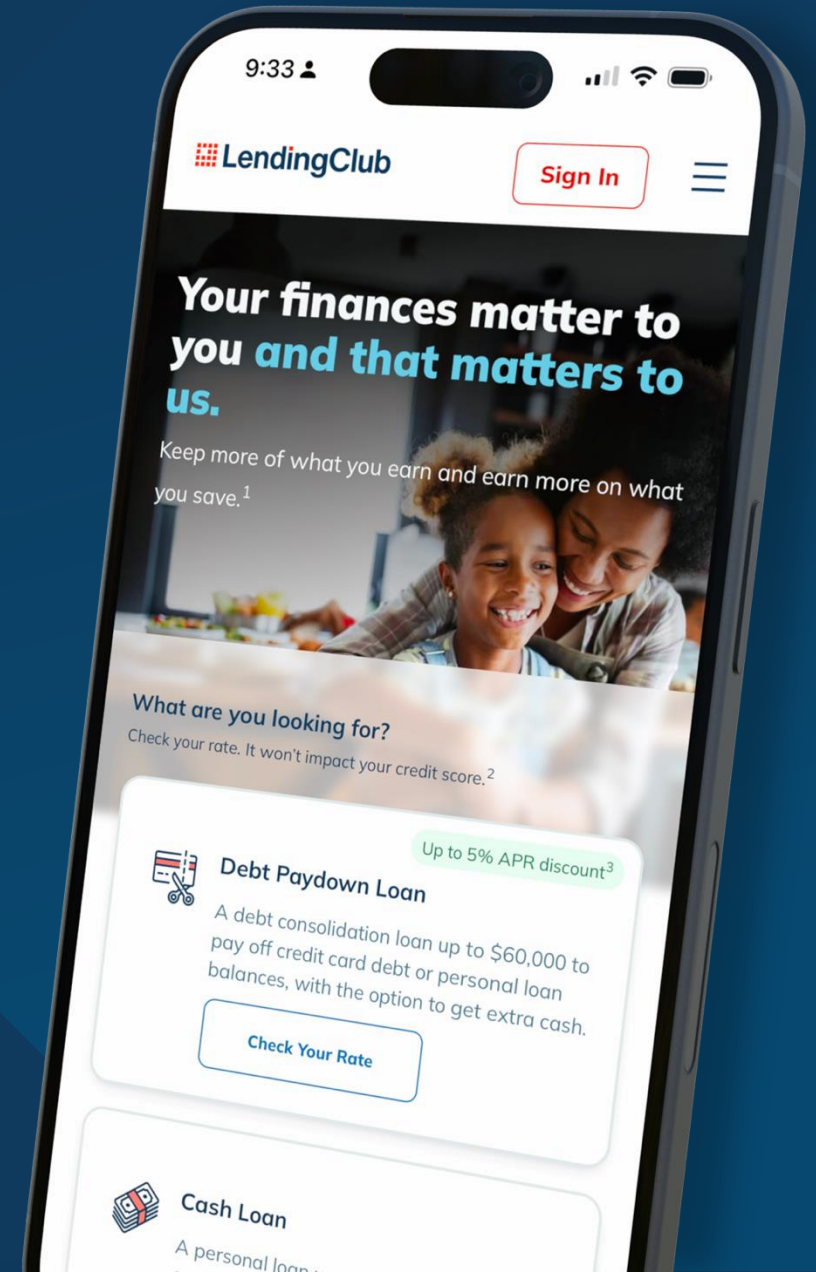




LendingClub

Investor Day 2025

NOVEMBER 5, 2025



Agenda

9:05-9:25

WELCOME

SCOTT SANBORN, CHIEF EXECUTIVE OFFICER

9:25-9:45

CREDIT

KIRAN AWARE, HEAD OF
CREDIT STRATEGY & PRICING

9:45-10:05

LENDING

STEVE MATTICS, CHIEF LENDING OFFICER

10:05-10:25

ENGAGEMENT

MARK ELLIOT, CHIEF CUSTOMER OFFICER

10:25-10:35

Questions & Answers

10:35-10:50

BREAK

10:50-11:10

TECHNOLOGY

LUKASZ STROZEK, CHIEF TECHNOLOGY OFFICER

11:10-11:30

OUR MODEL

DREW LABENNE, CHIEF FINANCIAL OFFICER

11:30-11:55

MARKETPLACE INVESTOR PANEL

CLARKE ROBERTS, GM OF MARKETPLACE

11:55-12:30

LUNCH

12:30-12:50

FINANCIALS

DREW LABENNE, CHIEF FINANCIAL OFFICER

12:50-1:20

Questions & Answers

1:20-1:30

CLOSE

SCOTT SANBORN, CHIEF EXECUTIVE OFFICER

Disclaimer

Some of the statements in this presentation, including statements regarding our competitive advantages, loan and financial performance, business growth opportunities and outlook, and demand for our products, are “forward-looking statements.” The words “anticipate,” “believe,” “estimate,” “expect,” “intend,” “may,” “outlook,” “plan,” “predict,” “project,” “will,” “would” and similar expressions may identify forward-looking statements, although not all forward-looking statements contain these identifying words. Factors that could cause actual results to differ materially from those contemplated by these forward-looking statements include: our ability to continue to attract new and retain existing borrowers and platform investors; the impact of current and planned initiatives; competition; overall economic conditions; the interest rate and macroeconomic environment; the regulatory environment; default rates and those factors set forth in the section titled “Risk Factors” in our most recent Annual Report on Form 10-K as filed with the Securities and Exchange Commission, as well as in our subsequent filings with the Securities and Exchange Commission. We may not actually achieve the plans, intentions or expectations disclosed in forward-looking statements, and you should not place undue reliance on forward-looking statements. Actual results or events could differ materially from the plans, intentions and expectations disclosed in forward-looking statements. Accordingly, you should not place undue reliance on the forward-looking statements in this presentation and we do not assume any obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

This presentation contains non-GAAP financial measures relating to our performance, including: Tangible Book Value Per Common Share, Return on Invested Capital and Return on Tangible Common Equity. Our non-GAAP financial measures have limitations as analytical tools, are not prepared under any comprehensive set of accounting rules or principles and should not be considered in isolation or as a substitute for our results under accounting principles generally accepted in the United States (GAAP). We believe these non-GAAP financial measures provide management and investors with useful supplemental information about the financial performance of our business, enable comparison of financial results between periods where certain items may vary independent of business performance, and enable comparison of our financial results with other public companies.

You can find the reconciliation of certain non-GAAP financial measures to the most directly comparable GAAP measures on pages 132 of this presentation. Note that we do not provide a reconciliation of forward-looking non-GAAP financial measures to the most directly comparable GAAP financial measures on a forward-looking basis because we are unable to predict certain elements of such forward-looking measures with reasonable certainty without unreasonable effort.

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LendingClub Corporation (NYSE: LC) is the parent company of LendingClub Bank, National Association, Member FDIC.



A New Model for Banking

SCOTT SANBORN
CHIEF EXECUTIVE OFFICER



**We are radically
different today.**

A Clear, Compelling, Winning Strategy

1

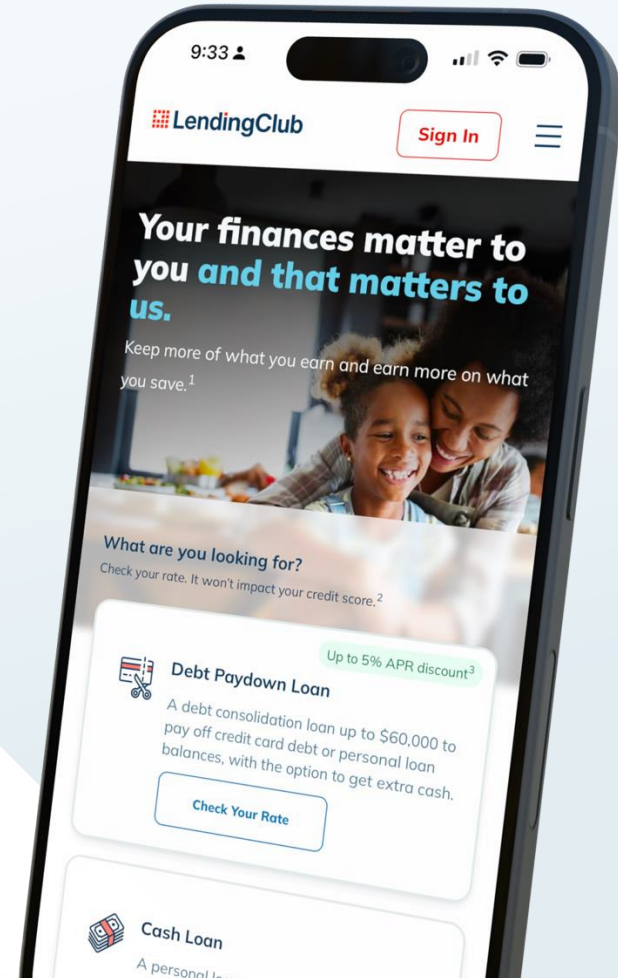
Acquire with lending

2

Engage with intention

3

Deepen their relationship



Our Core Advantages

1

An Unmatched Underwriting Advantage

SUPERIOR CREDIT

2

Products that Attract Members for Life

COMPELLING PRODUCTS

3

Experiences that Keep Members Coming Back

ENGAGING EXPERIENCES

4

Engineered for Innovation

POWERFUL TECHNOLOGY

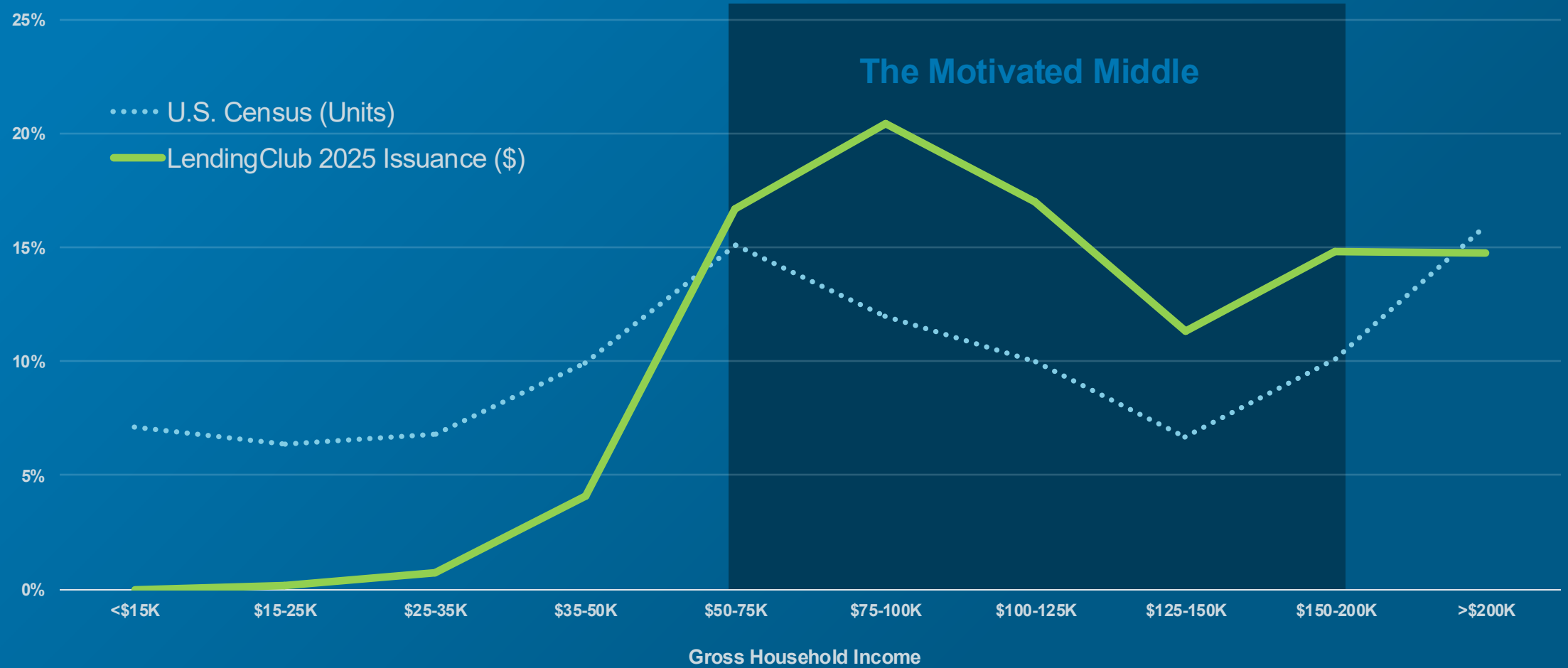
5

Best of Both Worlds: Digital Marketplace Bank

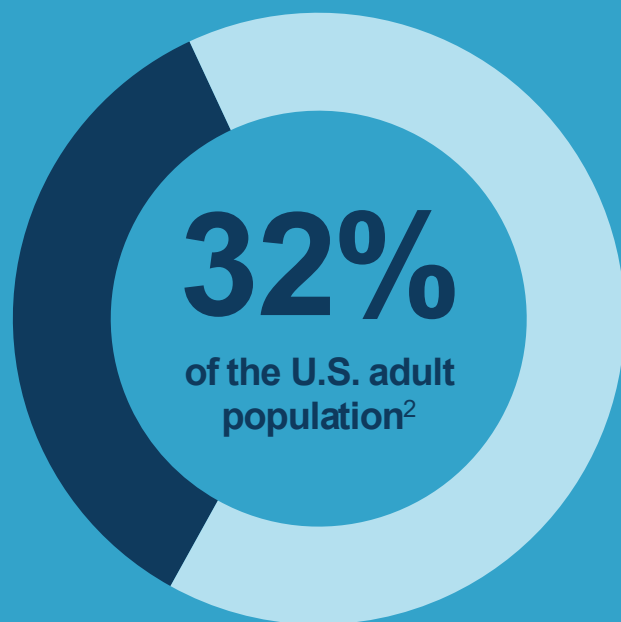
WINNING MODEL

The math is simple.
The path is clear.

Understanding Our Members¹



Who We Serve: The Motivated Middle



Tens of millions of consumers who are:

- Goal oriented
- Digitally capable
- Value conscious
- Multi-relationship

DEMOGRAPHIC AVERAGES³

	U.S. Adult Population	LendingClub Members
FICO	717	719
INCOME	\$75K	\$121K

The Motivated Middle: High Income, High Credit Usage

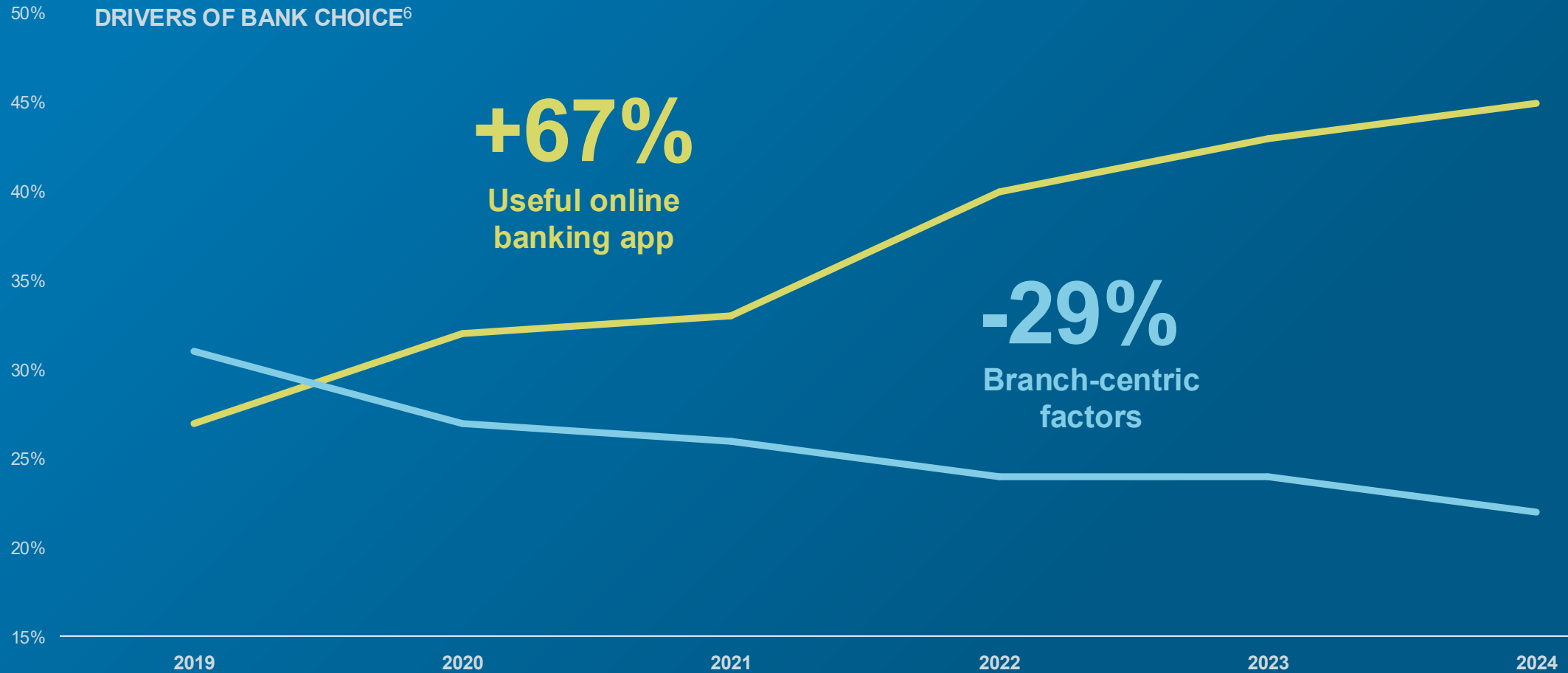


BORROWING⁵

Category	Percentage of LendingClub Members	LendingClub Members vs. U.S. Adult Population
Credit Card	99%	+29%
Private Label Credit Card	77%	+42%
Auto (non-LendingClub)	62%	+36%
Mortgage	47%	+23%
Student Loan	31%	+18%

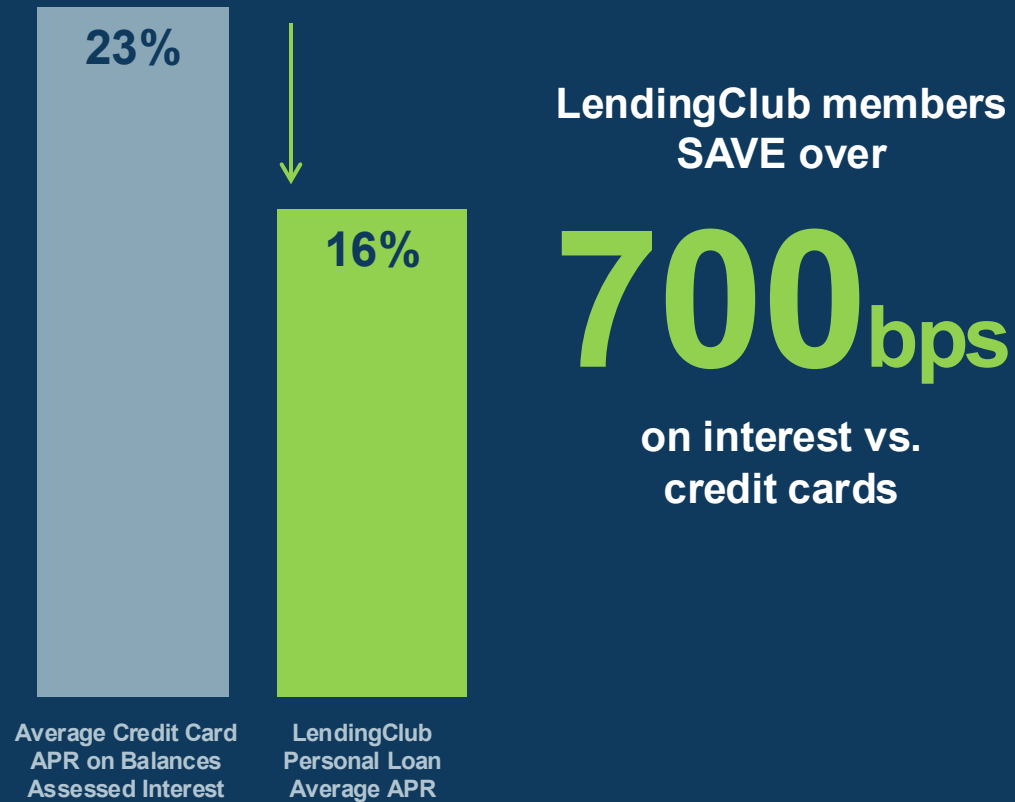
**Banking is no longer
a place you go –
it's something you do.**

Consumers Prioritize Mobile Banking



Traditional Banks No Longer Serve the Motivated Middle

CREDIT CARDS VS. LENDINGCLUB PERSONAL LOANS⁷

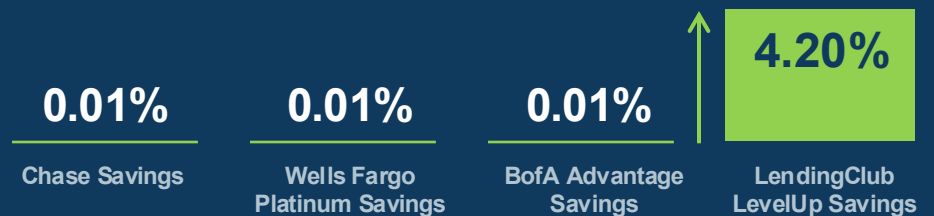


SAVINGS ACCOUNT APY⁸

LendingClub members **EARN**

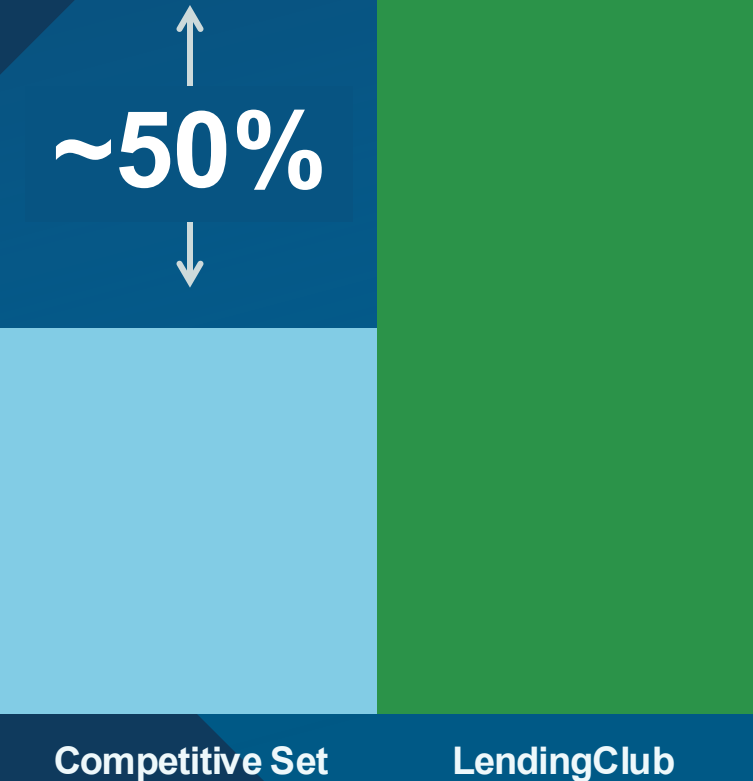
420X

more on their savings vs. leading national banks





AVERAGE CONVERSION RATE
ON LEADING AGGREGATOR⁹



Delivering Experiences That Keep Members Coming Back



<5_{min}

Time to complete a personal loan application

~90%

Of issued loans are fully automated

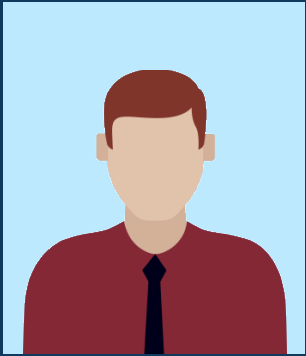
81

Net Promoter Score (vs. 30-44 for traditional banks)¹⁰

83%

Of our members want to do more with us

A Real Member



Raymond
Phoenix, AZ

Borrow Better,
Move Forward,
Borrow Better
Again

July 1, 2015



Medical Expense

Amount **\$12,000**

FICO **691**

Income **\$141,000**

DTI **21%**

December 30, 2019



Credit Card Refi

Amount **\$20,000**

FICO **↑ 796**

Income **\$160,000**

DTI **↓ 20%**

March 8, 2023



Auto Refi

Amount **\$29,529**

FICO **↑ 841**

Income **\$180,000**

DTI **↓ 16%**

Brand Loyalty Shows Up in Their Payment Priority

Consumer Loan Payment Hierarchy¹¹

Auto

Mortgage

Personal Loan

Credit Card

Student Loan

64%

Borrowers are 64% more likely to pay their personal loan before their credit card

FICO® Score Credit Insights



White Paper

Our strategy is working.



