



First Quarter 2016 Results

May 9, 2016

Safe Harbor

This presentation contains forward-looking statements. All statements other than statements of historical facts contained in this presentation, including statements regarding LendingClub Corporation's ("LendingClub" or the "Company") future results of operations and financial position, financial targets, business strategy, plans and objectives for future operations, are forward-looking statements. The Company has based these forward-looking statements largely on its current expectations and projections about future events and financial trends that it believes may affect its financial condition, results of operations, business strategy, short term and long-term business operations and objectives. These forward-looking statements are subject to a number of risks, uncertainties and assumptions, including those described under the heading "Risk Factors" in the Annual Report on Form 10-K for the year ended December 31, 2015 and in other public filings filed with the Securities and Exchange Commission (the "SEC"). Moreover, the Company operates in a very competitive and rapidly changing environment. New risks emerge from time to time. It is not possible for Company management to predict all risks, nor can the Company assess the impact of all factors on its business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements the Company may make. In light of these risks, uncertainties and assumptions, the forward-looking events and circumstances discussed in this presentation may not occur and actual results could differ materially and adversely from those anticipated or implied in the forward-looking statements.

You should not rely upon forward-looking statements as predictions of future events. The Company cannot guarantee that the future results, performance or events and circumstances reflected in the forward-looking statements will be achieved or occur. Moreover, neither the Company nor any other person assumes responsibility for the accuracy and completeness of the forward-looking statements. Except as required by law, the Company undertakes no obligation to update publicly any forward-looking statements for any reason after the date of this presentation.

This presentation includes certain non-GAAP financial measures. These non-GAAP financial measures are in addition to, and not a substitute for or superior to, financial measures prepared in accordance with GAAP. See the Appendix for a reconciliation of the non-GAAP measures used in this presentation to the most directly comparable GAAP measures.

“ Our mission is to **transform** the banking system to make credit more **affordable** and investing more **rewarding**. ”



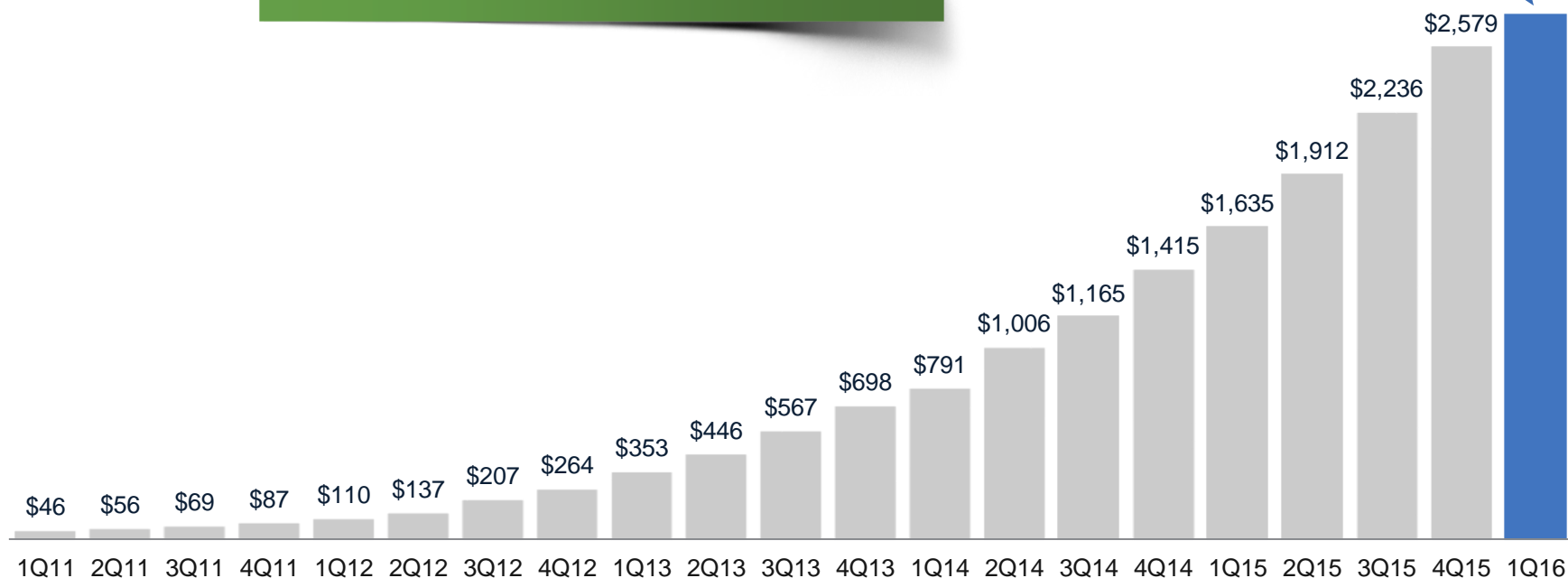
Consistent and Disciplined Growth

Marketplace Loan Originations

(\$ in millions)

Marketplace loans originated since inception:
\$18,732 million

\$2,750 million



Note: As of March 31, 2016

An Online Marketplace



All Loans originated and issued by our federally regulated issuing bank partners.

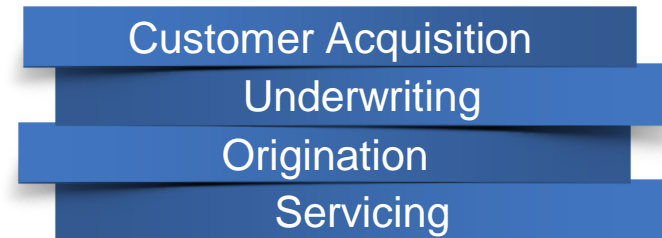
Business Model Driving Lower Costs

Traditional Lender
Operating Expense¹: 5-7%



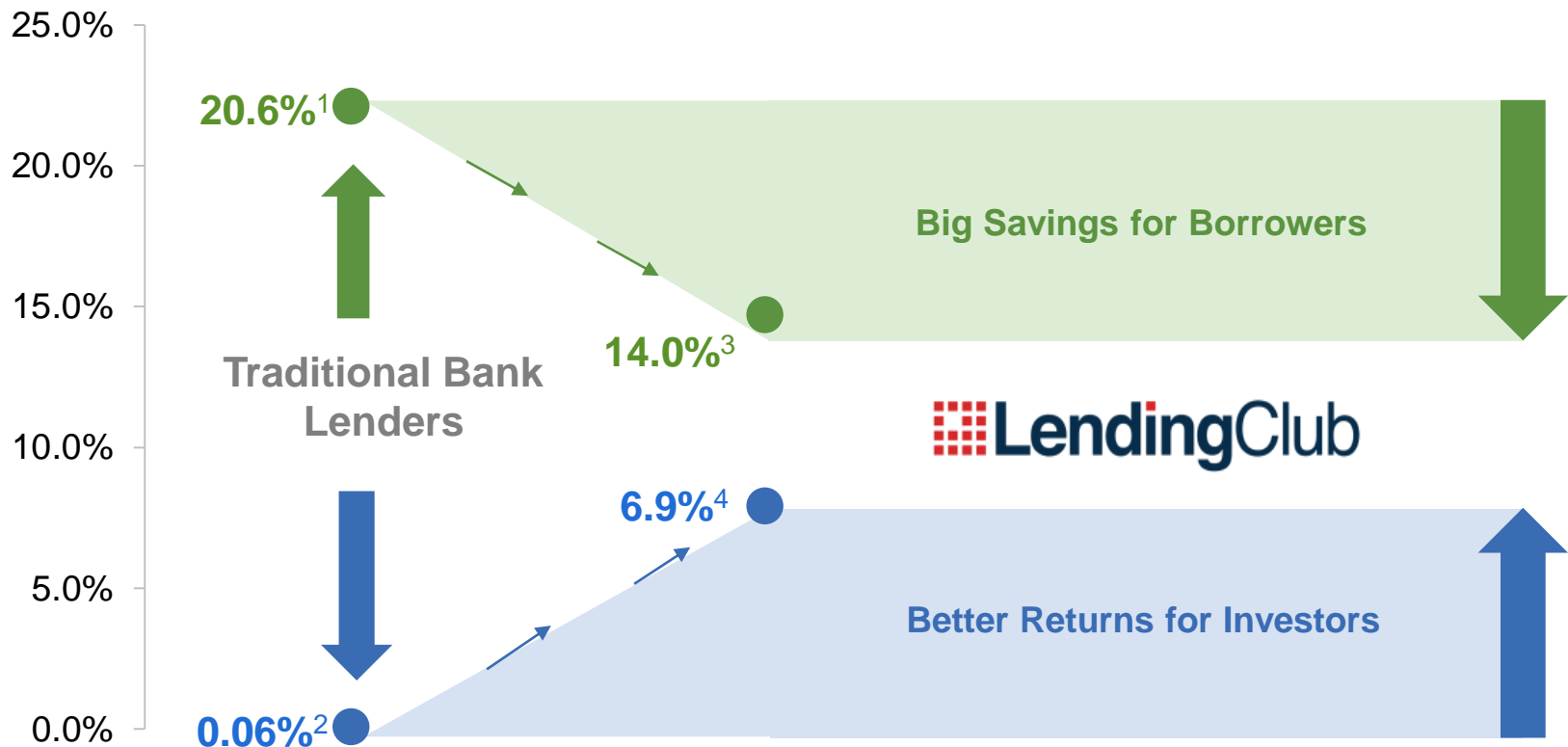
 **LendingClub**
Operating Expense²: ~2%

