

Loan to Deposit Ratio

LendingClub acquired Radius Bank on February 1, 2021. LendingClub Bank N.A. was the resulting consolidated entity. The following loan to deposit ratios is former Radius Bank only.

Loan to Deposit Ratio 2020

| March 2020 | June 2020 | September 2020 | December 2020 |
|------------|-----------|----------------|---------------|
| 92.6% | 118.74% | 123.47% | 96% |