An Unmatched Underwriting Advantage

KIRAN AWARE

HEAD OF CREDIT STRATEGY & PRICING



Lending is a data problem.

100
000
000

Over 100
million loan
applications
decided

1
600
000
000
000
000

Over \$1.6
trillion in
loan demand
evaluated
since 2007

150
000
000
000

150+ billion
data cells
across
payment,
bureau,
cash flow,
behavior,
fraud

We Outperform Across the Entire Lifecycle



UNDERWRITING

~40%

Lower delinquency rates relative to our competitive set¹



FRAUD

<3bps

Fraud loss rate, among the best in the industry²

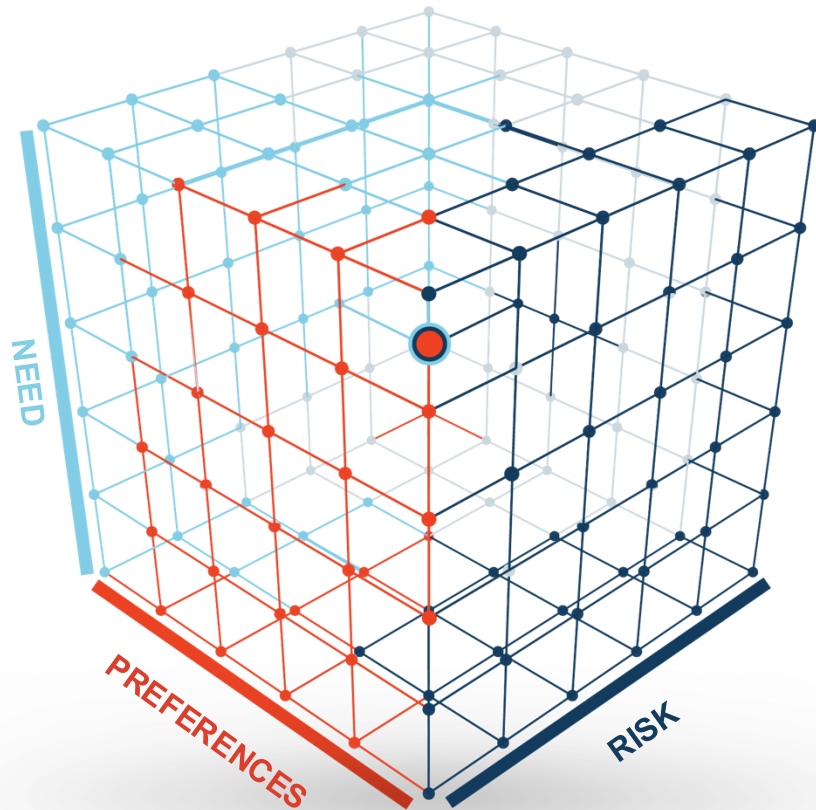


COLLECTIONS

25%

Recovery rate outperformance vs. competitive set³

Hyper-Customized Machine-Learning Underwriting



>60

Tailored production models
in active use

>240

Custom decision strategies
across customer segment,
loan type and size, channel,
and more

>2,700

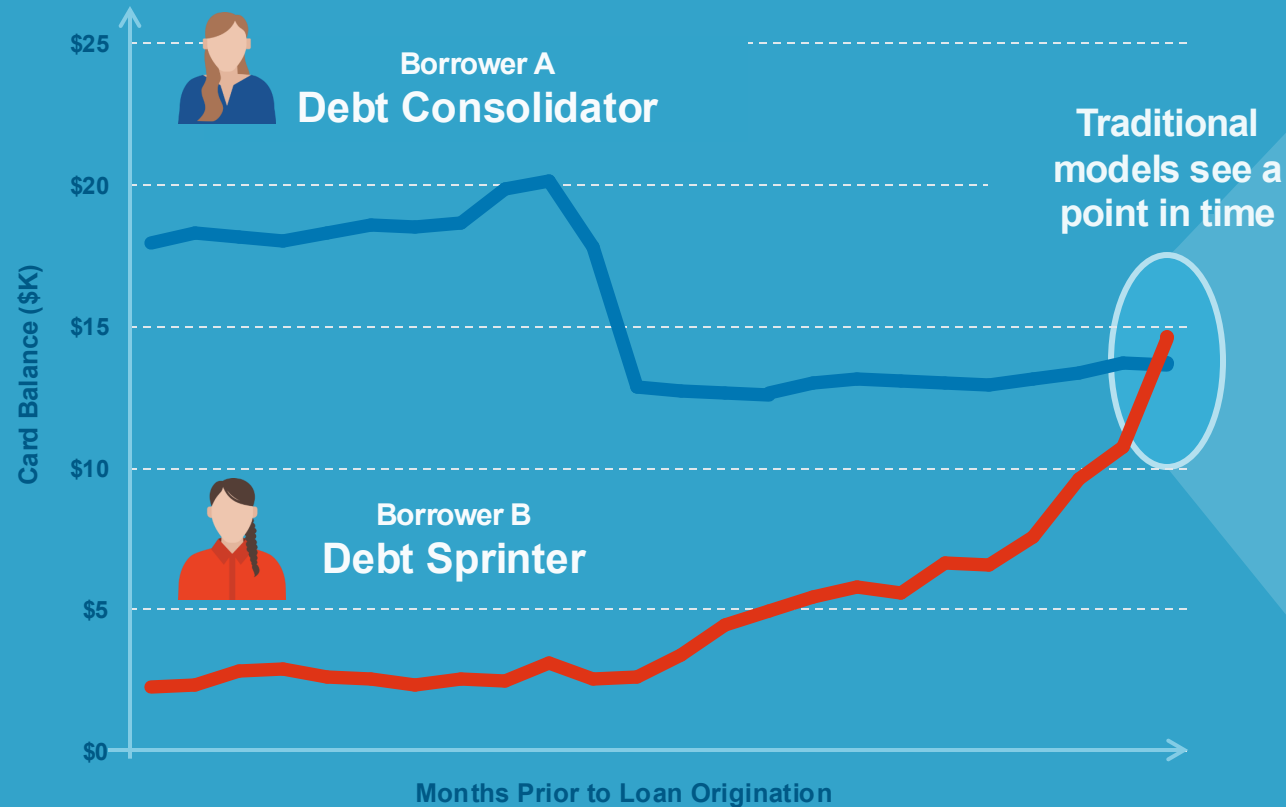
Custom attributes

Traditional Models Don't Capture the Full Picture



	Borrower A	Borrower B
FICO	719	718
Income	\$130K	\$130K
DTI	22%	20%
Card Balance	\$14K	\$15K

Deeper Insights Result in Smarter Decisions



We See...

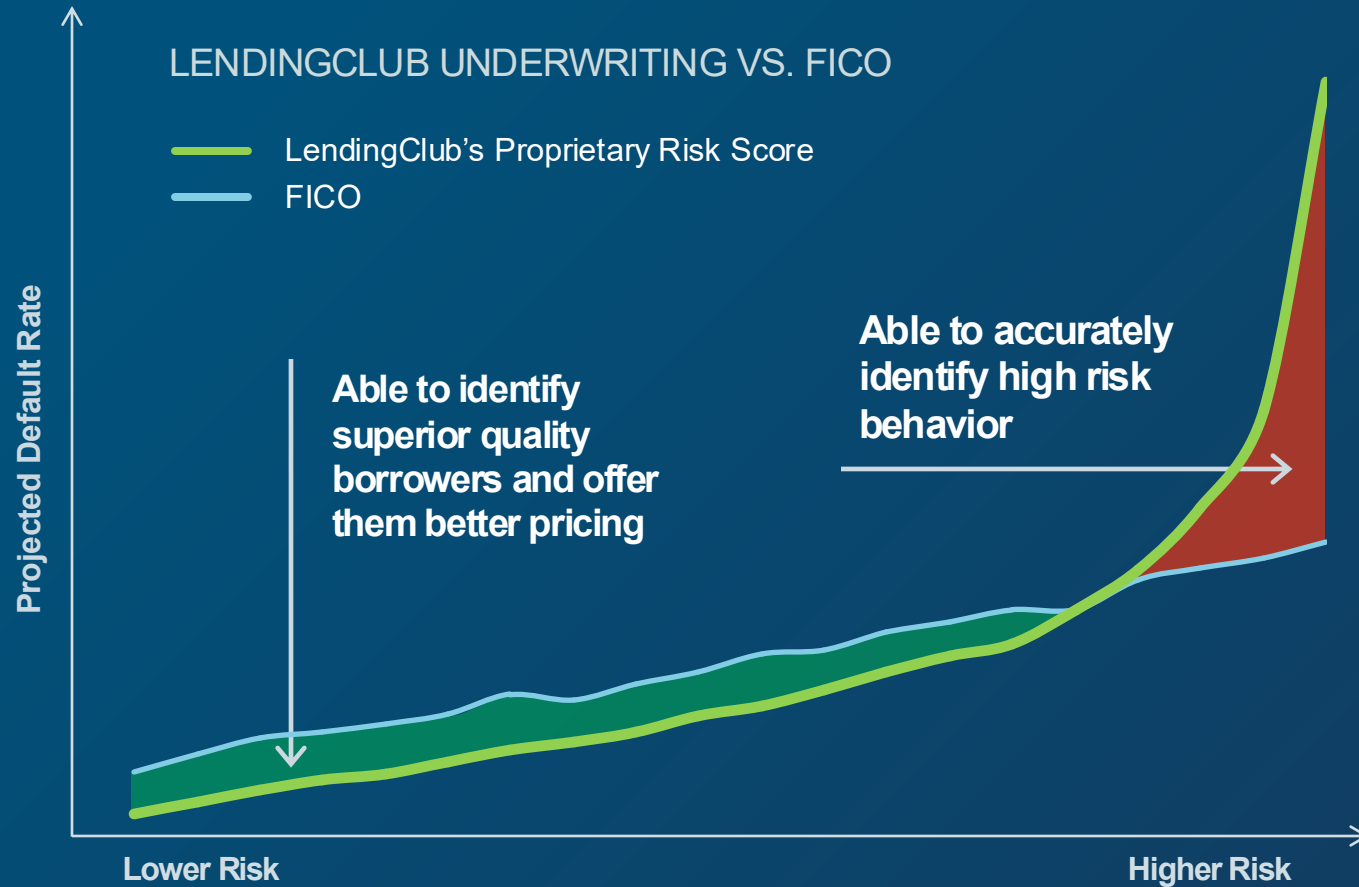
Borrower A

- ✓ A high-quality borrower who wants to improve
- ✓ Scores high on our model
- ✓ **Approve** with lower pricing

Borrower B

- ✗ A riskier borrower who has been rapidly accumulating debt
- ✗ Scores low on our model
- ✗ **Decline (charged off at competitor)**

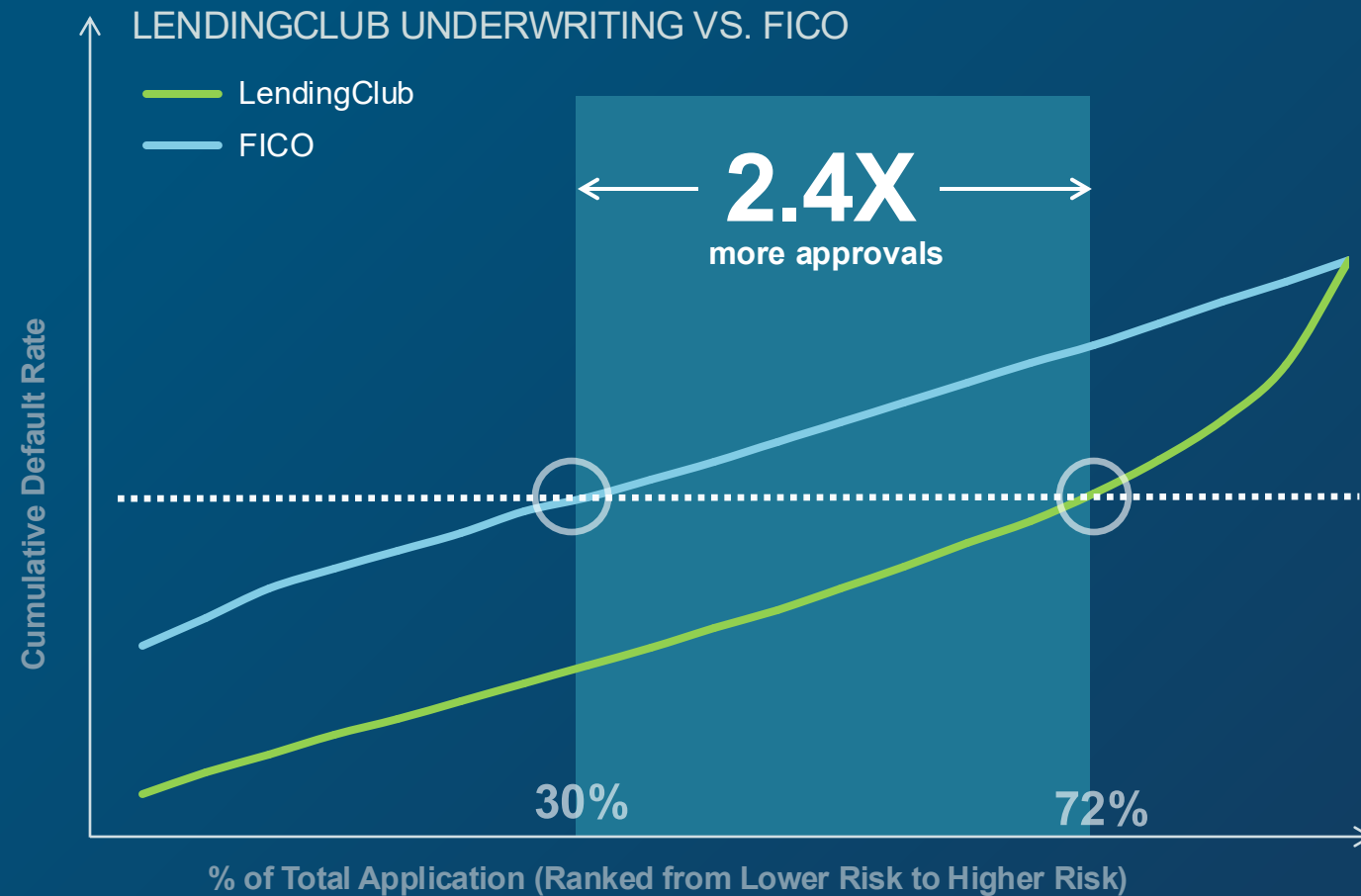
Outperforming FICO with Advanced Underwriting



12X

LendingClub Model's
Discerning Power
vs. FICO⁴

Superior Credit Model Unlocks Greater Growth



2.4X

More than 2.4X borrowers are approved when using LendingClub's proprietary model versus FICO⁵

Beyond the Models: Test & Adapt to Win



TEST & ITERATE

200+

Active tests

500+

Weekly experiments



RAPIDLY ADAPT

250

Credit changes annually

630

Credit changes through
inflationary environment



APPLY EXPERIENCE

300+

Collective years of
team experience,
allowing us to

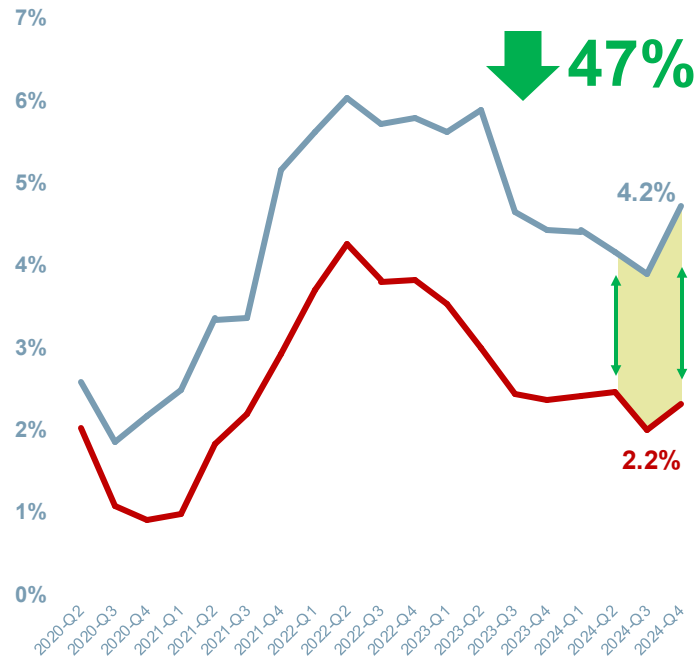
anticipate
beyond the models

Over 5 Years of Outperformance Across Credit Segments

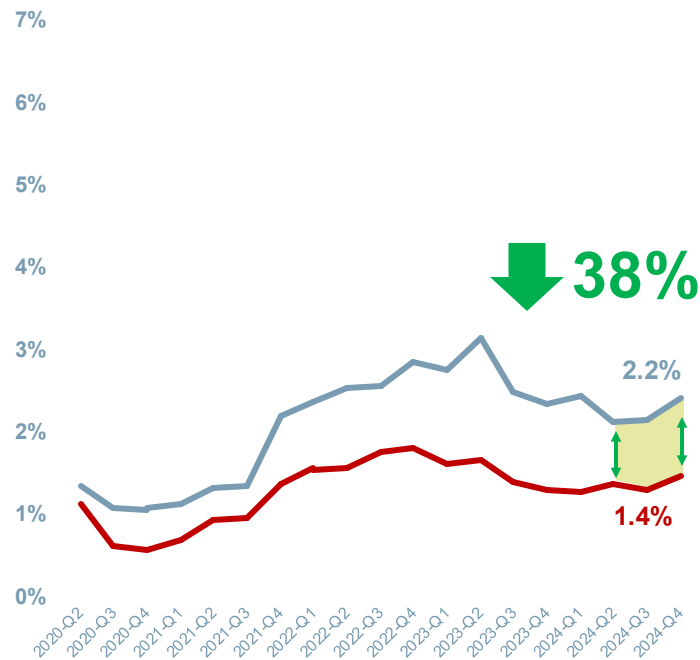
LENDINGCLUB VS. COMPETITIVE SET: 30-day+ Delinquencies & Hardships at Month on Book 9 by Quarterly Vintage⁶

— LendingClub — Competitive Set

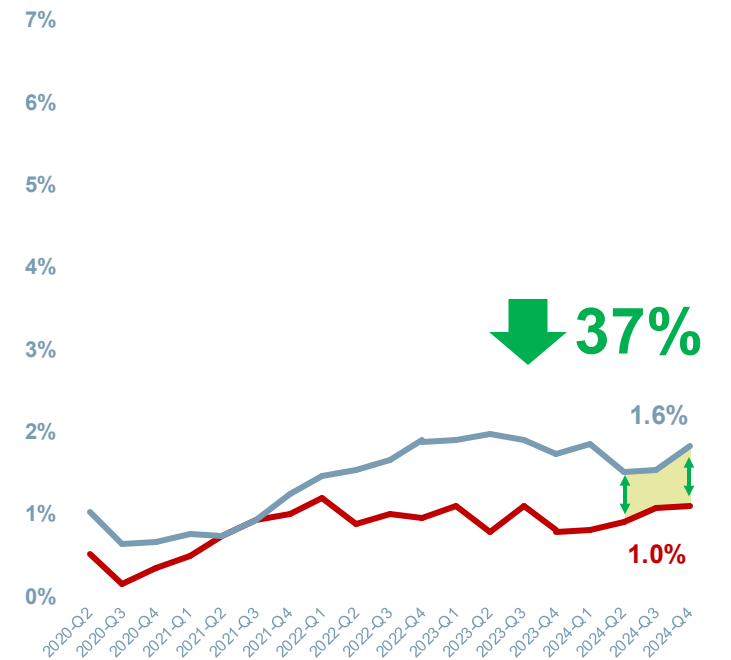
FICO 660-719



FICO 720-779



FICO 780-850

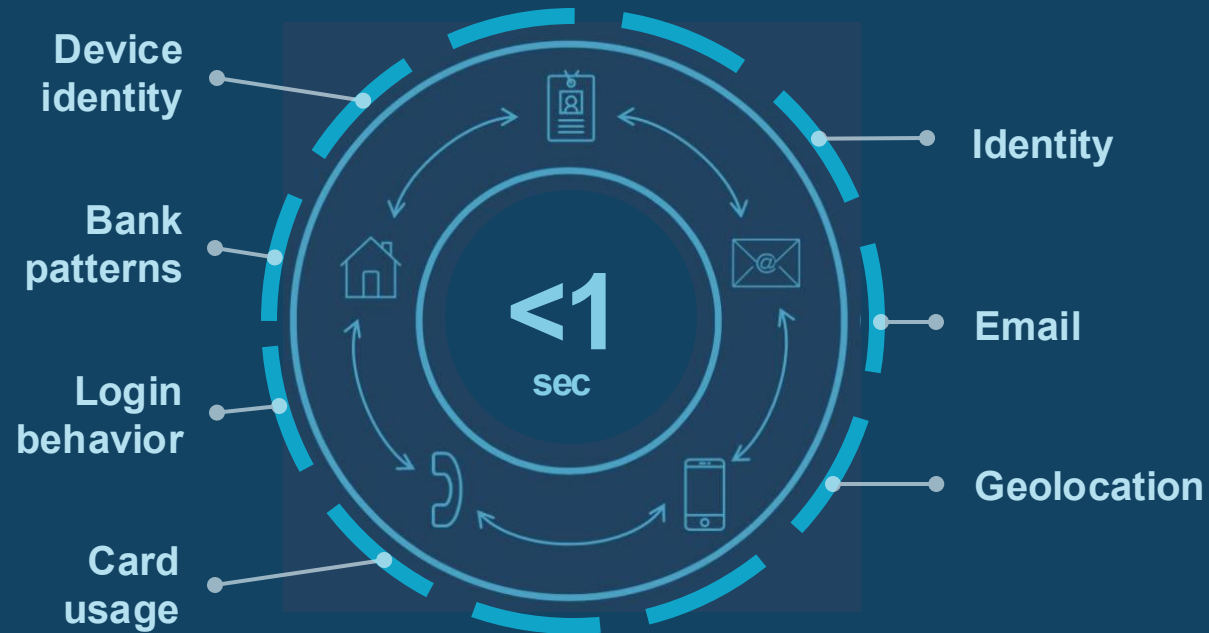




“We find that LendingClub’s loan rating system is superior to traditional measures of credit risk when predicting the likelihood of default...”