Technology and business model
drive cost down



1. Operating expenses as a percentage of outstanding loan balance. The analysis used Q4 2015 and included Citi, Wells Fargo & Co., Capital One Financial, Discover Financial Services, Bank of America and JPMorgan. • 2. Estimated operating expenses on a "run rate" basis based on operating expenses for the quarter ended December 31, 2015 annualized, assuming no growth in monthly rate of origination volume.

Providing Value to Both Borrowers and Investors



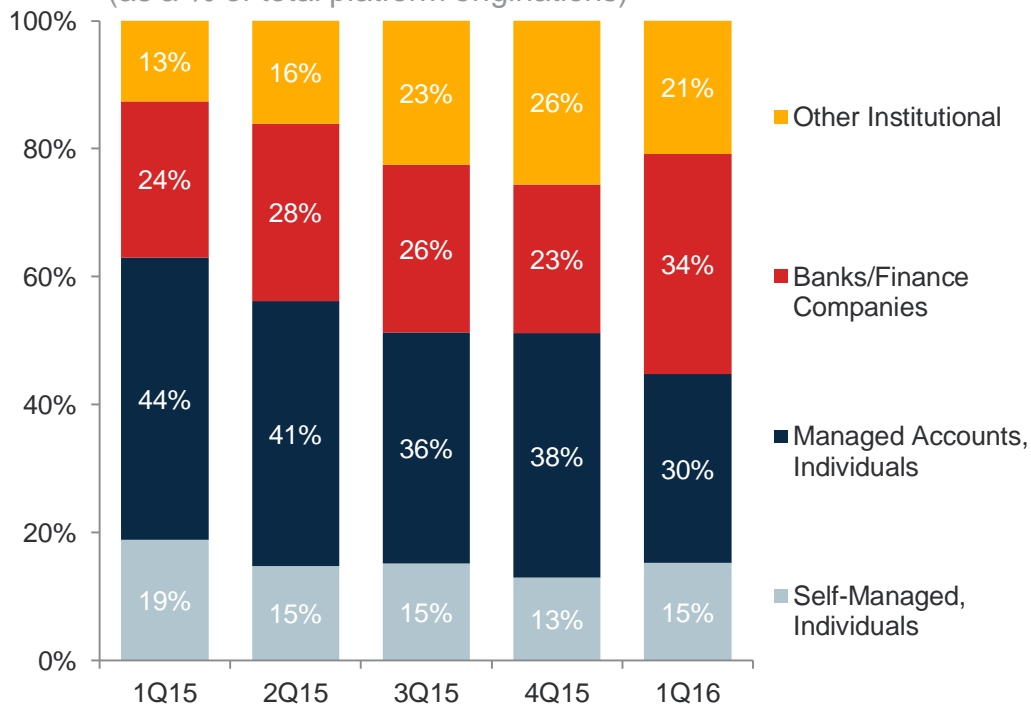
1. Based on responses from 1,288 borrowers in a survey of 18,109 randomly selected borrowers conducted by Lending Club from January 1, 2016 – April 1, 2016. Borrowers who received a loan to consolidate existing debt or pay off their credit card balance reported that the interest rate on outstanding debt or credit cards was on average, approximately 20.60% • 2. National average APY paid on savings accounts by U.S. depository institutions for non-jumbo deposits as of April 1, 2016 (Source: FDIC) • 3. Average interest rate for borrowers who received a loan to consolidate existing debt or pay off their credit card balance per the Lending Club Survey • 4. As of March 31, 2016. Median Adjusted Net Annualized Return for investors with 100+ notes, note concentration of <2.5% of portfolio value, all loan grades, and portfolio age of 12-18 months (Source: Lending Club)

Investor Mix Across the Lending Club Platform

In Q1 we executed a quick ramp of banks and self directed retail investor funding sources, which represented 49% of total funding.

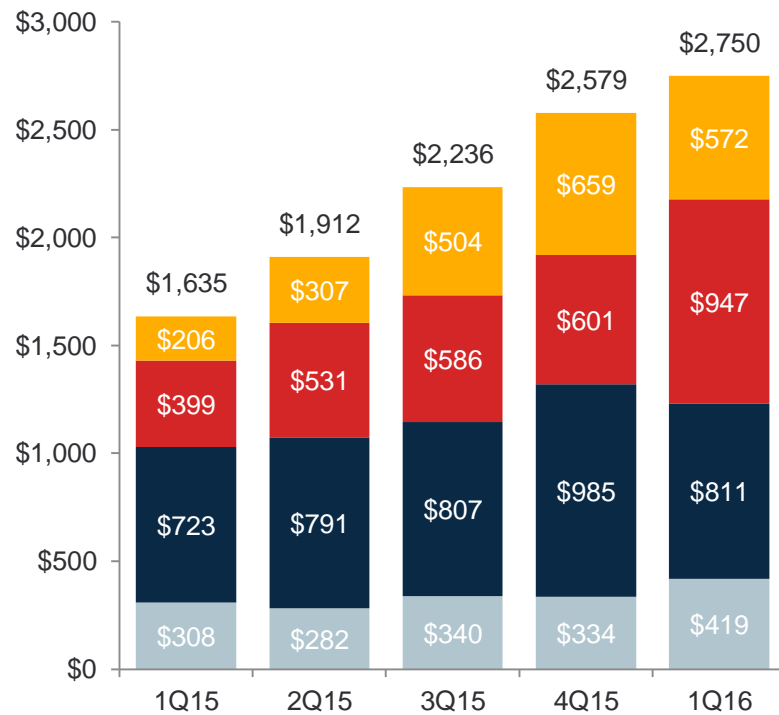
Origination Mix by Funding Source

(as a % of total platform originations)



Platform Originations by Funding Source

(\$ in millions)

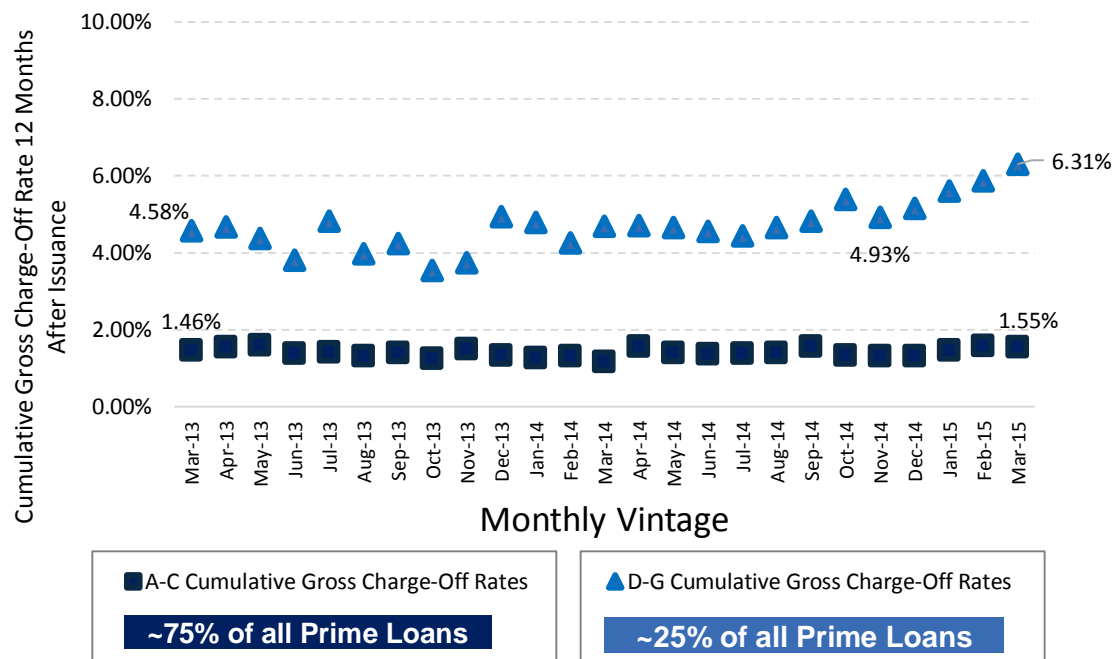


Performance Trends

Performance has been stable for A-C grade loans, which represent 75% of standard program loan volume. We addressed pockets of D-G grade underperformance with a combination of credit cuts and rate increases.

