



LendingClub Corporation  
595 Market Street, Suite 200  
San Francisco, CA 94105

XUEWEI JIANG  
1652 WEST 6TH STREET  
AUSTIN, TX 78703

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AUSTIN, TX 78703  
TIN: XXX-XX-3215  
Account Number: 112181054  
Original: 01/31/2020



LendingClub Corporation  
595 Market Street, Suite 200  
San Francisco, CA 94105  
(888) 596-3159

## 2019 Consolidated 1099 Package and Details

### Year-End Messages

This package includes your consolidated form 1099s that we are required to provide to you and the Internal Revenue Service. We suggest that you seek the advice of a tax professional when preparing your return.

If you have any questions regarding your 1099 statements, please call (888) 596-3159 or send an email to [tax@lendingclub.com](mailto:tax@lendingclub.com).

If applicable, for your reference, Form 1099-B for activity related to your LendingClub notes from your linked FOLIO*fn* Investments, Inc ("Folio Investing") account is included at the end of the consolidated 1099 package. Folio Investing is a registered broker-dealer and member of FINRA and SIPC and operates the Note Trading Platform. Folio Investing is based in McLean, VA and is not affiliated with LendingClub.

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**Payer's Federal Identification Number:** 51-0605731  
**Payer's Name, Street, City, State, Zip Code:**  
 LendingClub Corporation  
 595 Market Street, Suite 200  
 San Francisco, CA 94105  
 Telephone Number: (888) 596-3159  
 Email: tax@lendingclub.com

## Tax Summary

1099-OID 2019 Original Issue Discount (OMB NO. 1545-0117)	
	Amount
1. Original Issue Discount	\$31.28
<b>4. Federal Income Tax Withheld</b>	<b>\$0.00</b>

1099-B 2019 Recoveries and Proceeds from Charged-off Loans (OMB NO. 1545-0715)	
	Amount
1d. Proceeds	\$6.46
1e. Cost Basis	\$76.87
<b>4. Federal Income Tax Withheld</b>	<b>\$0.00</b>
<p><b>Gross Proceeds from each of your securities trades are individually reported to the IRS. Refer to the Proceeds from Broker and Barter Exchange Transactions detail section of this statement.</b></p>	

If applicable, for your reference, Form 1099-B for activity related to your LendingClub notes from your linked FOLIO*fn* Investments, Inc ("Folio Investing") account is included at the end of the consolidated 1099 package. Folio Investing is a registered broker-dealer and member of FINRA and SIPC and operates the Note Trading Platform. Folio Investing is based in McLean, VA and is not affiliated with LendingClub.

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## 2019 Form 1099-OID

2019 FORM 1099-OID Original Issue Discount (OMB NO. 1545-0117) Copy B for Recipient													
(Box 1)	(Box 2)	(Box 3)	(Box 4)	(Box 5)	(Box 6)	(Box 7)	(Box 8)	(Box 9)	(Box 10)	(Box 11)	(Box 12)	(Box 13)	(Box 14)
Original Issue Discount for 2019	Other Periodic Interest	Early Withdrawal Penalty	Federal Income Tax Withheld	Market Discount	Acquisition Premium	Description	Original Issue Discount on U.S. Treasury Obligations	Investment Expenses	Bond Premium	Tax-Exempt OID	State	State ID No	State Tax Withheld
\$31.28						LendingClub Notes							

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

# 1099-OID Instructions for Recipient

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID on a taxable obligation is taxable as interest over the life of the obligation. If you are the holder of a taxable OID obligation, generally you must include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See Pub. 550 for more information.

If, as the record holder, you receive Form 1099-OID showing amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-OID for each of the other owners showing the amounts allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner as the "recipient." File Form(s) 1099-OID with Form 1096, with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation.

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a covered security acquired with acquisition premium, your payer generally must report either (1) a net amount of OID that reflects the offset of OID by the amount of acquisition premium amortization for the year, or (2) a gross amount for both the OID and the acquisition premium amortization for the year. For a noncovered security acquired with acquisition premium, your payer is only required to report the gross amount of OID.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

**FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows the OID on a taxable obligation for the part of the year you owned it. Report the amount in box 1 as interest income on your income tax return. However, depending on the type of debt instrument, the issue or acquisition date, and other factors (for example, if you paid acquisition or bond premium, or the obligation is a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return. See Pub. 1212 for details on how to figure the correct OID. See the instructions above for a covered security acquired with acquisition premium.

**Box 2.** Shows qualified stated interest on this obligation for the year, which is an amount separate from the OID. If you held the obligation the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it from another holder during the year, see Pub. 550 for reporting instructions. If there is an amount in both boxes 2 and 8, the amount in box 2 is interest on a U.S. Treasury obligation and is exempt from state and local income taxes. If there is an amount in both boxes 2 and 11, the amount in box 2 is tax-exempt interest and is not included in interest income on your tax return. In general, see how to report tax-exempt interest in the Instructions for Form 1040.

