



Number of Loans

1.74M

Number of Borrowers

1.77M

Funded Amount

25.97bn

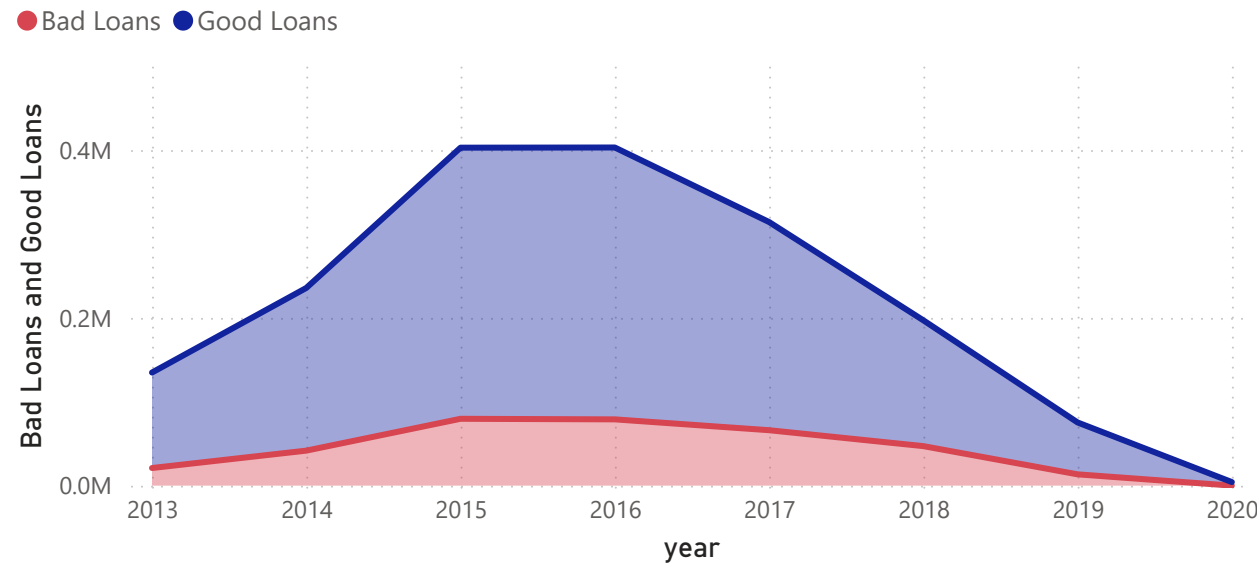
Good Loans

1M

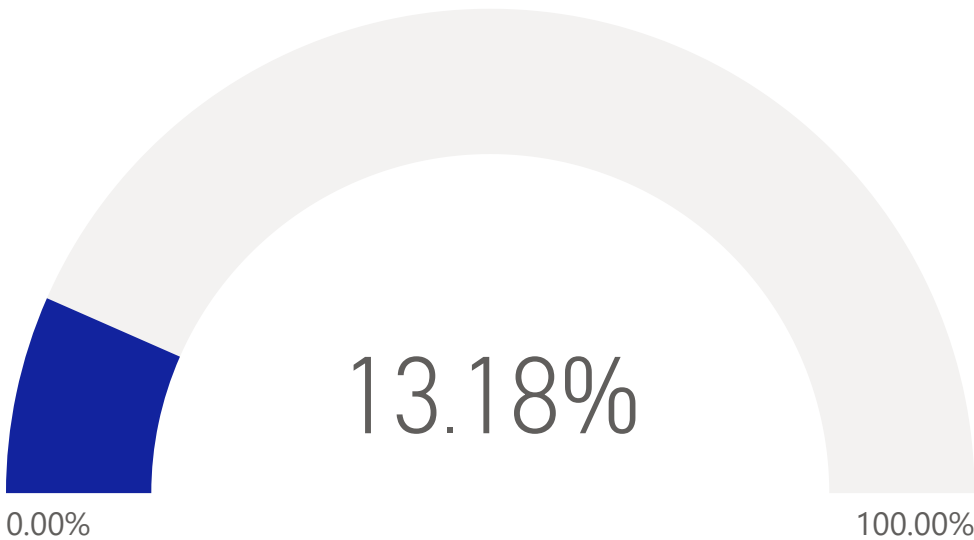
Bad Loans

348K