– Federal Reserve Bank of Philadelphia, November 2023⁷

AI Powered Fraud Prevention: Leading Protection & Speed




<3 bps

LendingClub's fraud loss rate since 2020 – among the industry's best

AI Powered Fraud Prevention: Leading Protection & Speed

- Device identity
- Bank patterns
- Login behavior**
- Card usage



Login Behavior
Multiple logins from the same device fingerprint or correlated IP subnet, flagging potential synthetic fraud rings

<3bps

LendingClub's fraud loss rate since 2020 – among the industry's best

AI Powered Fraud Prevention: Leading Protection & Speed

Geolocation



We detect a Texas home address but a login from Florida, triggering enhanced verification

usage



< 3 bps

LendingClub's fraud loss rate since 2020 – among the industry's best

AI Powered Fraud Prevention: Leading Protection & Speed



Email

Detect new and suspicious email patterns through domain age, usage history, and digital activity

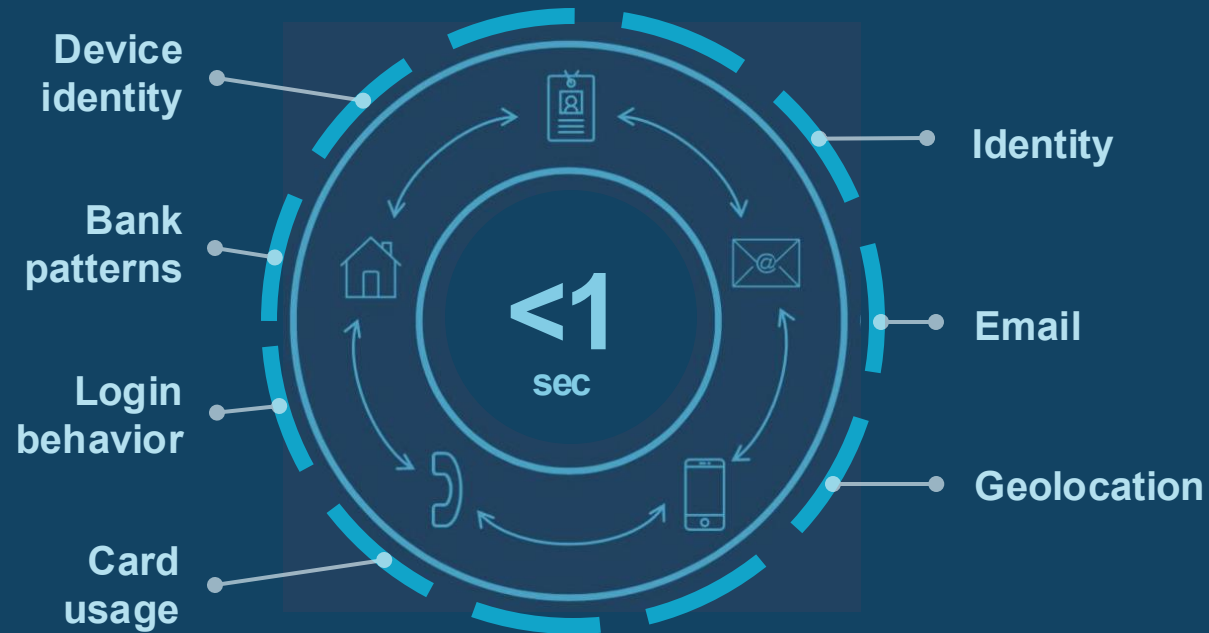
usage

- Identity
- Email
- Geolocation

< 3 bps

LendingClub's fraud loss rate since 2020 – among the industry's best

AI Powered Fraud Prevention: Leading Protection & Speed



<3 bps

LendingClub's fraud loss rate since 2020 – among the industry's best

Smarter Collections Delivering Measurable Results



Proprietary Early Detection

- Proprietary behavior score
- Smarter segmentation

10%

Outperformance vs. competitive set in early-stage roll rates⁸



Customer Centric Engagement

- Omnichannel outreach
- Self-service tools
- Empathetic interventions

40%

Delinquencies resolved through self-service⁹



Leading Recovery

- Diversified post-charge-off strategy

25%

Better recovery rates versus competitive set average¹⁰

**Data Driven. Tech Enabled.
Artificial + Human Intelligence.**



Products that Attract Members for Life

STEVE MATTICS
CHIEF LENDING OFFICER

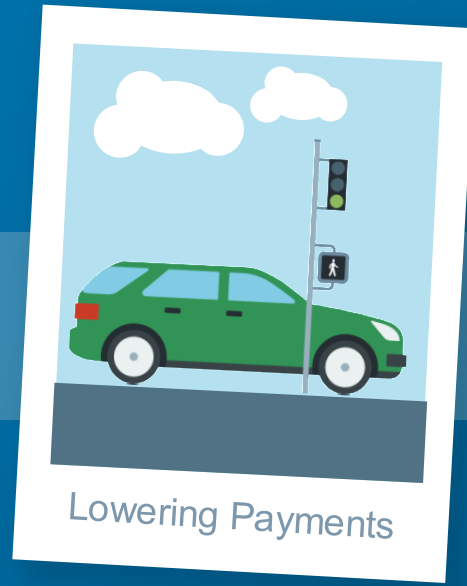


Where smart borrowers borrow better

Turning smarter decisions
into a **growth engine**



Smart Borrowing to *Move Forward*



Serving every major lending need for the Motivated Middle

Our Products Attract Lifelong Members



An Embedded Growth Engine

Borrow Better →
Move Forward →
Borrow Better Again

PERSONAL LOANS

Debt Consolidation Is How We Scaled Our Core Business



\$1.2T Opportunity → Proven Smart Borrowing Entry Point



Near Historic High

\$1.2T

U.S. Credit Card Debt¹

23%

Average Credit Card APR²



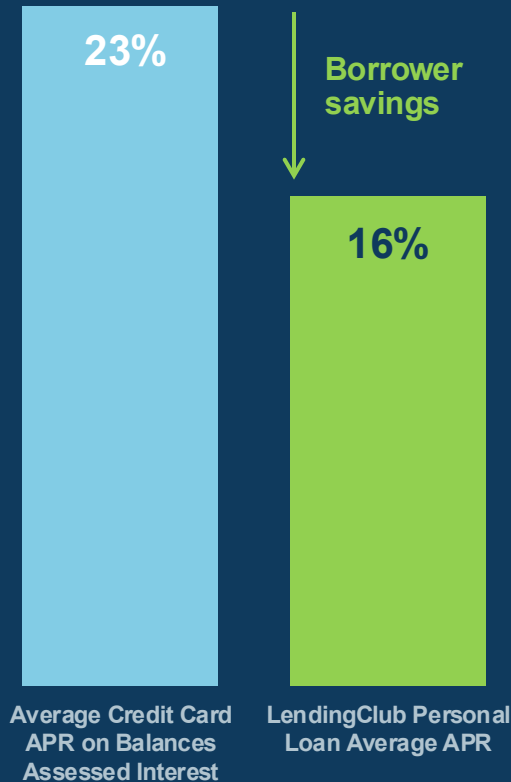
82%

Of personal loan
borrowers come to us
for debt consolidation³

- ✓ Higher satisfaction
- ✓ Lower losses
- ✓ Repeat smart borrowing

Delivering Instant, Measurable Value to Every Borrower

CREDIT CARDS VS. LENDINGCLUB PERSONAL LOAN⁴



700bps

Interest savings
vs. credit cards

35pts

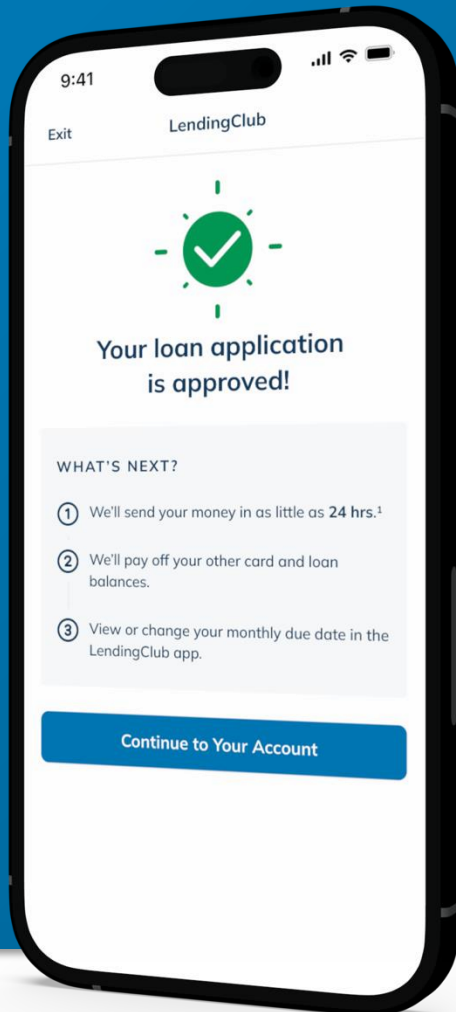
Average credit score
improvement when
paying off cards⁵



“Not only did you help me wipe away credit card debt, you’ve consolidated all of my cards into one fixed, low payment every month. Here’s to a fresh start, and a business partner!”

– D. H. (Trustpilot)

Our Digital Advantage: Faster, Simpler, Lower Cost



Faster

- ✓ Apply in less than 5 minutes
- ✓ Instant offer
- ✓ ~90% of issued loans are fully automated



Simpler

- ✓ Clear, mobile-first design – easy to understand, no hidden fees
- ✓ Real-time status updates
- ✓ Auto-pay setup in one tap



Lower Cost

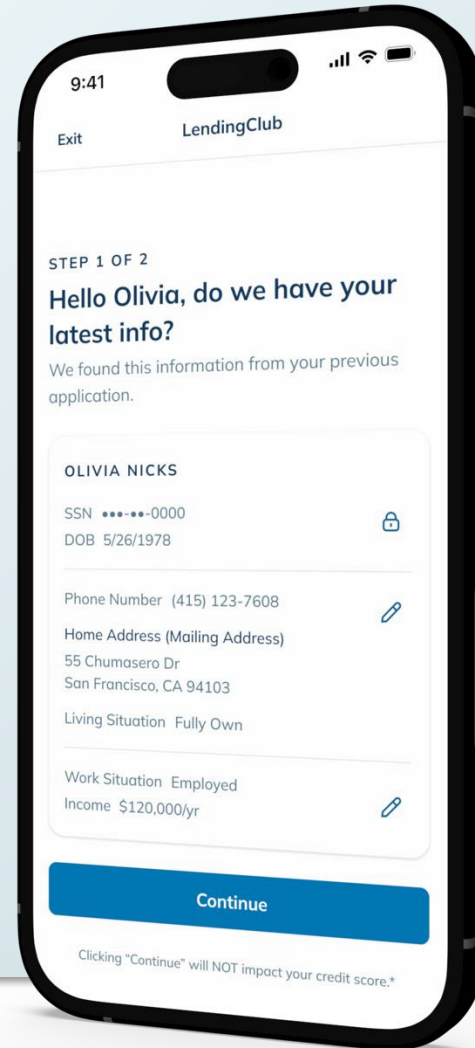
- ✓ Fully digital application – no branch, no paper
- ✓ AI-assisted application flows

We Offer an Even More Compelling Repeat Experience

- ✓ Pre-filled “you-know-me” experience
- ✓ Access to members-only products like TopUp to easily consolidate new debt
- ✓ Improved offers

~50%

Of our annual personal loans volume comes from previous borrowers⁶



88%

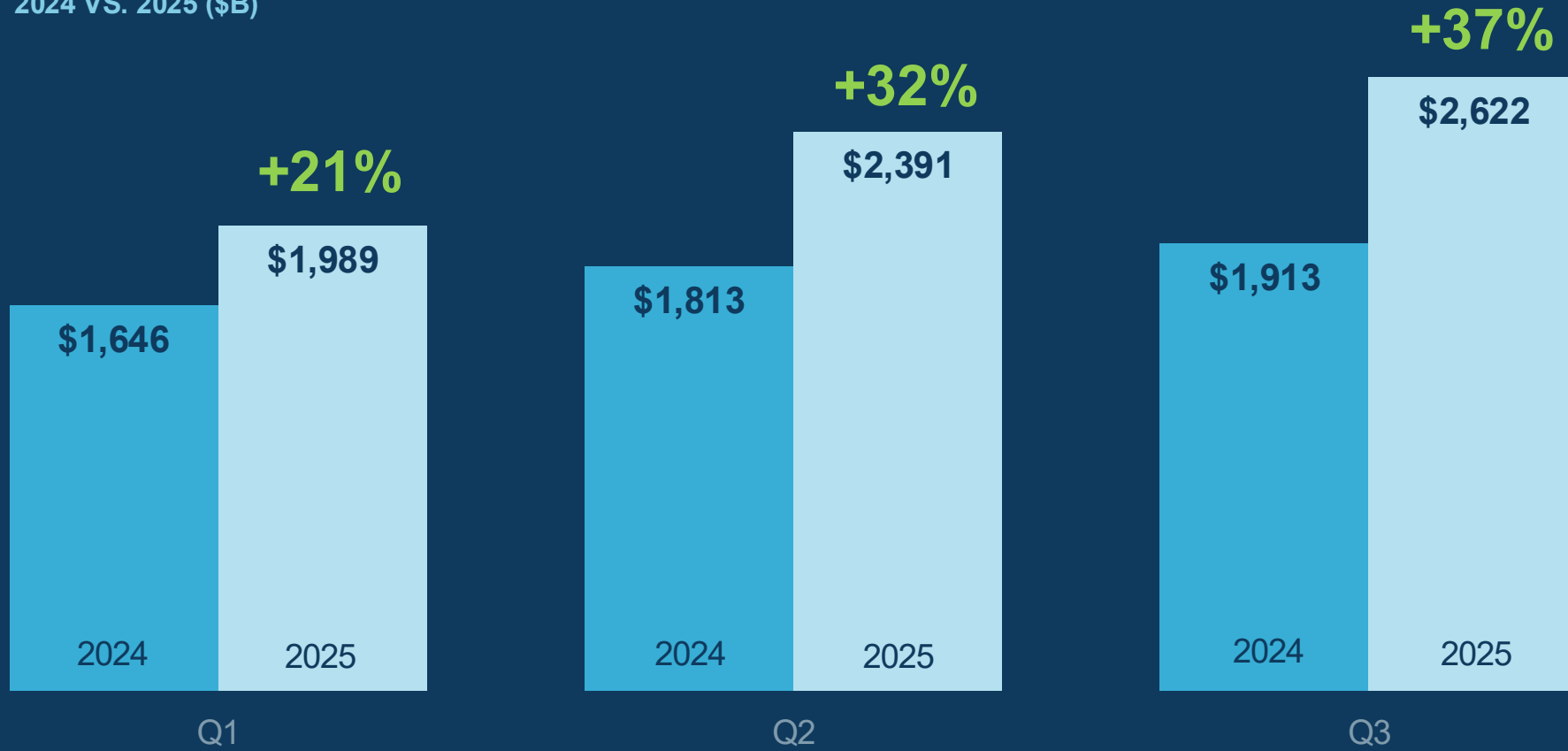
of repeat borrowers come back to us directly⁷

3.7 loans

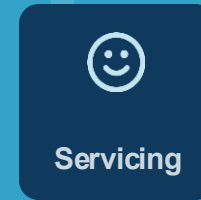
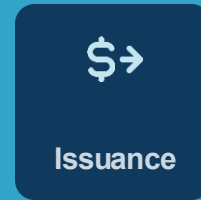
Average number of loans for repeat borrowers⁸

We're Building Off Already Strong YoY Growth

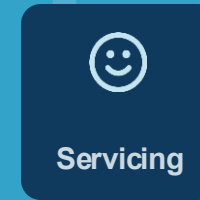
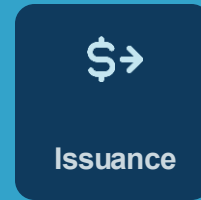
QUARTERLY ORIGINATIONS GROWTH
2024 VS. 2025 (\$B)



Driving Growth: The Financial Power of Funnel Efficiency



Driving Growth: The Financial Power of Funnel Efficiency



EXAMPLE:

AI-Assisted Document Verification



AI processing
reducing doc
verification to
just *seconds*

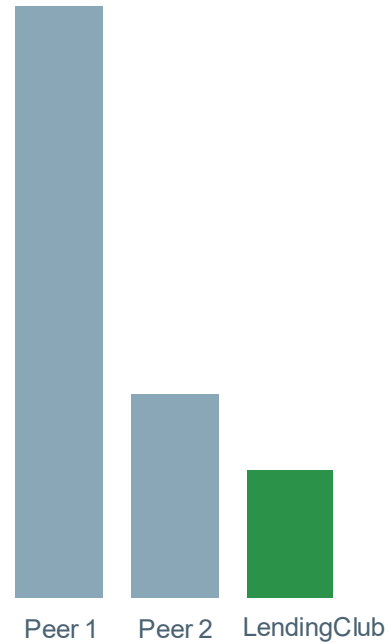
9K
Incremental loans
opportunity⁹

Driving Growth: Channel Expansion

GROWTH LEVER

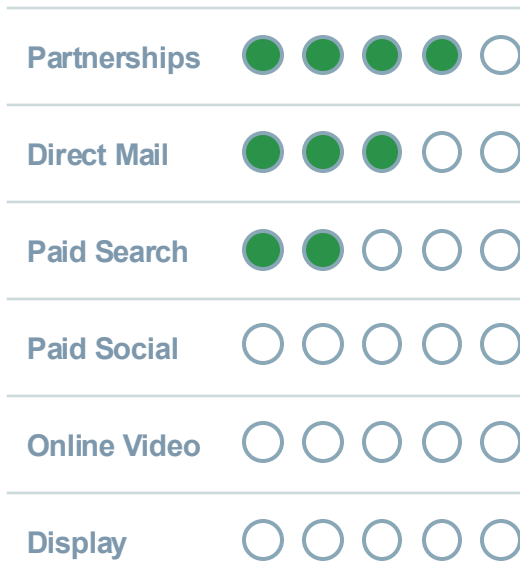
Expand Marketing Channels

LENDINGCLUB MARKETING SPEND VS. COMPETITORS¹⁰



LENDINGCLUB ACTIVATED MARKETING CHANNELS

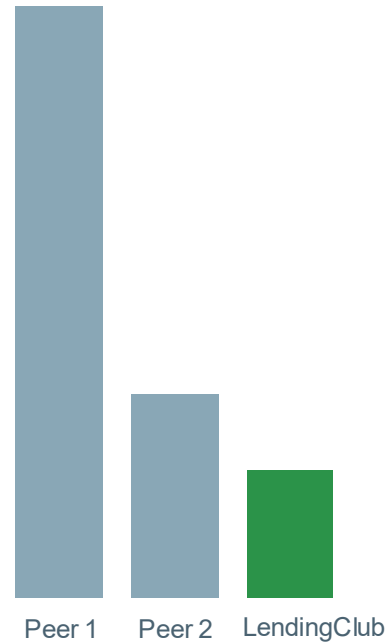
AT PRESENT



Driving Growth: Channel Expansion

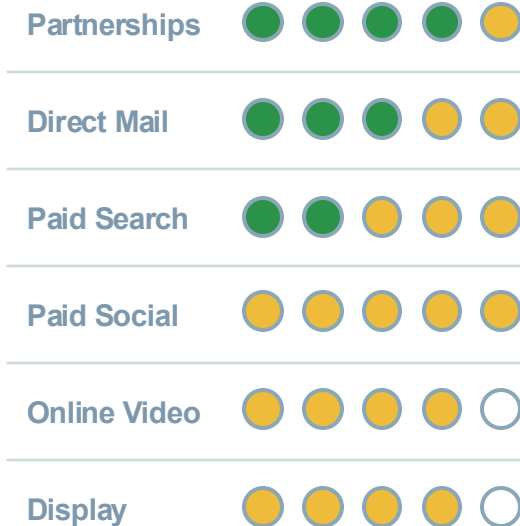
GROWTH LEVER
**Expand
Marketing
Channels**

