

TEST COMPANY

CREDIT RISK ASSESSMENT REPORT

Technology | Software

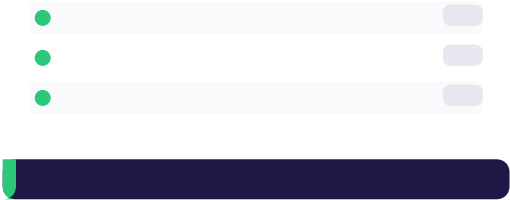
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Live Oak Bank Risk Assessment Division

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Company Information

Metric	Value
Industry	Technology
Sub-Industry	Software
Location	San Francisco, CA
Founded	2010

Risk Profile

Metric	Value
Credit Rating	A
Risk Level	Low
Probability of Default	1.5%
Loss Given Default	25.0%
Expected Loss	\$37,500.00

Recommendations

RECOMMENDATIONS

Based on our comprehensive analysis of Test Company, we recommend the following actions:

1. Continue monitoring financial health, no immediate concerns.
2. The DSCR is strong, indicating good debt servicing capacity.
3. The leverage ratio is conservative, providing good financial flexibility.
4. Consider opportunities for expanding the relationship with this strong performer.

This assessment was prepared by Live Oak Bank's Risk Analysis Department on August 26, 2023.

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