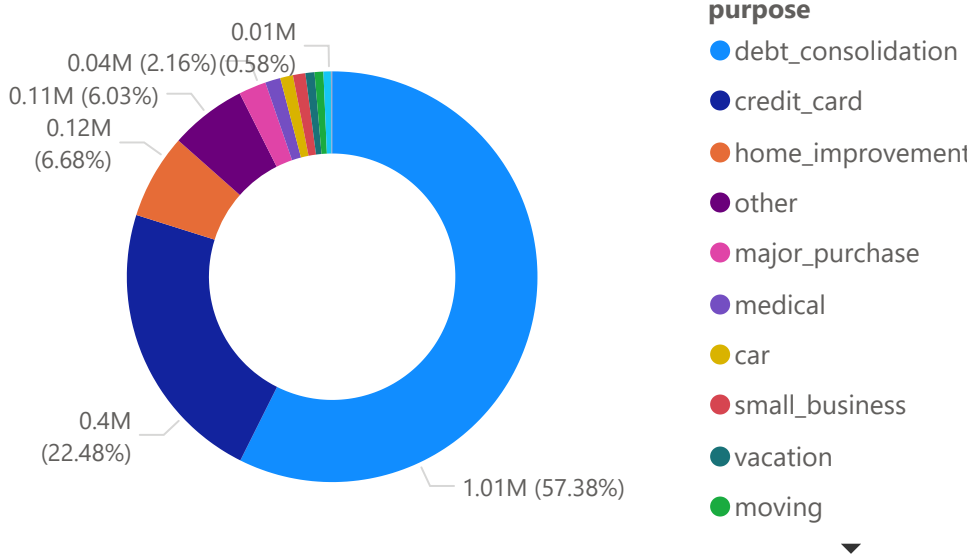
Bad Loans and Good Loans by year



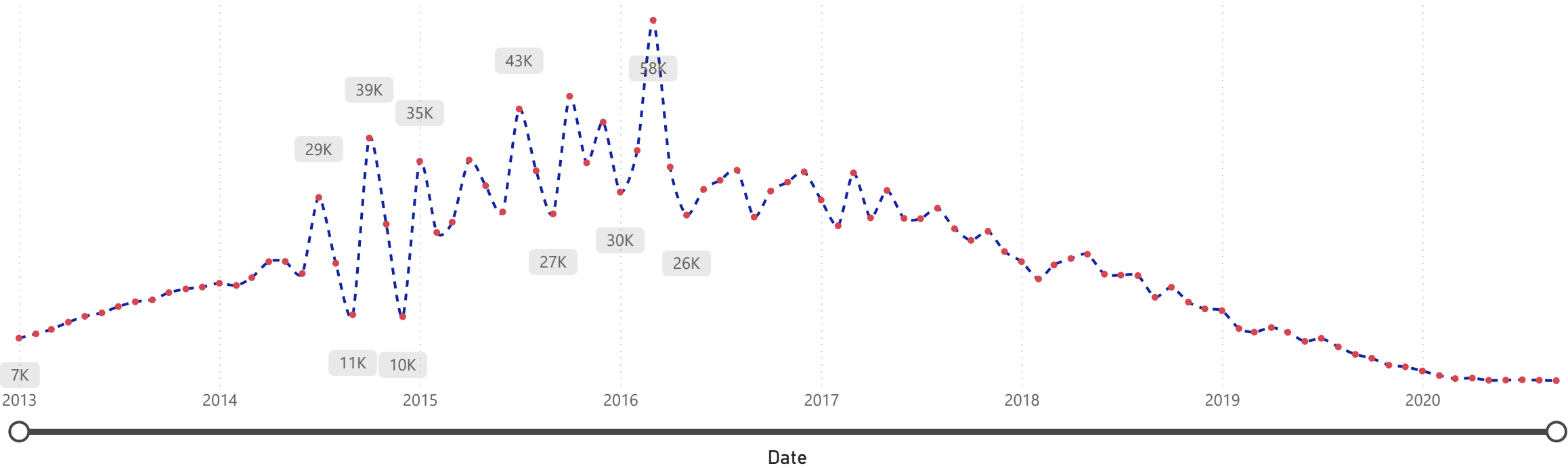
Average of Installment Rate



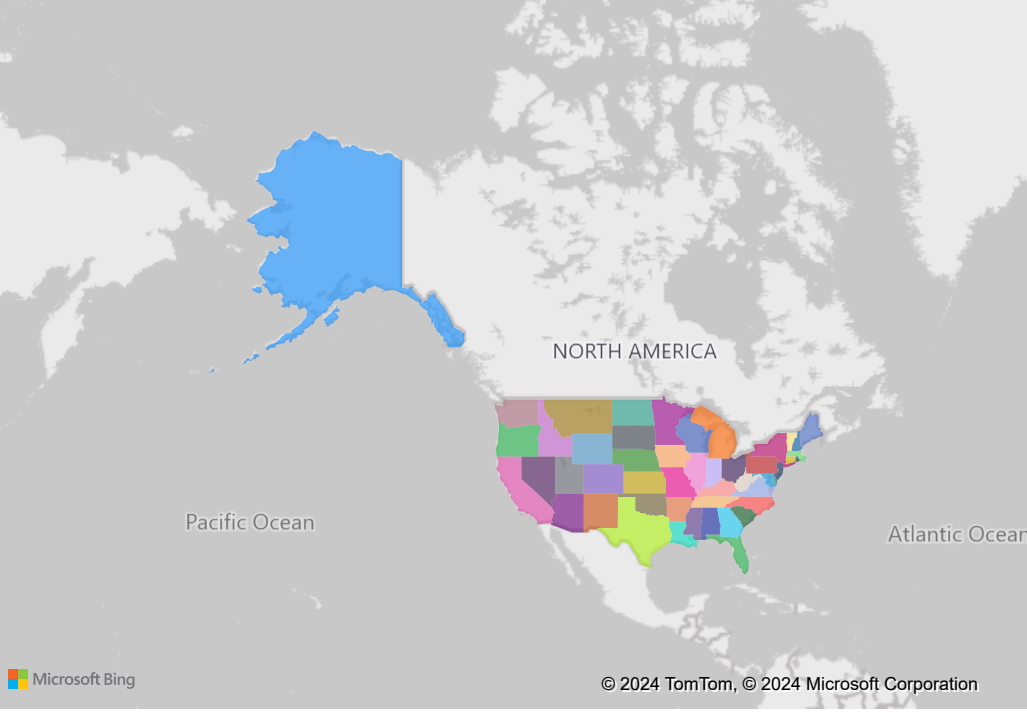
Loan By Purpose