LENDINGCLUB
MARKETING SPEND
VS. COMPETITORS



LENDINGCLUB ACTIVATED
MARKETING CHANNELS

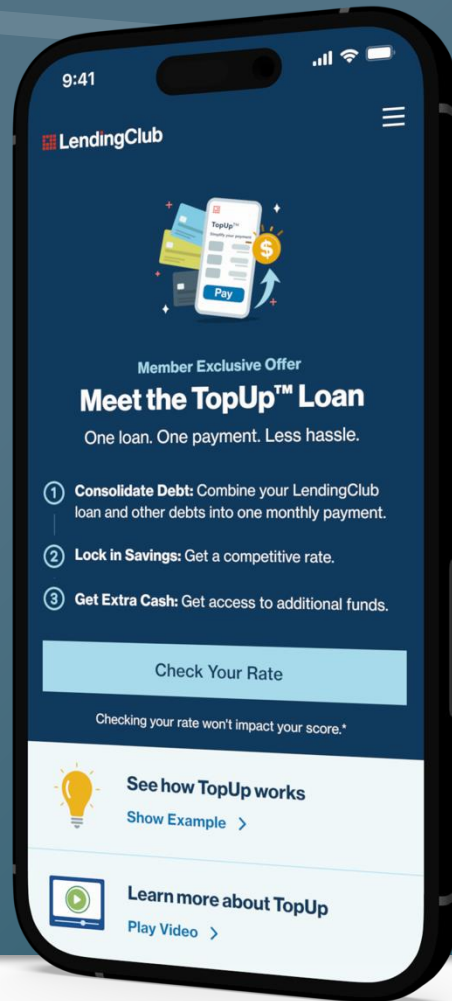
MEDIUM TERM



~\$2B

Target medium term
incremental, annualized
issuance resulting from
channel expansion

Driving Growth: Product Innovation



EXAMPLE:

Lower Friction, Higher Value Through TopUp

20%

Higher response rate vs. repeat invitation to apply

93%

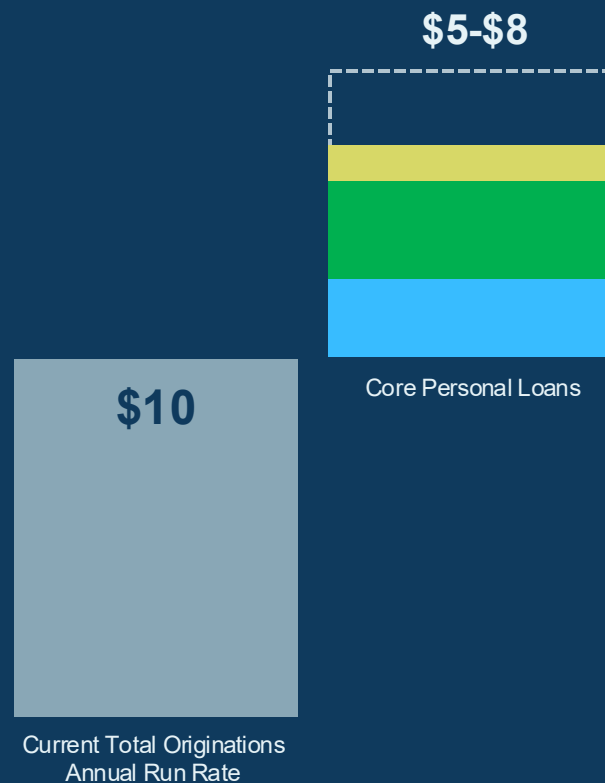
Customer satisfaction rate¹¹

~\$1B

Current annualized issuance run rate

Personal Loans: Outsized Growth Within a Proven Core

TOTAL ANNUAL
ORIGINATIONS (\$B)



GROWTH LEVERS

Funnel Efficiency

Streamlined applications, increased automation, AI assisted flows

Channel Expansion

Scaled performance marketing and new distribution channels

Product Innovation

Develop additional differentiated products and features tuned to borrowers' needs

AUTO REFINANCE

A Natural Extension of Our Lending Advantage



Auto Refinance: Proven Consumer Value, Massive TAM

OPPORTUNITY

A Compelling Market

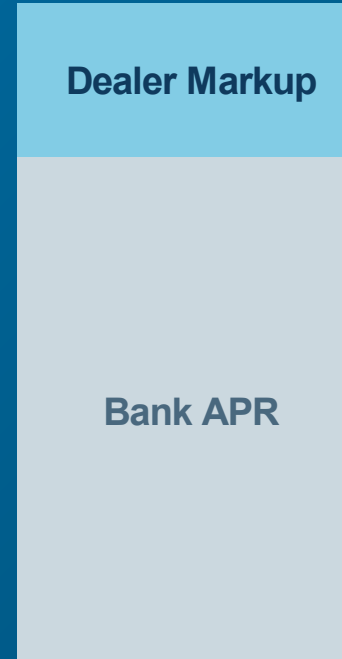
\$460B

Total Addressable Market¹²



STRUCTURAL INEFFICIENCY

Dealer Markup



Up to 250_{bps}
Dealer markup

Auto Refinance: Immediate Savings, Lifelong Members

Auto Refinance Delivers Meaningful Value



\$2,400

Average lifetime savings for members who refinance with LendingClub¹³

That Value Translates to a Desire to Do More



59%

Of our auto refinance customers have applied for a personal loan

Adding More Fuel to Our Member Flywheel



Our Embedded Growth Engine

Borrow Better →

Move Forward →

Borrow Better Again

MAJOR PURCHASE FINANCE

B2B2C Lending for Life's Important Choices



Smart Borrowing for Life's Important Choices



Embedded point of sale financing for:

- Elective medical
- Elective dental
- Fertility
- Education / tutoring
- Select large ticket

~\$200B

Total Addressable Market¹⁴

Smart Borrowing for Life's Important Choices



Embedded point of sale financing for:

- Elective medical
- Elective dental
- Fertility
- Education / tutoring
- Select large ticket

For Consumers

- ✓ Fast, digital approvals
- ✓ Affordable payments
- ✓ Transparent pricing
- ✓ Trusted brand

For Providers

- ✓ More approvals
- ✓ Reliable funding
- ✓ Larger ticket size
- ✓ Fast disbursement
- ✓ Higher conversion
- ✓ Lower merchant costs

Leveraging Our Unmatched Underwriting Advantage

CASE STUDY

LendingClub vs. Competitor

77%

Of offers were won
by LendingClub

- ✓ Lower Payment
- ✓ Higher Approval Rates

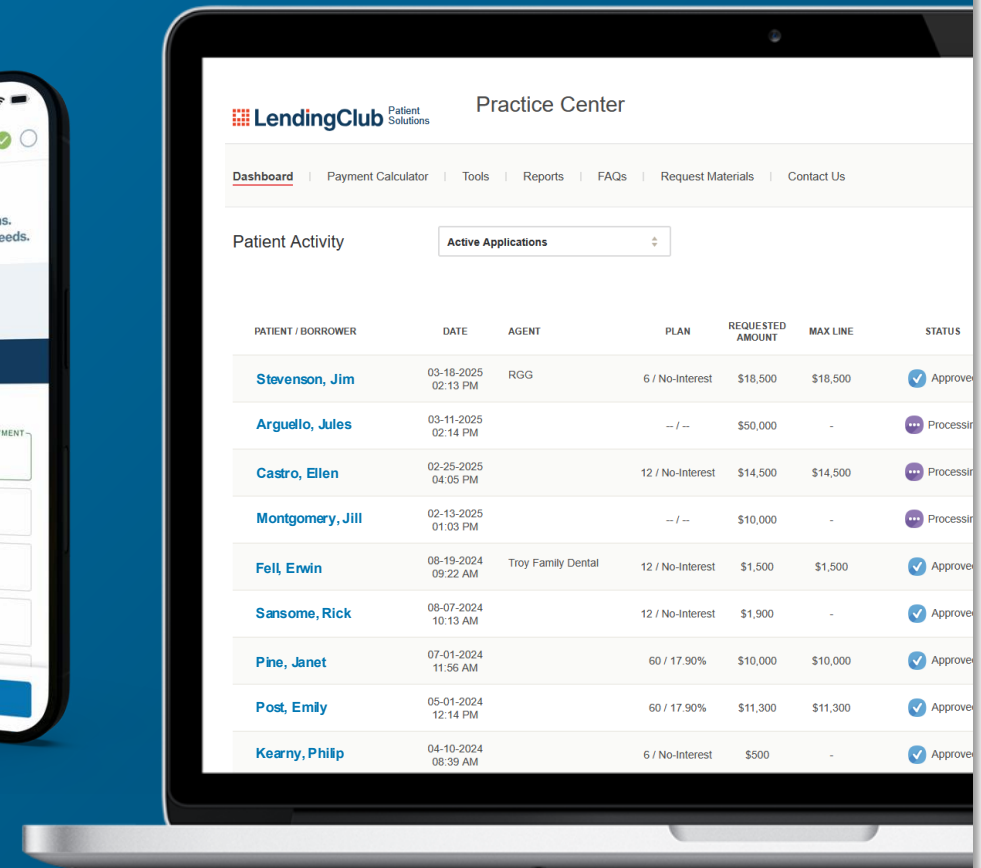
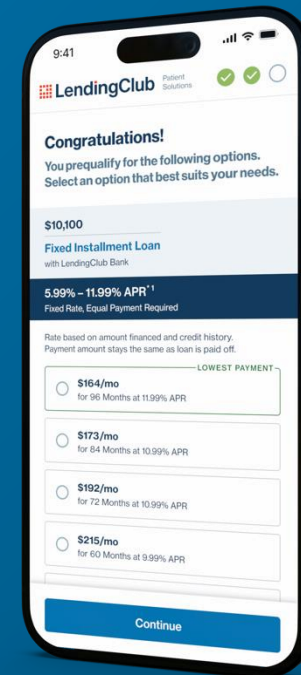
Seamless Digital Experience for Consumers *and* Providers

For Consumers

- ✓ Apply via mobile
- ✓ Fast decisioning
- ✓ Payment certainty

For Providers

- ✓ Real-time application status
- ✓ Analytic suite to support their business
- ✓ Fast funding via our API suite



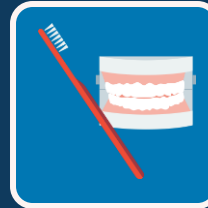
Accelerating Momentum in Major Purchase Finance



~\$1B

Q4 2025 Exit Run Rate

Scaled



ELECTIVE
DENTAL

Scaling



ELECTIVE
MEDICAL

Scaling



EDUCATION /
TUTORING

Launching



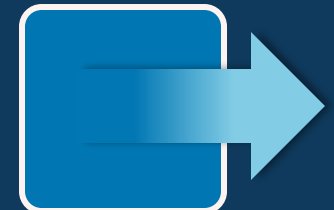
OPHTHALMOLOGY /
WELLNESS

Launching



SELECT
LARGE TICKET

Next



HOME IMPROVEMENT FINANCING

Home Improvement: Our Next Major Scalable Adjacency



Applying Our Model in a New, High-Value Market

~\$500B

U.S. Annual Home Improvement Spend¹⁵

- Fragmented market
- Capital constrained lenders
- Suboptimal underwriting
- Lackluster experiences

Current Capabilities

- ✓ Industry leading underwriting
- ✓ Large-ticket personal loans
- ✓ B2B2C customer management
- ✓ Reliable funding

Coming Soon

- ✓ Vertical-specific technology and capabilities
- ✓ Home improvement distribution

Jumpstarting Our Entry



Acquired
foundational
technology

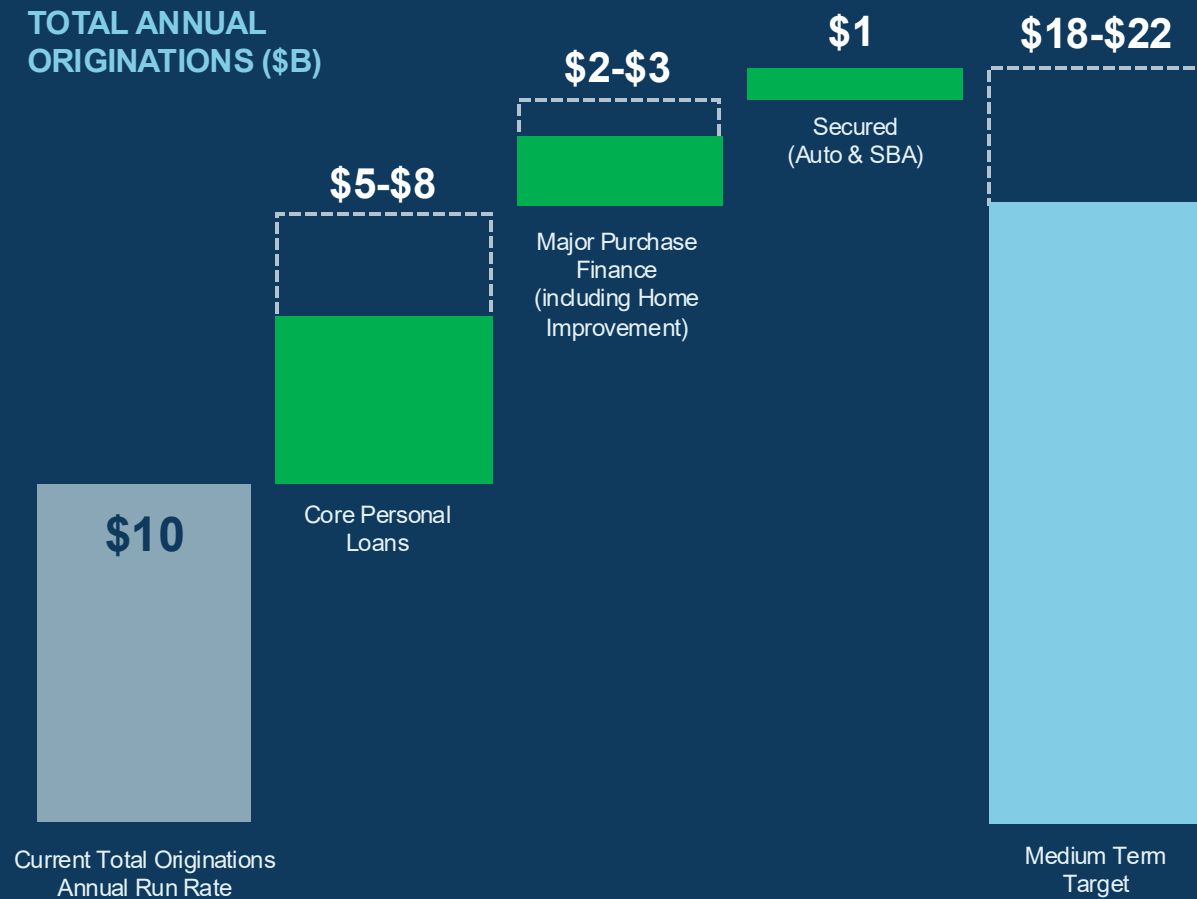


New key
strategic
partnership



Doubling Originations: Today vs. Medium Term

TOTAL ANNUAL
ORIGINATIONS (\$B)





LendingClub is where
**Smart borrowers
borrow better**



Debt Consolidation
proved the model



**Major Purchase
Financing**
proves it travels



Home Improvement
is our next
scalable adjacency

\$2.5T

**A Massive
Opportunity¹⁶**

**Amplified by
Our Embedded
Growth Engine**

Borrow Better →

Move Forward →

Borrow Better Again



Experiences that Keep Members Coming Back

MARK ELLIOT
CHIEF CUSTOMER OFFICER



The Challenge...

**Installment loans are
episodic by nature**



- **Autopay**
- **Fixed payment date**
- **Fixed payment amount**

Engagement Matters

- ✓ Convenience
- ✓ Insights
- ✓ Value



**Engaged
Members**

- ✓ More Issuance
- ✓ Lower Cost
- ✓ Better Credit

Repeat Borrowers Drive Compelling Lifetime Value

Single
Loan



Two
Loans



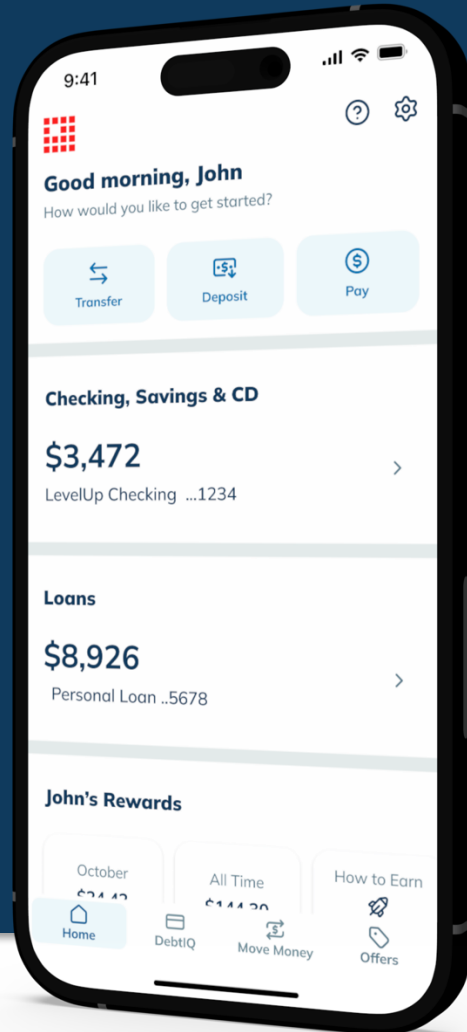
- Lower marketing costs
- Better credit performance

Multiple
Loans

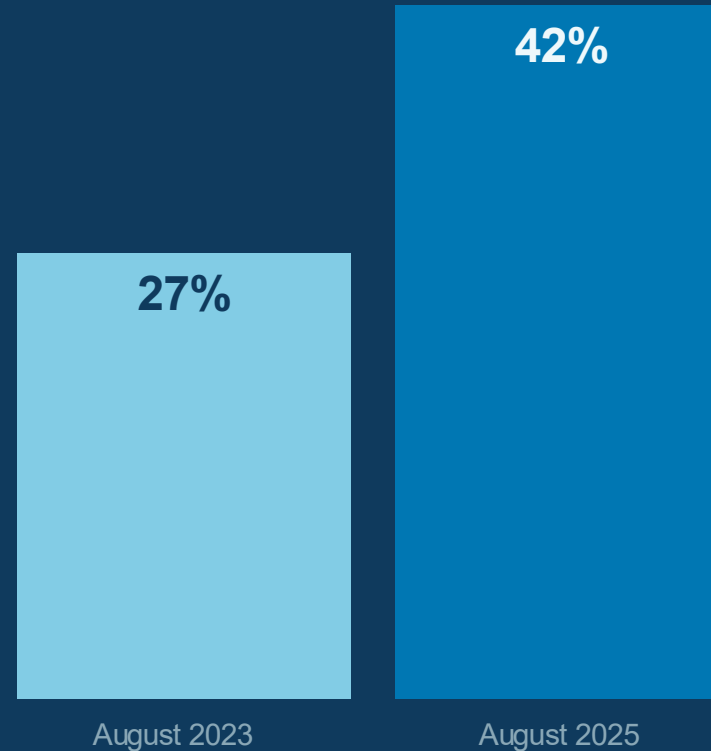


Indexed Lifetime Value Per Member¹

Mobile App: The Foundation for Engagement



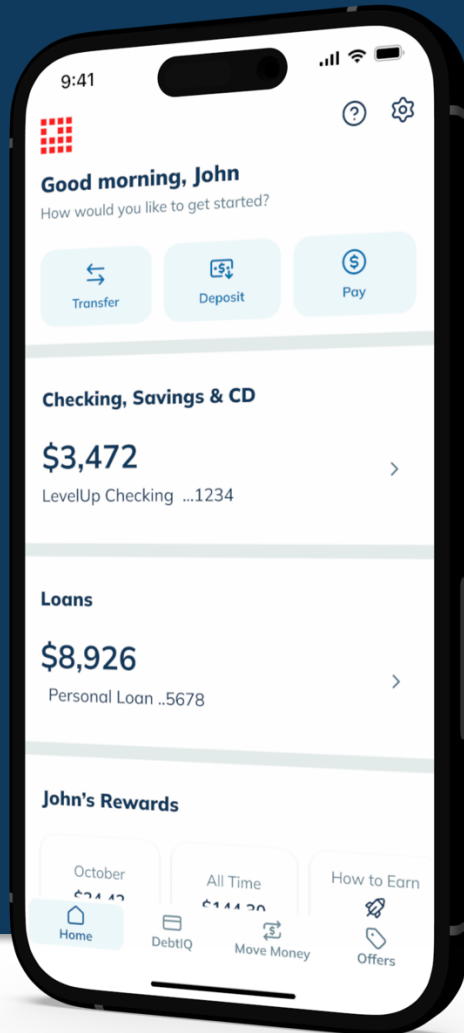
% BORROWERS LOGGING IN MONTHLY²



50%

Increase in borrower
monthly login rate

Mobile App: Purpose-Built for Our Members³



I thought Chase had the best and most seamless app until I tried this one. Kudos.



