

# Prosper Performance Update: September 2020

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## Monthly Originations Summary – For Month Ended September 30, 2020\*

Prosper Rating	Dollar %	% 5 Year Loans	Average Loan Size	WA Borrower Rate	WA Coupon <sup>i</sup>	Dollar WA FICO
AA	22.06%	28.84%	\$ 12,195	8.31%	7.31%	772
A	36.44%	45.44%	\$ 13,614	11.70%	10.70%	731
B	22.02%	44.88%	\$ 12,809	15.04%	14.04%	714
C	14.83%	45.59%	\$ 11,999	19.58%	18.58%	699
D	3.71%	61.63%	\$ 12,086	25.78%	24.78%	692
E	0.89%	48.80%	\$ 7,355	30.37%	29.37%	685
HR	0.05%	0.00%	\$ 5,833	31.82%	30.82%	674
AA-HR	100.00%	42.28%	\$ 12,695	13.56%	12.56%	729

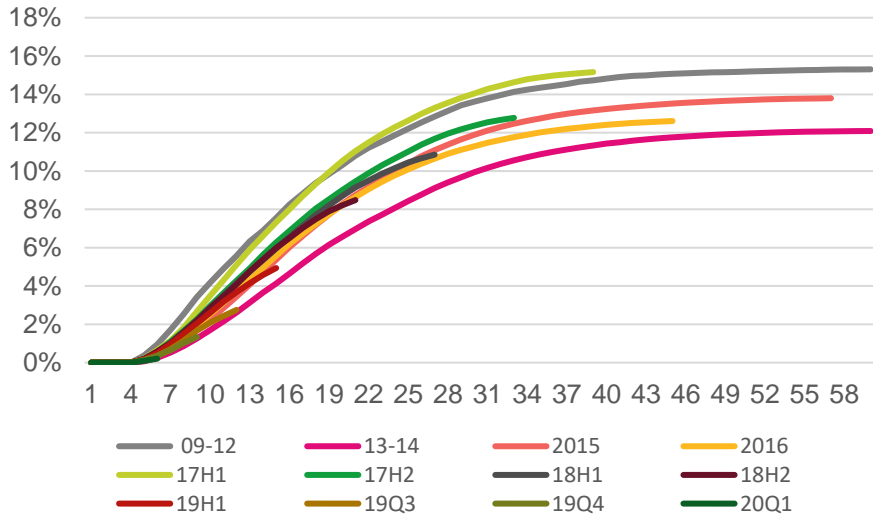
## Prosper Portfolio Highlights (at time of origination)\*

- In September, approximately 81% of originations were rated AA-B compared to 83% in the prior month.
- The weighted average annual income of borrowers on the platform in September was \$104K, remaining relatively flat year-over-year.
- The weighted average borrower rate for September originations increased by 17 bps month-over-month, due to a higher mix of C-HR rated loans over the period.

Vintage	Original DTI	Original FICO	Original WA Coupon <sup>i</sup>
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%
2018	18.15%	715	13.51%
2019	18.21%	719	13.00%
YTD 2020	18.08%	726	12.40%

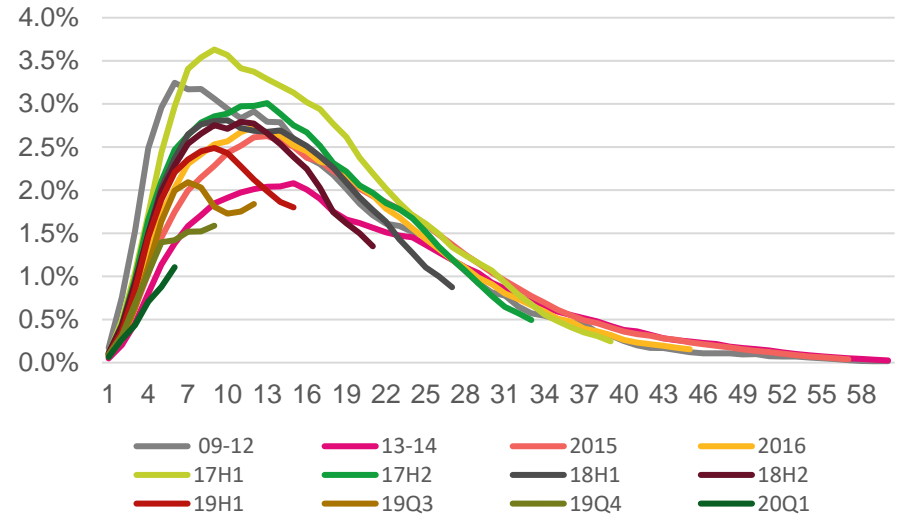
\* Information presented is at the time of origination.