Cumulative Gross Charge-Off Rate 12 Months After Issuance ⁽¹⁾

By Monthly Vintage for A-C and D-G Grades

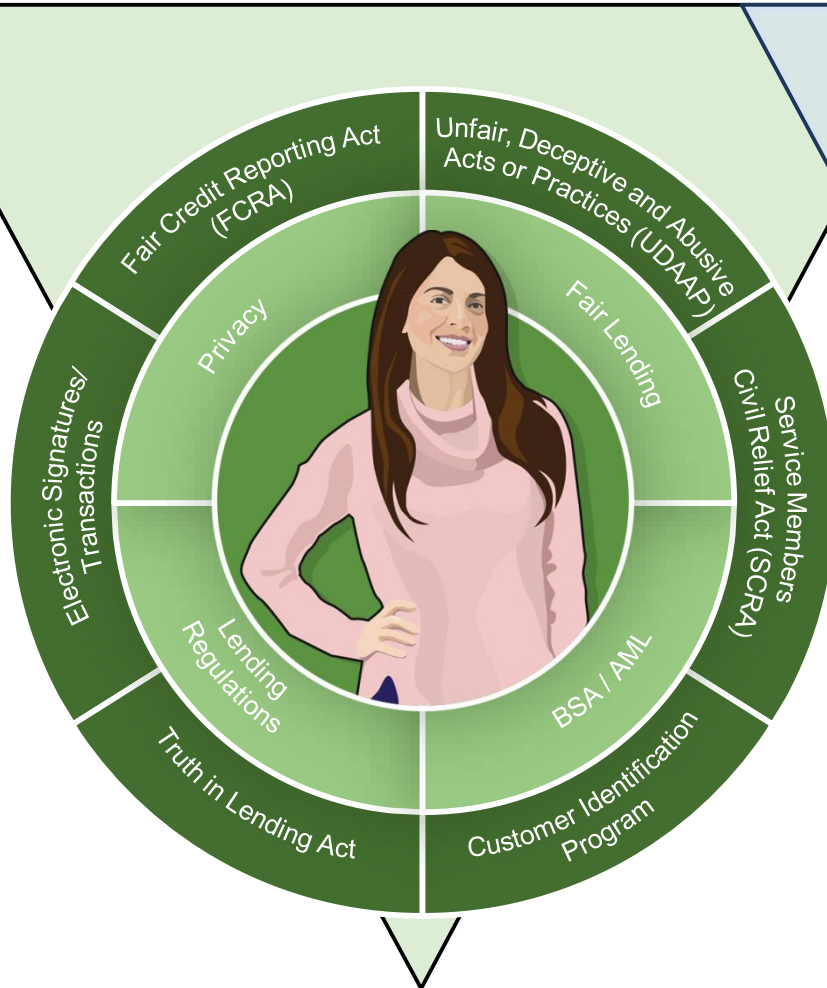


- Grades A-C have shown stable performance over time
- Pockets of underperformance in grades D-G have been addressed by:
 - Increased rates by a weighted-average total of 220bps from December 2015 through April 2016
 - Eliminated ~15% of loan volume from credit policy starting April 2016

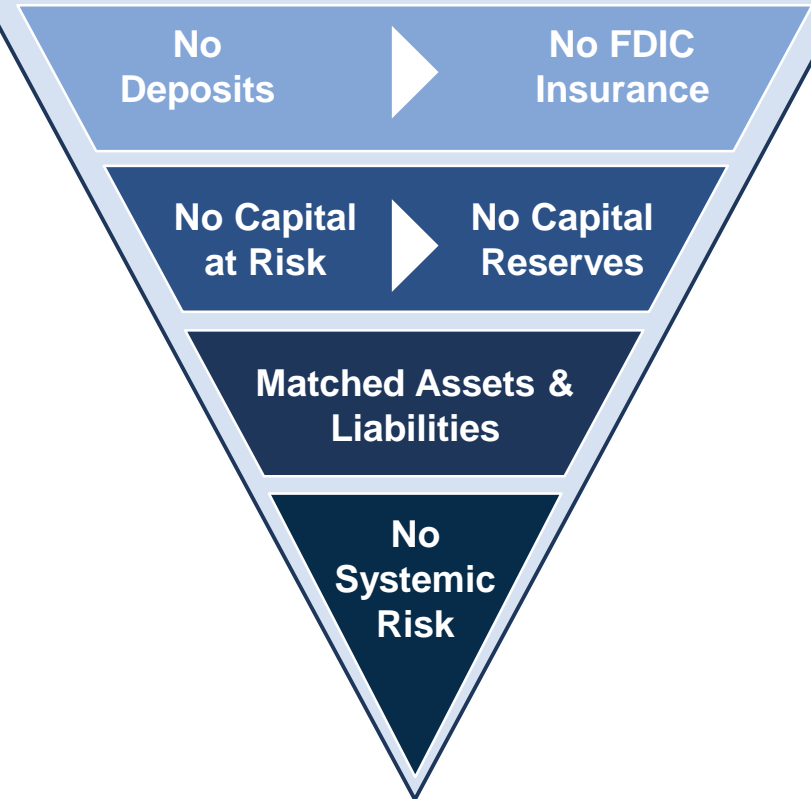
(1) Weighted average gross charge-off rates for each monthly vintage using a constant trailing twelve month origination mix

Efficient Regulatory Framework

Consumer Protection



Capital Efficiency



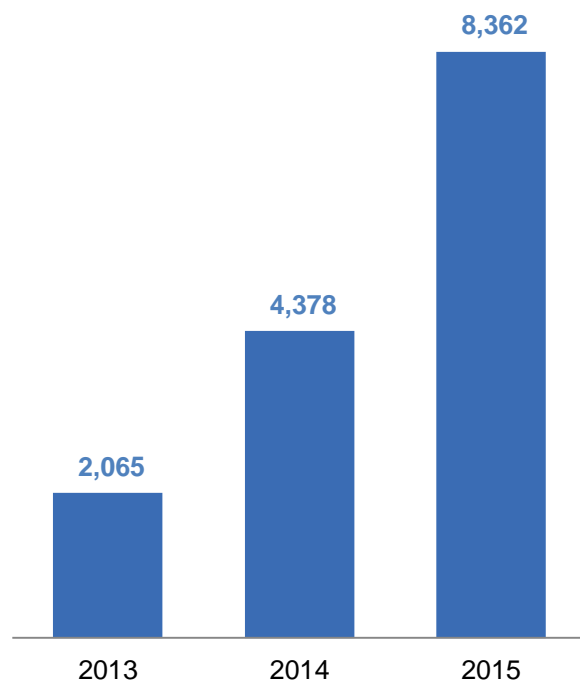


Financials

Rapid and Steady Origination Growth

Annual ⁽¹⁾

(\$ in millions)

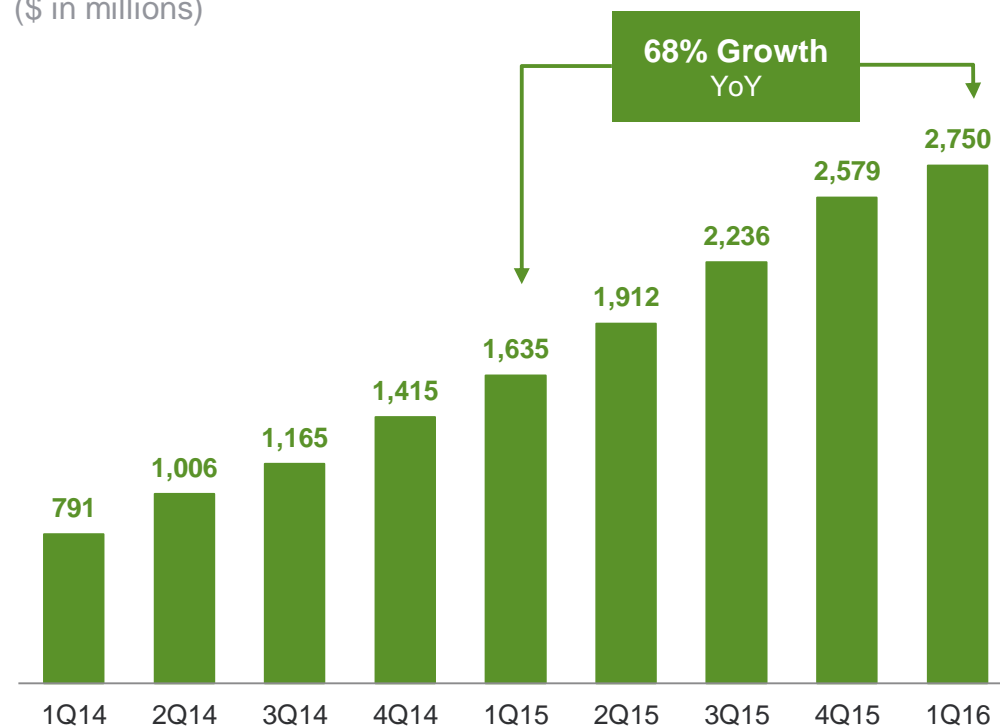


Growth (%)