Number of Loans through years



Address State



Loan Characteristics

2013

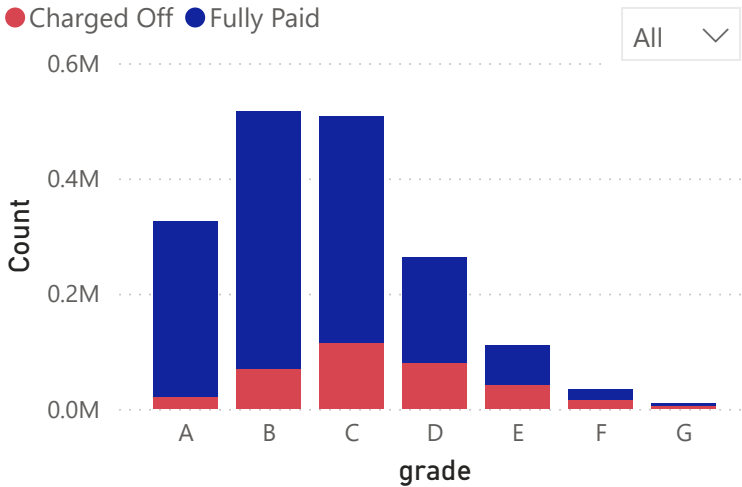
2022

General		
Number of Loans	Average Loan (\$)	Average Interest Rate
1.77M	14.70K	13.18%

