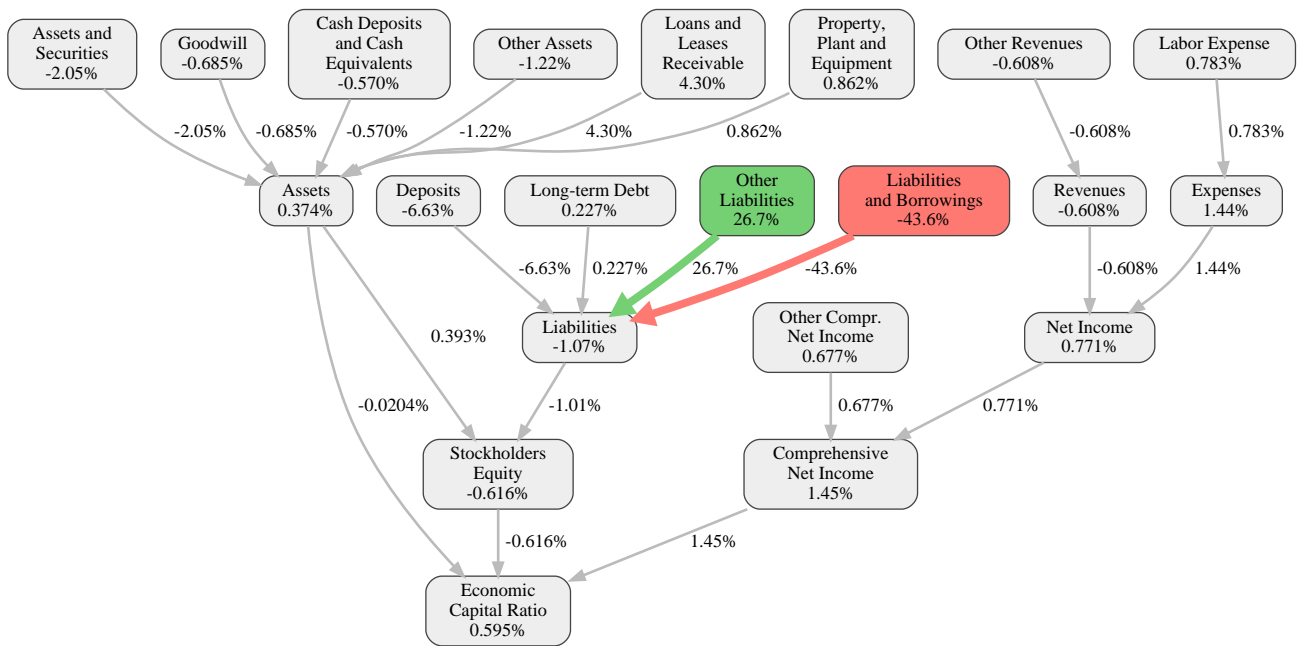




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STATE BANKS 2023

Live Oak Bancshares Inc.
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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 27% points. The greatest weakness of Live Oak Bancshares Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 0.60% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,343,027
Cash Deposits and Cash Equivalents	280,239
Deposits	8,884,928
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,767,162
Loans and Leases Receivable	7,247,612
Long-term Debt	0
Occupancy	0
Other Assets	721,330
Other Compr. Net Income	-94,264
Other Expenses	34,116
Other Liabilities	-8,607,625
Other Net Income	210,324
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	263,290

Output Variable	Value in 1000 USD
Liabilities	9,044,465
Assets	9,855,498
Expenses	34,116
Revenues	0
Stockholders Equity	811,033
Net Income	176,208
Comprehensive Net Income	81,944
Economic Capital Ratio	5.2%