YoY	188%	112%	91%
QoQ	--	--	--

Quarterly⁽¹⁾

(\$ in millions)



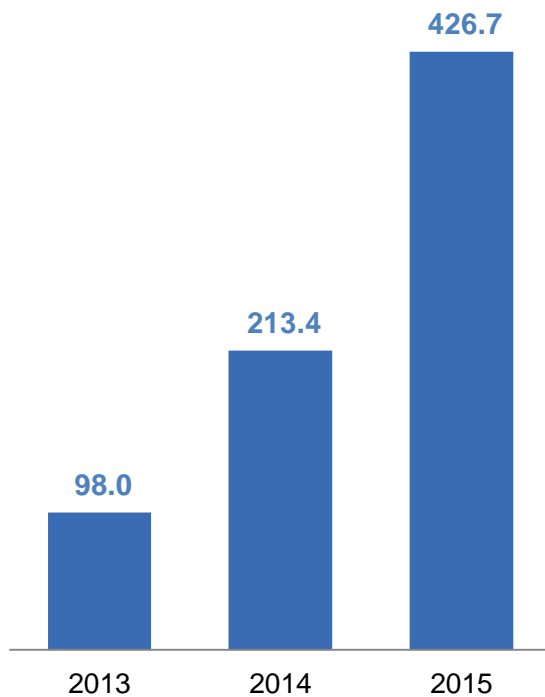
124%	125%	105%	103%	107%	90%	92%	82%	68%
13%	27%	16%	21%	16%	17%	17%	15%	7%

(1) There may be differences between the sum of the quarterly results and the total annual results due to rounding.

Driving Equally Robust Operating Revenue Growth

Annual ⁽¹⁾

(\$ in millions)

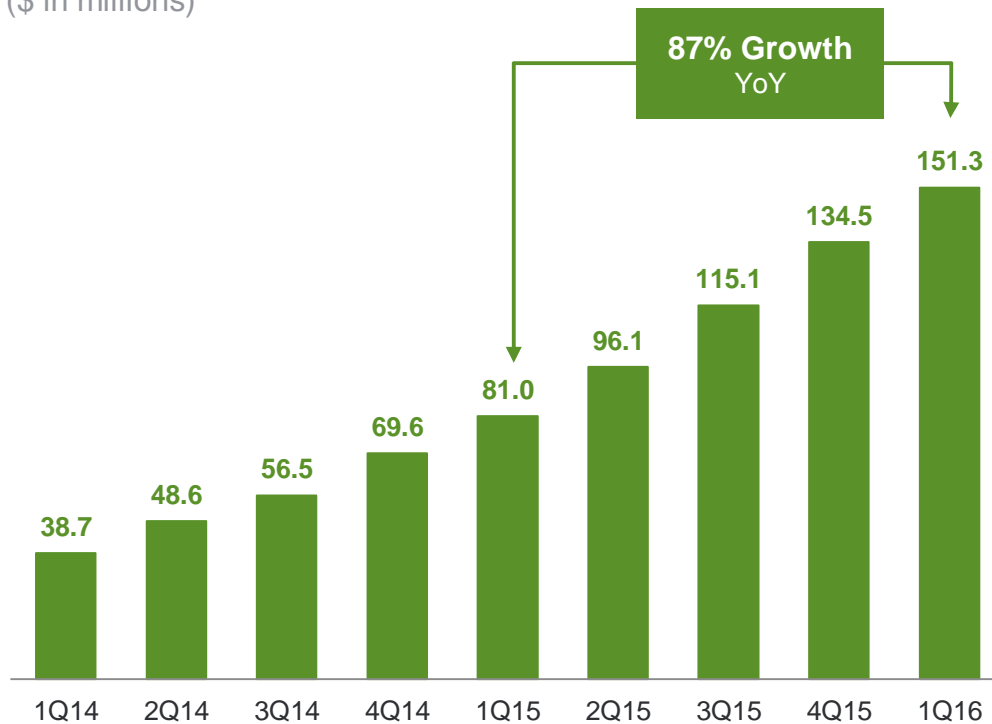


Growth (%)

YoY	188%	118%	100%
QoQ	--	--	--
% of Originations	4.75%	4.88%	5.10%

Quarterly ⁽¹⁾

(\$ in millions)



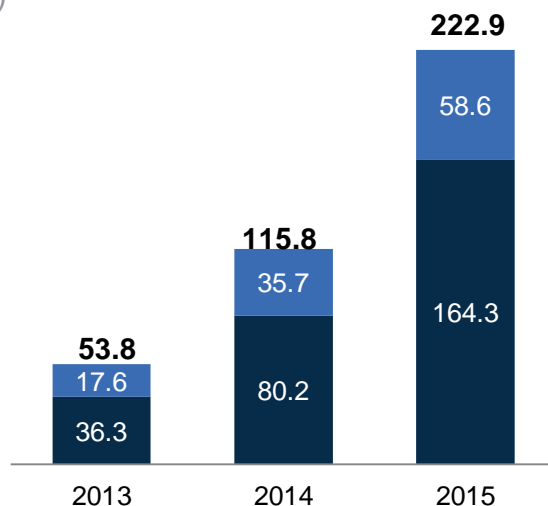
138%	133%	106%	108%	109%	98%	104%	93%	87%
16%	26%	16%	23%	17%	19%	20%	17%	12%
4.89%	4.83%	4.85%	4.92%	4.96%	5.03%	5.15%	5.21%	5.50%

(1) There may be differences between the sum of the quarterly results and the total annual results due to rounding.

Expenses that Impact Contribution Margin⁽²⁾

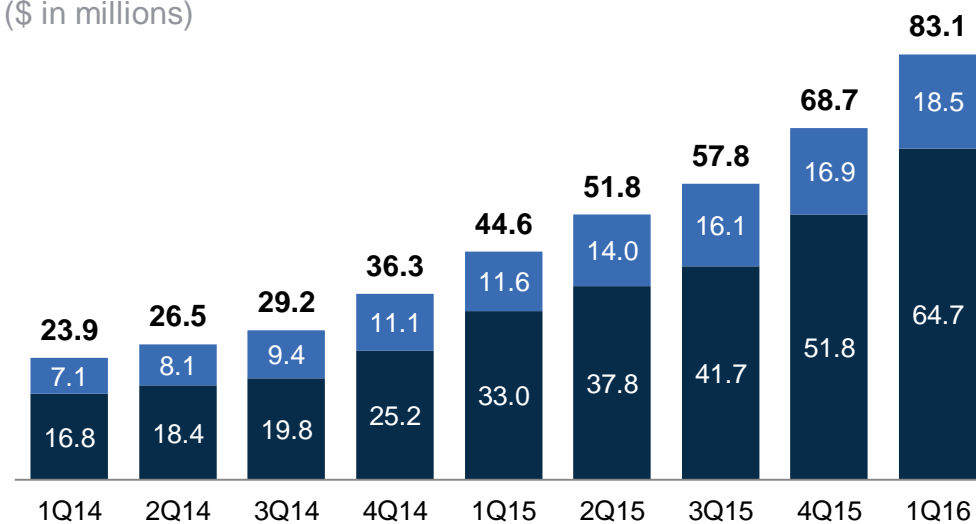
Annual ⁽¹⁾

(\$ in millions)



Quarterly ⁽¹⁾

(\$ in millions)



