

Fintech Bull/Bear Debates, Now Including LendingClub After Initiation

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Join Stephens analyst Vincent Caintic for a group investor call discussing the bear and bull arguments for fintechs, including LendingClub (initiated at Equal-Weight), Upstart, Affirm and Open Lending. We will update investors on fintech sentiment from both equity and debt investors, following positive commentary from consumer lenders at recent financials conferences, and negative viewpoints from recent macro data. We will also discuss company feedback.

Conference call date and time subject to change. To join the call or to obtain more information, please contact your Stephens sales representative.

Topics of Discussion

- Why are our LendingClub estimates more negative than consensus?
- Should we expect positive outcomes for fintechs this quarter, with consumer finance companies sounding upbeat during recent conferences?
- Does negative macro data / interest rates / inflation matter? Haven't fintech shares already priced negativity (down 50%+ YTD)?
- Credit investors' latest thoughts on investing in fintech loans. Why did banks/CUs pull back in 2Q22? Is this temporary?
- Company feedback and why management is confident in 2023?
- Bullish/bearish catalysts

Conference Call Host

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