4.8 ★



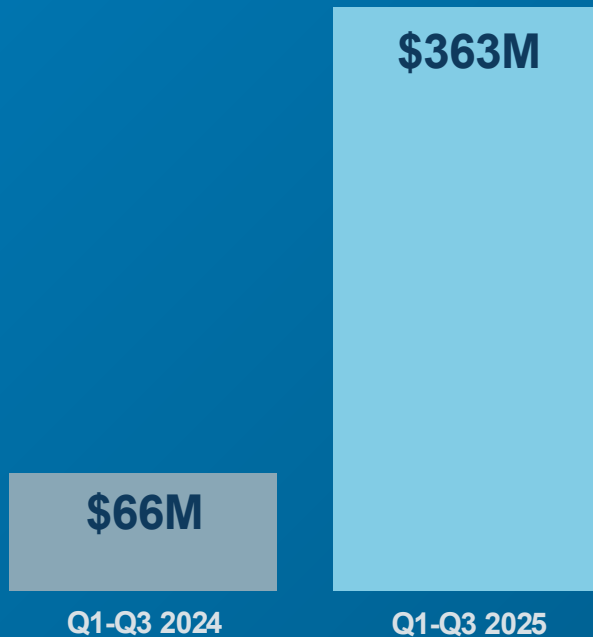
One of the best financial apps that I have ever used!



4.6 ★

Delivering Revenue & Experience Benefits

\$ ISSUANCE DIRECTLY
VIA MOBILE APP



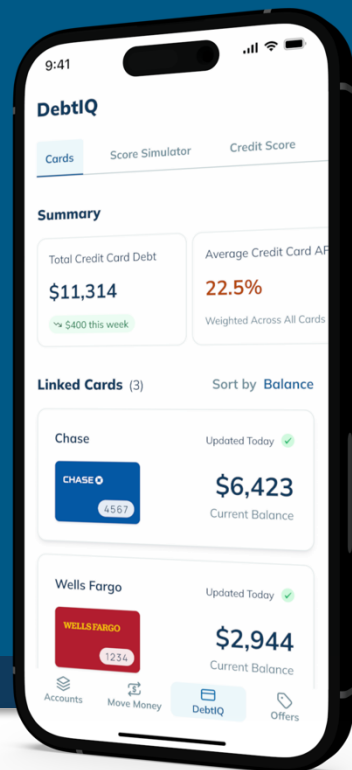
Decline in service
calls from digitally-
active members

- Make a partial payment
- Add joint depositor
- Explore hardship plans
- Update beneficiaries

Products Designed to Drive Value *and* Engagement

DebtIQ™

Next-gen debt monitoring and management



LevelUp Savings

Award-winning account designed to encourage ongoing savings

4.20%
LevelUp APY⁴

3.20%
Base APY⁴

**LevelUp
Rate when
saving \$250+
monthly**

LevelUp Checking

Designed from the ground up specifically for our borrowers



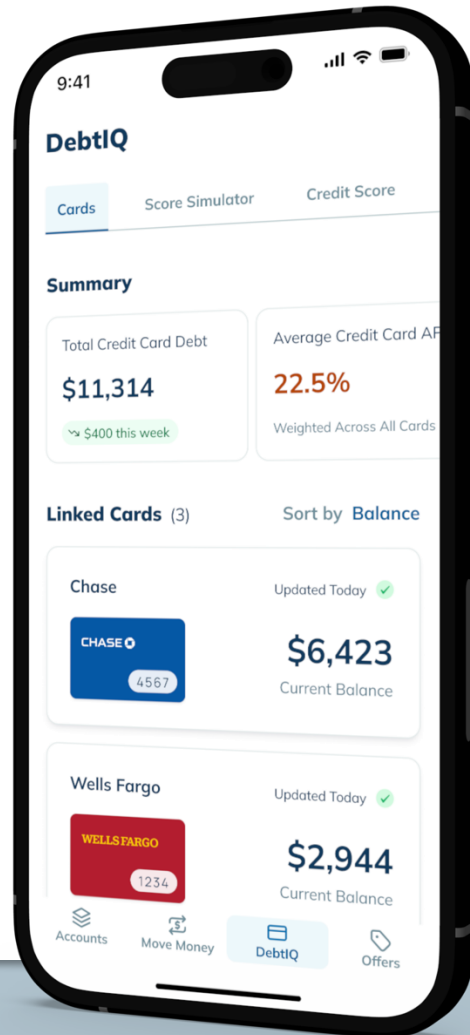
**2% cash back for
on-time loan payments**



**1% cash back on essential
debit purchases**

DebtIQ™ Offering Debt Transparency

DebtIQ provides our members with unprecedented transparency and insight into their debt



65%

Active DebtIQ users year over year growth

50%

Increase in login rate for borrowers using DebtIQ

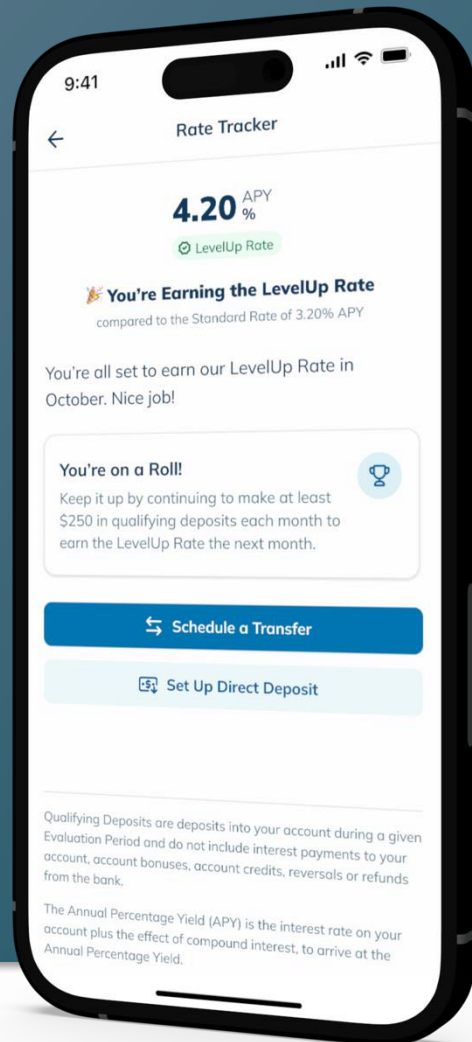
>20%

Of repeat loans from DebtIQ users

Engagement Driver: LevelUp Savings



LevelUp Savings rewards positive savings behavior with a higher APY



13%

Of LevelUp Savings accounts are coming from our borrowers

2/3

Of borrowers are getting the LevelUp Savings Rate

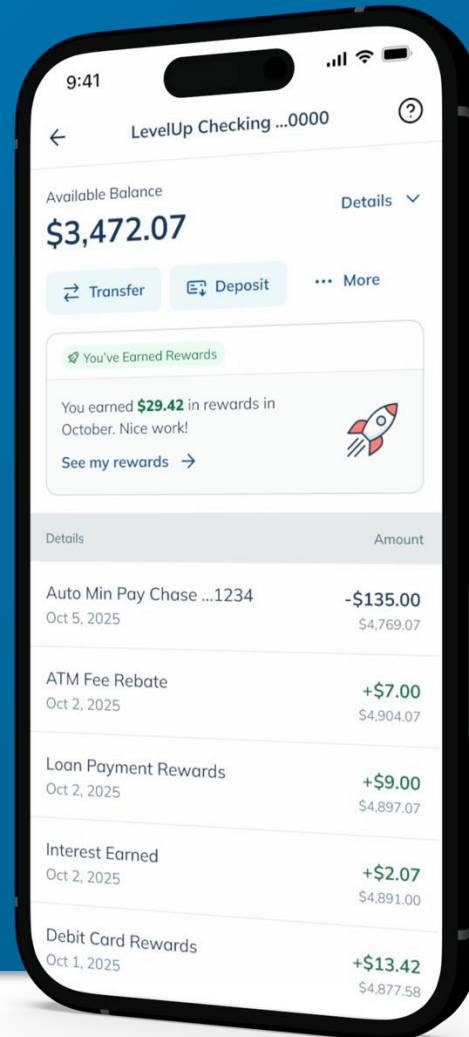
3X

Personal Loan members with a LevelUp Savings account log in **three times as often**

Engagement Driver: LevelUp Checking Launched June 2025

“[The personal loan benefit is] partly what makes LendingClub’s new feature so novel. Nobody else is doing it.”

Andrew Pentis, Bankrate



7X

Increase in daily checking account openings since launch

60%

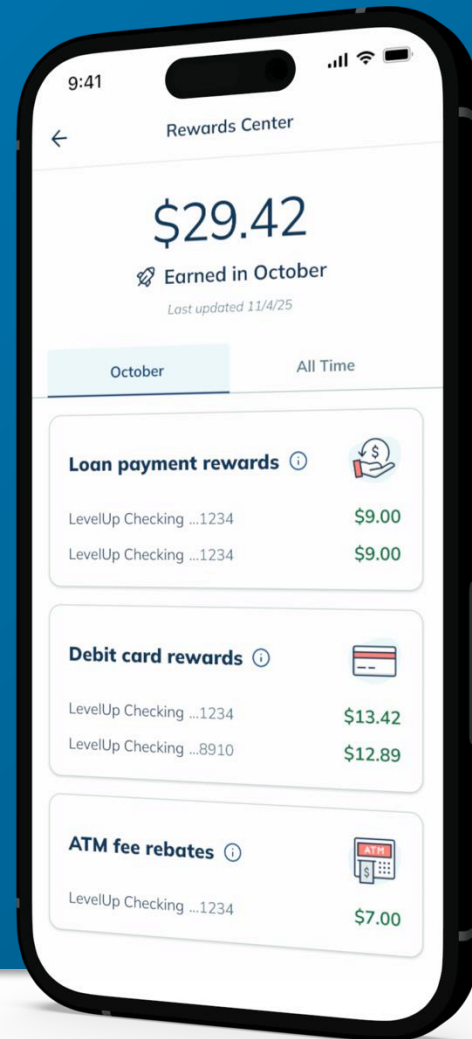
Of new checking accounts opened by current and former borrowers

8%

Of borrowers who opened a LevelUp Checking account also obtained a new loan

LevelUp Checking: Value for Members *and* LendingClub

LevelUp Checking
is designed to engage borrowers beyond their loan



\$200

Average annualized cash back delivered to borrowers⁵

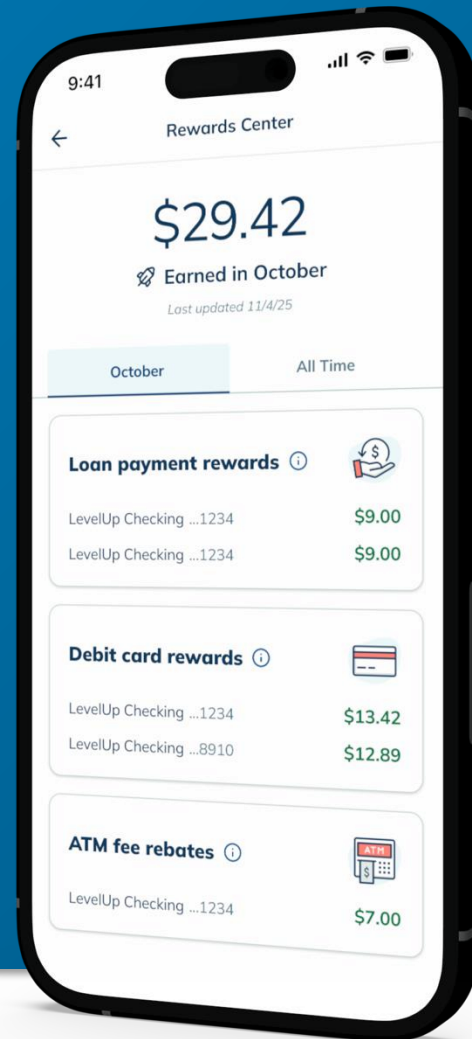
>400%

Increase in loan payments from a LendingClub deposit account since launch

LevelUp Checking: A Foundation for Lifetime Lending

84%

Customers surveyed who are **more likely** to consider LendingClub given LevelUp Checking's 2% loan payment cash back benefit⁶



“If I was looking for another personal loan at this point, [2% cash back] would definitely sway me towards LendingClub.”

“If we’re comparing apples to apples on the loan, then I would say that 2% would be a deciding factor.”

The Power of Multi-Product Engagement

PERSONAL LOAN

93%

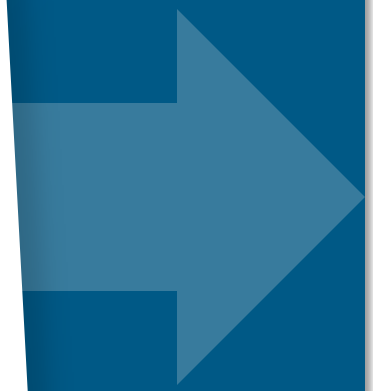
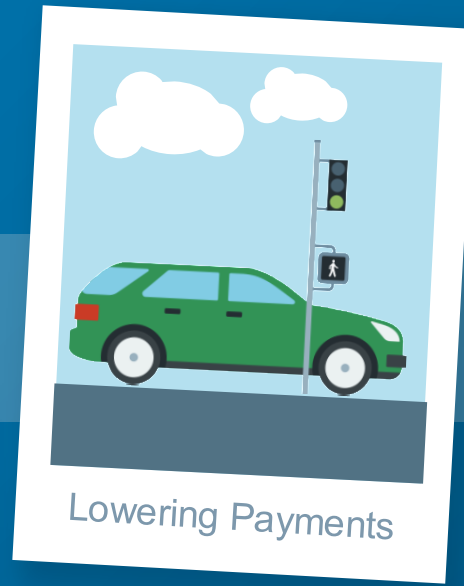
Digital login rate
August 2025



3.25

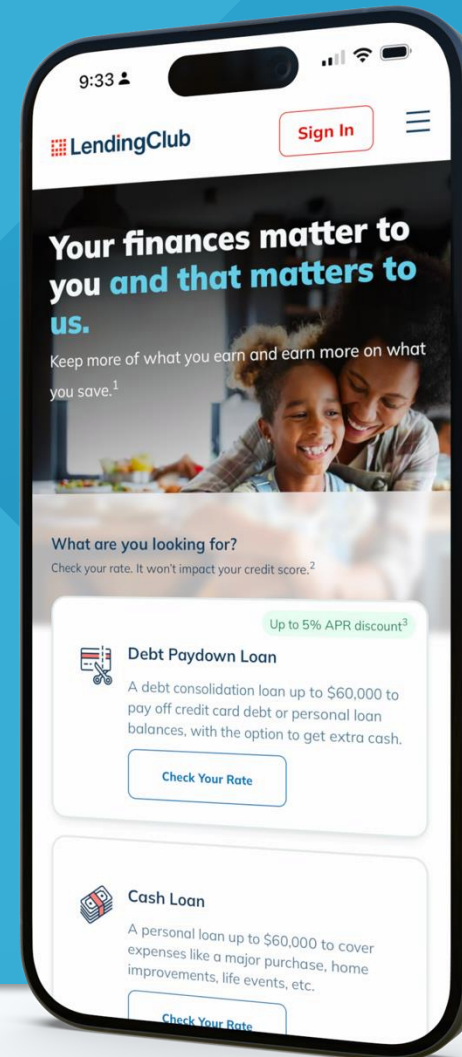
Logins *per week*

Being There for Each Borrowing Need



Our Engagement Model is Advancing Rapidly

- Building on proven success driving lifelong lending relationships with our loyal members
- Custom-built app experience for the Motivated Middle
- Products and experiences designed to deliver value *and* drive engagement



