

Prosper Performance Update: August 2018

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Monthly Originations Summary – For Month Ending August 31, 2018*:

Prosper Rating	Dollar %	% 5 Year Loans	Average Loan Size	WA Borrower Rate	WA Coupon ⁱ	Dollar WA FICO
AA	12.64%	9.38%	\$ 14,974	7.15%	6.15%	770
A	24.11%	36.12%	\$ 14,445	9.79%	8.79%	730
B	25.78%	37.75%	\$ 13,848	12.86%	11.86%	714
C	24.38%	40.99%	\$ 13,805	17.93%	16.93%	699
D	9.45%	44.73%	\$ 12,457	24.81%	23.81%	684
E	2.81%	35.11%	\$ 7,634	29.79%	28.79%	675
HR	0.83%	-	\$ 6,101	31.82%	30.82%	669
AA-HR	100.00%	34.84%	\$ 13,507	14.40%	13.40%	717

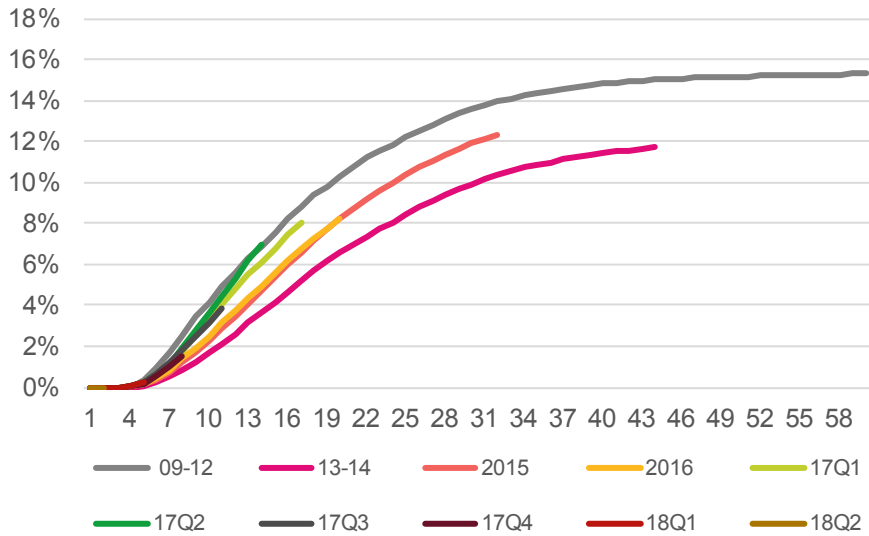
Prosper Portfolio Highlights (at time of origination)*:

- In August, 63% of originations were rated AA-B as Prosper continues to reduce the risk profile of originations on its platform.
- Dollar WA FICO for August was 717, an increase of 2 points since last month and 14 points since Q2 2017.
- Average loan size on the platform is approximately \$13,500. This is a slight decrease since 2018H1, driven by limiting loan amounts based on a borrower's income and ability to pay.
- WA Borrower Rate for August originations on the platform decreased by 70 bps compared to July, largely driven by the mix shift to rating grades with lower risk. Without the mix shift, the WA Borrower Rate would have increased slightly in August.

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	18.25%	708	15.32%
2018H1	18.53%	715	13.42%
201808	17.03%	717	13.40%

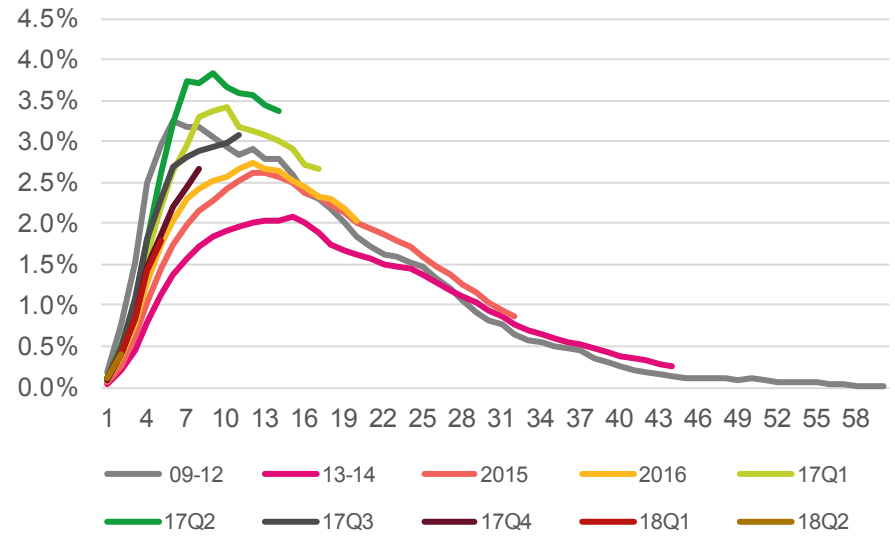
* Information presented is at the time of origination.