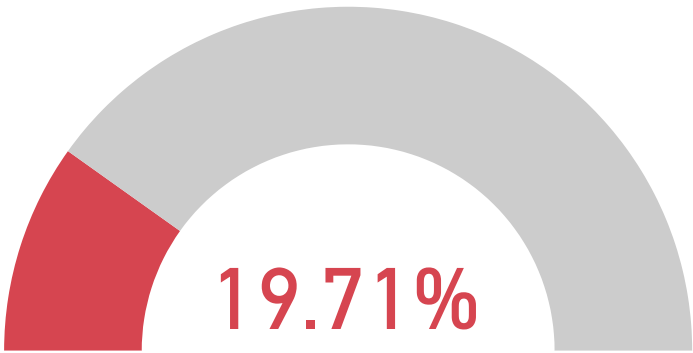
Good Loans	
ROI	IRR
13.67%	1.35%

Bad Loans	
ROI	IRR
-37.89%	-12.88%

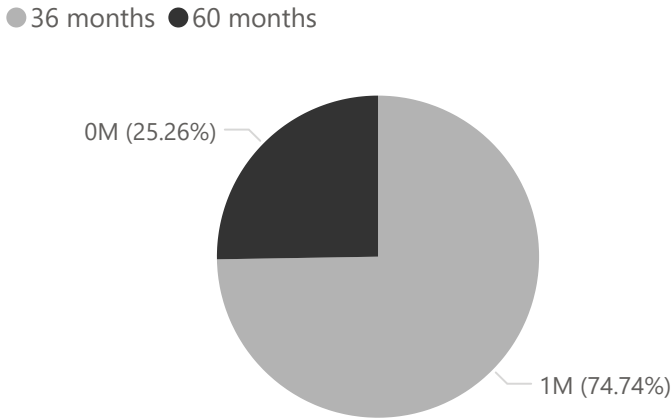
Loan Grade Assigned By LendingClub



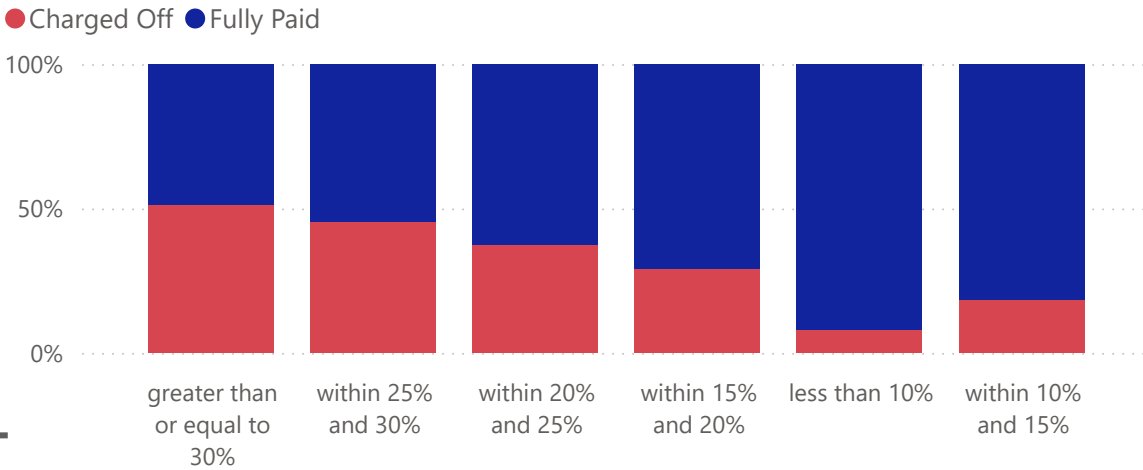
