



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**

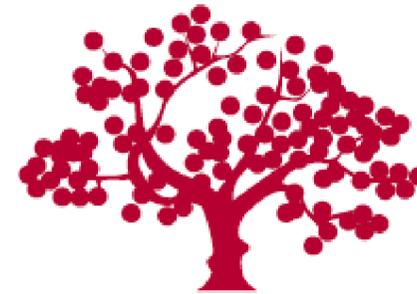
2018 Rural Energy for American Program (REAP) and Business & Industry (B&I) loan programs combined

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)

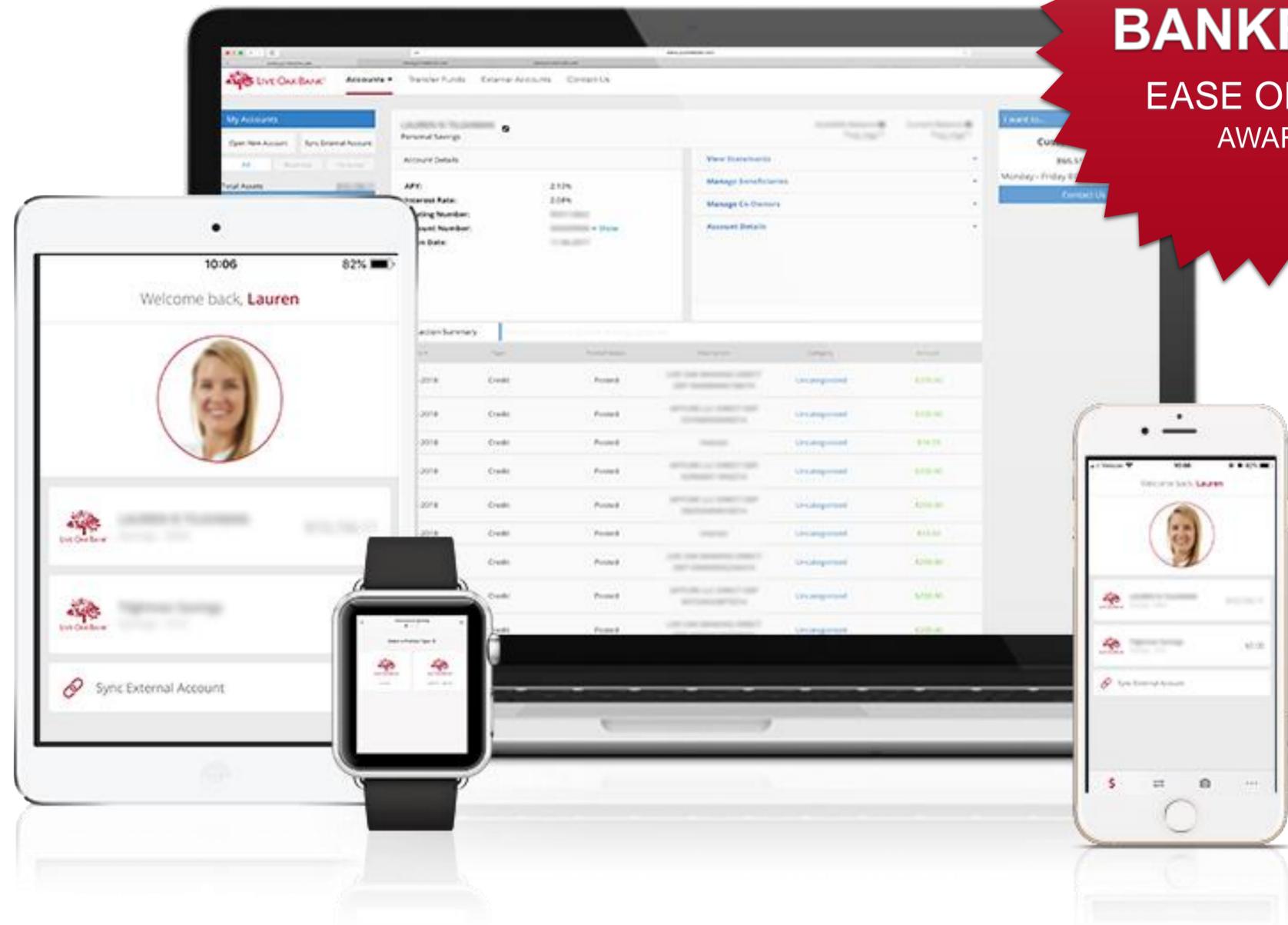
~527 BANCSHARES EMPLOYEES

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

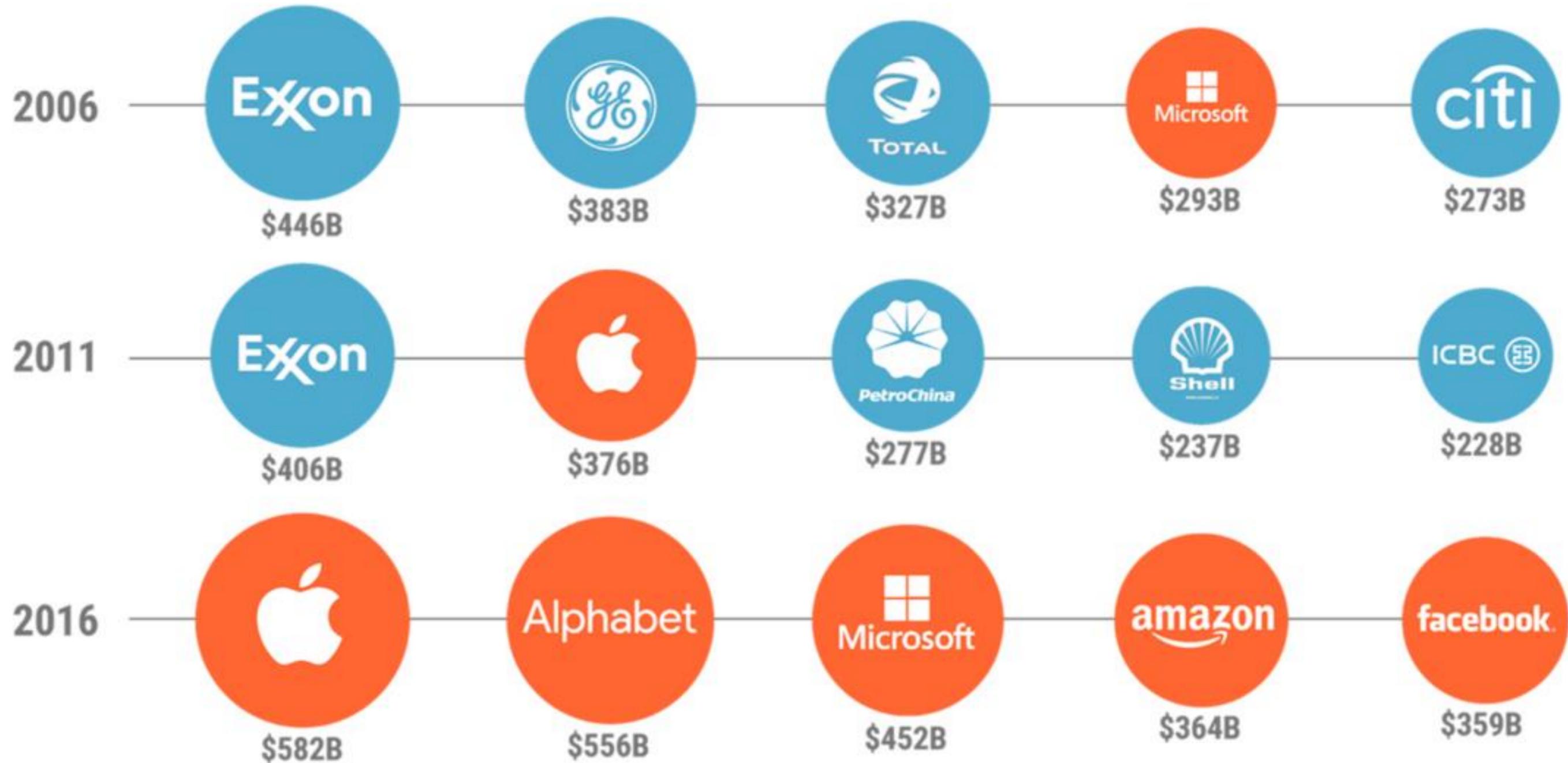
BUILT
IN-HOUSE
by Live Oak Bank

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."



