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LENDINGCLUB SWOT & PESTLE ANALYSIS

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Company Name : LendingClub

Company Sector : Financial Services

Operating Geography : United States, North America

About the Company : LendingClub is an American peer-to-peer lending company. It has its headquarters in San Francisco, California. The company was the foremost peer-to-peer lender to record its offering as securities with the Securities and Exchange Commission (SEC) and to provide loan trading on a secondary market. It was first launched on Facebook as one of its first application. Later, the company expanded into a full-scale peer-to-peer lending company. Lending Club allows its borrowers to generate loan listing on its website by providing details about themselves and about their loan request. Post application, the company will determine whether the borrower will be granted the requested loan on the basis of borrower's credit score, credit history, desired loan amount and the borrower's debt to income ratio. The standard loan is for three years. Lending Club has also started partnering with smaller banks to help streamline their small loan operations and roll out loans to small businesses. It also offers car loan and mortgages. In 2020, the company announced its discontinuity in secondary trading platform, hosted by Folio, decreasing liquidity for existing peer-to-peer investors. From December 31, 2020 LendingClub called down the curtains on retail P2P offering. The company has been recognized by Forbes as one of American's 20 most promising companies.

Lending Club's Unique Selling Proposition or USP lies in it being one of most innovative financial companies in the world. Lending Club's mission statement reads, " To transform the banking system to make credit more affordable and investing more rewarding."

Revenue :

\$758.61 million – for the year 2019 (Growth 9.18%)

\$694.81 million – for the year 2018

SWOT Analysis :

The SWOT Analysis for LendingClub is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Largest online marketplace in United States connecting borrowers to investors 2.Acquisition of Radius Bank becomes first fintech takeover of bank 3.Strong liquidity position with fair value of capital in additional loans 4.Large and loyal base of existing members 	<ul style="list-style-type: none"> 1.Leading financial strength in marketplace highly depends on investor participation 2.Borrower's failing to repay is increasing risk of unsecured loans 3.Relationship with WebBank is critical to the current business model
Opportunities	Threats
<ul style="list-style-type: none"> 1.Alternate lending's can scale new verticals through expansion like real estate lending 2.Lending Club can expand its market place to different geographies 3.Acquisition of Radius to allow launch of offerings of traditional lenders through LendingClub Bank 	<ul style="list-style-type: none"> 1.Substantial new competitors will impact business 2.Evolving and uncertain regulatory framework for online lending marketplaces 3.Macroeconomic uncertainty driven by pandemic and high unemployment in the United States

PESTLE Analysis :

The PESTLE Analysis for LendingClub is given below:

Political	Economical
1.US China trade war will have potential negative outcomes on business 2.Political lobbyists are trying to influence lenders for pandemic crisis loans to small business	1.Global economic slowdown and pandemic has impacted US economy 2.Impact of fluctuations in interest rates
Social	Technological
1.Increasing internet penetration and consumer adoption to drive digital payments and lending 2.Want-based borrowing making way for more need-based borrowing in economic downturn	1.Innovation and digital transformation have led to digital loan platforms 2.Cyber-attacks or data breach activities may adversely impact business
Legal	Environmental
1.Accusations of non-compliance to norms of FTC and Gramm-Leach-Bliley Acts	1.Complete digital platform for paper-less peer-to-peer lending making it eco-friendly

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