



LIVE OAK BANK®

EMPOWERING THE
AMERICAN DREAM
OF SMALL BUSINESS OWNERS

FDIC INSURED

Nationwide high-yield savings products

HIGHEST VOLUME LENDER NATIONWIDE FOR USDA'S RURAL BUSINESS- COOPERATIVE LOAN GUARANTEE PROGRAMS

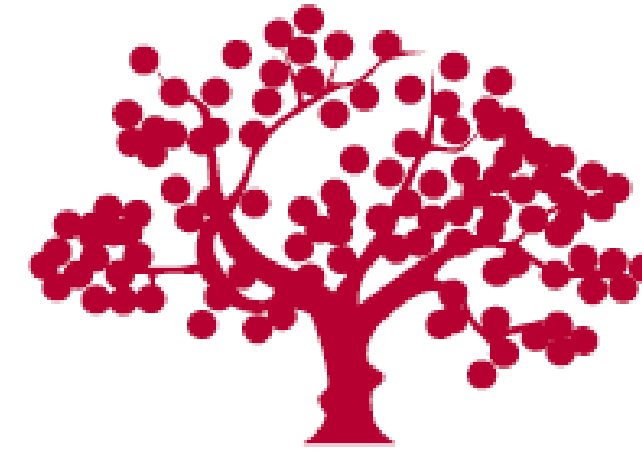
2018 Rural Energy for American Program (REAP) and Business & Industry (B&I) loan programs combined

NATIONAL LENDING FOOTPRINT

lending footprint with highest loan volume in CA, TX and FL

2018 BAI GLOBAL INNOVATION AWARD WINNER

internal process innovation category for converting all bank operation to the cloud



LIVE OAK BANK®

\$1.7 BILLION

YTD Loan originations as of December 31, 2018

ROBUST SERVICING MODEL

with high credit standards

Approximately **7,100 LOANS** originated comprising approximately **\$9 BILLION** since inception (2008)

#1 SBA 7(A) LENDER

by volume (SBA fiscal year 2018)

