

Prosper Performance Update: June 2018

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Monthly Originations Summary – For Month Ending June 30, 2018*:

Prosper Rating	Dollar %	% 5 Year Loans	Average Loan Size	WA Borrower Rate	WA Coupon ⁱ	Dollar WA FICO
AA	10.73%	10%	\$ 13,729	7.27%	6.27%	752
A	21.66%	30%	\$ 13,723	9.62%	8.62%	725
B	25.83%	38%	\$ 14,051	12.54%	11.54%	711
C	25.10%	44%	\$ 13,539	17.29%	16.29%	697
D	11.21%	44%	\$ 11,941	24.14%	23.14%	684
E	4.42%	35%	\$ 8,783	29.61%	28.61%	678
HR	1.03%	0%	\$ 6,203	31.82%	30.82%	668
AA-HR	100.00%	35%	\$ 13,051	14.79%	13.79%	710

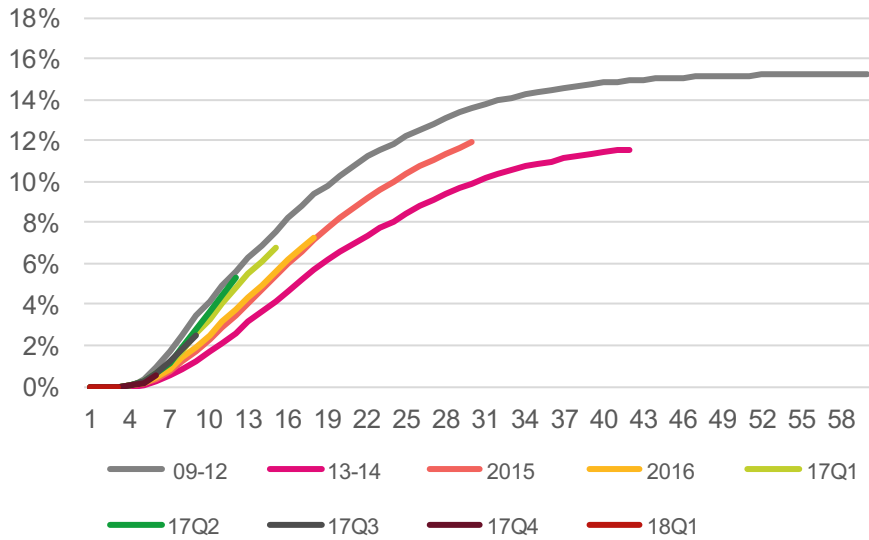
Prosper Portfolio Highlights (at time of origination)*:

- Prosper is continuing to migrate to a higher rated credit book. 58.2% of originations for the month of June were rated AA-B.
- Dollar WA FICO for the month of June was 710, a slight decrease of ~2 points since May but ~7 points increase since Q2 2017.
- Average loan size on the platform continues to track lower at \$13,051 (7% lower since Jan 2018) driven by credit tightening actions focused on limiting the loan amounts based on income and ability to pay.
- WA Borrower Rate on the portfolio decreased by 10 bps in June compared to May originations driven by the shift in rating mix. Borrower rates have increased across all rating grades and would have increased by 53 bps month-over-month without the mix shift.

Vintage	Original DTI	Original FICO	Original WA Coupon ⁱ
2013	18.28%	717	15.81%
2014	18.62%	705	13.19%
2015	19.01%	703	12.50%
2016	19.41%	709	12.91%
2017	18.26%	708	15.32%
2018Q1	18.52%	717	13.14%
2018Q2	18.54%	713	13.67%

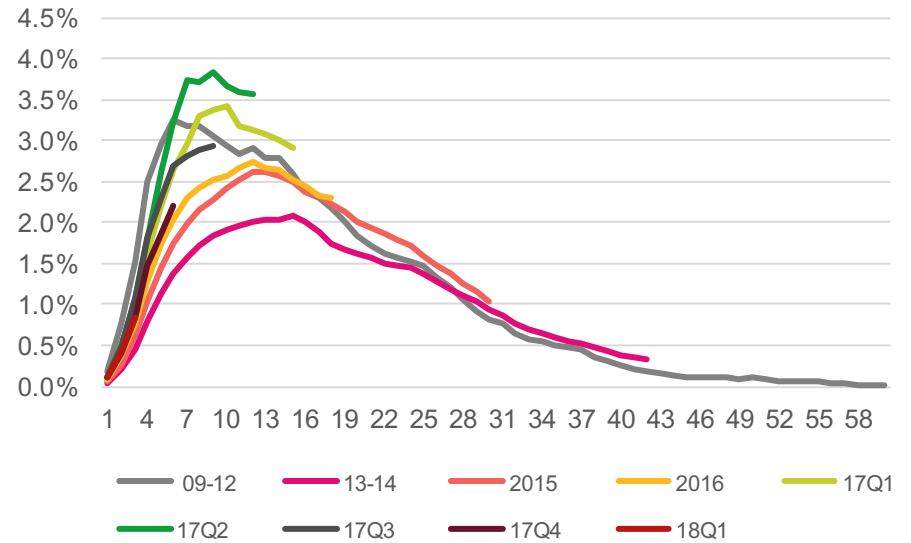
* Information presented is at the time of origination.