	2013	2014	2015	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Sales & Marketing % of Originations	1.76%	1.83%	1.96%	2.12%	1.83%	1.70%	1.78%	2.02%	1.98%	1.87%	2.01%	2.35%
Origination & Servicing % of Originations	0.85%	0.81%	0.70%	0.89%	0.80%	0.81%	0.79%	0.71%	0.73%	0.72%	0.66%	0.67%
Total % of Originations	2.61%	2.65%	2.67%	3.01%	2.63%	2.51%	2.57%	2.73%	2.71%	2.59%	2.66%	3.02%
Total % of Revenues	55.0%	54.3%	52.2%	61.6%	54.5%	51.7%	52.2%	55.0%	53.9%	50.2%	51.1%	55.0%

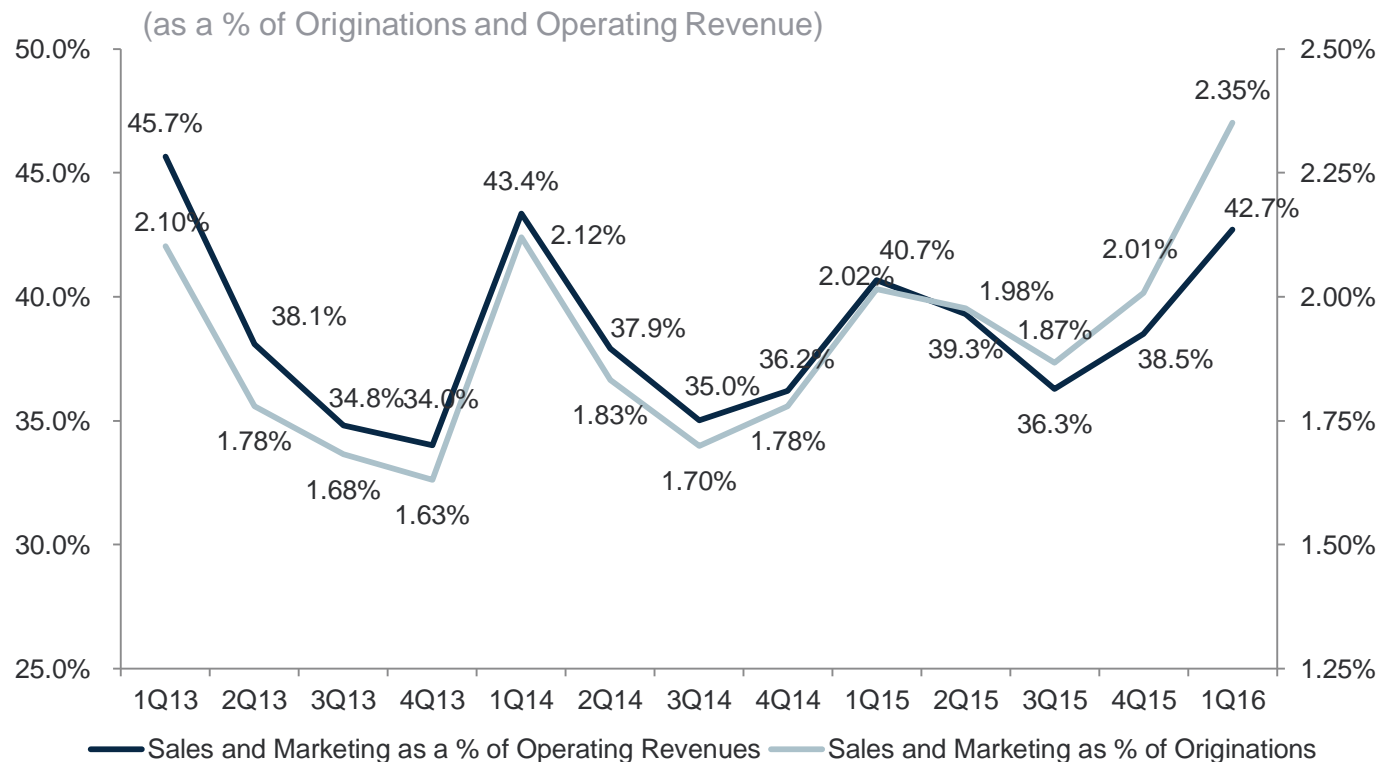
(1) There may be differences between the sum of the quarterly results and the total annual results due to rounding.

(2) Excludes stock-based compensation expense. See Appendix for a reconciliation of this Non-GAAP measure.

Seasonality in Sales & Marketing Expenses

Q1 and Q4 are seasonally less efficient quarters from a sales and marketing expense perspective

Sales and Marketing Expense⁽¹⁾

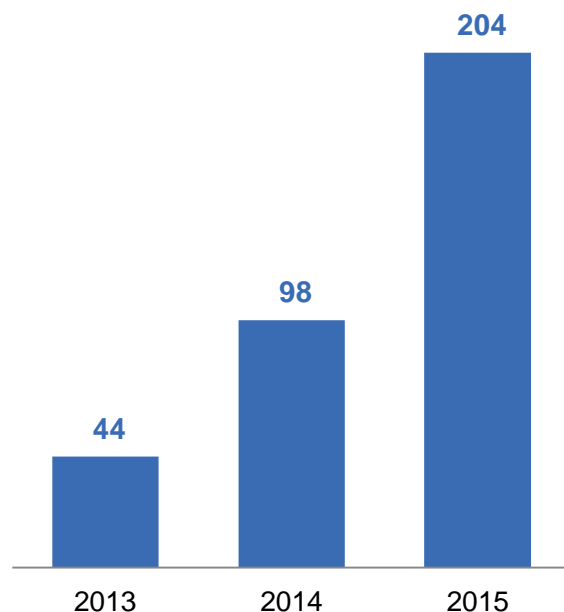


(1) Excludes stock-based compensation expense. See Appendix for a reconciliation of this Non-GAAP measure.

Contribution Margin⁽²⁾

Annual⁽¹⁾

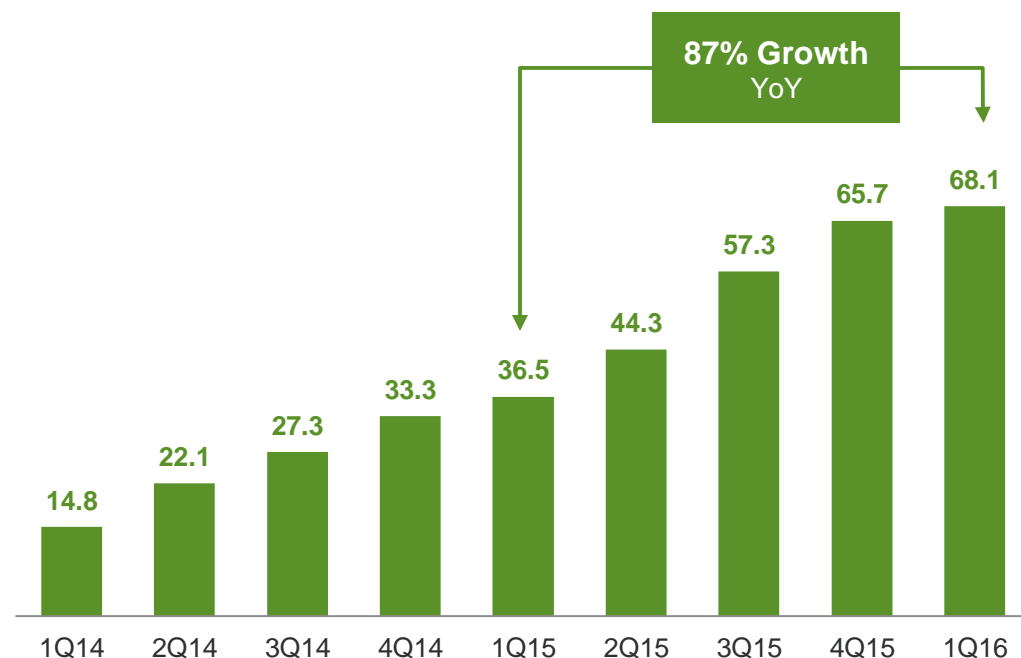
(\$ in millions)



Margin (% of Revenue)	2013	2014	2015
	45.0%	45.7%	47.8%

Quarterly⁽¹⁾

(\$ in millions)



Quarter	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Margin (% of Revenue)	38.4%	45.5%	48.3%	47.8%	45.0%	46.1%	49.8%	48.9%	45.0%

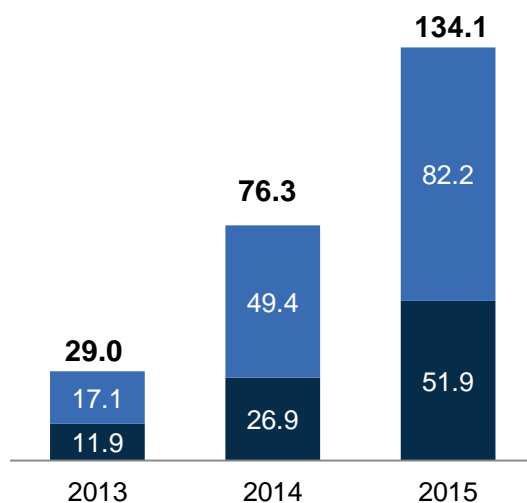
(1) There may be differences between the sum of the quarterly results and the total annual results due to rounding.