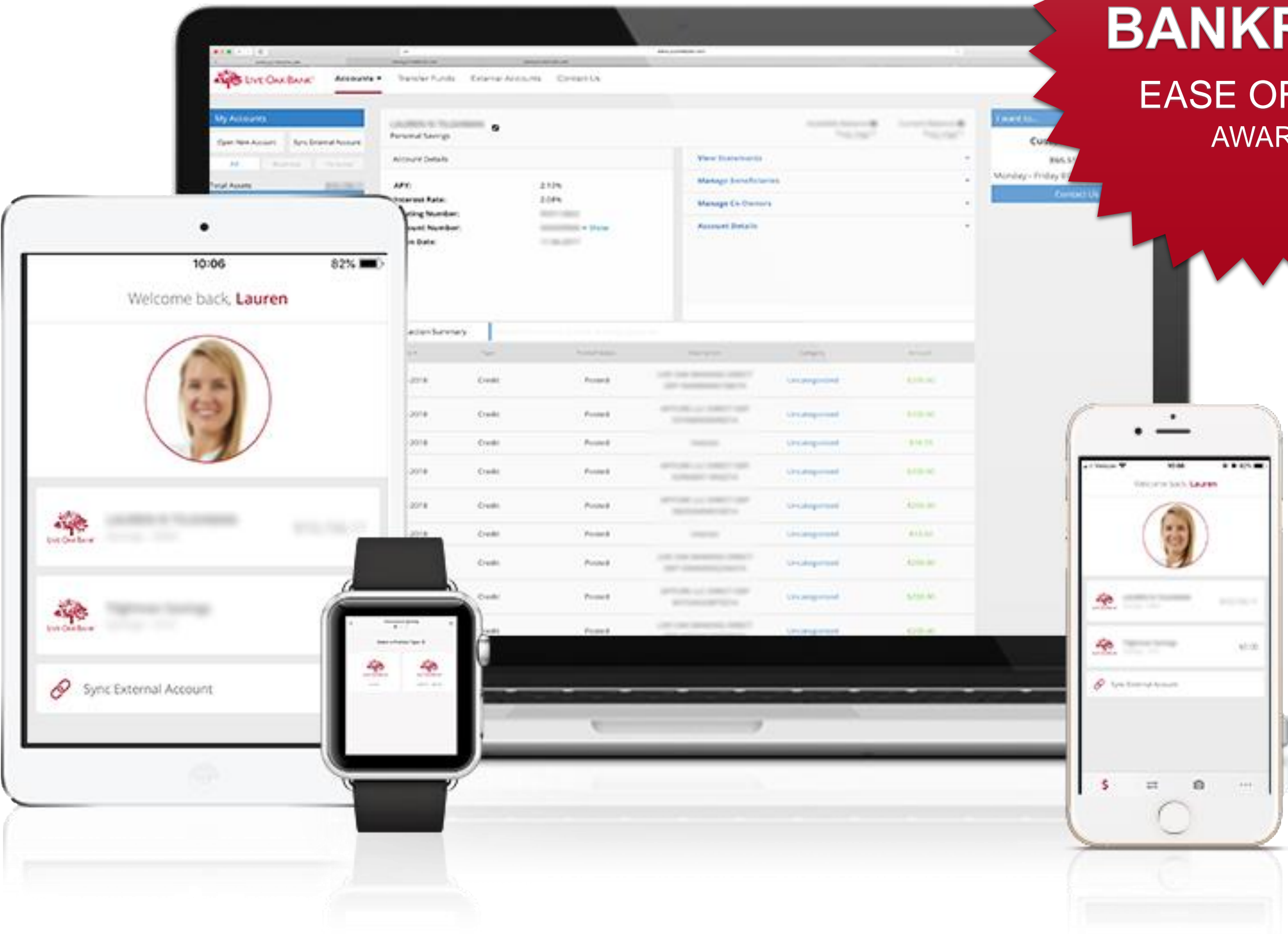
~527 BANCSHARES EMPLOYEES

as of December 31, 2018

MONO-LINE FOCUS

supported by industry expertise enables us to play a consultative role with the client during the financing process and bring value-added perspective throughout our relationship