Cumulative Gross Loss Per Origination Dollar (%)



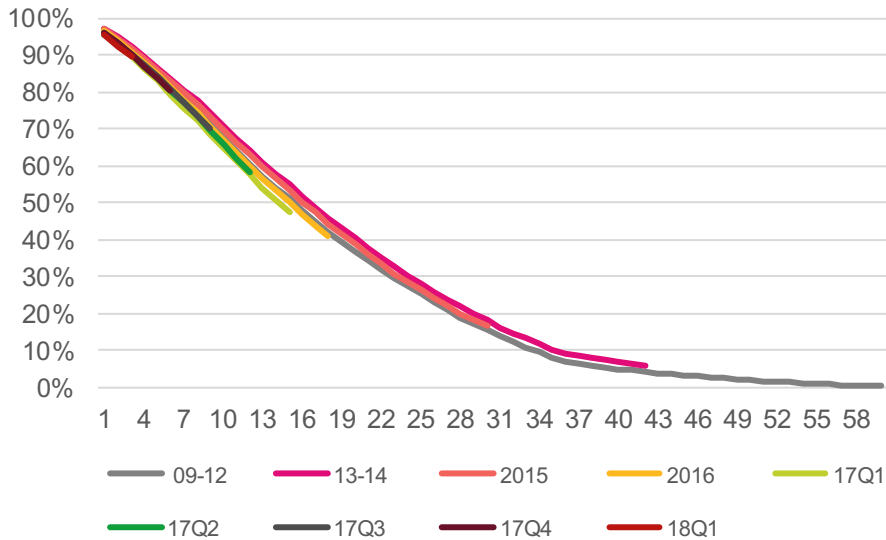
Cumulative Gross Loss Per Origination Dollar measures the cumulative principal charged off for a given vintage divided by the total principal originated in that vintage. "Gross" refers to the fact that curves do not account for the post-chargeoff recovery effort that Prosper conducts on behalf of investors. Currently investors are receiving 7-8% of chargeoff principal as a result of recovery operations. There can be no guarantee that these recovery rates will remain the same in the future.

Delinquency Per Origination Trend (%)



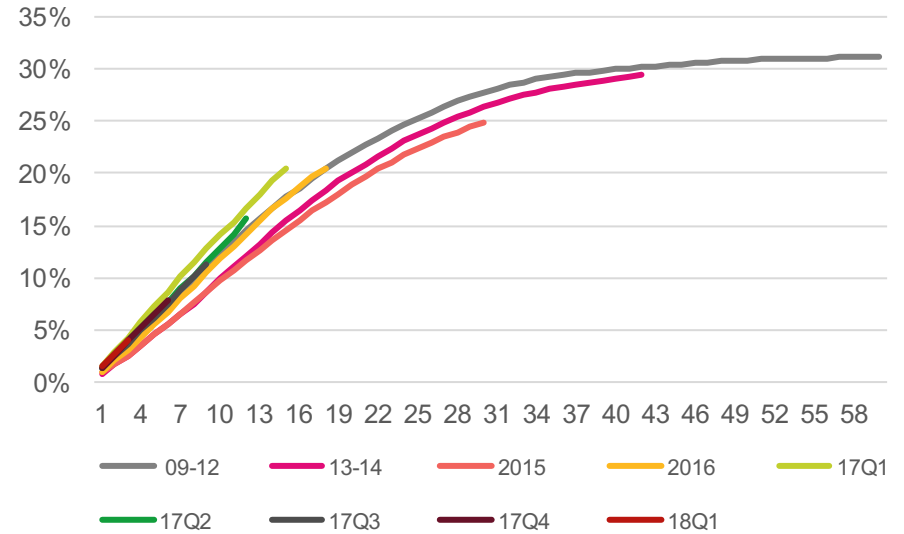
% Delinquency Per Origination Trend measures the cumulative principal dollars that are 16 or more days past due, and that are not charged off in a given month after origination. We believe this measure is useful for discerning emerging delinquency trends and is a leading indicator for the Cumulative Gross Loss Per Origination Dollar measure.

Remaining Balance (%)



Remaining Balance by Vintage measures the cumulative principal dollars remaining in the pool that have not been charged off.

Cumulative Prepayments by Vintage (%)



Cumulative Prepayment by Vintage measures the cumulative principal dollars associated with accounts that prepaid in advance of their scheduled payment schedule. The cumulative prepayment rate is calculated by dividing the cumulative dollar amount prepaid by the total original loan amount funded.

Notes & Disclaimers:

* All information presented in the Monthly Originations Summary and Prosper Portfolio Highlights is from the time of origination and based on original estimated loss rate.

i WA Coupon shows the weighted average coupon on a loan or group of loans and is calculated by (a) taking the weighted average contractual amortization rate for such loans, and subtracting (b) Prosper's 1% servicing fee.

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