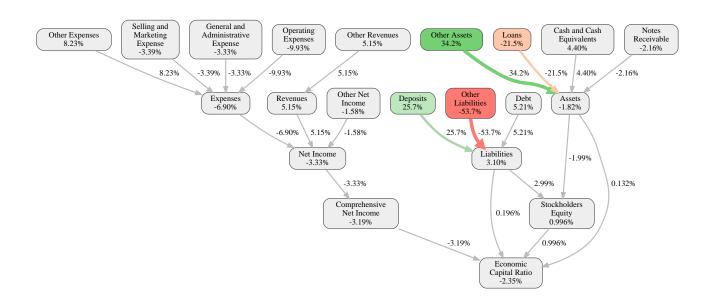


SAVINGS & CREDIT 2017

Example 2 Lending Club

LendingClub Corp Rank 52 of 93





SAVINGS & CREDIT 2017

Example 2 Lending Club

LendingClub Corp Rank 52 of 93

The relative strengths and weaknesses of LendingClub Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of LendingClub Corp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 34% points. The greatest weakness of LendingClub Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 54% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 2.3% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	693,412
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	207,172
Interest Expense	0
Interest Payable	43,574
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	651,009
Other Assets	4,869,219
Other Compr. Net Income	904
Other Expenses	-428,070
Other Liabilities	4,543,287
Other Net Income	0
Other Revenues	500,812
Professional Fees	0
Securities	0
Selling and Marketing Expense	216,670

Output Variable	Value in 1000 USD
Assets	5,562,631
Liabilities	4,586,861
Expenses	646,781
Revenues	500,812
Stockholders Equity	975,770
Net Income	-145,969
Comprehensive Net Income	-145,065
Economic Capital Ratio	6.8%