(2) Contribution is a non-GAAP financial measure that we calculate as net income (loss), excluding net interest expense (income) and other adjustments, general and administrative expense, stock-based compensation expense and income tax expense (benefit). Contribution margin is calculated by dividing contribution by total operating revenue. See Appendix for a reconciliation of this Non-GAAP measure.

Expenses that Impact Adjusted EBITDA Margin⁽²⁾

Annual⁽¹⁾

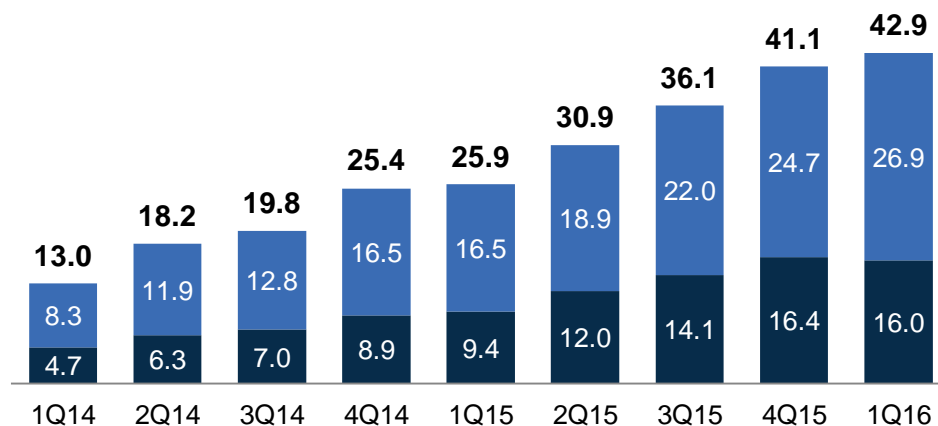
(\$ in millions)



Engineering & Product Dev (% of Revenue)	2013	2014	2015
Other G&A (% of Revenue)	17.4%	23.1%	19.3%
Total % of Revenues	29.5%	35.7%	31.4%

Quarterly⁽¹⁾

(\$ in millions)



Engineering & Product Dev (% of Revenue)	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Other G&A (% of Revenue)	21.3%	24.4%	22.6%	23.7%	20.3%	19.7%	19.1%	18.4%	17.8%
Total % of Revenues	33.5%	37.3%	35.0%	36.4%	31.9%	32.2%	31.4%	30.6%	28.4%

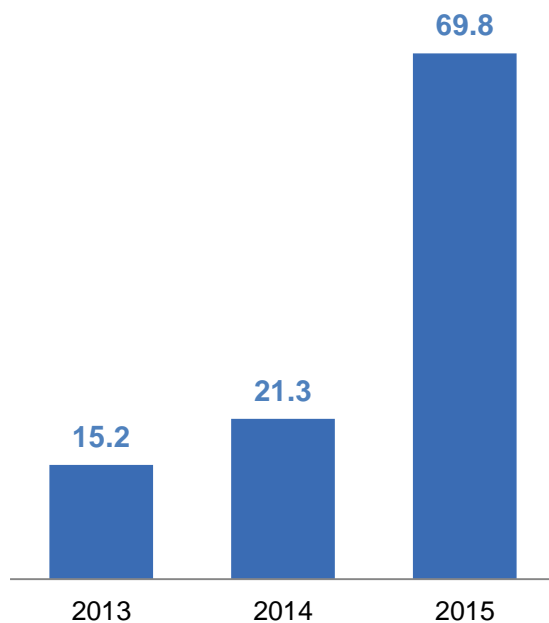
(1) There may be differences between the sum of the quarterly results and the total annual results due to rounding.

(2) Excludes stock-based compensation, depreciation and amortization, amortization of intangible assets and acquisition related expenses. See Appendix for a reconciliation of this Non-GAAP measure.

Adjusted EBITDA Margin⁽²⁾

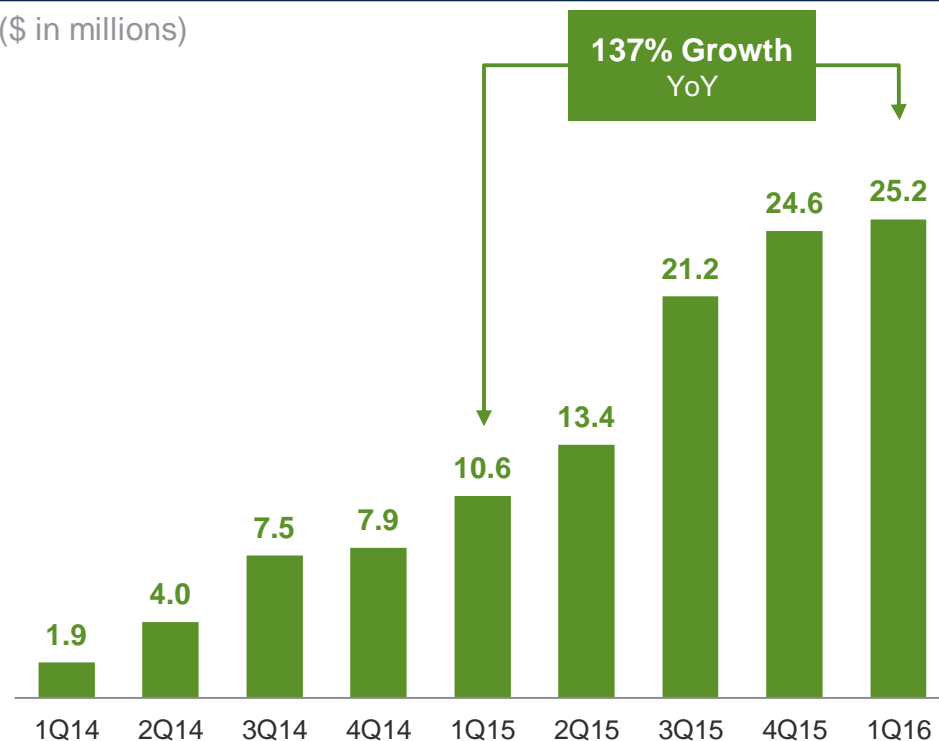
Annual⁽¹⁾

(\$ in millions)



Quarterly⁽¹⁾

(\$ in millions)



Margin
(% of Revenue)

15.5%

10.0%

16.3%

4.8%

8.2%

13.3%

11.4%

13.1%

13.9%

18.4%

18.3%

16.7%

(1) There may be differences between the sum of the quarterly results and the total annual results due to rounding.

(2) Adjusted EBITDA is a non-GAAP financial measure that we calculate as net income (loss), excluding net interest expense (income) and other adjustments, acquisition and related expense, depreciation and amortization, amortization of intangible assets, stock-based compensation expense and income tax expense (benefit). Adjusted EBITDA margin is calculated as adjusted EBITDA divided by total operating revenue. See Appendix for a reconciliation of this Non-GAAP measure.