**Box 3.** Shows interest or principal forfeited if you withdrew the money before the maturity date of the obligation, such as from a CD. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 to see where to take the deduction.

**Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

**Box 5.** For a covered security acquired with OID, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you. For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, shows the market discount that accrued on the obligation during the year while held by you. For a covered security acquired on or after January 1, 2015, market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). The payer may, but is not required to, report the market discount for a tax-exempt obligation that is a covered security acquired before January 1, 2017. Report the accrued market discount on your income tax return as directed in the Instructions for Form 1040. Market discount on a tax-exempt security is includable in taxable income as interest income.

**Box 6.** For a taxable covered security, shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID in box 1 or box 8, you must report the net amount of OID on Form 1040 (Schedule B) and you must not make an adjustment to this amount for acquisition premium on Form 1040 (Schedule B).

If there is an amount in both boxes 6 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in box 6 shows the amount of acquisition premium amortization for the year that reduces the amount of your tax-exempt OID for the year. The payer may, but is not required to, report the acquisition premium for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID. See the instructions above for a covered security acquired with acquisition premium.

**Box 7.** Shows the identification (CUSIP) number or description of the obligation (may include the stock exchange, issuer, coupon rate, and year of maturity).

**Box 8.** Shows OID on a U.S. Treasury obligation for the part of the year you owned it. Report this amount as interest income on your federal income tax return, and see Pub. 1212 to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included in box 1. See the instructions above for a covered security acquired with acquisition premium. If the number in this box is negative, it represents a deflation adjustment. See Pub. 550 for further information on accounting for this adjustment.

**Box 9.** Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 2.

**Box 10.** For a taxable covered security, including a Treasury inflation-protected security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 2. If the amount in this box is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

If there is an amount in both boxes 10 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in box 10 shows the amount of premium amortization for the year that reduces the amount of your tax-exempt interest for the year. The payer may, but is not required to, report the premium amortization for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID.

**Box 11.** For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, shows the tax-exempt OID on the obligation for the part of the year you owned it. The payer may, but is not required to, report the OID for a tax-exempt obligation that is a covered security acquired before January 1, 2017. In general, report the amount of tax-exempt OID on Form 1040. See the instructions above for a covered security acquired with acquisition premium.

**Boxes 12-14.** State income tax withheld reporting.

**Future developments.** For the latest information about developments related to Form 1099-OID and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099OID](http://www.irs.gov/Form1099OID).

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## 2019 Form 1099-B Recoveries and Proceeds from Charged-off Loans

FORM 1099-B: Proceeds From Broker and Barter Exchange Transactions (OMB NO. 1545-0715) Copy B for Recipient		
1a	Description of Property	See Details
1b	Date Acquired	See Details
1c	Date Sold or Disposed	See Details
1d	Proceeds	\$6.46
1e	Cost or Other Basis	\$76.87
1f	Accrued Market Discount	\$0.00
1g	Wash Sale Loss Disallowed	\$0.00
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>\$0.00</b>
12	Basis Reported to IRS	Yes

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

## 2019 Recoveries and Proceeds from Charged-off Loans

**2019 FORM 1099-B : PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS (OMB NO. 1545-0715)**

Long-term transactions of a covered security for which basis is reported to the IRS: Report on Form 8949, Part II, with box D checked

(Box 1b)	(Box 1c)	(Box 1a)	(Box 1d)	(Box 1e)		(Box 1f)	(Box 1g)	(Box 2)	(Box 4)	(Box 7)
Date Acquired	Date Sold or Disposed	Description of Property	Proceeds	Cost or Other Basis	Gain/(Loss)	Accrued Market Discount	Wash Sale Loss Disallowed	Type of Gain or Loss	Federal Income Tax Withheld	Loss Not Allowed
04/25/2017	07/30/2019	LC Corp Note, 155698767; Loan ID, 105762332	\$1.79	\$12.36	(\$10.57)	\$0.00	\$0.00	LT	\$0.00	
04/25/2017	02/28/2019	LC Corp Note, 155698736; Loan ID, 102185345	\$0.00	\$14.44	(\$14.44)	\$0.00	\$0.00	LT	\$0.00	
04/25/2017	12/17/2019	LC Corp Note, 155698829; Loan ID, 106495479	\$1.04	\$0.00	\$1.04	\$0.00	\$0.00	LT	\$0.00	
04/25/2017	09/26/2019	LC Corp Note, 155698796; Loan ID, 106204966	\$0.15	\$11.96	(\$11.81)	\$0.00	\$0.00	LT	\$0.00	
04/25/2017	08/30/2019	LC Corp Note, 155698823; Loan ID, 106489285	\$0.00	\$10.43	(\$10.43)	\$0.00	\$0.00	LT	\$0.00	
04/25/2017	03/29/2019	LC Corp Note, 155698788; Loan ID, 106060923	\$2.81	\$0.00	\$2.81	\$0.00	\$0.00	LT	\$0.00	
04/25/2017	11/29/2019	LC Corp Note, 155698864; Loan ID, 106792018	\$0.00	\$6.64	(\$6.64)	\$0.00	\$0.00	LT	\$0.00	
04/26/2017	11/29/2019	LC Corp Note, 155746434; Loan ID, 106209705	\$0.00	\$7.48	(\$7.48)	\$0.00	\$0.00	LT	\$0.00	
04/26/2017	06/24/2019	LC Corp Note, 155746432; Loan ID, 105969495	\$0.67	\$13.56	(\$12.89)	\$0.00	\$0.00	LT	\$0.00	
<b>Subtotal Long-term transactions for which basis is reported to the IRS</b>			<b>\$6.46</b>	<b>\$76.87</b>	<b>(\$70.41)</b>	<b>\$0.00</b>	<b>\$0.00</b>		<b>\$0.00</b>	
<b>Total transactions for which basis is reported to IRS</b>			<b>\$6.46</b>	<b>\$76.87</b>	<b>(\$70.41)</b>	<b>\$0.00</b>	<b>\$0.00</b>		<b>\$0.00</b>	

