EMPOWERING THE AMERICAN DREAM OF SMALL BUSINESS OWNERS
FDIC INSURED
Nationwide high-yield savings products

$1.7 BILLION
YTD Loan origination as of December 31, 2018

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

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)

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

~527 BANCSHARES EMPLOYEES
as of December 31, 2018

2018 BAI GLOBAL
INNOVATION AWARD WINNER
internal process innovation category for
converting all bank operation to the cloud

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

$960 MILLION YTD New Online Savings/CDs Originations

17,940 YTD NEW ACCOUNTS

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
### Fintech investments

<table>
<thead>
<tr>
<th>Bank</th>
<th>Fintech investments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goldman Sachs</td>
<td>Axiom, Chime, Circle, DataX, Visible Alpha, KenSh, Oscar, Comparewise, Motif, Symphony, Plaid, Nubank, Revolut, N26, Revolut, Robinhood, MobileMonkey, Betterment, C2FO, Aquilion, Academy, Cadre, Ifly, Nexbill, NMI, Square, Jumio, Digital Asset, Axiom, KenSh, Chime, Circle, DataX, Visible Alpha, KenSh, Oscar, Comparewise, Motif, Symphony, Plaid, Nubank, Revolut, N26, Revolut, Robinhood, MobileMonkey, Betterment, C2FO, Aquilion, Academy, Cadre, Ifly, Nexbill, NMI, Square, Jumio, Digital Asset, Academy, Cadre, Ifly, Nexbill, NMI, Square, Jumio</td>
</tr>
<tr>
<td>Citi</td>
<td>KenSh, Axiom, Chime, Circle, DataX, Visible Alpha, Digital Asset, Axiom, KenSh, Chime, Circle, DataX, Visible Alpha, KenSh, Oscar, Comparewise, Motif, Symphony, Plaid, Nubank, Revolut, N26, Revolut, Robinhood, MobileMonkey, Betterment, C2FO, Aquilion, Academy, Cadre, Ifly, Nexbill, NMI, Square, Jumio, Digital Asset, Axiom, KenSh, Chime, Circle, DataX, Visible Alpha, KenSh, Oscar, Comparewise, Motif, Symphony, Plaid, Nubank, Revolut, N26, Revolut, Robinhood, MobileMonkey, Betterment, C2FO, Aquilion, Academy, Cadre, Ifly, Nexbill, NMI, Square, Jumio, Digital Asset, Academy, Cadre, Ifly, Nexbill, NMI, Square, Jumio</td>
</tr>
</tbody>
</table>

"We are a technology company."

Lloyd Blankfein, CEO

Marianne Lake, CFO
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

Functionality

Rules/Logic

Interfaces

Workflows

Data sets

Integrations

= Frustrating Go-to-Market
A NEW APPROACH

- Functionality
- Interfaces
- Data sets
- Rules/Logic
- Workflows
- Integrations

= Everything as APIs
COMPETE at FINTECH SPEED

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

Enabling: Banking as a Service

- Low Cost of Funds
- Low Deposit Beta
- Core Deposits
- Scale

API LAYER

Direct

Partners

SMEs

Consumers

Practice Mgmt

Personal Finance

Robo Advisors

e-Comm