

Monthly Prime Program Data Snapshot

As of July 2018

LendingClub operates a credit marketplace where borrowers can access capital at competitive rates and investors have the potential to earn competitive returns. To maintain marketplace balance, the underwriting and pricing models are recalibrated periodically based on a changing macro environment, competitive insights, supply and demand dynamics, credit performance, investor feedback and more. Please see below for our monthly platform snapshot and [here](#) for our most recent quarterly credit commentary.

Highlights

- Since 2017, actions have been taken to shift loan mix towards lower risk grades and towards 60-month loans. These steps have also led to an increase in the average borrower's income and a decrease in the average borrower's revolving utilization over the same timeframe.
- Interest rates on the platform have been increased three times year-to-date (the smallest aggregate subgrade increase was 49 basis points and the largest was 109 basis points).

Borrower Profile Comparison by Grade (July 2018 vs. July 2017)

Grade	A		B		C		D		E	
Date	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017
% of Program	27.9%	16.0%	27.2%	26.7%	25.3%	36.2%	14.4%	12.3%	3.7%	5.0%
Average Loan Size	\$16,126	\$13,409	\$15,978	\$13,177	\$15,910	\$14,963	\$15,786	\$15,666	\$14,841	\$16,468
Average Interest Rate	7.2%	7.0%	11.1%	10.6%	15.1%	14.3%	19.8%	19.1%	25.3%	25.2%
Average Income*	\$95,577	\$97,689	\$89,370	\$81,012	\$84,787	\$81,147	\$83,473	\$78,570	\$81,219	\$75,060
Average Revolving Utilization	34.0%	34.5%	43.4%	47.6%	50.7%	53.6%	54.3%	55.5%	56.8%	53.4%
Average FICO®	732	736	709	702	694	691	687	682	685	685

Source: LendingClub. Includes data on loans facilitated for the months of July 2017 and July 2018. All data prior to July 2018 is downloaded from [here](#). Loans receiving a grade of F or G have been excluded as they were removed from the public platform effective 11/7/2017.

* Joint income is used to calculate average income for Joint Application loans (individual income is used for all other loans).

Borrower Profile Comparison by Vintage

Vintage	Average Loan Size	Average Interest Rate	Average Income*	Average Revolving Utilization	Average FICO	% 60-Month
2015	\$15,096	12.3%	\$77,186	53.7%	696	41.6%
2016	\$14,606	12.7%	\$80,831	50.5%	698	33.7%
2017	\$14,608	12.9%	\$84,944	49.4%	700	35.6%
January 2018	\$16,046	12.3%	\$88,826	43.1%	711	40.6%
February 2018	\$16,235	12.3%	\$88,644	43.4%	710	40.1%
March 2018	\$16,073	12.3%	\$87,888	43.2%	710	40.5%
April 2018	\$15,872	12.4%	\$87,687	43.3%	708	40.7%
May 2018	\$15,931	12.4%	\$87,954	43.2%	709	40.9%
June 2018	\$15,809	12.4%	\$87,414	43.5%	708	40.4%
July 2018	\$15,882	12.4%	\$87,717	43.2%	708	40.8%

Source: LendingClub. Data through 7/31/2018. All data prior to July 2018 is downloaded from [here](#). Loans receiving a grade of F or G have been excluded as they were removed from the public platform effective 11/7/2017.

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