Live Oak Bank Digital



#1
BANKRATE
EASE OF USE
AWARD

17,940
YTD NEW ACCOUNTS¹

\$960
MILLION
YTD New Online
Savings/CDs
Originations¹

BUILT
IN-HOUSE
by Live Oak Bank

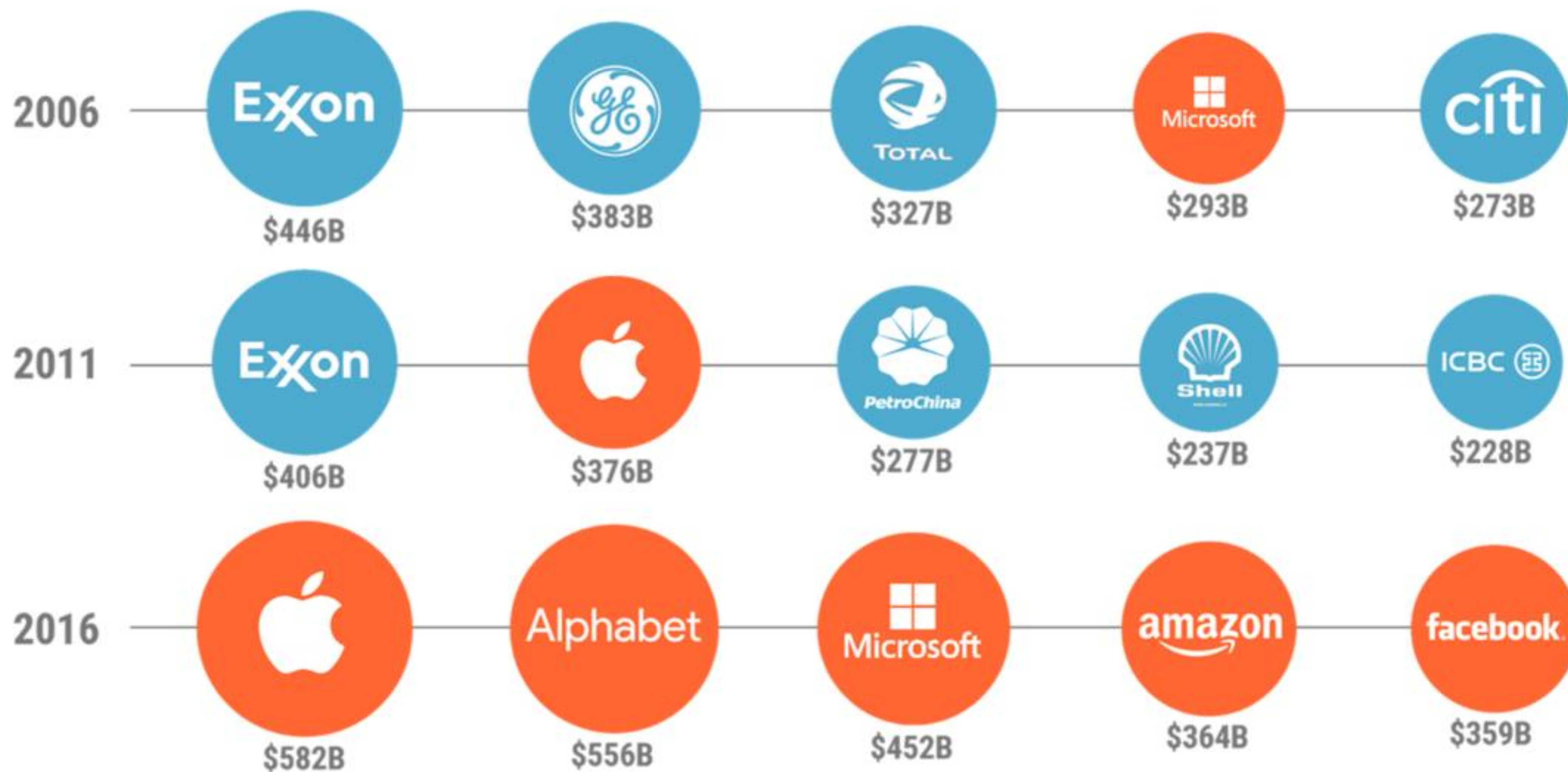
1. Deposit Account Growth as of September 30, 2018, compared to active accounts at December 31, 2017

The Technology Landscape is Changing

TOP 5 PUBLICLY TRADED COMPANIES (BY MARKET CAP)

TECH

OTHER



“We are a technology company.”