Appendix: Financial Recons & Metrics

GAAP to Non-GAAP Reconciliation

Operating Expenses

(in thousands, except percentages) (unaudited)	Year Ended Dec. 31,		Three Months Ended				
	2014	2015	1Q15	2Q15	3Q15	4Q15	1Q16
Total Operating Revenue	\$213,412	\$426,697	\$ 81,045	\$ 96,119	\$ 115,062	\$ 134,471	\$151,265
GAAP Sales & Marketing	\$ 85,652	\$ 171,526	\$ 34,470	\$ 39,501	\$ 44,018	\$ 53,537	\$ 66,575
Stock-based Compensation Expense	5,476	7,250	1,508	1,713	2,283	1,746	1,904
Non-GAAP Sales & Marketing	\$ 80,176	\$ 164,276	\$ 32,962	\$ 37,788	\$ 41,735	\$ 51,791	\$ 64,671
<i>% Total Operating Revenue</i>	<i>37.6%</i>	<i>38.5%</i>	<i>40.7%</i>	<i>39.3%</i>	<i>36.3%</i>	<i>38.5%</i>	<i>42.8%</i>
GAAP Origination & Servicing	\$ 37,326	\$ 61,335	\$ 12,201	\$ 14,706	\$ 16,732	\$ 17,696	\$ 19,198
Stock-based Compensation Expense	1,653	2,735	606	719	662	748	746
Non-GAAP Origination & Servicing	\$ 35,673	\$ 58,600	\$ 11,595	\$ 13,987	\$ 16,070	\$ 16,948	\$ 18,452
<i>% Total Operating Revenue</i>	<i>16.7%</i>	<i>13.7%</i>	<i>14.3%</i>	<i>14.6%</i>	<i>14.0%</i>	<i>12.6%</i>	<i>12.2%</i>
GAAP Engineering & Product Development	\$ 38,518	\$ 77,062	\$ 13,898	\$ 18,214	\$ 21,063	\$ 23,887	\$ 24,198
Stock-based Compensation Expense	6,445	11,335	1,798	2,943	3,145	3,449	3,723
Depreciation & Amortization	5,194	13,820	2,744	3,261	3,808	4,007	4,493
Non-GAAP Engineering & Product Development	\$ 26,879	\$ 51,907	\$ 9,356	\$ 12,010	\$ 14,110	\$ 16,431	\$ 15,982
<i>% Total Operating Revenue</i>	<i>12.6%</i>	<i>12.2%</i>	<i>11.5%</i>	<i>12.5%</i>	<i>12.3%</i>	<i>12.2%</i>	<i>10.6%</i>
GAAP Other G&A	\$ 81,136	\$ 122,182	\$ 26,410	\$ 28,247	\$ 32,280	\$ 35,245	\$ 38,035
Stock-based Compensation Expense	23,576	29,902	7,681	7,111	7,389	7,721	8,648
Depreciation	1,166	2,426	404	524	708	790	906
Acquisition and Related Expenses	3,113	2,367	294	403	937	733	293
Amortization of Intangibles	3,898	5,331	1,545	1,274	1,256	1,256	1,256
Non-GAAP Other G&A	\$ 49,383	\$ 82,156	\$ 16,486	\$ 18,935	\$ 21,990	\$ 24,745	\$ 26,932
<i>% Total Operating Revenue</i>	<i>23.1%</i>	<i>19.3%</i>	<i>20.3%</i>	<i>19.7%</i>	<i>19.1%</i>	<i>18.4%</i>	<i>17.8%</i>

Adjusted EPS Reconciliation

- Adjusted EPS is a non-GAAP financial measure that we calculate as net income (loss), excluding acquisition and related expense, amortization of intangible assets, income tax expense (benefit), and stock-based compensation expense.

(in thousands, except per share data) (unaudited)	Year Ended Dec. 31,		Three Months Ended				
	2014	2015	1Q15	2Q15	3Q15	4Q15	1Q16
GAAP Net Income (Loss)	\$ (32,894)	\$ (4,995)	\$ (6,374)	\$ (4,140)	\$ 950	\$ 4,569	\$ 4,137
Acquisition and Related Expense	3,113	2,367	294	403	937	733	293
Amortization of Intangible Assets	3,898	5,331	1,545	1,274	1,256	1,256	1,256
Stock-based Compensation Expense	37,150	51,222	11,593	12,486	13,479	13,664	15,021
Income Tax Expense	1,390	2,833	627	389	1,233	584	151
Adjusted Net Income	\$ 12,657	\$ 56,758	\$ 7,685	\$ 10,412	\$ 17,855	\$ 20,806	\$ 20,858
Weighted-average GAAP Diluted Shares	75,574	374,872	371,959	372,842	401,935	402,634	392,398
Weighted-average Diluted Effect of Preferred Stock Conversion ⁽¹⁾	235,745	—	—	—	—	—	—
Weighted-average Other Dilutive Equity Awards	40,767	26,717	38,166	32,808	—	—	—
Non-GAAP Diluted Shares ⁽²⁾	352,086	401,589	410,125	405,650	401,935	402,634	392,398
Adjusted EPS - Diluted	\$0.04	\$0.14	\$0.02	\$0.03	\$0.04	\$0.05	\$0.05

(1) Gives effect to the conversion of convertible preferred stock into common stock as though the conversion had occurred at the beginning of the period under the "if converted" method.

(2) Net of shares repurchased in the first quarter of 2016 under the Company's share repurchase program.

Contribution Definition and Reconciliation

- Contribution is a non-GAAP financial measure that we calculate as net income (loss), excluding net interest expense (income) and fair value adjustments, general and administrative expense, stock-based compensation expense and income tax expense (benefit). Contribution margin is calculated by dividing contribution by total operating revenue.

(in thousands, except percentages) (unaudited)	Year Ended Dec. 31,		Three Months Ended				
	2014	2015	1Q15	2Q15	3Q15	4Q15	1Q16
Net Income (Loss)	\$ (32,894)	\$ (4,995)	\$ (6,374)	\$ (4,140)	\$ 950	\$ 4,569	\$ 4,137
Net Interest Expense (Income) and Fair Value Adjustments	2,284	(3,246)	(187)	(798)	(1,214)	(1,047)	(1,029)
General & Administrative Expense (GAAP):							
Engineering & Product Development	38,518	77,062	13,898	18,214	21,063	23,887	24,198
Other G&A	81,136	122,182	26,410	28,247	32,280	35,245	38,035
Stock-based Compensation Expense ⁽¹⁾ :							
Sales & Marketing	5,476	7,250	1,508	1,713	2,283	1,746	1,904
Origination & Servicing	1,653	2,735	606	719	662	748	746
Income Tax Expense	1,390	2,833	627	389	1,233	584	151
Contribution Income⁽¹⁾	\$ 97,563	\$ 203,821	\$ 36,488	\$ 44,344	\$ 57,257	\$ 65,732	\$ 68,142
Total Operating Revenue	\$ 213,412	\$ 426,697	\$ 81,045	\$ 96,119	\$ 115,062	\$ 134,471	\$ 151,265
Contribution Margin⁽¹⁾	45.7%	47.8%	45.0%	46.1%	49.8%	48.9%	45.0%

(1) Prior period amounts have been reclassified to conform to current presentation.

Contribution as a % of Originations

- Contribution is a non-GAAP financial measure that we calculate as net income (loss), excluding net interest expense (income) and fair value adjustments, general and administrative expense, stock-based compensation expense and income tax expense (benefit). Contribution margin is calculated by dividing contribution by total operating revenue.

(in thousands, except percentages or as noted) (unaudited)	Year Ended Dec. 31,		Three Months Ended				
	2014	2015	1Q15	2Q15	3Q15	4Q15	1Q16
Loan Originations (\$ mm)	\$ 4,378	\$ 8,362	\$ 1,635	\$ 1,912	\$ 2,236	\$ 2,579	\$ 2,750
Total Operating Revenue	\$ 213,412	\$ 426,697	\$ 81,045	\$ 96,119	\$ 115,062	\$ 134,471	\$ 151,265
<i>% of Loan Originations</i>	<i>4.88%</i>	<i>5.10%</i>	<i>4.96%</i>	<i>5.03%</i>	<i>5.15%</i>	<i>5.21%</i>	<i>5.50%</i>
Non-GAAP Sales & Marketing⁽¹⁾	\$ 80,176	\$ 164,276	\$ 32,962	\$ 37,788	\$ 41,735	\$ 51,791	\$ 64,671
Non-GAAP Origination & Servicing⁽¹⁾	\$ 35,673	\$ 58,600	\$ 11,595	\$ 13,987	\$ 16,070	\$ 16,948	\$ 18,452
Total Non-GAAP Sales & Marketing and Origination & Servicing⁽¹⁾	\$ 115,849	\$ 222,876	\$ 44,557	\$ 51,775	\$ 57,805	\$ 68,739	\$ 83,123
<i>% of Loan Originations</i>	<i>2.65%</i>	<i>2.67%</i>	<i>2.73%</i>	<i>2.71%</i>	<i>2.59%</i>	<i>2.67%</i>	<i>3.02%</i>
Contribution Income⁽¹⁾	\$ 97,563	\$ 203,821	\$ 36,488	\$ 44,344	\$ 57,257	\$ 65,732	\$ 68,142
<i>% of Loan Originations</i>	<i>2.23%</i>	<i>2.44%</i>	<i>2.23%</i>	<i>2.32%</i>	<i>2.56%</i>	<i>2.55%</i>	<i>2.48%</i>

(1) Prior period amounts have been reclassified to conform to current presentation.