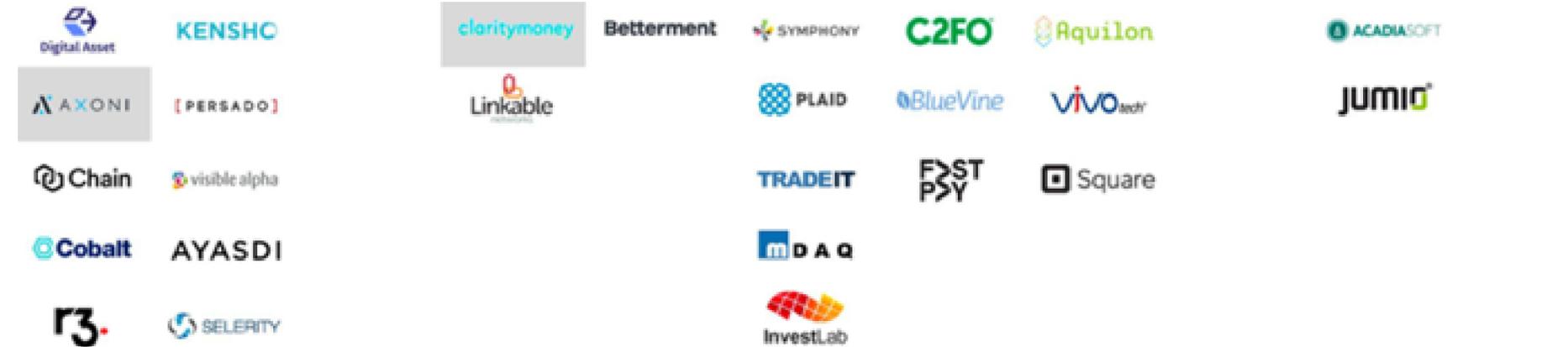
Lloyd Blankfein, CEO

Goldman Sachs

Bank



Fintech investments



"We are a technology company."



Marianne Lake, CFO

JPMORGAN CHASE & CO.