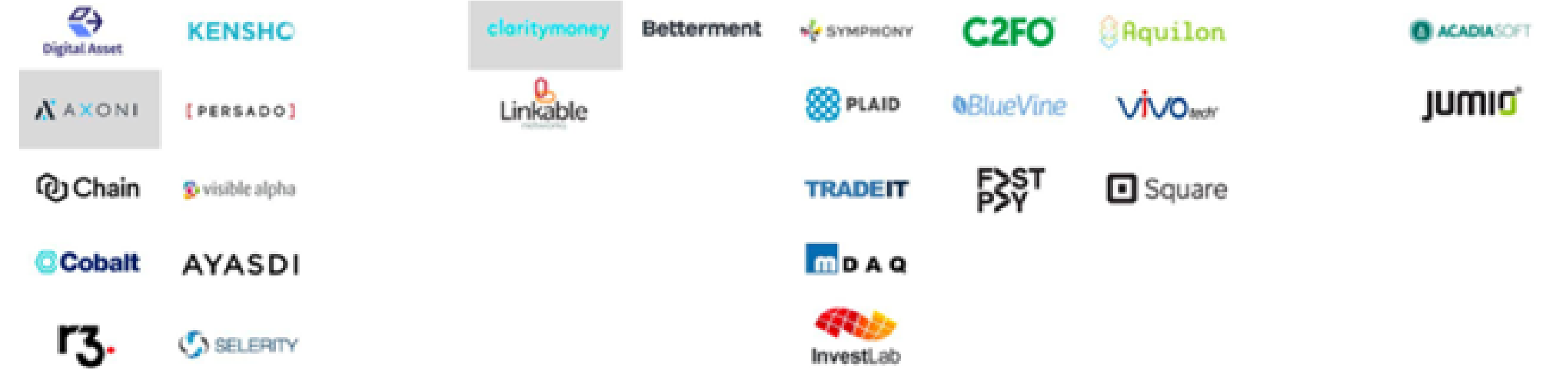
Lloyd Blankfein, CEO

Goldman Sachs

Bank



Fintech investments



“We are a technology company.”



Marianne Lake, CFO

JPMORGAN CHASE & CO.