### Cumulative Gross Loss Per Origination Dollar (%)



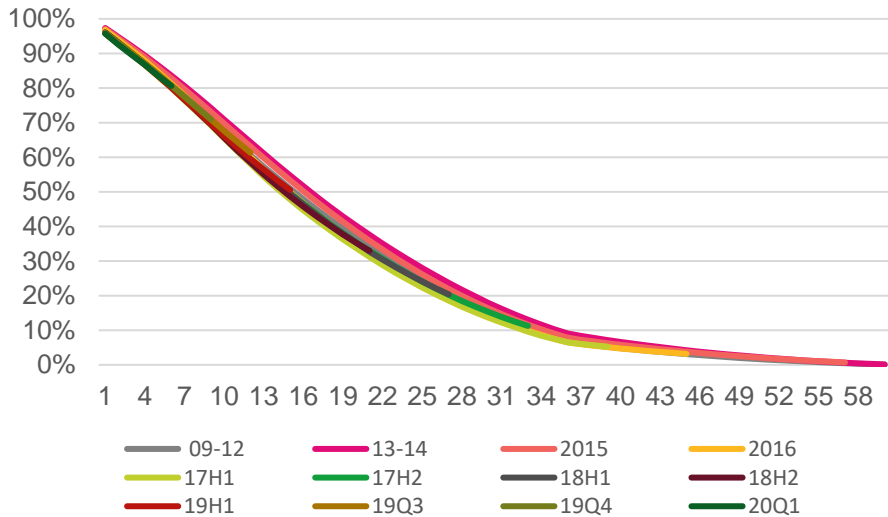
Cumulative Gross Loss Per Origination Dollar measures the cumulative principal charged off<sup>+</sup> for a given vintage, divided by the total principal originated in that vintage. "Gross" refers to the fact that losses shown do not account for the post-chargeoff recovery effort that Prosper conducts on behalf of investors. Currently, investors are receiving 7-10% 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 (%)



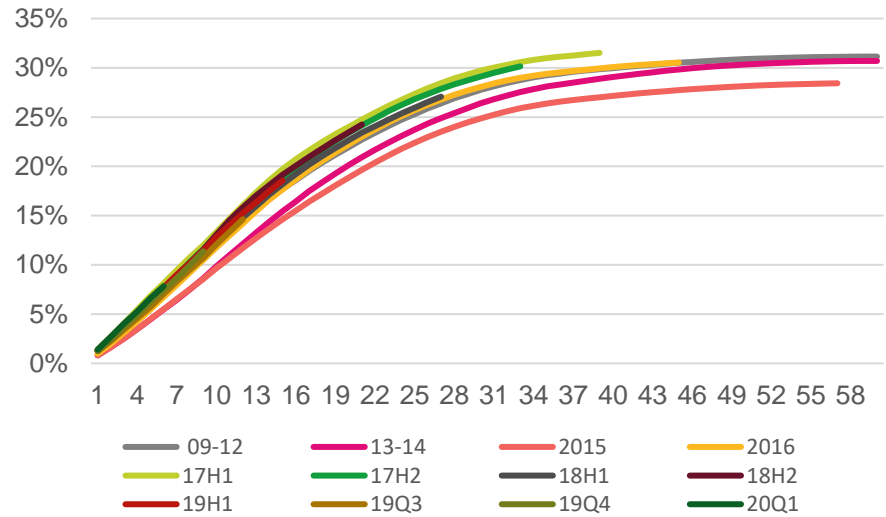
Delinquency Per Origination Trend measures the cumulative principal dollars for each vintage that are 16 or more days past due and that are not charged off<sup>+</sup> in a given month after origination. We believe this measure is useful for discerning emerging delinquency trends and is a leading indicator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

### Remaining Balance by Vintage (%)



Remaining Balance by Vintage measures the cumulative principal dollars remaining in a particular vintage that have not been charged off.<sup>+</sup>

### Cumulative Prepayments by Vintage (%)



Cumulative Prepayments by Vintage measures the cumulative principal dollars associated with accounts that have been 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.

<sup>+</sup> "Charged off" refers to loans that are (i) at least 120 days past due, or, (ii) to the extent required by investor specifications, at least 180 days past due.

# 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 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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