Default Rate



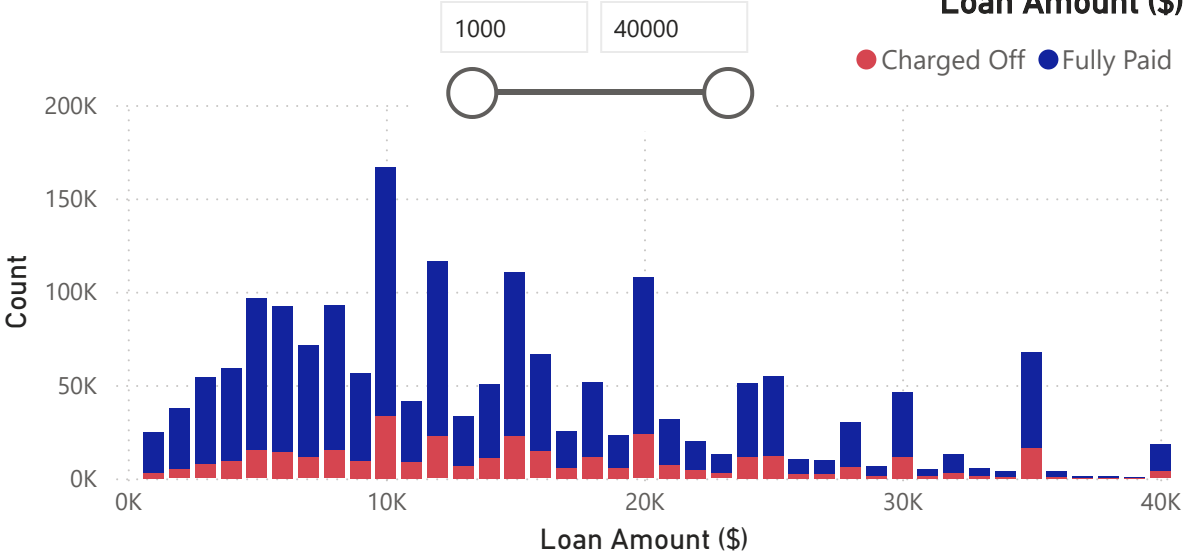
Loan Term



Interest Rate



Loan Amount (\$)



General		
Number of Loans	Average Loan (\$)	Average Interest Rate
1.77M	14.70K	13.18%

