

## **HMDA Disclosure Statement for the Prior Two Calendar Years**

### **Not Applicable**

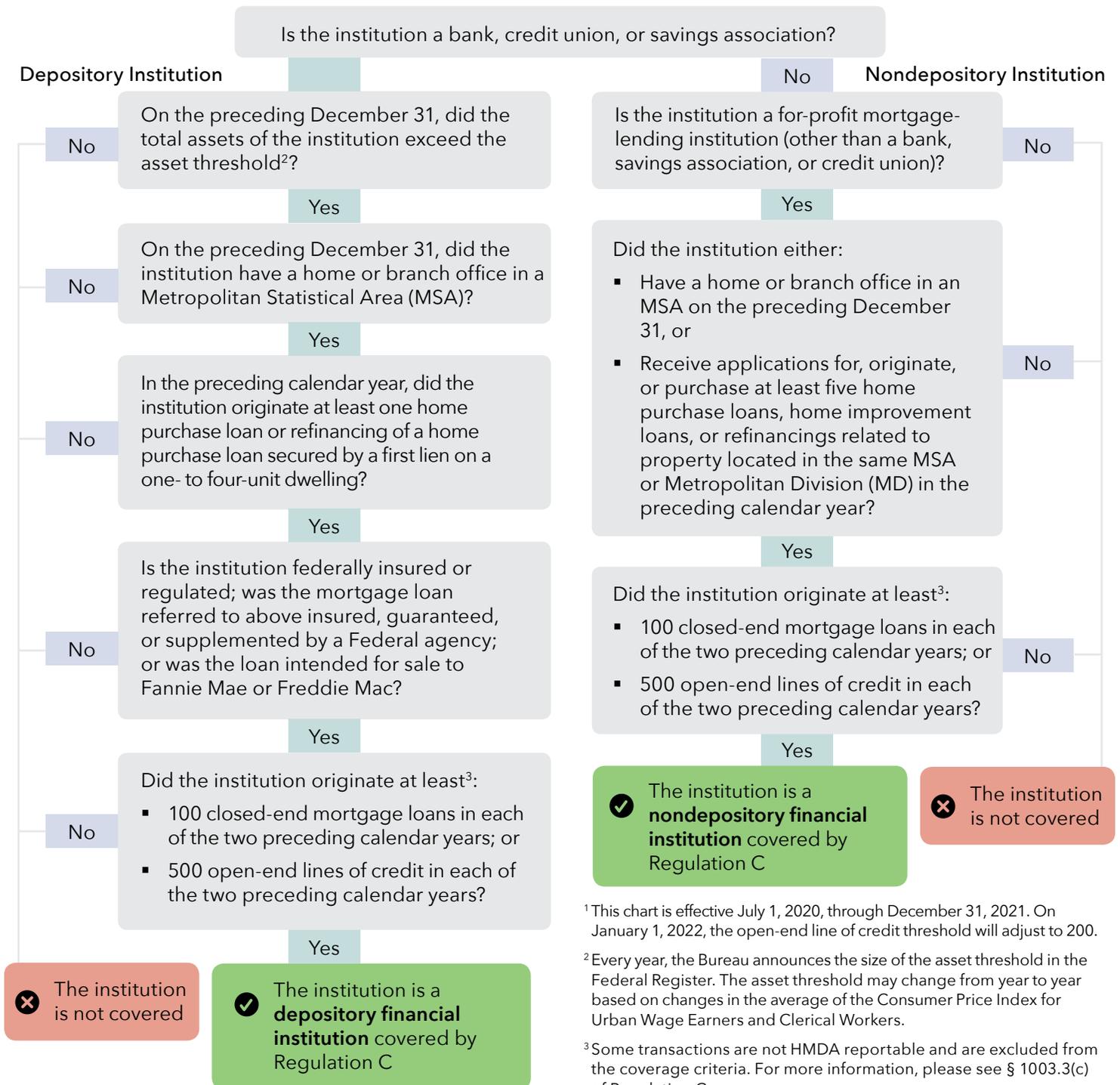
- LendingClub Bank (former Radius Bank) was not required by law to file the HMDA LAR in 2019 or 2020.
- LendingClub Bank (former Radius Bank) did not meet the required threshold for originated loans.
- LendingClub Bank (former Radius Bank) is not licensed to originate consumer HMDA loans.
- LendingClub Bank (former Radius Bank) business model may allow a few one-off commercial originated 1-4 family or multifamily loans but less than the required reporting threshold.

See next page for law overview.

# HMDA institutional coverage

The precise criteria for whether an institution is covered by Regulation C are codified in 12 CFR § 1003.2(g). These criteria are illustrated by the following diagrams.

## Coverage criteria | Effective July 1, 2020, through December 31, 2021<sup>1</sup>



<sup>1</sup>This chart is effective July 1, 2020, through December 31, 2021. On January 1, 2022, the open-end line of credit threshold will adjust to 200.

<sup>2</sup>Every year, the Bureau announces the size of the asset threshold in the Federal Register. The asset threshold may change from year to year based on changes in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers.

<sup>3</sup>Some transactions are not HMDA reportable and are excluded from the coverage criteria. For more information, please see § 1003.3(c) of Regulation C.