



Luther Burbank®
Savings

Statement of Condition

December 31, 2020

ASSETS	
Cash & Securities	\$ 790
Loans Receivable, Net	6,004
Other Assets	109
	\$ 6,903

LIABILITIES & CAPITAL	
Deposits	\$ 5,292
Borrowings	807
Other Liabilities	65
Capital	739
	\$ 6,903

Dollars in millions.

CAPITAL LEVELS	Luther Burbank Savings	Minimum Requirement (Well-Capitalized Institutions)
Tier 1 Leverage	10.36%	5.00%
Common Equity Tier 1 Risk-Based	19.04%	7.00%
Tier 1 Risk-Based	19.04%	8.50%
Total Risk-Based Capital	20.27%	10.50%

This unaudited statement is prepared in accordance with generally accepted accounting principles.

Financial Highlights:

- We are a well-capitalized financial institution having produced 37 years of continuous profitability.
- As a result of maintaining a disciplined approach to expense management, we are one of the most efficient companies within our peer group.
- Our capital levels are significantly above the minimum levels required for bank regulatory purposes.
- The credit quality metrics of our multifamily, commercial and single family residential loan portfolios remain among the best in the industry.
- We have earned the highest rating, 5 star, from Bauer Financial.

Luther Burbank Savings is a wholly owned subsidiary of Luther Burbank Corporation, a publicly traded company on the NASDAQ exchange under the symbol, LBC.



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