



Menu

# Lending Club Statistics

As of March 31, 2017



[Invite Friends](#)

Platform: [Highlights](#) | Public Note Offering: [Investor Performance](#) | [Loan Statistics](#) | [Download Data](#)

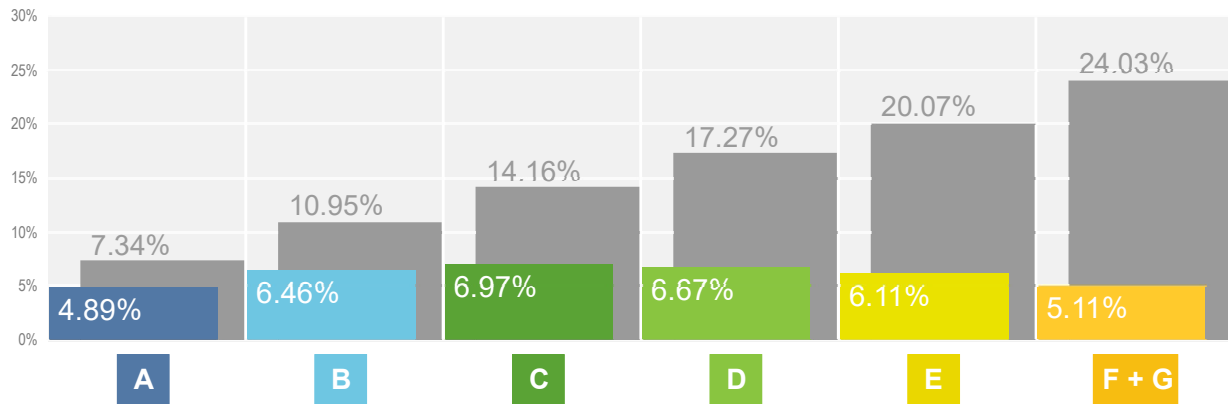
## LAST QUARTER AVERAGE INTEREST RATE

36-Month Loans: **12.33%**    60-Month Loans: **16.53%**    All Loan Terms: **13.81%**

## HISTORICAL RETURNS BY GRADE

Adjusted Net Annualized Return

Average Interest Rate

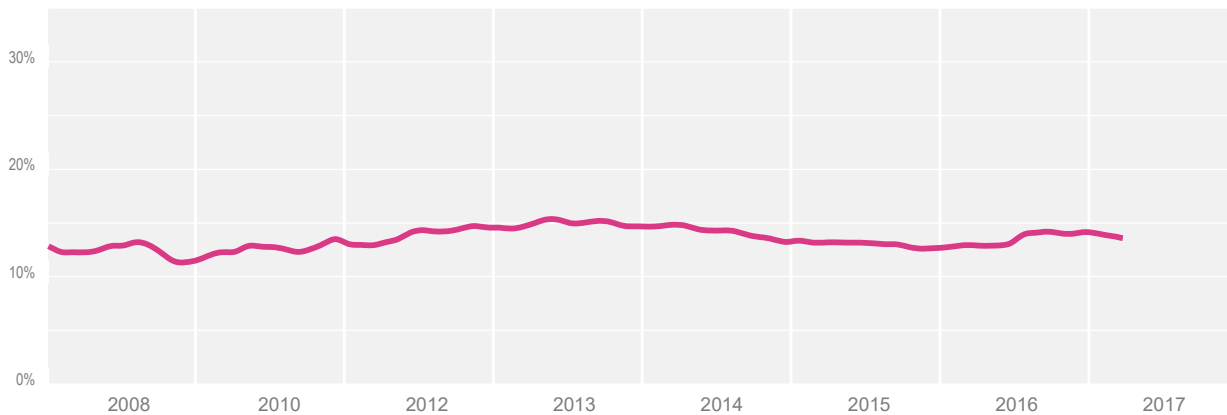


[Learn more about this chart](#)