Branch Re-engineering



Omni Everything



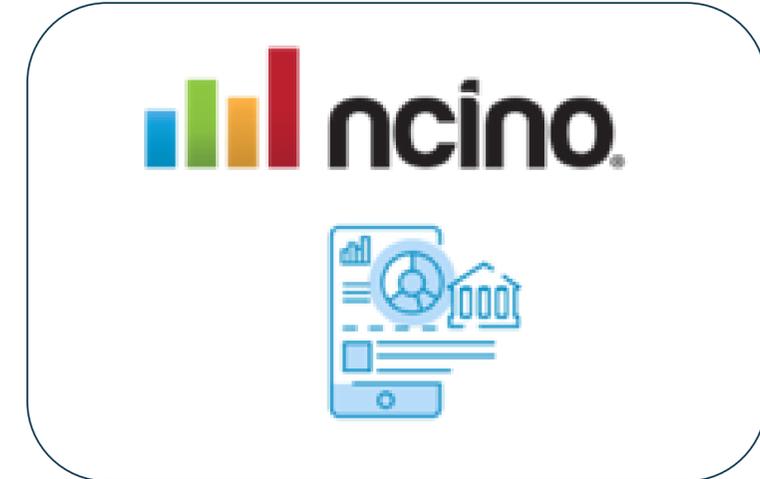
Advanced Card Control



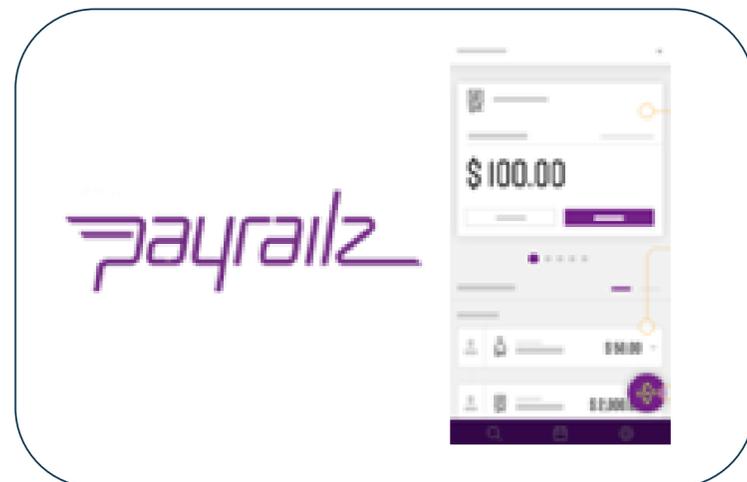
Call Center & Back Office



Loan Origination



API Payments Platform



Cyber Safety & Soundness



How Key Partnerships Can Disrupt the Status Quo

API TURE

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

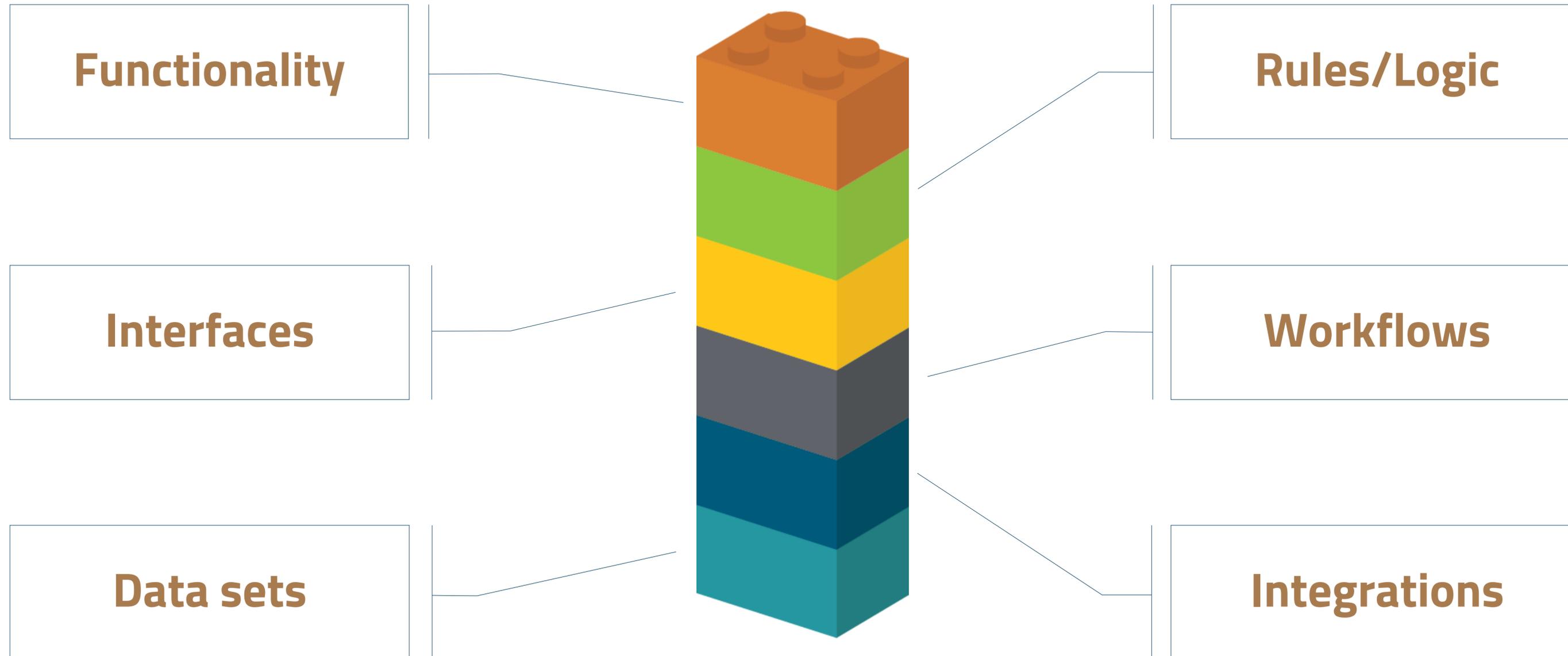
Total capital investment in Fintech's over the past five years

The **CURRENT PROBLEM**



= Frustrating Go-to-Market

A **NEW** APPROACH



= Everything as APIs

COMPETE at FINTECH SPEED

A person in silhouette is running through a complex, white, geometric architectural structure. The structure consists of interconnected white beams forming a lattice-like pattern. The person is captured in mid-stride, moving from left to right. The background is bright and overexposed, suggesting an indoor or well-lit outdoor space.

