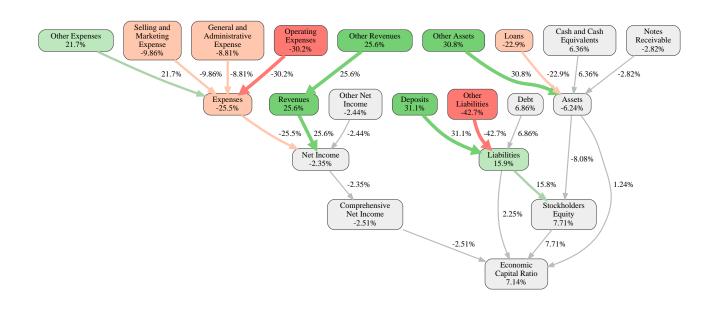


SAVINGS & CREDIT 2020

Example 1 Lending Club

LendingClub Corp Rank 7 of 96





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LendingClub Corp Rank 7 of 96

Example 1 LendingClub

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 Deposits, increasing the Economic Capital Ratio by 31% points. The greatest weakness of LendingClub Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 7.1% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	487,122
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	238,292
Interest Expense	0
Interest Payable	9,260
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	789,498
Other Assets	2,495,219
Other Compr. Net Income	-722
Other Expenses	-517,916
Other Liabilities	2,072,894
Other Net Income	-55
Other Revenues	758,607
Professional Fees	0
Securities	0
Selling and Marketing Expense	279,423

Output Variable	Value in 1000 USD
Assets	2,982,341
Liabilities	2,082,154
Expenses	789,297
Revenues	758,607
Stockholders Equity	900,187
Net Income	-30,745
Comprehensive Net Income	-31,467
Economic Capital Ratio	17%