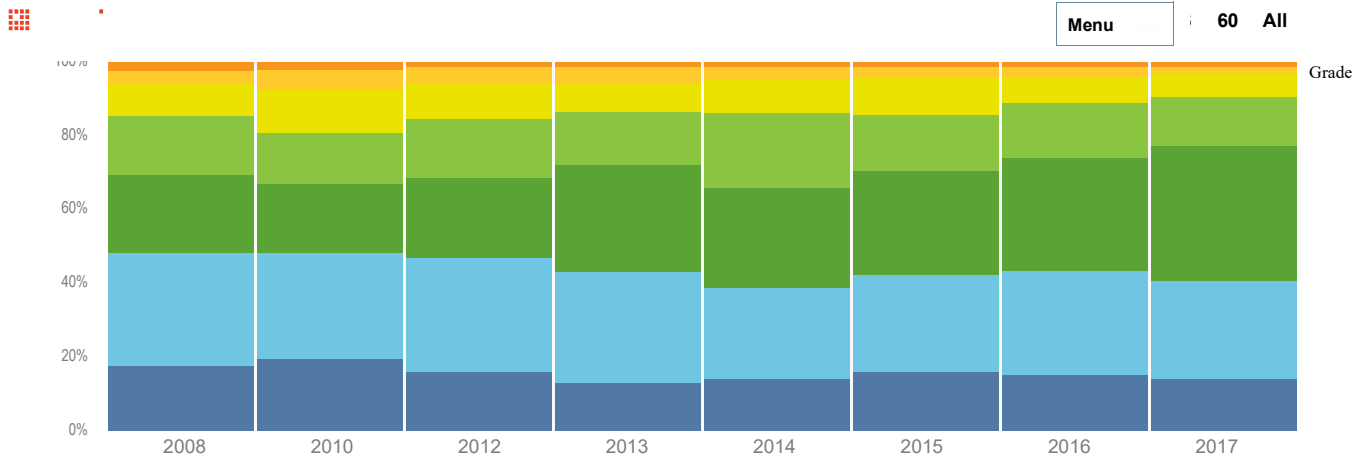
## AVERAGE INTEREST RATE

Term **36** **60** **All**

Grade **A** **B** **C** **D** **E** **F** **G** **All**



[Learn more about this chart](#)

[Learn more about this chart ▶](#)

### LOAN PERFORMANCE DETAILS

	ISSUE DATE START	2007	Q1	ISSUE DATE END	2015	Q3	UNITS	Dollar amount		
	TOTAL ISSUED	FULLY PAID	CURRENT	LATE	CHARGED OFF (NET)	PRINCIPAL PAYMENTS RECEIVED	INTEREST PAYMENTS RECEIVED	AVG. INTEREST RATE	ADJ. NET ANNUALIZED RETURN <sup>1</sup>	
A	\$1,740,135,625	\$1,095,108,383	\$167,816,887	\$2,845,843	\$38,363,556	\$1,530,791,596	\$167,808,829	7.34%	4.89%	
B	\$2,921,551,575	\$1,735,935,592	\$367,883,970	\$11,009,914	\$146,716,392	\$2,395,546,916	\$444,723,134	10.95%	6.46%	
C	\$2,991,092,800	\$1,478,898,436	\$477,170,254	\$22,652,552	\$266,478,038	\$2,224,352,017	\$621,173,314	14.16%	6.97%	
D	\$1,868,754,750	\$832,342,175	\$312,347,867	\$19,945,628	\$252,158,428	\$1,284,114,327	\$476,255,040	17.27%	6.67%	
E	\$1,095,236,700	\$430,631,827	\$198,906,288	\$17,819,397	\$198,908,962	\$679,460,305	\$330,059,497	20.07%	6.11%	
FG	\$492,295,950	\$192,687,078	\$70,770,082	\$7,649,654	\$120,997,505	\$292,818,788	\$172,916,616	24.03%	5.11%	
All	\$11,109,067,400	\$5,765,603,491	\$1,594,895,348	\$81,922,988	\$1,023,622,881	\$8,407,083,949	\$2,212,936,429	13.79%	6.31%	