Branch Re-engineering

 **savana**



Omni Everything

A P I T U R E



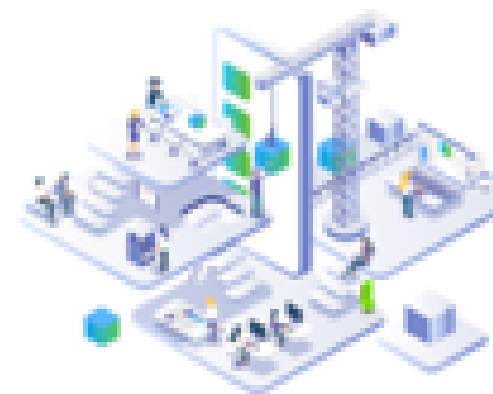
Advanced Card Control

 **GREENLIGHT**



Call Center & Back Office

 **savana**



Finxact

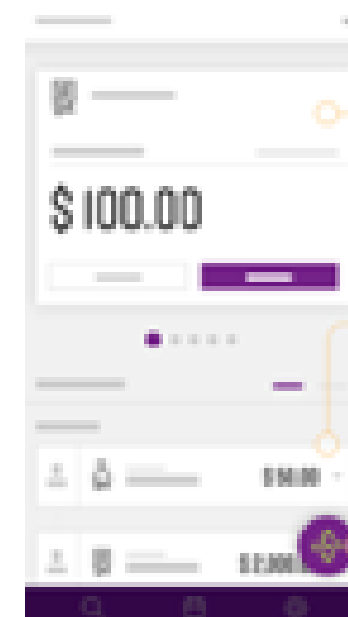
Loan Origination

 **ncino.**



API Payments Platform

payrailz



Cyber Safety & Soundness

 **DEFENSESTORM**



How Key Partnerships Can Disrupt the Status Quo

APITURE

OPEN | API-FIRST | CLOUD-NATIVE | CHANNEL AGNOSTIC

20 Years As a
Full-service Digital
Banking Provider

500 + Clients

Solution Built
On Modern
Tech Stack



Market-leading
Digital-only Bank



Ecosystem
Of Partners
Reinventing Bank
Technology

COMPETITION *from* ALL SIDES

\$1.2 TRILLION

Asset growth of Big 5 banks over the past five years

\$158 BILLION

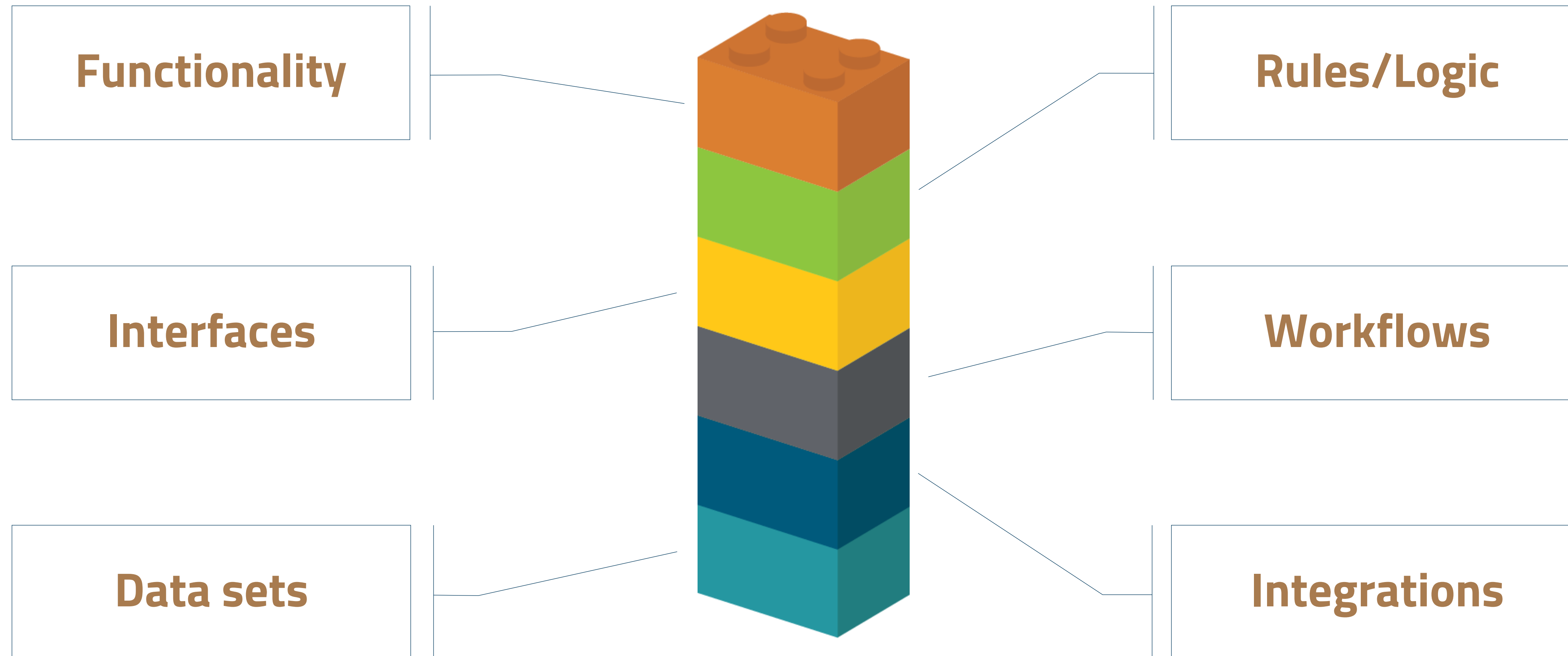
Total capital investment in Fintech's over the past five years

The **CURRENT PROBLEM**



= Frustrating Go-to-Market

A **NEW** APPROACH



= Everything as APIs

COMPETE at **FINTECH SPEED**

A man in a black shirt and shorts is running through a complex, white, geometric structure that resembles a modern architectural design or a network. The structure is made of interconnected white beams forming a series of hexagonal and triangular patterns. The man is in motion, running from left to right, carrying a black bag. The background is a bright, overexposed sky.

CHANNELS

PRODUCTS

PARTNERSHIPS

SERVICES

SOLUTIONS:



**FULLY INTEGRATED
DIGITAL BANKING**



DIGITAL ACCOUNT OPENING



BANKING BUILDING BLOCKS



APITURE EXCHANGE



PARTNERSHIP BANKING



DIGITAL BANKING BRAND

Live Oak Bank | Model Bank