Questions & Answers

10 minutes on information
presented to this point

Please raise your
hand so we can pass
you a microphone

Break

AFTER THE BREAK

TECHNOLOGY

LUKASZ STROZEK, CHIEF TECHNOLOGY OFFICER

OUR MODEL

DREW LABENNE, CHIEF FINANCIAL OFFICER

MARKETPLACE INVESTOR PANEL

CLARKE ROBERTS, GM OF MARKETPLACE

LUNCH

FINANCIALS

DREW LABENNE, CHIEF FINANCIAL OFFICER

Questions & Answers

CLOSE

SCOTT SANBORN, CHIEF EXECUTIVE OFFICER



Engineered for Innovation

LUKASZ STROZEK
CHIEF TECHNOLOGY OFFICER



Technology-First Since Our Founding



Over **500** team members dedicated to innovation

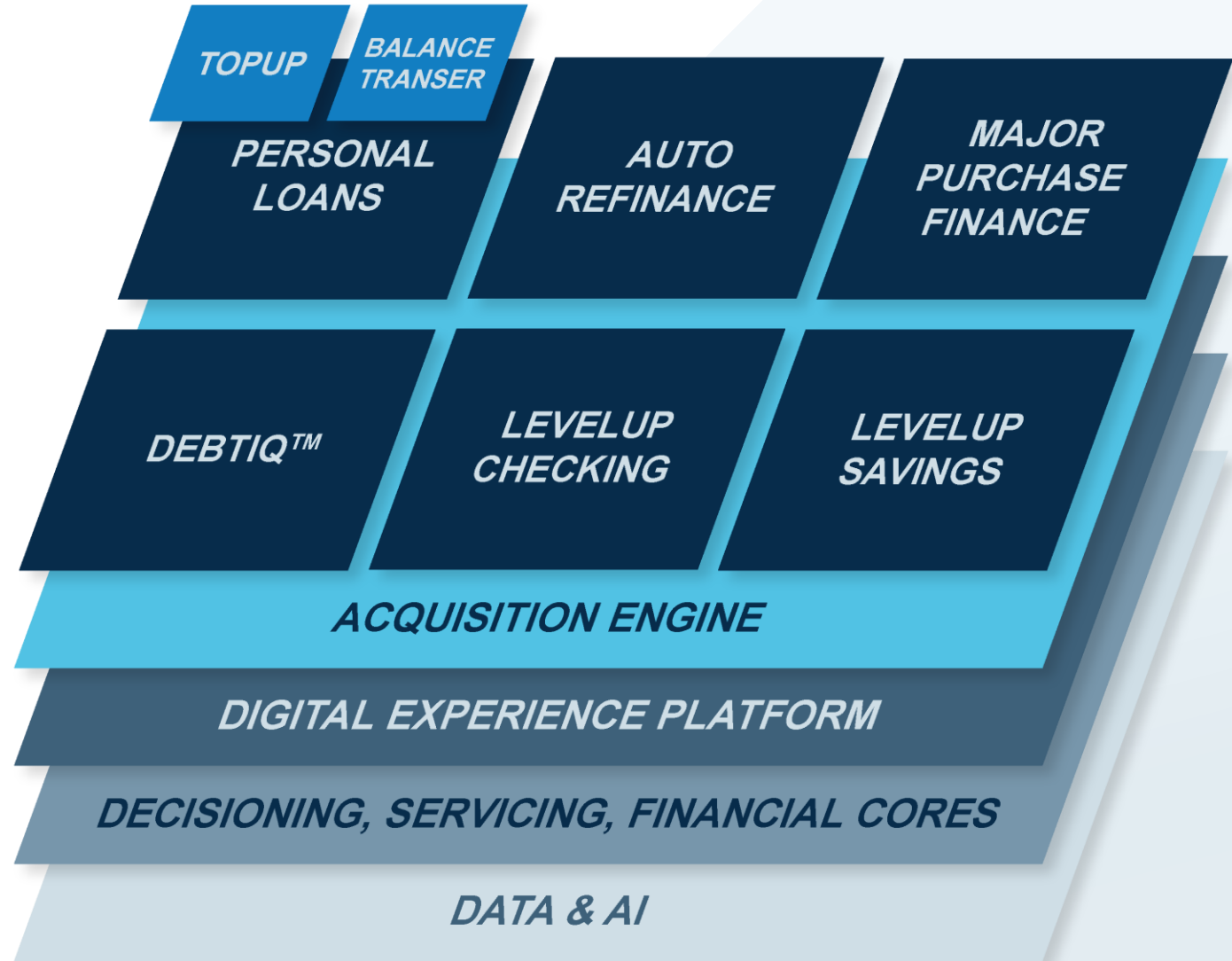


Distributed teams enable a **24-hour** development cycle

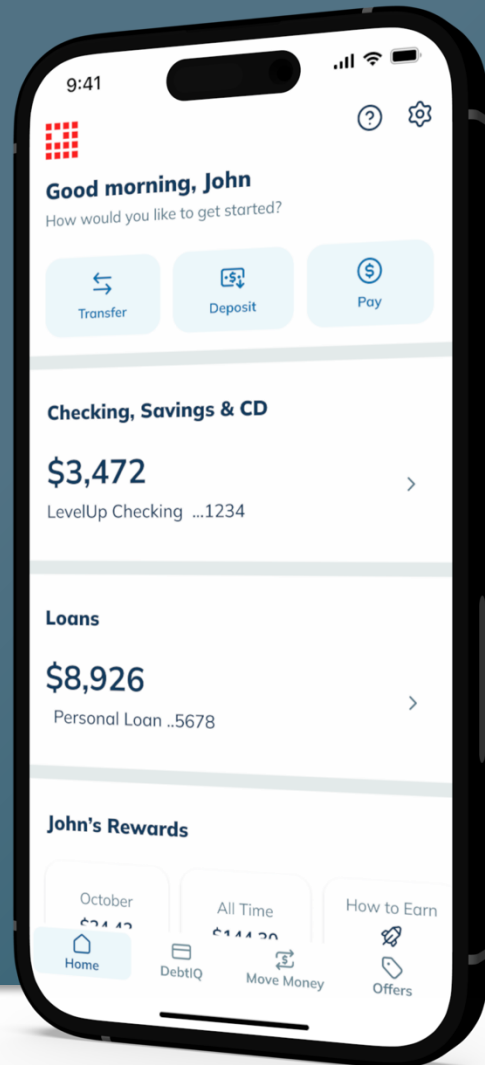


46 patents secured

We Own Our Full Experiential Technology Stack



Why It Matters



Differentiated Experience

Tailored experience vs. generic off-the-shelf features

Unique Lifecycle Solutions

Products and services that together solve our members' problems

Rapid Deployment

Accelerate speed-to-market for new products and services

Embedded Experiences for Partners

Low-friction, relevant experiences embedded into multiple partner flows

Rapid Decisioning at Massive Scale

36

Distinct APIs integrated into our decisioning system

240M

We process over 240 million transactions annually¹

<1sec

Sub-one-second latency

>1/day

Strategy changes implemented by Credit Team²

Modular, Extensible, and Scalable

Cloud-Based

Scales to **100x** today's volume

Extensible Platform

Enables successful and rapid technology acquisitions

Flexible Integration

An edge with partners



Narmi



Mobile App Infrastructure



Tally



Enhanced DebtIQ Functionality



Cushion



AI for Financial Insights



Mosaic



Foundation for Home Improvement

Engineered for Efficiency: Powered by AI

26%

Reduction in loan operating costs³

60+

AI use cases developed in the last five months

90%

Developers actively using AI Copilot

55%

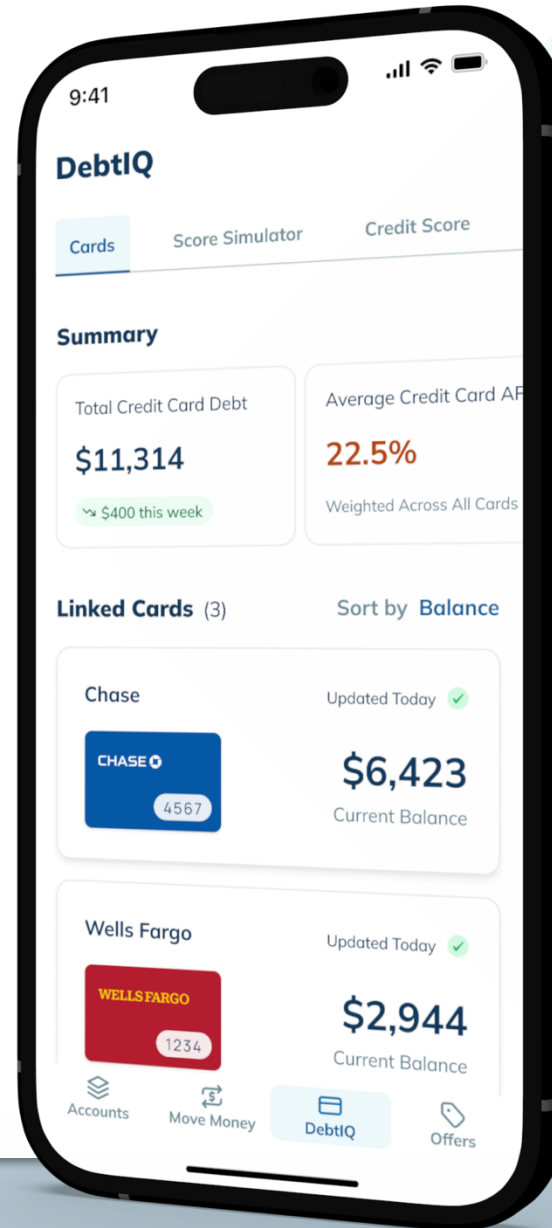
AI-driven reduction in turnaround time⁴

74%

AI-driven increase in after-call efficiency⁵

DEMO

The Power of Our Tech Platform



**Founded in technology,
engineered for innovation.**



Best of Both Worlds: Digital Marketplace Bank

DREW LABENNE

CHIEF FINANCIAL OFFICER



Winning with a digital marketplace bank model

A powerful
combination of a
high-yielding asset
and a technology-
forward bank

Marketplace & Bank Work Together to Optimize Results

MARKETPLACE
Capital-light growth engine

BANK BALANCE SHEET
Growing resilient revenue stream



**Target: Higher growth and returns compared to typical banks
with greater financial resilience than pure marketplace models**

Success Measured by Two Key Metrics

ORIGINATIONS



NET ASSET YIELD

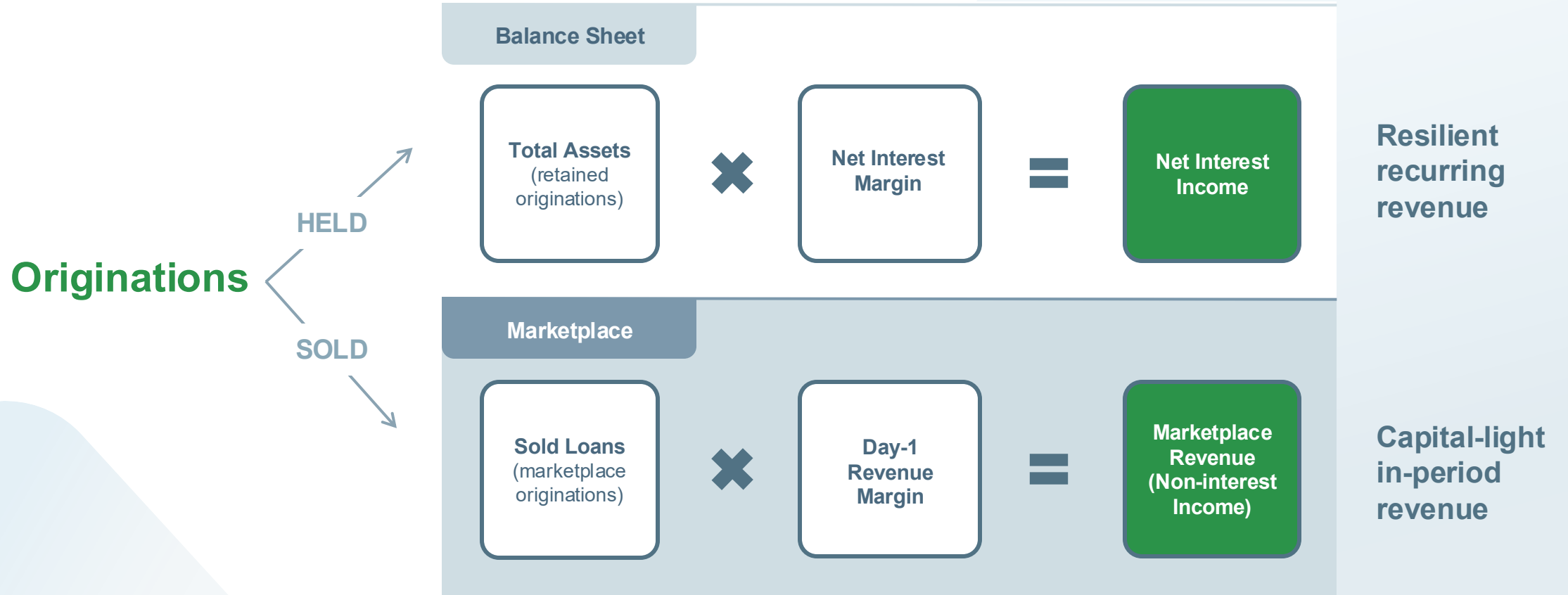
Key Metric 1: Originations

ORIGINATIONS

MAJOR DRIVERS

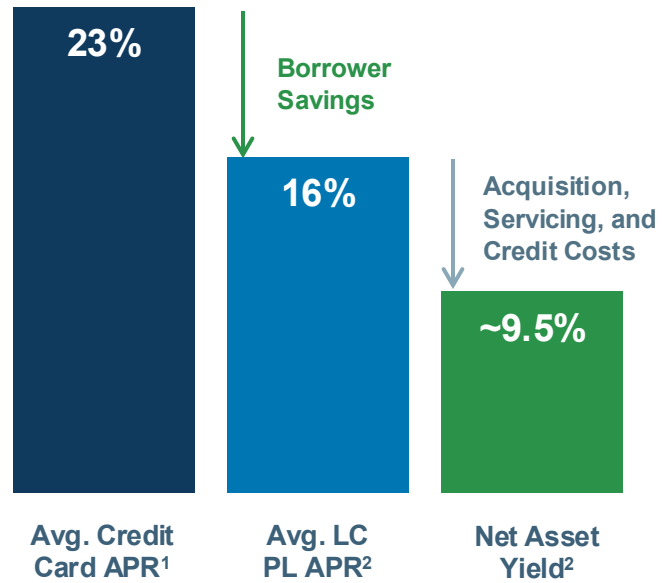
- ✓ Large Addressable Market (including new verticals)
- ✓ Scaling Marketing
- ✓ Product & Funnel Innovation
- ✓ Lifetime Lending

Optimizing Originations to Drive Both Net Interest Income and Marketplace Non-Interest Income



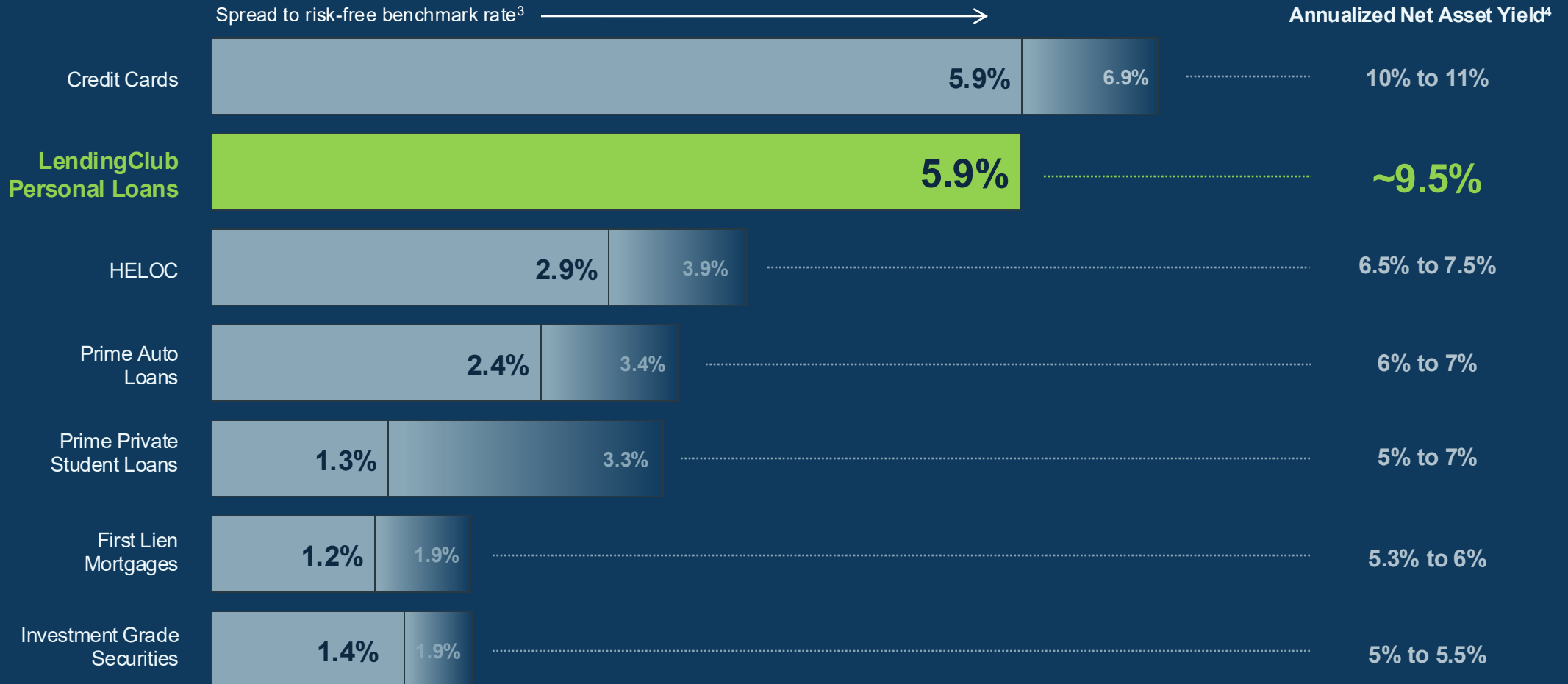
Net interest margin is defined as annualized net interest income/average interest-earning assets
Day-1 revenue margin is defined as origination fee + gain on sale of servicing + loan sale premium/(discount)

Key Metric 2: Net Asset Yield



NET ASSET YIELD

LendingClub Asset Yields Near Top of Industry



Optimizing Economics of Unsecured Consumer Lending⁵

(Annualized rates based on a 1.5 year weighted-average life)

Best-in-class pricing and underwriting

16% APR

Coupon

Origination Fee

~(1.5%)

Acquisition/Serviceing

~(5%)

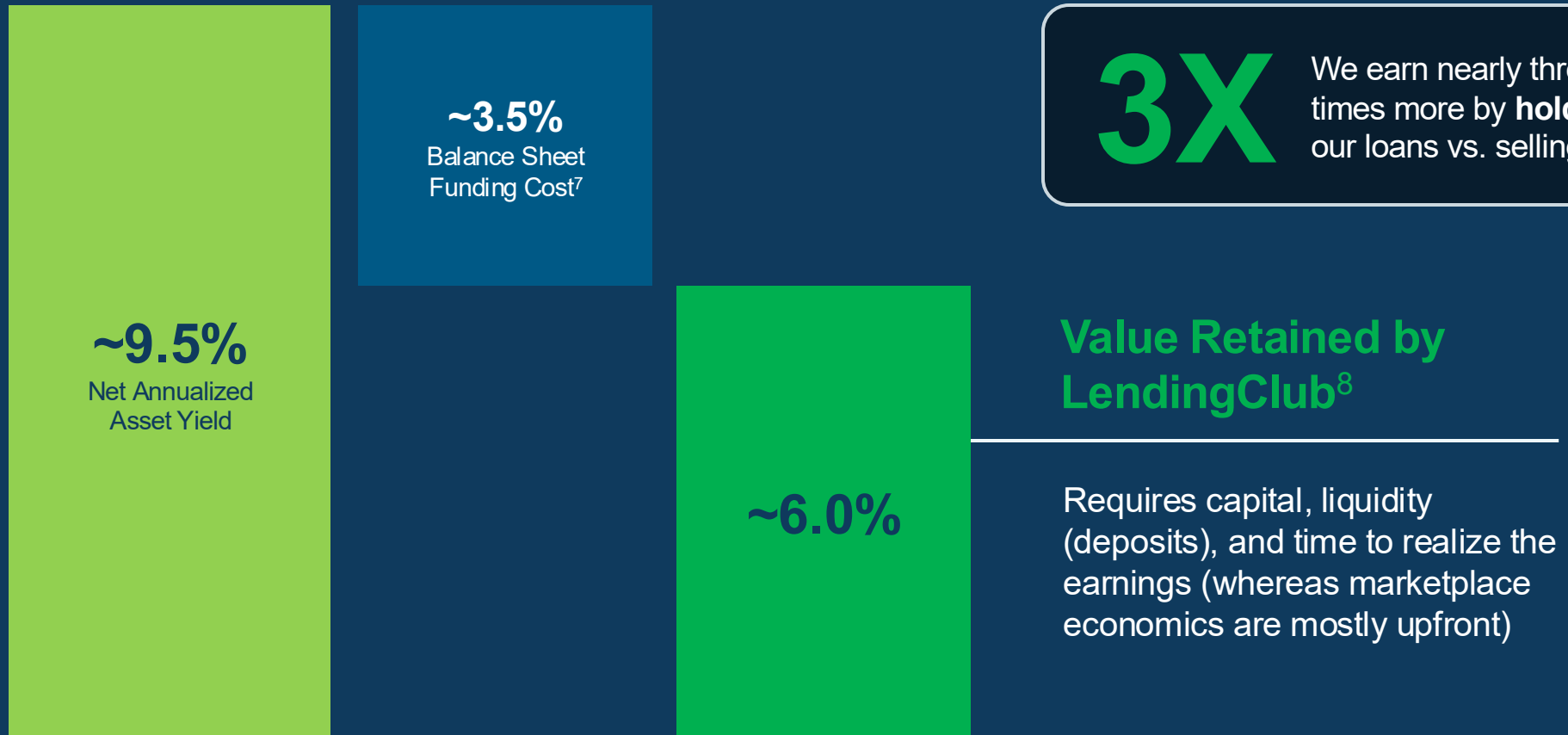
Annualized Net Credit Losses

Industry-leading acquisition and servicing costs

Years of ~40% credit outperformance relative to competitive set⁶

~9.5%
Net Asset Yield

Bank Balance Sheet Allows Us to Capture More Economics



Having a Marketplace Makes Us a Better Bank



EXPANDS CREDIT APPETITE

Higher origination volumes and marketing efficiency possible through varying risk appetites from loan buyers



SCALABLE FUNDING SOURCE

Unconstrained from capital and liquidity requirements of a single bank balance sheet



CREATES MORE LIFETIME MEMBERS

Retain servicing rights and can build lifetime lending relationships with a broader customer base



CAPITAL-LIGHT

Very high marginal ROE business that is capital efficient

Being a Bank Makes Us a Better Marketplace



A TRUSTED COUNTERPARTY

Loan investors have peace of mind that we operate within a strong regulatory framework



ALIGNED INCENTIVES

As the largest holder of our own loans, we're invested in delivering strong, stable, risk-adjusted returns



LOW COST OF CAPITAL

Our deposit base enables low-cost financing for us and our loan investors, resulting in better returns for all



TESTING & INNOVATION

Having a balance sheet allows us to test and validate borrower and investor product innovations

Marketplace Investor Panel



**Clarke
Roberts**

LendingClub

GM of Marketplace

MODERATOR



**Matt
Cammarota**

Liberty Bank

EVP and Head of
Retail Lending



**Jon
Denfeld**

BlackRock

CFA - Managing
Director and
Head of US ABS,
Global Fixed Income



**Ivan
Zinn**

Blue Owl

Head of
Alternative Credit

Lunch

We'll begin
again in
35 minutes



Where the Model Can Take Us

DREW LABENNE
CHIEF FINANCIAL OFFICER



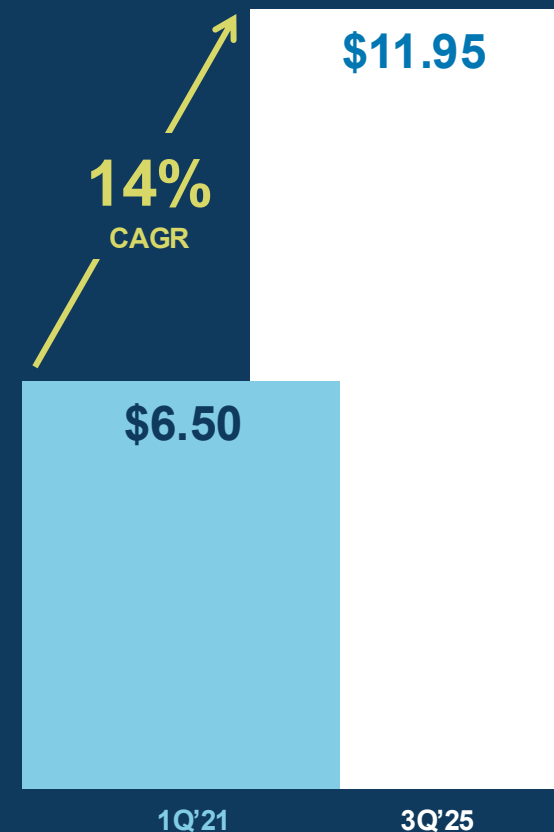
Unlocking Power of Marketplace Bank Model

Since Bank Acquisition in Q1 2021

TOTAL BANK ASSETS



TBV PER SHARE



Tangible Book Value per Common Share (TBV per Share) is a non-GAAP financial measure calculated by dividing tangible common equity for the period by the ending number of common shares issued and outstanding. See page 132 for additional information on our use of this non-GAAP financial measure and a reconciliation to its nearest GAAP measure.

