

RealRate

SAVINGS & CREDIT 2021

LendingClub Corp Rank 21 of 90

Selling and Marketing Expense -4.24% General and Administrative Expense -13.4% Labor and Related Expense 1.30% Cash and Cash Equivalents 18.3% Notes Receivable -6.81% Operating Expenses -31.6% Other Expen 20.5% Other Revenues 15.9% Other Assets 17.6% Loans -19.3% 20.5% -4.24% -13.4% 1.30% -31.6% 15.9% 17.6% -19.3% 18.3% -6.81% Other Net Debt 5.45% Expenses -26.7% Revenues 15.9% Deposits 27.5% Assets -2.69% Liabilities -30.5% Income -3.02% -26.7% 27.5% 5.45% -3.02% -30.5% 15.9% Liabilities 15.5% Net Income -13.8% -3.14% -13.8% 16.2% 0.359% Stockholders Equity 13.0% Comprehensive Net Income -13.6% 1.64% 13.0% -13.6% Economic Capital Ratio 0.624%



LendingClub



SAVINGS & CREDIT 2021



LendingClub Corp Rank 21 of 90

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 27% points. The greatest weakness of LendingClub Corp is the variable Operating Expenses, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.62% points above the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	628,485
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	213,021
Interest Expense	0
Interest Payable	4,572
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	502,319
Other Assets	1,234,808
Other Compr. Net Income	2,049
Other Expenses	-292,155
Other Liabilities	1,134,550
Other Net Income	0
Other Revenues	314,702
Professional Fees	0
Securities	0
Selling and Marketing Expense	79,055

Output Variable	Value in 1000 USD
Assets	1,863,293
Liabilities	1,139,122
Expenses	502,240
Revenues	314,702
Stockholders Equity	724,171
Net Income	-187,538
Comprehensive Net Income	-185,489
Economic Capital Ratio	12%