Adjusted EBITDA Definition and Reconciliation

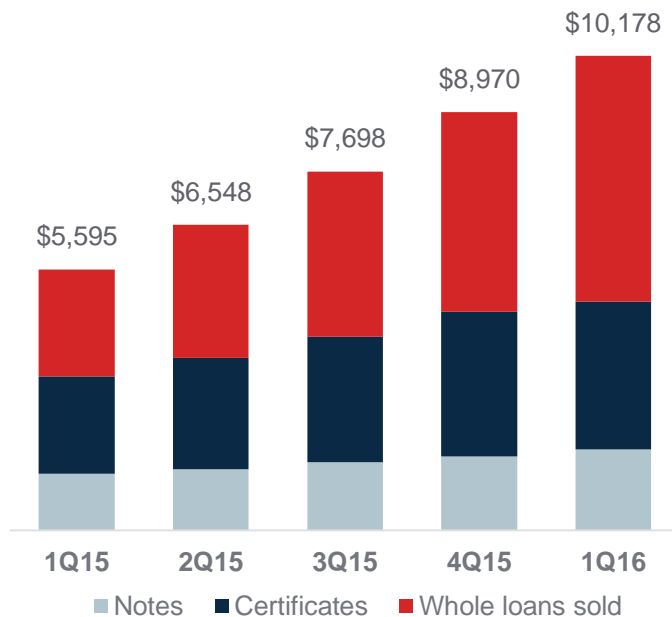
- Adjusted EBITDA is a non-GAAP financial measure that we calculate as net income (loss), excluding net interest expense (income) and fair value adjustments, acquisition and related expense, depreciation expense, amortization of intangible assets, stock-based compensation expense and income tax expense (benefit). Adjusted EBITDA margin is calculated as adjusted EBITDA divided by total operating revenue.

(in thousands, except percentages) (unaudited)	Year Ended Dec. 31,		Three Months Ended				
	2014	2015	1Q15	2Q15	3Q15	4Q15	1Q16
Net Income (Loss)	\$ (32,894)	\$ (4,995)	\$ (6,374)	(\$4,140)	\$ 950	\$ 4,569	\$ 4,137
Net Interest Expense (Income) and Fair Value Adjustments	2,284	(3,246)	(187)	(798)	(1,214)	(1,047)	(1,029)
Acquisition and Related Expense	3,113	2,367	294	403	937	733	293
Depreciation Expense:							
Engineering & Product Development	5,194	13,820	2,744	3,261	3,808	4,007	4,493
Other G&A	1,166	2,426	404	524	708	790	906
Amortization of Intangible Assets	3,898	5,331	1,545	1,274	1,256	1,256	1,256
Stock-based Compensation Expense	37,150	51,222	11,593	12,486	13,479	13,664	15,021
Income Tax Expense	1,390	2,833	627	389	1,233	584	151
Adjusted EBITDA	\$ 21,301	\$ 69,758	\$ 10,646	\$ 13,399	\$ 21,157	\$ 24,556	\$ 25,228
Total Operating Revenue	\$ 213,412	\$ 426,697	\$ 81,045	\$ 96,119	\$ 115,062	\$ 134,471	\$ 151,265
Adjusted EBITDA Margin	10.0%	16.3%	13.1%	13.9%	18.4%	18.3%	16.7%

Servicing Portfolio Recurring Revenue

Servicing Portfolio Balance⁽¹⁾

(\$ in millions)

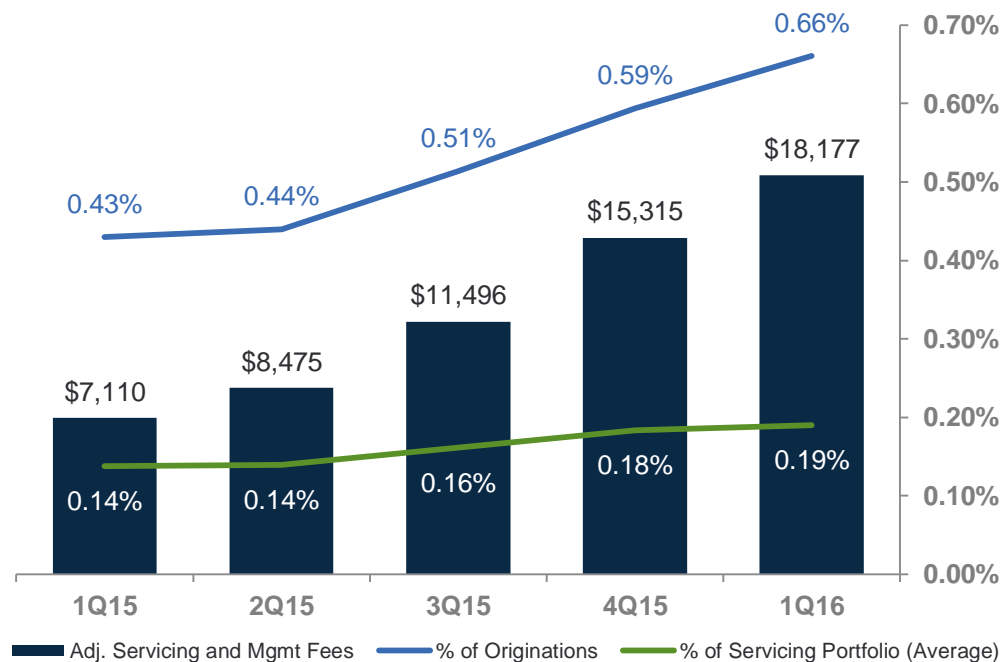


(% Growth)

Y/Y	101%	96%	95%	90%	82%
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Adjusted Servicing and Management Fee Revenue⁽²⁾

(\$ in thousands)



	158%	138%	168%	181%	156%
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(1) Servicing Portfolio Balance represents outstanding principal balance of loans that we serviced at the end of the periods indicated, and financed with notes, certificates and whole loans sold.

(2) Adjusted Servicing and Management Fee is a non-GAAP financial measure that we calculate that excludes the impact of changes in fair value of our servicing asset/liability, over the life of the loan.

Adjusted Servicing and Management Fee

- Adjusted Servicing and Management Fee is a non-GAAP financial measure that we calculate that excludes the impact of changes in fair value of our servicing assets/liabilities, over the life of the loan.

(in thousands, except percentages or as noted) (unaudited)	Year Ended Dec. 31,		Three Months Ended				
	2014	2015	1Q15	2Q15	3Q15	4Q15	1Q16
Originations (\$ mm)	\$ 4,378	\$ 8,362	\$ 1,635	\$ 1,912	\$ 2,236	\$ 2,579	\$ 2,750
Servicing Portfolio Balance (\$ mm) ⁽¹⁾	\$4,726	\$8,970	\$5,595	\$6,548	\$7,698	\$ 8,970	\$ 10,178
Servicing Fees	\$ 11,534	\$ 32,811	\$ 5,392	\$ 6,479	\$ 8,999	\$ 11,941	\$ 16,942
Management Fees	5,957	10,976	2,215	2,548	2,900	3,313	3,545
Total Servicing and Management fees	\$17,491	\$43,787	\$ 7,607	\$ 9,027	\$ 11,899	\$ 15,254	\$ 20,487
<i>As a % of Originations</i>	<i>0.40%</i>	<i>0.52%</i>	<i>0.47%</i>	<i>0.47%</i>	<i>0.53%</i>	<i>0.59%</i>	<i>0.74%</i>
Less Change in Fair Value of Servicing Assets/Liabilities	(\$1,420)	(\$1,391)	(\$497)	(\$552)	(\$403)	\$61	(\$2,310)
Total Adjusted Servicing and Management fees	\$ 16,071	\$ 42,396	\$ 7,110	\$ 8,475	\$ 11,496	\$ 15,315	\$ 18,177
<i>As a % of Originations</i>	<i>0.37%</i>	<i>0.51%</i>	<i>0.43%</i>	<i>0.44%</i>	<i>0.51%</i>	<i>0.59%</i>	<i>0.66%</i>
<i>As a % of Average Servicing Portfolio Balance</i>	<i>0.46%</i>	<i>0.62%</i>	<i>0.14%</i>	<i>0.14%</i>	<i>0.16%</i>	<i>0.18%</i>	<i>0.19%</i>
<i>Change in Fair Value of Servicing Assets/Liabilities as % of Originations</i>	<i>(0.03%)</i>	<i>(0.02%)</i>	<i>(0.03%)</i>	<i>(0.03%)</i>	<i>(0.02%)</i>	<i>(0.00%)</i>	<i>(0.08%)</i>

(1) Servicing Portfolio Balance represents outstanding principal balance of loans that we serviced at the end of the periods indicated, and financed with notes, certificates and whole loans sold.



 **LendingClub**