Good Loans	
ROI	IRR
13.67%	1.35%

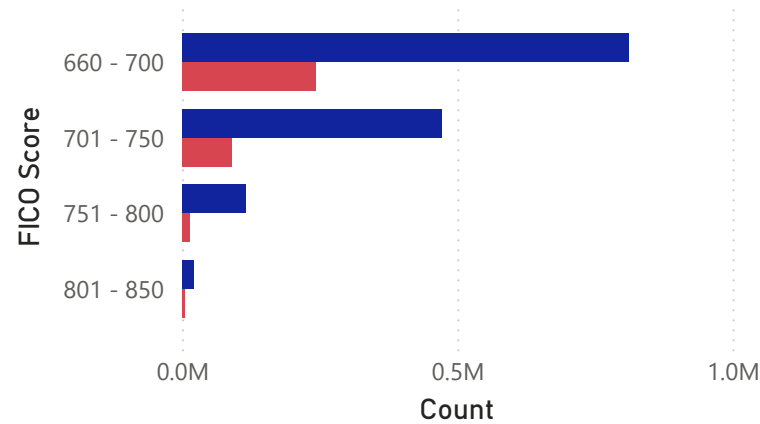
Bad Loans	
ROI	IRR
-37.89%	-12.88%

### FICO Score

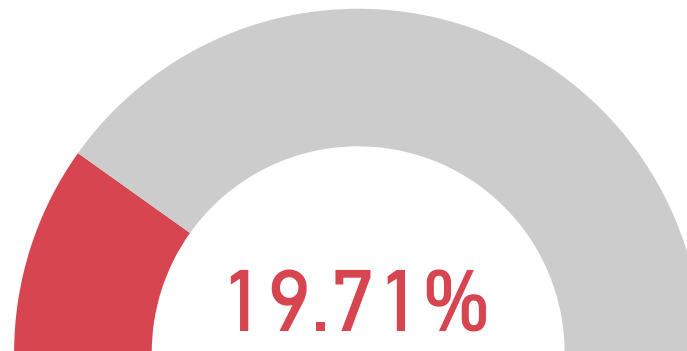
All

Fully Paid

Charged Off



### Default Rate

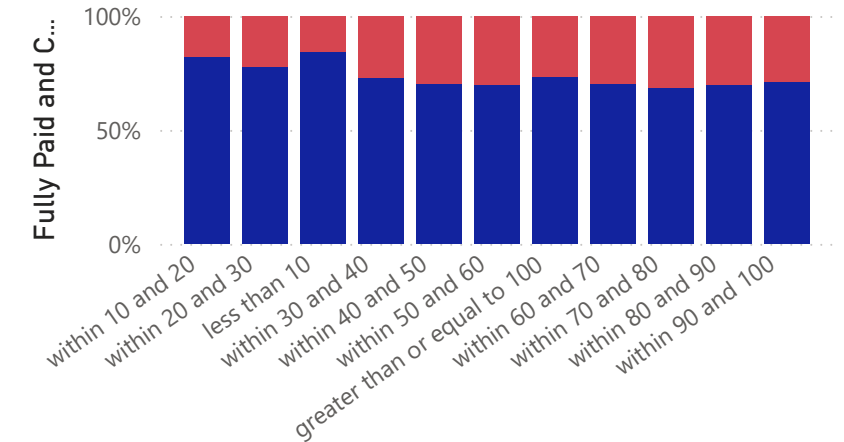


### Debt-to-Income Ratio

All

Fully Paid

Charged Off

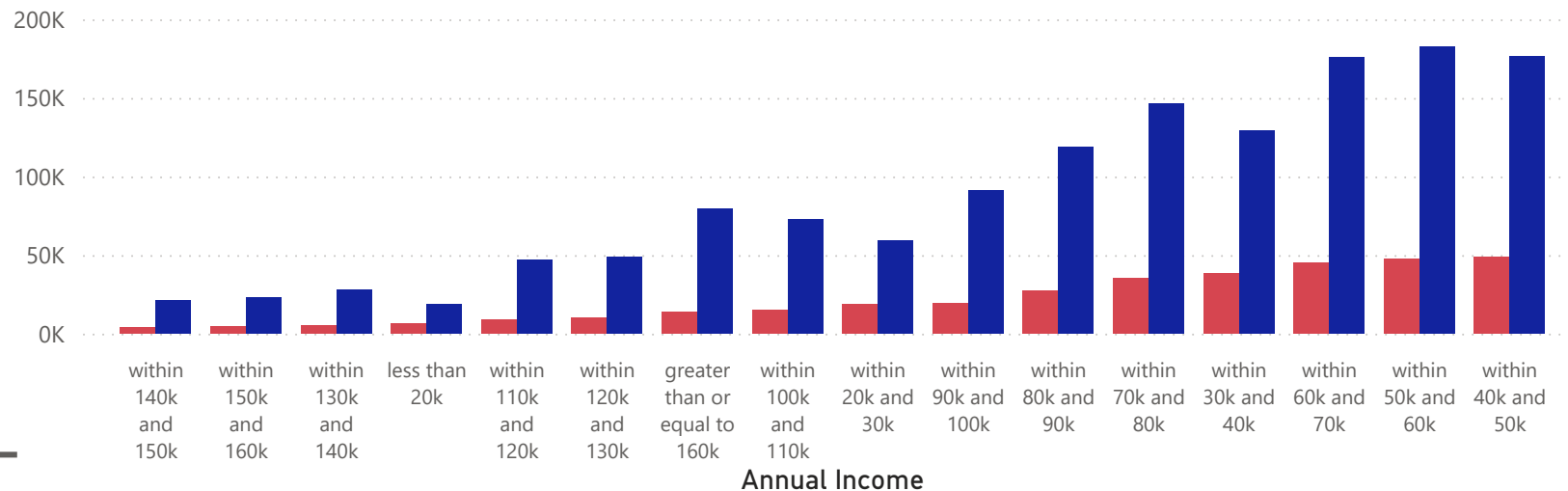


### Annual Income (\$)

All

Charged Off

Fully Paid



### Income Verifiable

Source Verified & Verified

Other

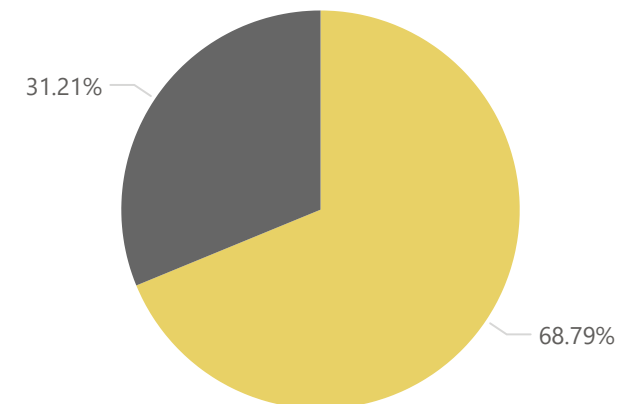


Table A. Loan Characteristics

▼	Count of Loan Status	Average of ROI	Average of IRR	Average of Loan Amount (\$)	Average of Int_Rate	Average of Installment	Count of Term 36 Months	Count of Term 60 Months	Grade A	Grade B	Grade C	Grade D	Grade E	Grade F	Grade G
Fully Paid	1418923	13.67%	1.35%	14,380.82	12.57%	435.53	1112157	306766	21.76%	31.89%	28.14%	13.04%	4.89%	1.36%	0.36%
Charged Off	348227	-37.89%	-12.88%	15,989.93	15.69%	475.53	208557	139670	6.03%	20.16%	32.97%	23.00%	12.12%	4.51%	1.45%
