



BUSINESS ANALYST GROUP

Our customers are at the center of everything we do. To support that mission, we created the Business Analyst Group. Once your loan closes with Live Oak, our relationship does not end. In fact, it's really just getting started.

To learn more, visit liveoakbank.com/businessanalyst

DEDICATED TO THE DOERS[®]

Live Oak Bank was founded on the belief that service and know-how were missing from banking. To deliver on this, we created the Business Analyst Group to support you and your business.

As an extension of your team, your dedicated Business Analyst will provide valuable financial guidance for the duration of your loan. Once your loan is funded, you'll be paired with a Business Analyst who specializes in your industry. The Business Analyst compares your business with industry benchmarks to help you uncover things that might impact your bottom line. You'll also have access to our convenient online platform to manage your loan details. It is in our best interest that our customers succeed, so we're willing to take the journey alongside you.

Capital is just one way we invest in you.

Why Live Oak



Service

We strive to provide unmatched service and an unwavering dedication to your success.



Know-How

We'll take you where you need to go with our deep industry and product expertise.



Efficiency

Our commitment to efficiency and transparency helps you avoid costly mistakes.

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TOP SIX WAYS YOUR BUSINESS ANALYST WORKS FOR YOU

1

Financial Analysis for Your Business

Your Business Analyst looks at industry benchmarks and suggests ways to improve your bottom line.

2

In-Person Visits

We invest the time to learn about your business because we value your success. We want to do whatever we can to support you.

3

Assistance with Loan Questions and Modifications

Your goals and dreams may evolve. Your Business Analyst can answer any questions about modifications to your current loan.

4

Insight on Industry Trends and Benchmarks

We have worked with many thriving companies within your industry and we can recommend strategies to help you prosper.

5

Recommendations to Grow Your Business

Knowing the unique ins and outs of your industry is what sets us apart from other banks. We pride ourselves with having our finger on the pulse of what's happening.

6

Helping You Uncover Potential Issues

Because we have a holistic view of your business, we can help you identify irregularities or issues through your financials.

OUR CUSTOMERS SAY IT BEST

Wayne & Lisa

Poultry

Wayne and Lisa are current poultry farmers in Nebraska who we worked with to finance a brand-new facility. After closing the loan, we recognized that poultry farming is new in Nebraska; therefore, an open house would help to generate a lot of interest in the community. The Business Analyst Group worked with Wayne and Lisa to host an open house at their newly constructed facility, which was attended by 150 growers, family members, friends and members of the community.

Live Oak Bank worked to provide catering and help set up and organize the event. Wayne and Lisa were very appreciative of our support with the open house and our helping them spread the word of their new facility to the community.



Scott & Beau

Dental

Scott and Beau have a dental practice in Paradise, California. In 2018, when the wildfires swept through and destroyed the town, our dental borrowers faced serious challenges.

Although the building we financed for them made it out relatively unscathed, the majority of the businesses and homes, including the home of one of the borrowers, were destroyed – resulting in about 90% of the population relocating from the town. So, although their building is there, they are unable to operate due to the lack of people living in the town and the destruction of the town's infrastructural systems like water. The borrowers currently set up leasehold locations in nearby towns and are doing everything they can to make ends meet.

We have been in contact with the borrowers since the day we heard news of the fire and subsequently, almost every week since. Business Analyst Group members went out to support the borrowers after the fire and to see the town. It meant a lot to the borrowers that we came out to meet them in person and gave us a much better perspective of the destruction the fires had done. Their Business Analyst is working with multiple departments within Live Oak Bank to see how to specifically coach these borrowers through this tough situation. We have had talks with the SBA, the secondary market investor, and are doing everything in our power to modify the loan to allow the borrowers to continue to operate as they rebuild their town. Many banks would not embody this level of commitment and discussion to make these borrowers successful, but we are willing to do whatever it takes to keep them afloat.

We have not fully overcome this obstacle but will continue to work closely with Scott and Beau and do everything on our end to help them prevail.

