



First-of-its-Kind Digital Loan Transaction Platform

Benefits of LCX™

Electronic access

Immediate access to consumer loans with 150+ data fields per loan

Dynamic pricing

Flexible pricing at, above, or below par dictated by market demand

Same day settlement

Reduces settlement process from several weeks to a single day

Improved liquidity

Optimizes access to liquidity and allows efficient deployment of capital

Contact LCXMarkets@lendingclub.com for more information on LCX™

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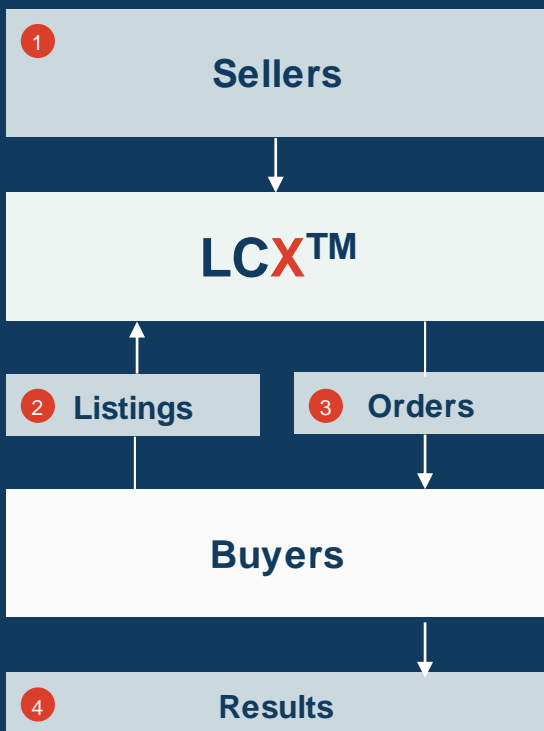
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How LCX™ Works

Basic infrastructure
accessed via API



- Sell Orders**
Sellers place their sell orders to be listed on LCX
- Get Listings**
Fully enriched listings are requested by buyers and provided instantly
- Buy Orders**
Buyers place their order requests. Allocation and execution handled via fully automated processes
- Results**
Execution information and order history is available

LendingClub Overview

- America's largest online credit marketplace connecting borrowers and investors
 - 12-year track record
 - Over 3 million customers served through Q2 2019¹
 - Operating at scale with approximately 40k applicants per day
 - A \$130B+ industry and the fastest growing segment of consumer credit with an estimated potential of an immediate \$445B addressable market²
- Facilitated more than \$50B in loans through Q2 2019¹
 - Unsecured personal term loans
 - Auto refinancing
 - Elective medical and K-12 education financing
- Strong financial results and well positioned over the long term:
 - Strong balance sheet with \$670.8 million of cash, cash equivalents and securities available for sale as of June 30, 2019
 - Record loan originations of \$3.1 billion, up 11% year-over-year³
 - Record Net Revenue of \$190.8 million, up 8% year-over-year³
 - Record Adjusted EBITDA of \$33.2 million, up 29% year-over-year³



Footnotes

1. Since launch in 2007 through June 30, 2019.
2. TransUnion data as of 1Q2019, TransUnion custom analysis and LendingClub analysis.
3. See Q2 2019 Earnings Press Release [here](#).
4. As of Q2 2019. Loan facilitations include loans facilitated through the platform plus outstanding purchase commitments at period end.
5. Self-Directed Retail means investments in LendingClub Member Payment Dependent Notes.

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All loans made by WebBank, Member FDIC