Cumulative Gross Loss Per Origination Dollar (%)



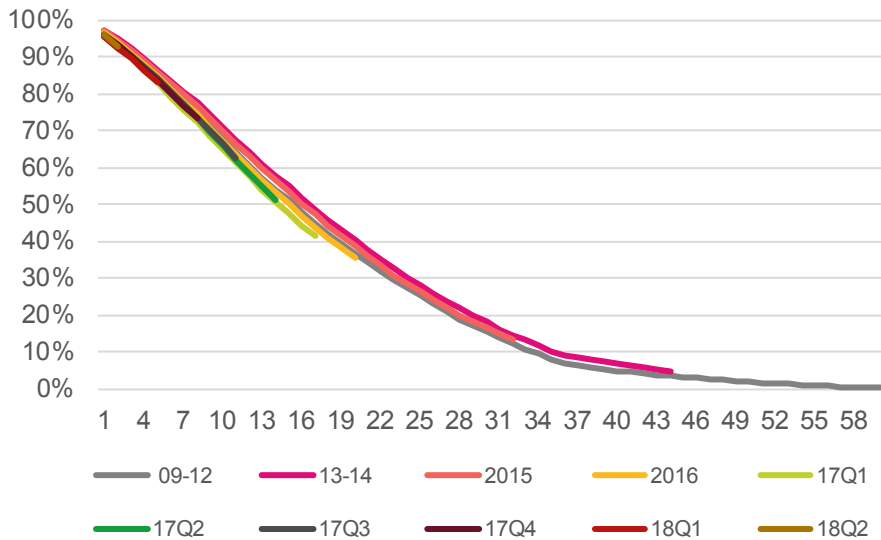
Cumulative Gross Loss Per Origination Dollar measures the cumulative principal charged off for a given vintage divided by the total principal originated in that vintage. "Gross" refers to the fact that curves do not account for the post-chargeoff recovery effort that Prosper conducts on behalf of investors. 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 (%)



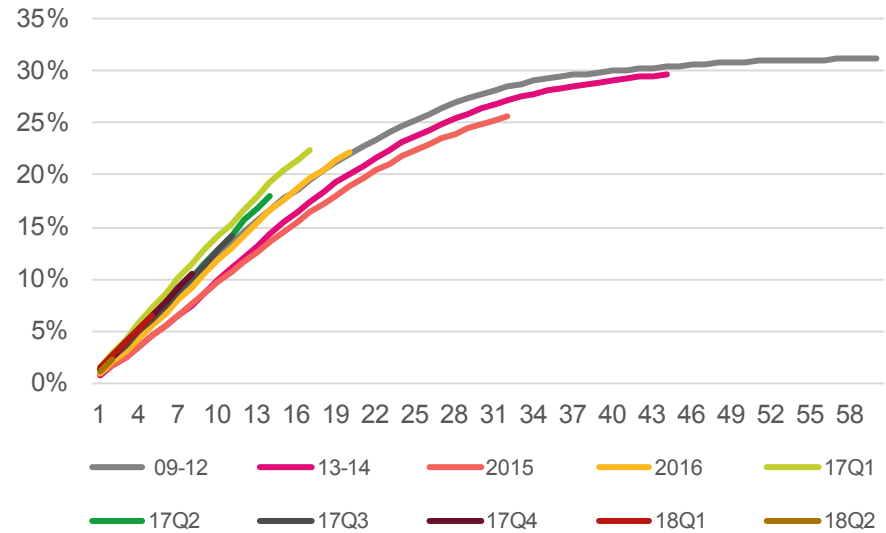
% Delinquency Per Origination Trend measures the cumulative principal dollars that are 16 or more days past due, and that are not charged off in a given month after origination. We believe this measure is useful for discerning emerging delinquency trends and is a leading indicator for the Cumulative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

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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