

	Quarterly originations (\$M)			Aggregate originations (\$M)		
	Q3'15	Q3'16	YOY change	Q3'15	Q3'16	YOY change
<b>Personal-focused</b>	<b>4,293</b>	<b>2,966</b>	<b>-30.9%</b>	<b>21,681</b>	<b>37,021</b>	<b>70.8%</b>
LendingClub	2,236	1,972	-11.8%	13,403	22,660	69.1%
Prosper	1,100	312	-71.7%	5,007	7,857	56.9%
Avant	513	390	-23.9%	1,737	3,725	114.4%
Best Egg	401	249	-38.0%	1,317	2,365	79.6%
Upstart	40	40	0.5%	202	383	90.1%
LendingPoint	3	3	1.1%	16	31	90.3%
<b>SMB-focused</b>	<b>897</b>	<b>1,231</b>	<b>37.2%</b>	<b>5,220</b>	<b>9,752</b>	<b>86.8%</b>
OnDeck	483	613	26.9%	3,292	5,621	70.7%
Kabbage	260	366	40.7%	1,521	2,866	88.5%
Square Capital	123	208	69.1%	225	922	309.8%
Credibly	31	44	41.6%	182	343	88.5%
<b>Student-focused</b>	<b>1,079</b>	<b>2,392</b>	<b>121.6%</b>	<b>4,436</b>	<b>14,194</b>	<b>220.0%</b>
SoFi	1,000	2,000	100.0%	4,000	12,318	208.0%
Earnest	74	210	185.2%	230	1,000	334.9%
CommonBond	93	182	96.1%	293	876	199.0%

Based on company-provided data from LendingClub (all periods), OnDeck (all periods), SoFi (Q4'11, Q3'12-Q3'16), Prosper (all periods), Kabbage (Q1'14 and Q2'16), Upstart (Q4'15), Credibly (Q3'16), Earnest (Q3'16), Square Capital (Q2'15-Q3'16), CommonBond (Q2'15), and LendingPoint (Q4'15). This includes information from company contacts, press releases, SEC filings and websites.

BestEgg originations for Q1'14 through Q2'16 from Kroll Bond Rating Agency pre-sale report dated Aug. 2, 2016.

Avant originations for Q1'13 through Q1'16 from Kroll Bond Rating Agency new issue report dated April 18, 2016.

CommonBond originations for Q1'16 from DBRS new issue report dated April 8, 2016.

Analysis also reflects company-provided data for periods prior to third quarter 2011: LendingClub (Q3'07-Q2'11), OnDeck (Q3'08, Q1'09-Q3'09, Q1'10-Q2'11) and Prosper (Q4'08-Q2'11).

S&P Global Market Intelligence estimates used for all other periods.

© 2016. S&P Global Market Intelligence. All rights reserved.