Total	1767150	2.54%	1.46%	14,607.00	12.18%	442.41	1320714	446436	18.70%	29.66%	29.20%	15.08%	6.25%	2.00%	0.58%

Table B. Borrower Characteristics

	Average of Annual Income (\$)	Average of Debt-to-Income Ratio	% Income Verified	% Is Home Owner	FICO Score 660 - 700	FICO Score 701 - 750	FICO Score 751 - 800	FICO Score 801 - 850
Fully Paid	79,125.04	18.33%	68.04%	11.31%	58.04%	33.69%	8.20%	1.52%
Charged Off	72,348.62	20.43%	75.97%	11.57%	70.03%	25.97%	3.75%	0.49%
Total	77,789.71	18.74%	69.87%	11.40%	60.64%	32.27%	7.34%	1.32%

▲	Average of Inquiries within 6 months	Average of Utilization Rate	Average of Number of Accounts open within 12 months	Average of Percent of bankcard account > 75% limit	Average of Revolving Balance (\$)	Average of Total Credit balance (exclude Mortgage acc) (\$)	Average of Total Current Balance of All Accounts (\$)	Average of Total Revolving Credit Limit (\$)
Charged Off	0.72	52.12%	2.46	46.69%	15,312.76	49,814.37	120,374.33	30,002.64
Fully Paid	0.57	49.70%	2.08	41.78%	16,649.90	50,970.46	148,016.16	34,860.61
Total	0.60	50.18%	2.16	42.75%	16,386.41	50,742.64	142,569.18	33,903.32