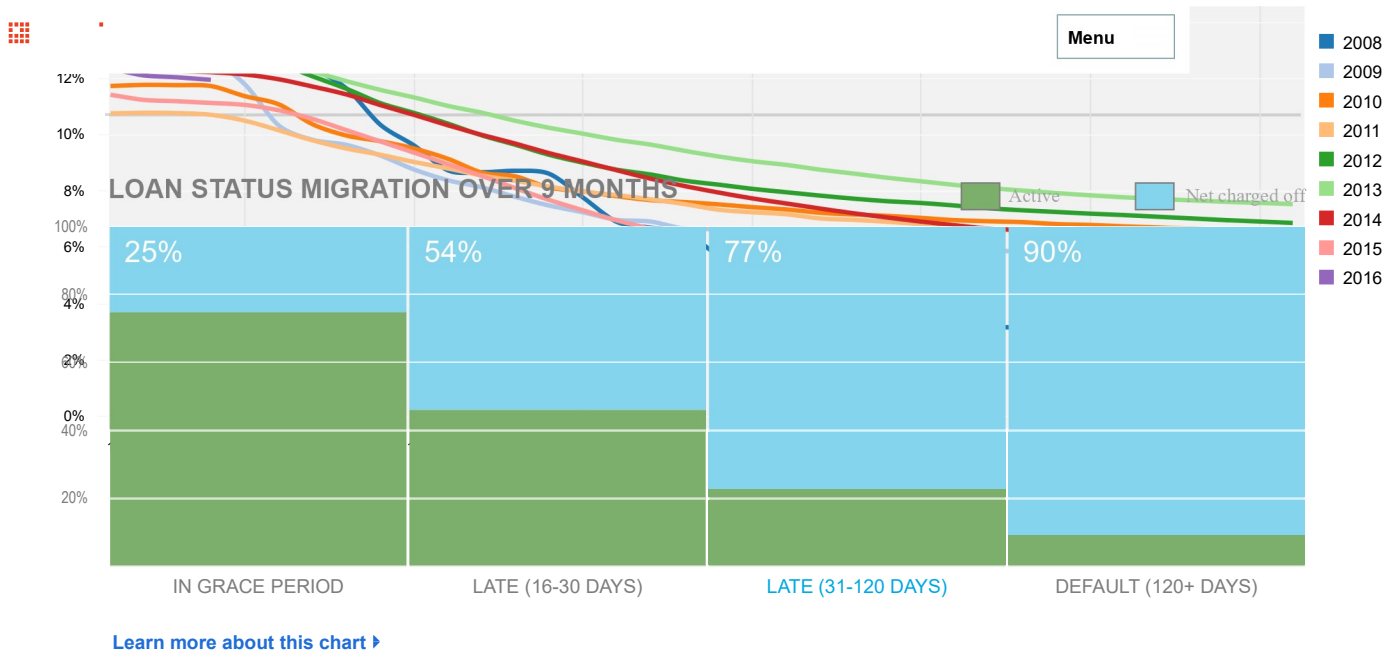
[Learn more about this chart ▶](#)

### NET ANNUALIZED RETURN BY VINTAGE

Term 36 60

Grade A B C D E FG All

Vintage



- Adjusted NAR models potential losses on a loan prior to that loan being charged off. Adjusted NAR is calculated using the formula described [here](#). It is based on monthly borrower payments actually received net of service and collections fees, actual charge offs, recoveries, and estimated future losses. To estimate future losses, we apply a loss rate estimate to the outstanding principal of any loans that are past-due but not charged off. The loss rate estimate is based on historical charge off rates by loan grade and loan status over a 9-month period. Historical returns are not a promise of future results. Lending Club Notes are not insured or guaranteed and investors may have negative returns. Individual portfolio results may be impacted by, among other things, the diversity of the portfolio, exposure to any single borrower or group of borrowers, as well as macroeconomic conditions.
- Historical returns are not a promise of future results. Lending Club Notes are not insured or guaranteed and investors may have negative returns. Individual portfolio results may be impacted by, among other things, the diversity of the portfolio, exposure to any single borrower or group of borrowers, as well as macroeconomic conditions.
- NAR is calculated using the formula described [here](#). It is based on monthly borrower payments actually received net of Lending Club's service fees, actual charge offs, and recoveries. Historical returns are not a promise of future results. Lending Club Notes are not insured or guaranteed and investors may have negative returns. Individual portfolio results may be impacted by, among other things, the diversity of the portfolio, exposure to any single borrower or group of borrowers, as well as macroeconomic conditions.

**Please note:** "Public Note Offering" refers to the performance of all loans facilitated on the Lending Club platform that meet the criteria described in the Lending Club [prospectus](#)

[Additional Statistics](#)

[Menu](#)

## PERSONAL LOANS

[Overview](#)[Debt Consolidation](#)[Credit Card Payoff](#)[Home Improvement](#)[Major Expenses](#)[Rates & Fees](#)[Apply for a loan >](#)

## AUTO REFINANCING NEW

## BUSINESS LOANS

## PATIENT SOLUTIONS

---

## INVEST

[How Investing Works](#)[Why LendingClub?](#)[Build a Portfolio](#)[Open Investment Account >](#)

## FINANCIAL ADVISORS

## INSTITUTIONAL INVESTORS

## BANK PARTNERSHIPS

---

## COMPANY

[About Us](#)[Careers](#)[Media Center](#)[Transparency](#)[Corporate Governance](#)

## BLOG

---



Menu

[Terms of Use](#)

[Risks](#)

[Prospectus](#)

[Privacy Policy](#)

[Agreements](#)

[Statistics](#)

[SEC Filings](#)

[Safety & Privacy](#)



© Copyright 2006-2017  
All rights reserved