## 1099-B Instructions for Recipient

Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and the IRS on Form 1099-B. Reporting also is required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 1a.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**CUSIP number.** Shows the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number.

**FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

**Applicable checkbox on Form 8949.** Indicates where to report this transaction on Form 8949 and Schedule D, and which checkbox is applicable. See the instructions for your Schedule D and/or Form 8949.

**Box 1a.** Shows a brief description of the item or service for which amounts are being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. For Section 1256 option contracts, "Section 1256 option" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

**Box 1b.** This box may be blank if box 5 is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

**Box 1c.** Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in boxes 8 through 11, no entry will be present.

**Box 1d.** Shows the cash proceeds, reduced by any commissions or transfer taxes related to the sale, for transactions involving stocks, debt, commodities, forward contracts, non-Section 1256 option contracts, or securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. Also may show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts or non-Section 1256 option contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts or Section 1256 option contracts. Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the Instructions for Schedule D.

**Box 1e.** Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a noncompensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, Instructions for Schedule D, or Pub. 550 for details.

**Box 1f.** Shows the amount of accrued market discount. For details on market discount, see Schedule D (Form 1040) instructions, Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1f may be blank.

**Box 1g.** Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see Schedule D (Form 1040) instructions, Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1g may be blank.

**Box 2.** The short-term and long-term boxes pertain to short-term gain or loss and long-term gain or loss. If the "Ordinary" box is checked, your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the noncontingent bond method generally is treated as ordinary interest income rather than as capital gain. See the Instructions for Form 8949, Pub. 550, or Pub. 1212 for more details on whether there are any special rules or adjustments that might apply to your security. If box 5 is checked, box 2 may be blank.

**Box 3.** If checked, proceeds are from a transaction involving collectibles or from a Qualified Opportunity Fund (QOF).

**Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

**Box 5.** If checked, the securities sold were noncovered securities and boxes 1b, 1e, 1f, 1g, and 2 may be blank. Generally, a noncovered security means: stock purchased before 2011, stock in most mutual funds purchased before 2012, stock purchased in or transferred to a dividend reinvestment plan before 2012, debt acquired before 2014, options granted or acquired before 2014, and securities futures contracts entered into before 2014.

**Box 6.** If the exercise of a noncompensatory option resulted in a sale of a security, a checked "net proceeds" indicates whether the amount in box 1d was adjusted for option premium.

**Box 7.** If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 1d. See the Form 8949 and Schedule D instructions. The broker should advise you of any losses on a separate statement.

**Regulated Futures Contracts, Foreign Currency Contracts, and Section 1256 Option Contracts (Boxes 8 Through 11)**

**Box 8.** Shows the profit or (loss) realized on regulated futures, foreign currency, or Section 1256 option contracts closed during 2019.

**Box 9.** Shows any year-end adjustment to the profit or (loss) shown in box 8 due to open contracts on December 31, 2018.

**Box 10.** Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2019. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts—12/31/2019 in 2020.

**Box 11.** Boxes 8, 9, and 10 are all used to figure the aggregate profit or (loss) on regulated futures, foreign currency, or Section 1256 option contracts for the year. Include this amount on your 2019 Form 6781.

**Box 12.** If checked, the basis in box 1e has been reported to the IRS and either the short-term or the long-term gain or loss box in box 2 will be checked. If box 12 is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D as you may be able to report your transaction directly on Schedule D. If the Ordinary box in box 2 is checked, an adjustment may be required.

**Box 13.** Shows the cash you received, the fair market value of any property or services you received, and the fair market value of any trade credits or scrip credited to your account by a barter exchange. See Pub. 525.

**Boxes 14-16.** Shows state(s)/local income tax information.

**Future developments.** For the latest information about any developments related to Form 1099-B and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099B](http://www.irs.gov/Form1099B).