Multiple Levers to Continue Improving Returns



BALANCE SHEET GROWTH

Driving continued balance sheet and margin growth with organic capital



MARKETPLACE EXPANSION

While driving ongoing marketplace margin improvement



OPERATING LEVERAGE

With investment in strategic growth initiatives

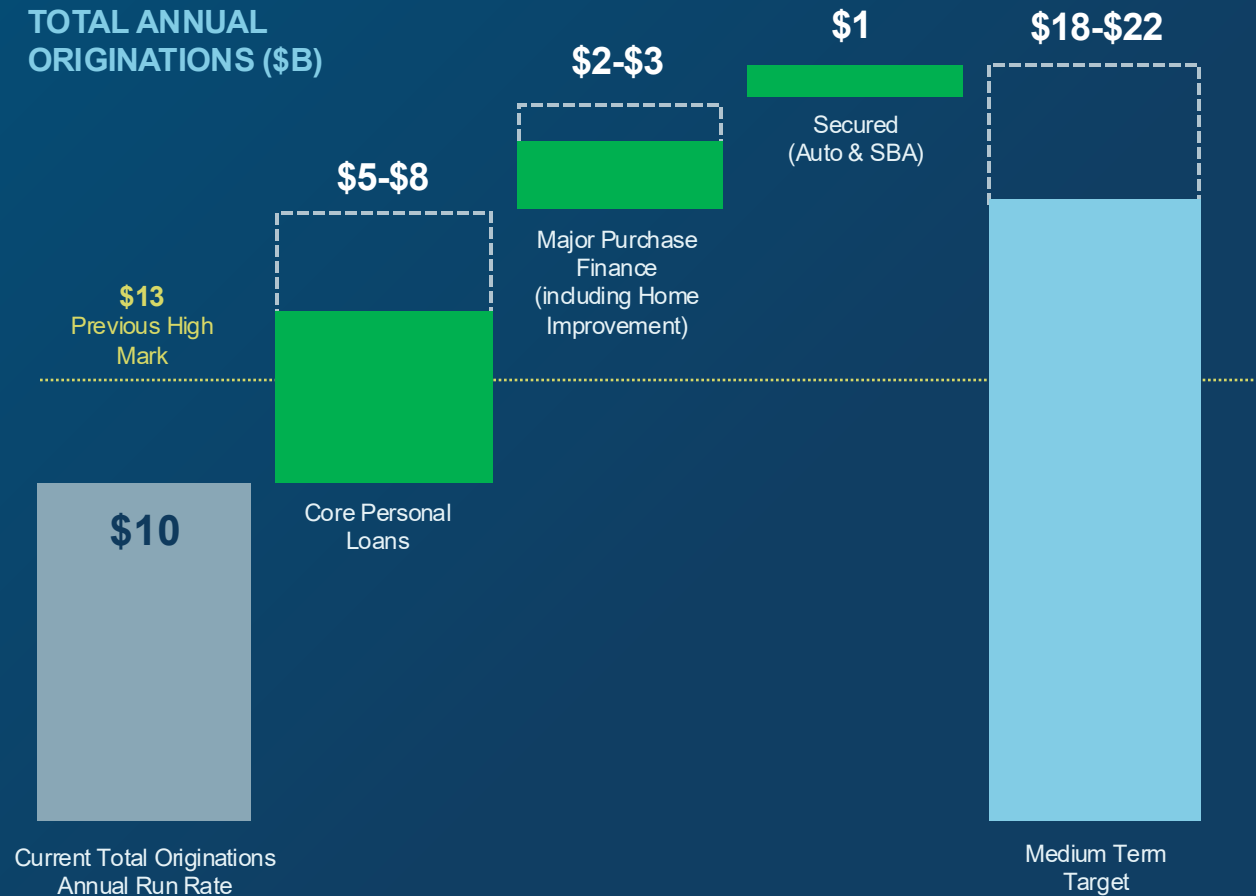


Doubling Originations: Today vs. Medium Term

INGREDIENTS FOR SUCCESS

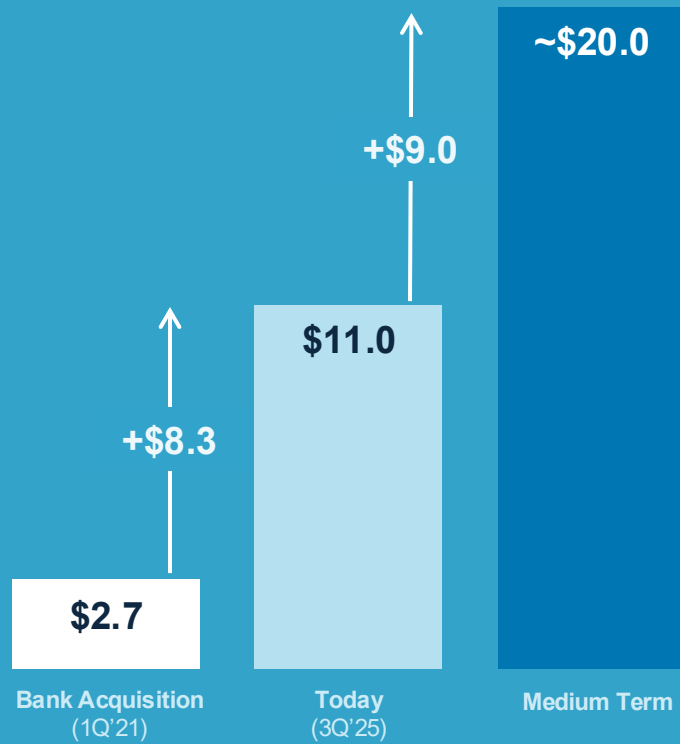
- ✓ Constructive macroeconomic environment, with stable consumer employment and inflation
- ✓ Continued improvement in marketplace sales margins
- ✓ Executing against funnel, channel, and product initiatives in the core personal loans product
- ✓ Home Improvement launch and ramp Major Purchase Finance business annual run rate by \$2B to \$3B
- ✓ Secured Lending annual run rate increases by \$1B

TOTAL ANNUAL ORIGINATIONS (\$B)

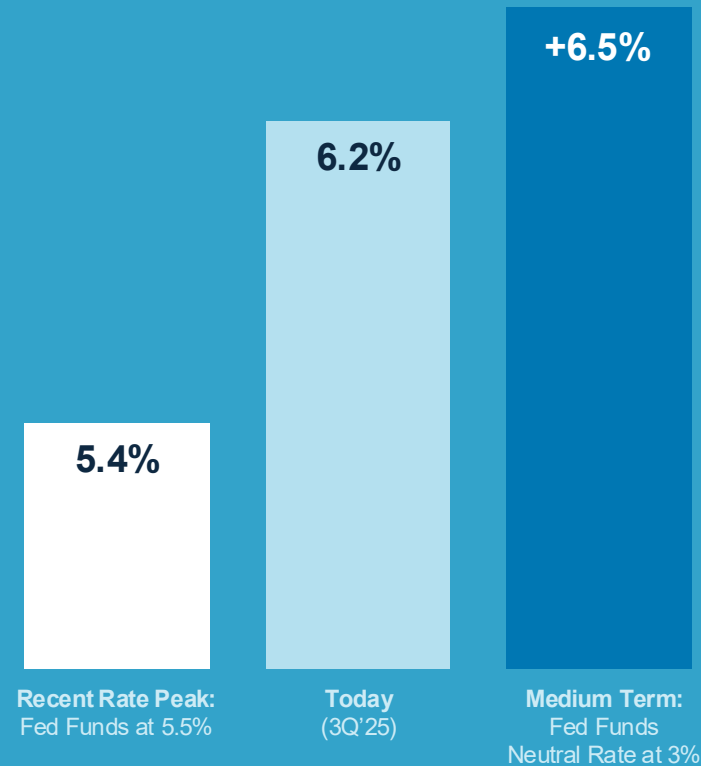


Balance Sheet: Today vs. Medium Term

TOTAL BANK ASSETS (\$B)



NET INTEREST MARGIN

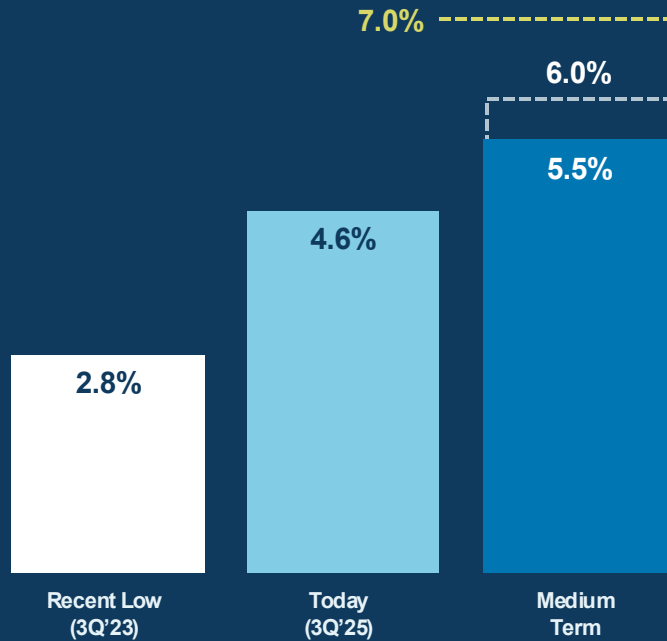


INGREDIENTS FOR SUCCESS

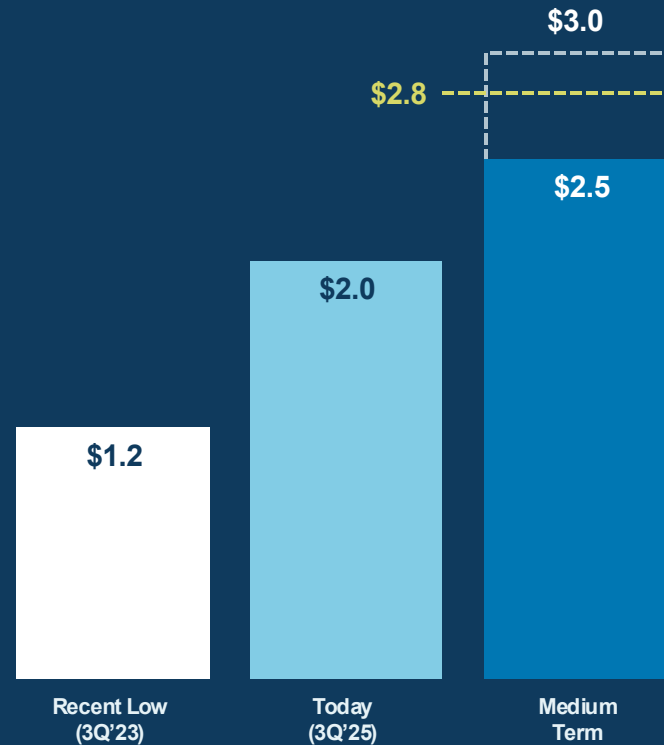
- ✓ Stable interest rate environment near the neutral rate of 3%
- ✓ Achieve origination production targets
- ✓ Retain \$10B to \$12B in loans and securities annually

Marketplace: Today vs. Medium Term

MARKETPLACE REVENUE MARGIN

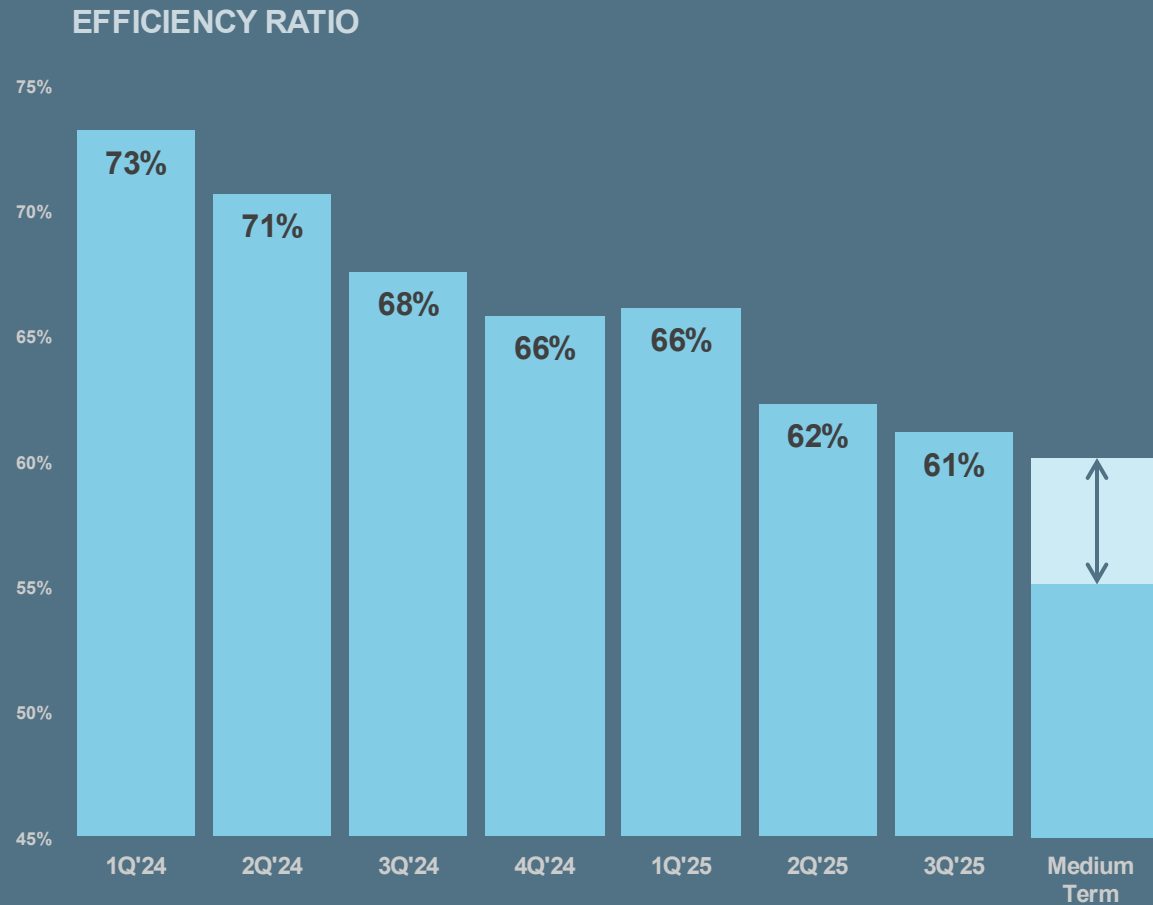


QUARTERLY MARKETPLACE LOAN SALES (\$B)



- Recent low conditions**
 - Peak inflation and rapid Fed funds rate increase
 - Inverted yield curve
- Current conditions**
 - Declining interest rates
 - Strong U.S. consumer
- Medium Term Assumptions**
 - Neutral Fed funds rate of 3%
 - Stable inflation & unemployment
- Recent peak conditions**
 - Zero-rate environment
 - Government stimulus

Expenses: Operating Leverage with Investments in Growth



INGREDIENTS FOR SUCCESS

- ✓ Continued originations and revenue growth
- ✓ Variable expenses increase with originations growth
- ✓ Fixed cost base to scale and grow significantly slower than revenue over the medium term, improving efficiency ratio
- ✓ Incremental investments to support home improvement and major purchase finance
- ✓ Opportunistically evaluate organic and inorganic growth investments

Efficiency ratio is calculated as the ratio of non-interest expense to total net revenue.

Simplifying Our Financials

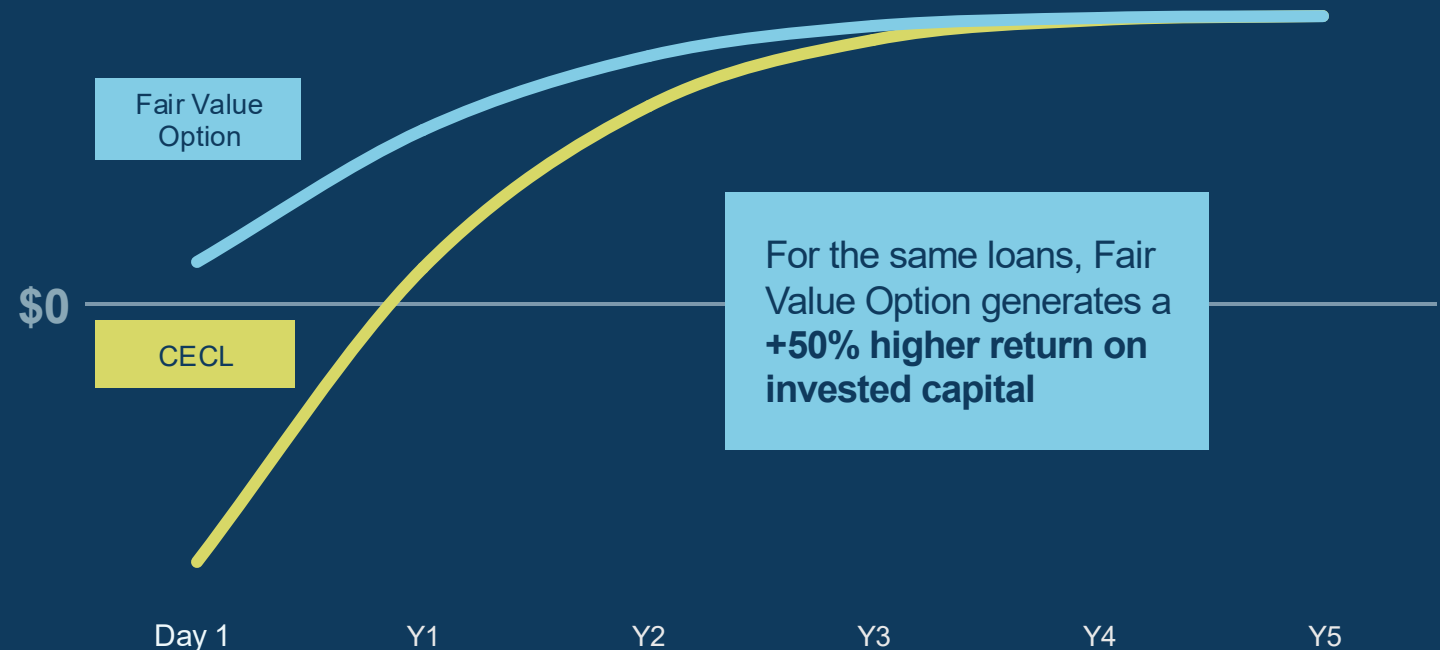
Aligning on Fair Value Option Makes Sense for a Marketplace Bank

Benefits of Fair Value Option

1. Better aligns timing of revenue recognition with timing of losses
2. Creates consistency of marketplace and bank financials

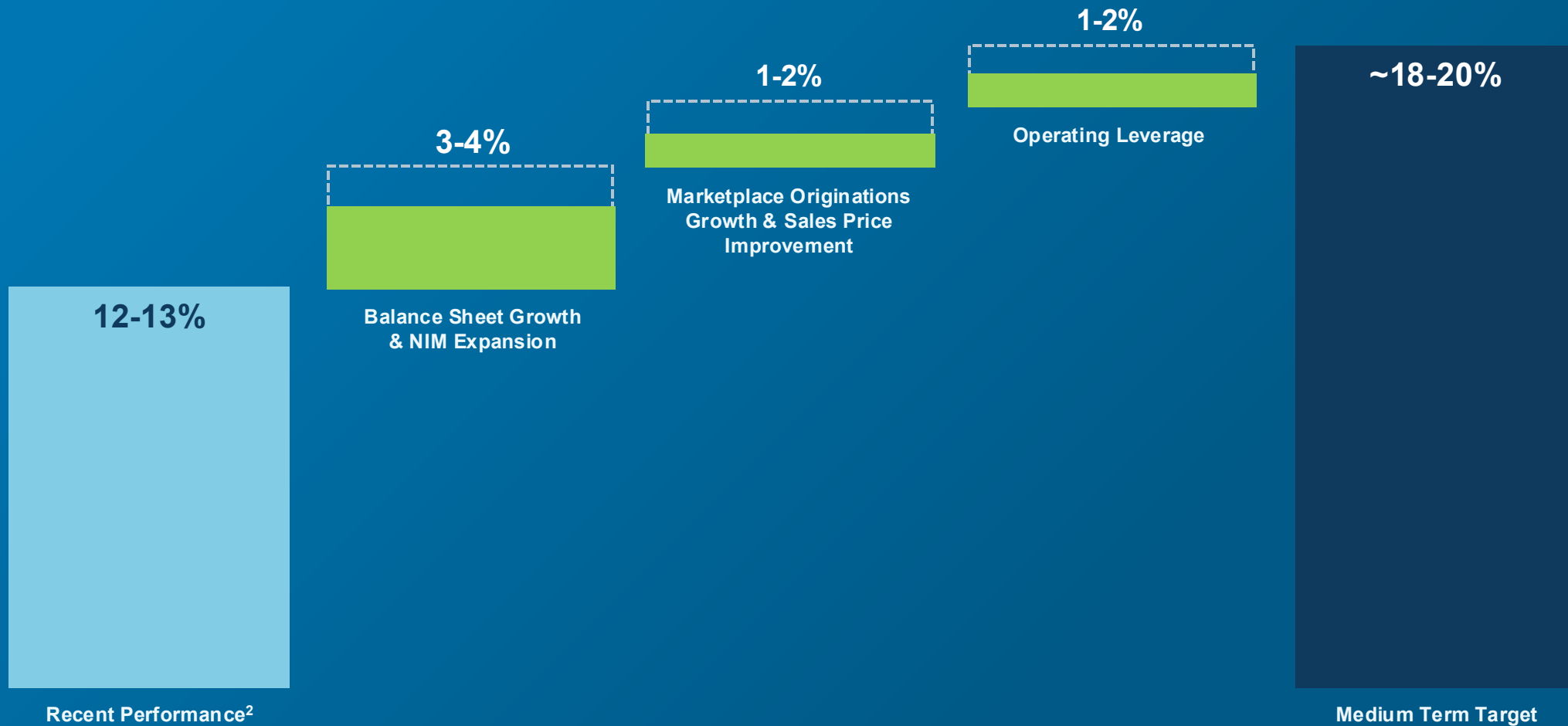
We intend to elect Fair Value Option for all newly-originated loans beginning January 2026

Cumulative Timing of Earnings Recognition¹
CECL vs. FVO



¹Return on Invested Capital (ROIC) is a non-GAAP financial measure calculated by measuring the internal rate of return on invested capital over the life of the loan.

Return on Tangible Common Equity (ROTCE) Growth



Return on Tangible Common Equity (ROTCE) is a non-GAAP financial measure calculated by dividing annualized net income by the average tangible common equity for the applicable period.

