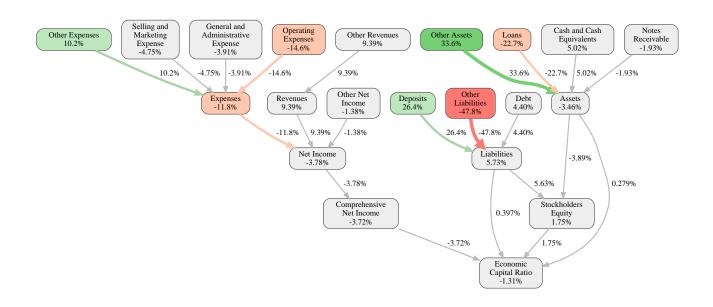


SAVINGS & CREDIT 2018

Example 2 Lending Club

LendingClub Corp Rank 49 of 108





SAVINGS & CREDIT 2018

Example 2 Lending Club

LendingClub Corp Rank 49 of 108

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 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 1.3% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	644,289
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	191,683
Interest Expense	0
Interest Payable	32,992
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	727,953
Other Assets	3,996,542
Other Compr. Net Income	762
Other Expenses	-420,916
Other Liabilities	3,680,082
Other Net Income	210
Other Revenues	574,540
Professional Fees	0
Securities	0
Selling and Marketing Expense	229,865

Output Variable	Value in 1000 USD
Assets	4,640,831
Liabilities	3,713,074
Expenses	728,585
Revenues	574,540
Stockholders Equity	927,757
Net Income	-153,835
Comprehensive Net Income	-153,073
Economic Capital Ratio	7.4%

