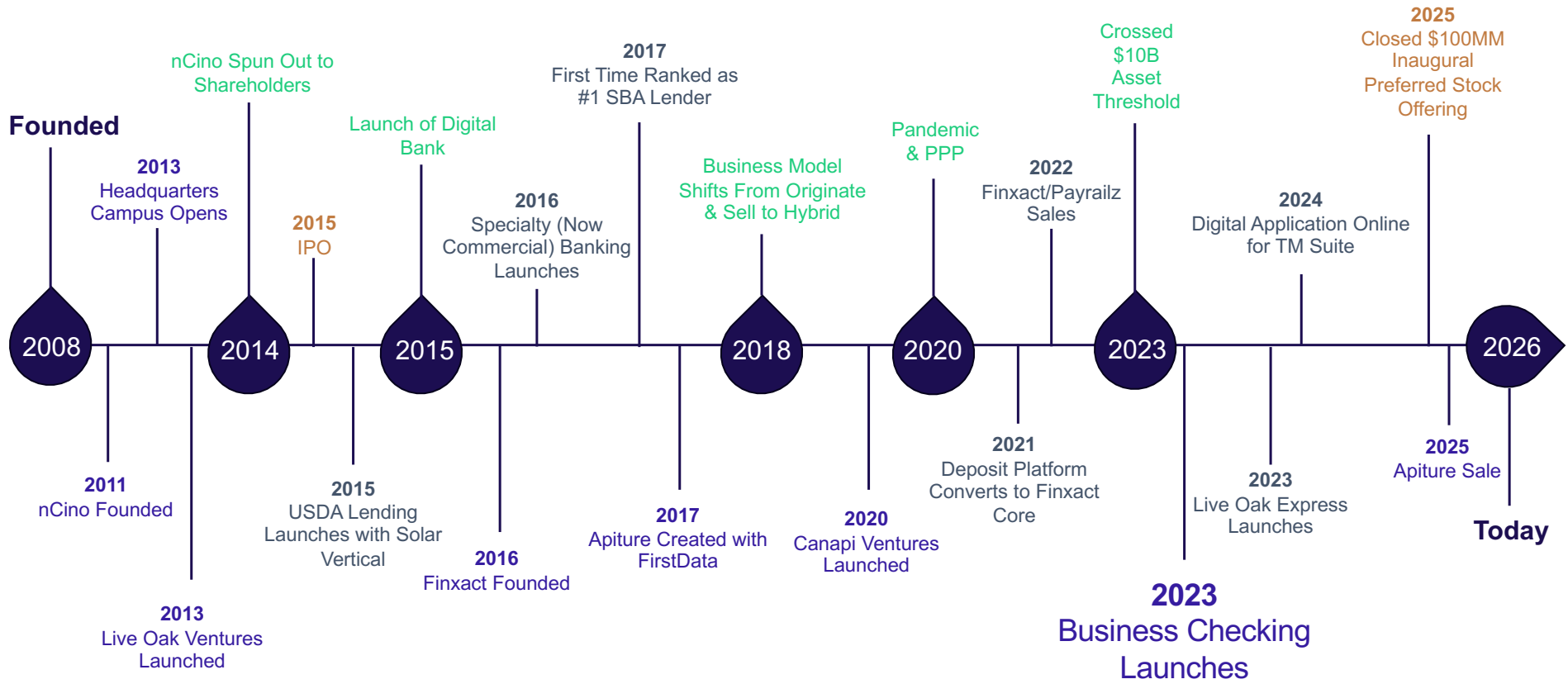




SCALING BEYOND SBA

Live Oak's Evolution into a Full-Service Bank

OUR STORY



Key Pattern: SBA created trust, Technology created leverage, Deposits created durability.

BUILDING A BANKING SALES CULTURE



BUSINESS OF TRUST

Treat Every Customer Like The Only Customer. All the time. Every time.

SERVICE

Often happens
when something goes
wrong

“Someone took
great care
of me”

EXPERIENCE

Happens when
everything goes
right

“I feel like
I am the
only customer”

Sustainable growth comes from choices that respect relationships as much as results