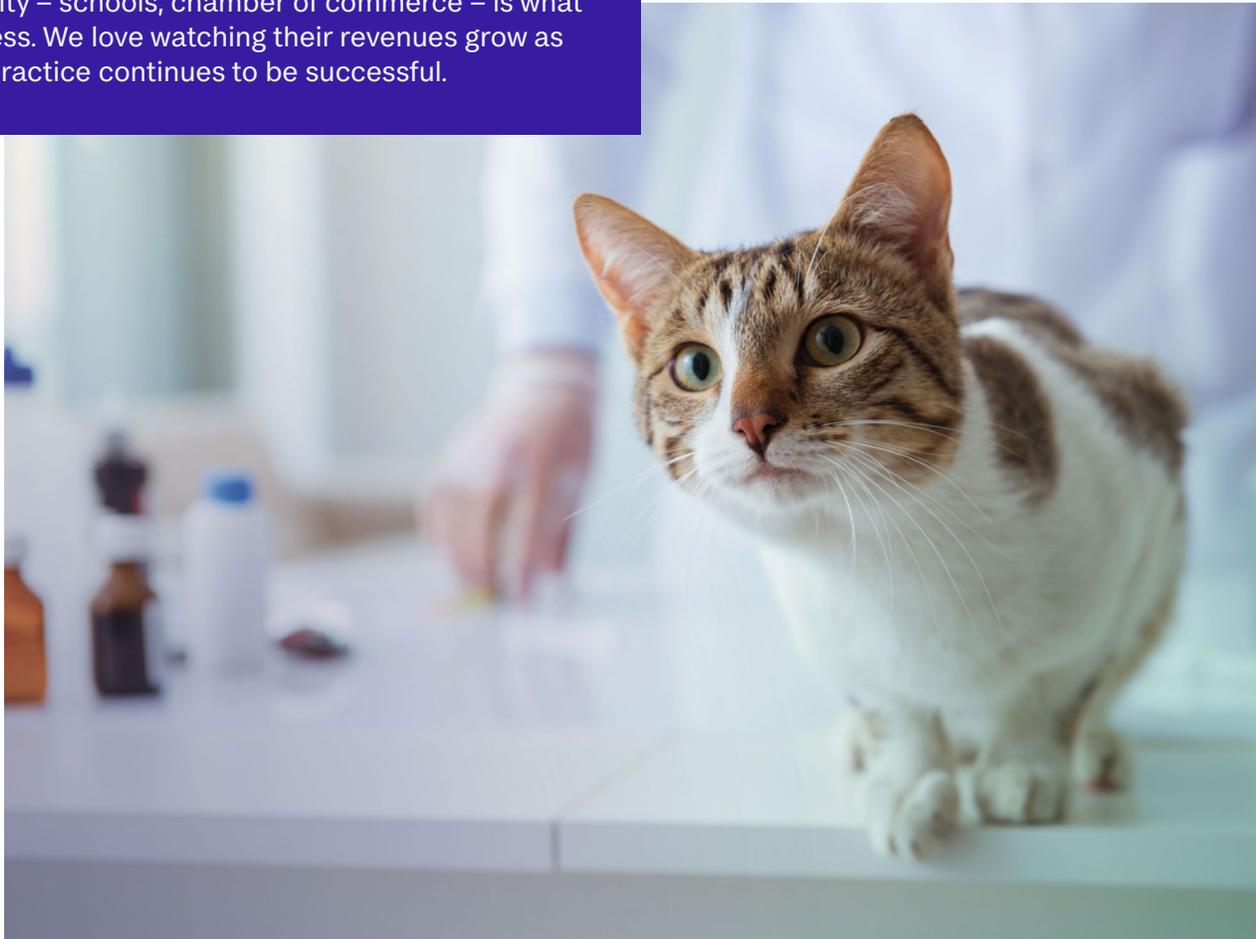


Brittany & Brad

Veterinary

Brittany and Brad were both veterinarians who dreamed of opening their own practice. We worked with the couple and were able to secure financing for them to purchase their veterinary practice.

Since the practice they purchased had been struggling under its previous owner, it was a slow start to the acquisition, Brittany and Brad always had wonderful attitudes and their patient's owners loved them. Because the practice they had purchased had been closed for six months before they acquired it, they were struggling to get people in the door. Their Business Analyst utilized all available resources. We sent Dr. Carol Hart, an on-staff veterinarian consultant, to spend time inside the practice and get to know Brittany and Brad. Dr. Hart helped them fund a brand-new website and online marketing campaign. Once the new website had been completed, they immediately started to see an uptick in business. This combined with their own hard work of going out into the community – schools, chamber of commerce – is what led to their success. We love watching their revenues grow as their veterinary practice continues to be successful.



Keith

Investment Advisory

Our borrower, Keith, located in Texas, faced a serious drop in revenues after Hurricane Harvey swept through the area. Keith had to cancel seminars and events that he relied on to bring in business, so he reached out to his Business Analyst to see if there was anything that we could do to help him in this difficult time.

His Business Analyst and Live Oak Bank worked with him to grant him a deferral to delay his payments until after his revenue picked up post-natural disaster. Keith was thankful for the assistance when he was struggling to make his payments and appreciated the visit from his Business Analyst, who came to make sure he was on the path to recuperation. Since the intervention from his Business Analyst, Keith's cash flow margins have increased, and he has never been late to a payment. Keith was grateful that his bank took the time to help him recover and succeed.