Originations & ROTCE: Beyond 2025

NEAR TERM

**Build on our
position of strength**

20% to 30% Annual Originations Growth

**13-15%
ROTCE**

MEDIUM TERM

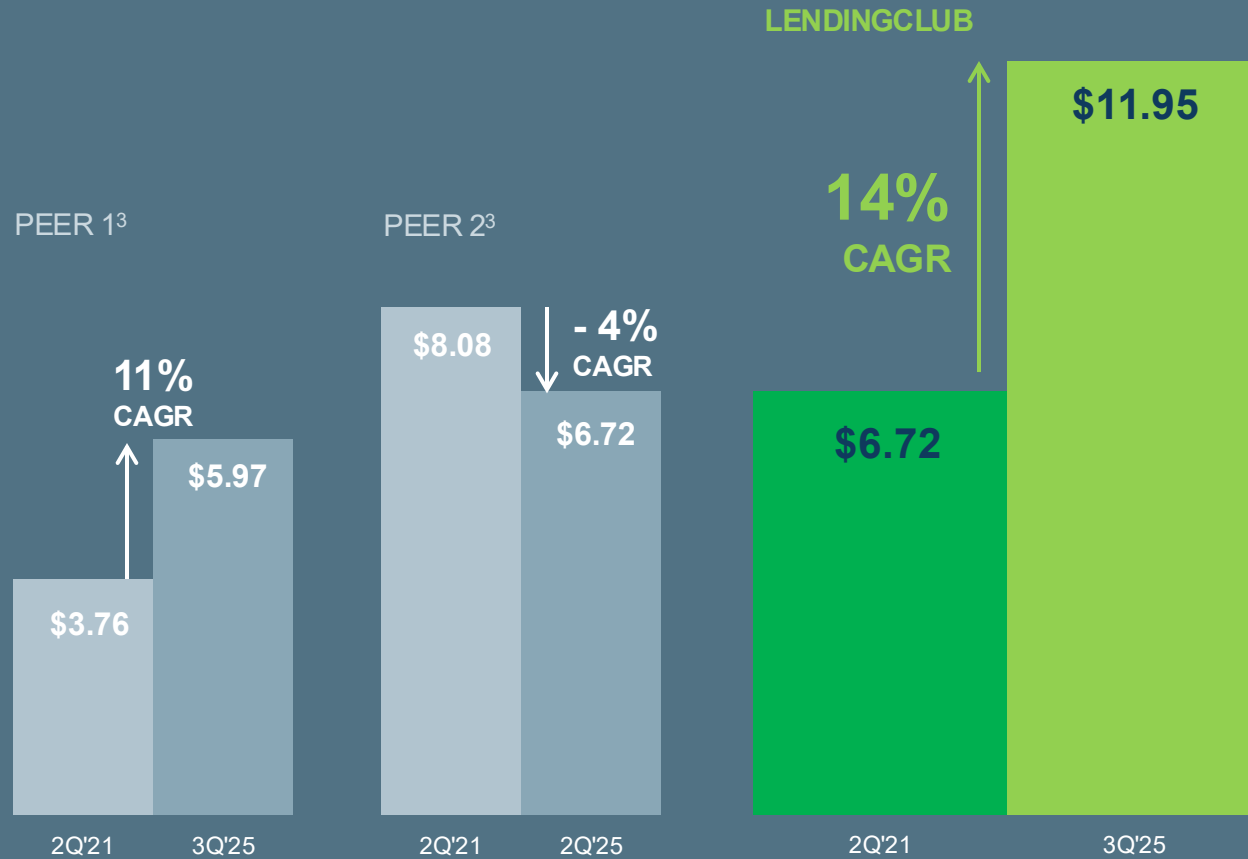
**Achieve sustainable,
responsible growth**

**18-20%
ROTCE**

Why Invest Now?

Track Record of Delivering and Maintaining Profitability

TANGIBLE BOOK VALUE PER SHARE



- TBV per Share has grown at a **14% CAGR since 2021**, significantly outpacing our publicly-traded competitors
- Top banks in the U.S. averaged a **~10% CAGR** over the same period, even after adjusting for capital distributions including dividends and share repurchases
- Profitable every quarter after bank acquisition

Significant Discount to Peers

S&P Global Estimates
as of October 31, 2025

FY26 Consensus
Revenue Multiple

P/TBV

FY26 P/E Consensus

	FY26 Consensus Revenue Multiple	P/TBV	FY26 P/E Consensus
 LendingClub	1.7x	1.3x	11.4x
Peer 1	7.9x	4.7x	48.8x
Peer 2	3.2x	4.4x	19.0x

✓ Industry-leading credit performance

✓ Industry-leading acquisition efficiency

✓ Industry-leading profitability

LendingClub represents a significant opportunity for investors

\$100M Stock Repurchase & Acquisition Program



- ✓ Strong growth in originations and earnings provide high-level of internal capital generation
- ✓ Current excess capital position will simultaneously support announced program and growth objectives
- ✓ Valuation represents opportunity to deploy capital at attractive returns

Questions & Answers

Please raise your
hand so we can pass
you a microphone



Closing Comments

SCOTT SANBORN
CHIEF EXECUTIVE OFFICER



**We are radically
different today.**

A Clear, Compelling, Winning Strategy

1

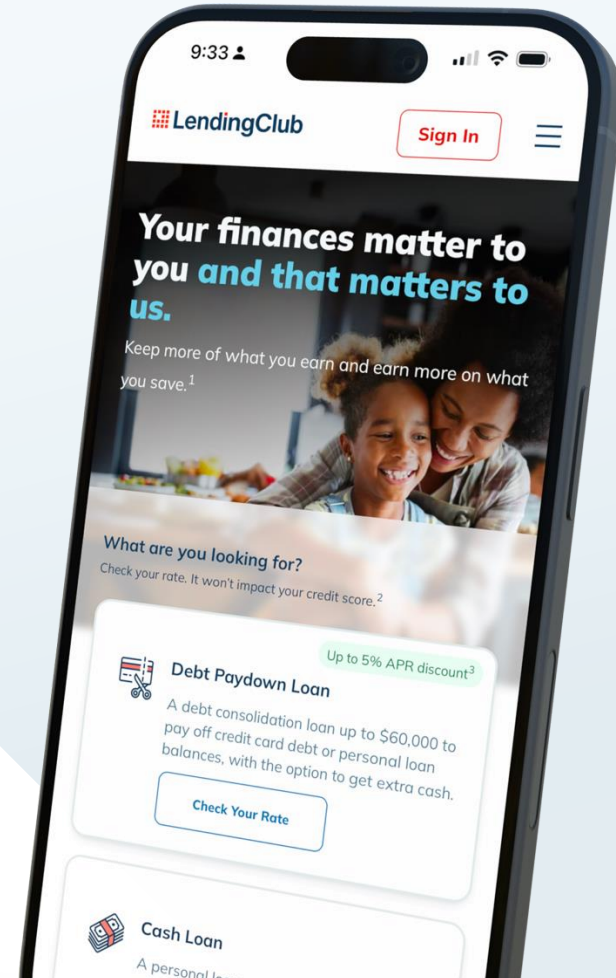
Acquire with lending

2

Engage with intention

3

Deepen their relationship



Our Core Advantages

1

An Unmatched Underwriting Advantage

SUPERIOR CREDIT

2

Products that Attract Members for Life

COMPELLING PRODUCTS

3

Experiences that Keep Members Coming Back

ENGAGING EXPERIENCES

4

Engineered for Innovation

POWERFUL TECHNOLOGY

5

Best of Both Worlds: Digital Marketplace Bank

WINNING MODEL

The math is simple.
The path is clear.



LendingClub

Appendix: Reconciliation of GAAP to Non-GAAP Measures

Tangible Book Value Per Common Share¹

<i>In thousands, except share and per share data.</i>	1Q'21	3Q'25
Tangible Common Equity:		
GAAP Common Equity	\$ 733,135	\$ 1,462,213
Less: Goodwill	(75,717)	(75,717)
Less: Customer Relationship Intangible Assets	(25,220)	(8,206)
Tangible Common Equity	\$ 632,198	\$ 1,378,290
Book Value Per Common Share:		
GAAP Common Equity	\$ 733,135	\$ 1,462,213
Common Shares Issued And Outstanding	97,228,126	115,301,440
Book Value Per Common Share	\$ 7.54	\$ 12.68
Tangible Book Value Per Common Share:		
Tangible Common Equity	\$ 632,198	\$ 1,378,290
Common Shares Issued And Outstanding	97,228,126	115,301,440
Tangible Book Value Per Common Share	\$ 6.50	\$ 11.95

1) We believe Tangible Book Value per Common Share (TBV per Share) is an important measure used to evaluate the company's use of equity.

Footnotes

A New Model for Banking

1. LendingClub 2025 Issuance; Census Source: <https://www.census.gov/library/publications/2025/demo/p60-286.html>
2. TransUnion, as of Aug. 31, 2025.
3. U.S. Adult Population: TransUnion, as of Aug. 31, 2025. LendingClub internal data as of September 30, 2025.
4. TransUnion, as of Aug. 31, 2025.
5. LendingClub internal data as of September 30, 2025. Adult population data from TransUnion, as of Aug. 31, 2025.
6. Curinos Customer Knowledge, U.S. Shopper Survey, 2020-2024.
7. St. Louis Federal Reserve, Commercial Bank Interest Rate on Credit Card Plans, Accounts Assessed Interest, October 7, 2025. Average LendingClub personal loan APR represents current internal estimates across 2024 and 2025 originations.
8. Bank posted savings rates as of October 15, 2025. LevelUp Savings APY as of October 15, 2025.
9. Partner-provided competitive insights based on peer funnel conversion (click-to-fund %) for displayed offers; reflects LendingClub's relative efficiency vs. similar market participants.

10. LendingClub internal data as of September 30, 2025. NPS measures customers' willingness to not only return for another purchase or service but also make a recommendation to their family, friends or colleagues.

11. FICO® Score Credit Insights, Fall 2025 Edition, comparing 2023 to 2025.

An Unmatched Underwriting Advantage

1. This data is provided by dv01 to be used for informational purposes only. dv01 is not liable for use of this data. The data is the property and confidential information of dv01. Distribution outside of this presentation is prohibited. Delinquencies include 30+ day delinquencies for each respective quarterly vintage at month on book 9, including loans that are actively in hardship plans. Numbers quoted are an average of the most recent 3 quarterly vintages. There may be differences in the outperformance calculations due to rounding.
2. LendingClub data 2020-2025.
3. LendingClub recovery rate at MOB24 compared to DV01 Unsecured Consumer Lending benchmark from 2019-2023 charge-off vintages, performance month as of August 31, 2025.
4. LendingClub application data from Q1-Q3'23 that consists of borrowers who had been issued loans from LendingClub or similar lenders within 3 months of their LC applications. Default is defined as missing two or more payments or charged-off within the first 12 months post issuance.

Footnotes

An Unmatched Underwriting Advantage (continued)

5. LendingClub application data from Q1-Q3'23 that consists of borrowers who had been issued loans from LendingClub or similar lenders within 3 months of their LC applications. Default is defined as missing two or more payments or charged-off within the first 12 months post issuance.
6. This data is provided by dv01 to be used for informational purposes only. dv01 is not liable for use of this data. The data is the property and confidential information of dv01. Distribution outside of this presentation is prohibited. Delinquencies include 30+ day delinquencies for each respective quarterly vintage at month on book 9, including loans that are actively in hardship plans. Numbers quoted are an average of the most recent 3 quarterly vintages. There may be differences in the outperformance calculations due to rounding. Competitor set includes information with respect to marketplace lenders and direct competitors as reported by dv01's Marketplace Personal Loan benchmarking data as of end-of-month August 2025.
7. Did Fintech Loans Default More During the COVID-19 Pandemic? Were Fintech Firms "Cream Skimming" the Best Borrowers? Federal Reserve Bank of Philadelphia, November 2023.
8. LendingClub early-stage roll rates from 2021 to 2025 compared to dv01 Unsecured Consumer Lending benchmark, performance month as of August 31, 2025.
9. LendingClub internal data as of September 30, 2025.

10. LendingClub recovery rate at MOB24 compared to dv01 Unsecured Consumer Lending benchmark from 2019-2023 charge-off vintages, performance month as of August 31, 2025.

Products that Attract Members for Life

1. Total outstanding revolving credit card debt, 2025 Credit Card Debt Statistics, LendingTree, October 9, 2025.
2. St. Louis Federal Reserve, Commercial Bank Interest Rate on Credit Card Plans, Accounts Assessed Interest, October 7, 2025.
3. LendingClub internal data as of September 30, 2025.
4. St. Louis Federal Reserve, Commercial Bank Interest Rate on Credit Card Plans, Accounts Assessed Interest, October 7, 2025. Average LendingClub personal loan APR represents current internal estimates across 2024 and 2025 originations.
5. Between Jan 2025 to March 2025, borrowers who paid their creditors directly by LendingClub Bank to refinance at least 51% of their qualifying debt within the first three months of taking out a personal loan from LendingClub Bank saw an average FICO score increase of 35 points. Individual results are not guaranteed and vary based on multiple factors, including but not limited to payment history and credit utilization.
6. LendingClub internal data as of September 1, 2025.

Footnotes

Products that Attract Members for Life (continued)

7. Rate across LendingClub's unsecured lending businesses as of Q3 2025.
8. Average based on total number of loans issued to borrowers who took out more than two loans, 2015-2023.
9. Based on credit manual income verification population size. Increase in conversion due to improved document verification time translates to approximately 9,000 loans annually based on Q3 2025 volume.
10. Mintel, Q3 2025 estimated marketing spend for two leading competitors vs. LendingClub. Spend encompasses paid social, online video, display, direct mail, and paid search.
11. Based on LendingClub internal survey 3 months following launch of the TopUp product.
12. Based on TransUnion data for FICO 660-780 with \$30K average loan size (as of August 31, 2025)
13. Members save over \$2,400 on average by refinancing their auto loan. Based on the average experience of similarly situated borrowers who refinanced their existing auto loans ("Original Auto Loans") with Auto Refinancing Loans from LendingClub Bank ("Auto Refi Loans") between January 2024 and December 2024. For this period, the average estimated remaining interest charges of Original Auto Loans was \$8,482, and the average potential interest charges of corresponding Auto Refi Loans obtained by borrowers was \$5,985, which represents a reduction in potential interest charges of \$2,497.

14. Industry estimates and LendingClub internal data.
15. Joint Center for Housing Studies of Harvard University, 2025.
16. Estimated total opportunity associated with TAM for personal loans, auto refinance, large purchase financing, and home improvement financing.

Experiences that Keep Members Coming Back

1. Reflects projected lifetime economic value to LendingClub from one-time and repeat borrowers of LendingClub's personal loan product.
2. LendingClub internal data as of August 31, 2025.
3. LendingClub ratings in the Apple App Store and Google Play store as of October 1, 2025.
4. APY as of November 1, 2025.
5. Based on July to September 2025 actuals.
6. LendingClub survey of 217 LevelUp Checking account holders and concurrent or subsequent borrowers conducted August 2025.

Footnotes

Engineered for Innovation

1. Based on 2024 production data.
2. 630 credit changes made by the Credit Team over 2023 and 2024.
3. Based on estimated personal loans operations costs comparing Q3-23 to Q3-25. Operations costs reflect direct and indirect personnel related to loan origination, servicing, and collections.
4. 96% reduction in the time for document verification with AI-assisted document review.
5. Based on the 12-week average prior to deploying AI for automated after-call processing (May 14 – Aug. 6, 2025) compared to the most recent period post-AI implementation, Aug. 7 – Oct. 29, 2025.

Best of Both Worlds: Digital Marketplace Bank

1. Average credit card annual percentage rate (APR) of 22.83% for accounts assessed interest as of August 2025. Source: Federal Reserve, G.19 Consumer Credit Report (<https://www.federalreserve.gov/releases/g19/current/>).
2. Average LendingClub Personal Loans APR and Net Asset Yield represents current internal estimates across 2024 and 2025 originations. Estimates are subject to change based on, among other things, portfolio performance and market conditions.
3. Benchmark rates as of 10/31/2025 for the following: Credit Cards (Fed Funds rate), LC Personal Loans (2-year treasury), HELOC (2-year treasury), Prime Auto Loans (3-year treasury), Prime Private Student Loans (5-year treasury), First Lien Mortgages (10-year treasury), Investment-Grade Securities (2-year treasury).
4. Net asset yield across different asset classes are based on LendingClub internal estimates. Estimates are subject to change based on, among other things, portfolio performance and market conditions.
5. Coupon, origination fee, acquisition and servicing costs, annualized net credit losses, and net asset yield represent LendingClub's internal estimates for personal loan originations across 2024–2025. Estimates are subject to change based on, among other things, portfolio performance and market conditions.
6. This data is provided by dv01 to be used for informational purposes only. dv01 is not liable for use of this data. The data is the property and confidential information of dv01. Distribution outside of this presentation is prohibited. Delinquencies include 30+ day delinquencies for each respective quarterly vintage at month on book 9, including loans that are actively in hardship plans. Numbers quoted are an average of the most recent 3 quarterly vintages. There may be differences in the outperformance calculations due to rounding.
7. Balance sheet funding cost reflects funding primarily through interest-bearing deposits and partly through equity.
8. Net asset yield, balance sheet funding costs and value retained by LendingClub represent LendingClub internal estimates. Estimates are subject to change based on, among other things, portfolio performance and market conditions.

Footnotes

Where the Model Can Take Us

1. Cumulative Timing of Earnings Recognition reflects LendingClub internal estimates. Estimates are subject to change based on, among other things, portfolio performance and market conditions.
2. Recent performance reflects ROTCE of 11.8% in 2Q 2025 and 13.2% in 3Q 2025.
3. S&P Global figures as of October 31, 2025.

LendingClub Investor Day Speakers



Scott Sanborn

CHIEF EXECUTIVE OFFICER

Appointed LendingClub CEO in 2016, Scott is reimagining what a bank can be by building our business model around a simple belief: when our members win, we win. Since 2007, LendingClub has helped millions of Americans keep more of what they earn and earn more on what they save.

Scott joined LendingClub in 2010 and has been a driving force in the management and development of the organization. With executive roles as Chief Marketing Officer, Chief Operations Officer, and President, he helped steer the company through a prolonged period of triple-digit growth running up to its 2014 IPO, the largest U.S. tech IPO that year, and acquisition of Radius Bank in 2021. Prior to LendingClub, Scott held leadership positions as the Chief Revenue Officer for publicly traded eHealth Insurance, President of RedEnvelope, Inc., and SVP at the Home Shopping Network.

He holds a BA from Tufts University.



Drew LaBenne

CHIEF FINANCIAL OFFICER

Drew LaBenne is Chief Financial Officer at LendingClub, responsible for accounting, financial planning and analysis, treasury, tax, marketplace, and investor relations.

Before joining LendingClub, Drew was CFO at Bakkt Holdings, Inc., helping the digital currency platform through its public listing. Prior to that, he served as CFO of Amalgamated Bank, transforming the bank's business lines and leading the Bank through its IPO. Drew has more than 25 years of financial services experience, including CFO – Business Banking at JPMorgan Chase and increasingly broad divisional CFO responsibilities at Capital One Financial.

Drew holds an MBA from the Darden School of Business (University of Virginia) and a BSE – Industrial and Operations Engineering from the University of Michigan.

LendingClub Investor Day Speakers



Kiran Aware

HEAD OF CREDIT
STRATEGY & PRICING

As Senior Vice President and Head of Credit, Kiran Aware leads LendingClub's efforts to balance risk and opportunity, enhancing the company's competitive edge in the consumer lending market. He is responsible for developing data-driven credit strategies and innovative solutions that drive sustainable growth and deliver superior returns for investors. His leadership has been pivotal in shaping the evolution of LendingClub's Personal Loans, Auto Refinance, and Point-of-Sale financing products.

Kiran brings deep expertise in credit strategy, analytics, and portfolio management, built over a career spanning major financial institutions. Before joining LendingClub, he held senior leadership roles at HSBC, Capital One, and Wells Fargo, where he successfully drove the growth of large consumer lending portfolios through disciplined risk management and analytical rigor.

He holds a Bachelor's degree in Mechanical Engineering from the Government College of Engineering, Pune, and a Master's degree in Industrial Engineering from the University of Cincinnati.



Steve Mattics

CHIEF LENDING OFFICER

As Chief Lending Officer, Steve leads LendingClub's lending lines of business as well as the credit, risk, and marketing teams in support of those businesses. He is responsible for developing and delivering affordable credit solutions to LendingClub's rapidly growing membership base.

Steve has over 25 years of experience in credit, consumer strategy, and risk management at scale for major financial institutions like U.S. Bank, Capital One, HSBC, and Wells Fargo. Prior to joining LendingClub, he was EVP, Head of Retail Payment Solutions at U.S. Bank where he was responsible for managing the bank's \$30 billion consumer and small business credit card portfolios serving over 15 million customers.

Steve holds a BS in Mathematics from the University of South Alabama and did his graduate studies in Statistics at Iowa State University.

LendingClub Investor Day Speakers



Mark Elliot

CHIEF CUSTOMER OFFICER

As Chief Customer Officer, Mark oversees LendingClub's brand, communications, and banking teams, driving a clear, consistent, and compelling end-to-end brand narrative and engaging, mobile-first member experiences.

Mark has more than 20 years of experience in marketing, branding, and business strategy in both large-scale financial services companies and emerging industries. Prior to LendingClub, he served as Chief Sales & Marketing Officer at cryptocurrency trading and custody infrastructure company Bakkt. Prior to that, he served as Chief Marketing Officer (CMO) at Biocatch and CMO at TIAA, where he led the company's successful brand evolution and drove customer growth. He also has leadership experience at JP Morgan Chase, where he helped manage efforts to transition to digital banking, and at Capital One, where he led the national direct-to-consumer deposit business and efforts to expand retail banking into new geographies.

Mark holds a BA in Government from Dartmouth College and an MBA from the Tuck School of Business at Dartmouth, where he graduated with honors.



Lukasz Strozek

CHIEF TECHNOLOGY OFFICER

As Chief Technology Officer, Lukasz leads LendingClub's engineering, product management, data platforms, technology operations, and enterprise program management organizations. He is responsible for evolving our technology strategy, capabilities, products, and organization to continue leveraging innovative technology to foster a member-centric, multi-product ecosystem that is smart, simple, and rewarding.

Prior to joining LendingClub, Lukasz was CTO at public insurtech company Hippo. Previously, he held senior technology roles at Bridgewater Associates, Bolt, and SoFi, where he co-headed the engineering team and was responsible for several new products, including Invest and Relay. Lukasz also co-founded Clara Lending, an online lender with a mission of making homeownership a reality, which was acquired by SoFi.

Lukasz holds an MBA from Stanford University, as well as an MS in Computer Science and a BA in Applied Mathematics & Economics from Harvard University.

LendingClub Investor Day Speakers



Clarke Roberts

GM, MARKETPLACE

As Senior Vice President and General Manager of Marketplace, Clarke Roberts leads the growth and evolution of the marketplace business at LendingClub, combining strategic vision with operational excellence to deliver scalable digital lending solutions. He is responsible for end-to-end development of the marketplace ecosystem — from investor segmentation and pricing models to platform execution and partner integrations — enabling LendingClub to extend its reach and strengthen competitive differentiation.

With more than two decades of experience in fintech, capital markets and trading infrastructure, Clarke brings a rare blend of entrepreneurial and institutional leadership. He co-founded a high-performance low-latency managed-services business backed by leading global investment banks and previously held senior roles spanning portfolio and automated trading at Merrill Lynch Global Markets, trading analytics at ITG, and early-career economic research at Nasdaq and Charles Schwab.

Clarke holds a BA in Economics from the University of Virginia.