CHANNELS

PRODUCTS

PARTNERSHIPS

SERVICES

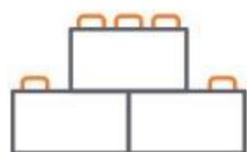
SOLUTIONS:



**FULLY INTEGRATED
DIGITAL BANKING**



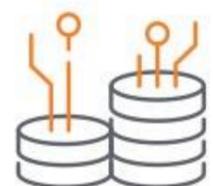
DIGITAL ACCOUNT OPENING



BANKING BUILDING BLOCKS



API EXCHANGE

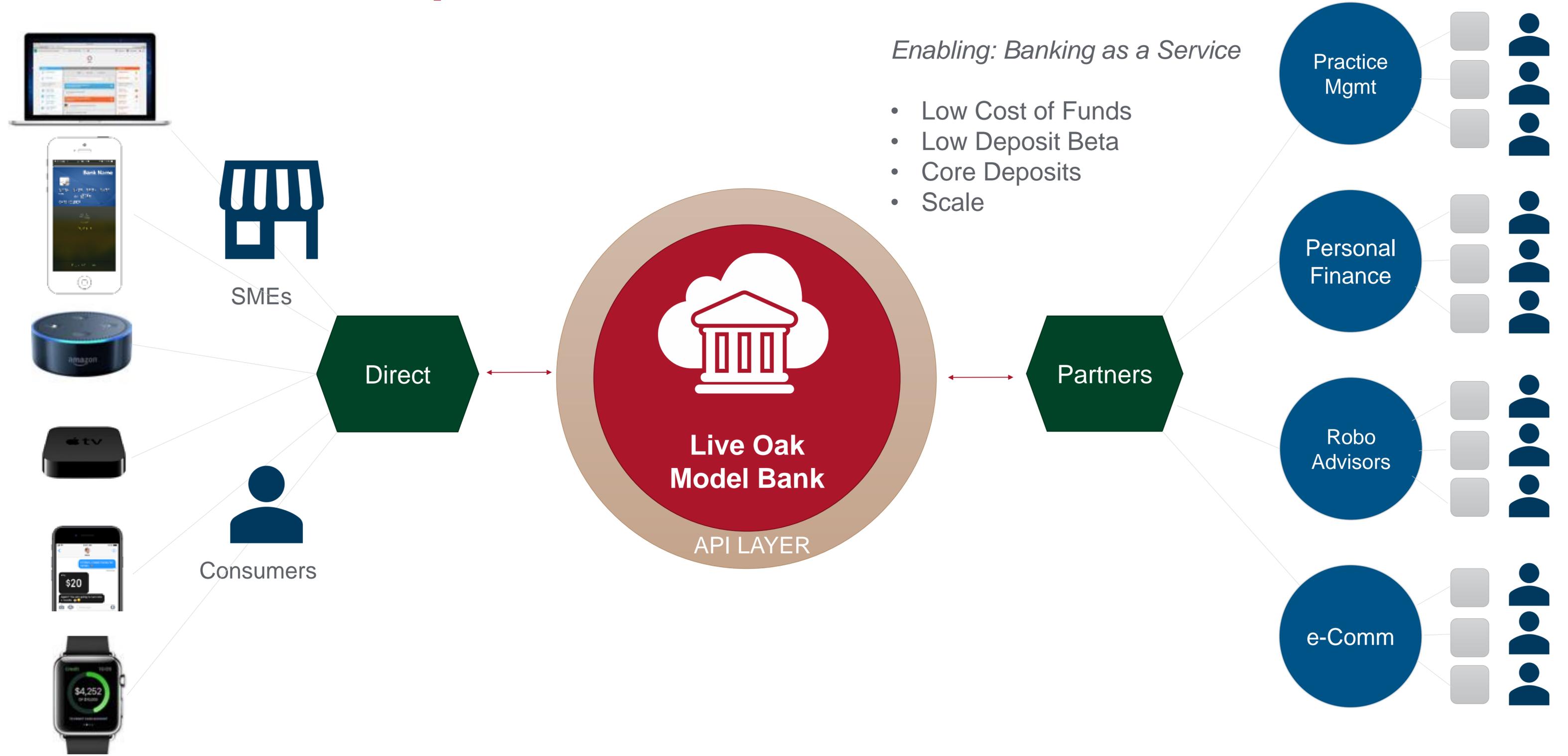


PARTNERSHIP BANKING



DIGITAL BANKING BRAND

Live Oak Bank | Model Bank



A
APITURE

