

Prosper Performance Update: January 2026

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Monthly Originations Summary – For Month Ended January 31, 2026*

Prosper Rating	Dollar %	% 5 Year Loans	Average Loan Size	WA Borrower Rate	WA Coupon ⁱ	Dollar WA FICO	Median Prosper loan to Income (PTI)
AA	15.7%	75.9%	\$ 20,330	8.5%	7.5%	747	5.0%
A	33.1%	82.7%	\$ 20,718	10.8%	9.8%	720	6.0%
B	17.5%	79.1%	\$ 15,810	14.1%	13.1%	703	5.5%
C	12.5%	74.2%	\$ 14,127	19.3%	18.3%	692	5.1%
D	10.8%	71.4%	\$ 12,314	22.9%	21.9%	680	5.1%
E	10.5%	68.0%	\$ 10,542	28.6%	27.6%	669	4.5%
AA-E	100.0%	77.2%	\$ 16,059	15.2%	14.2%	708	5.2%

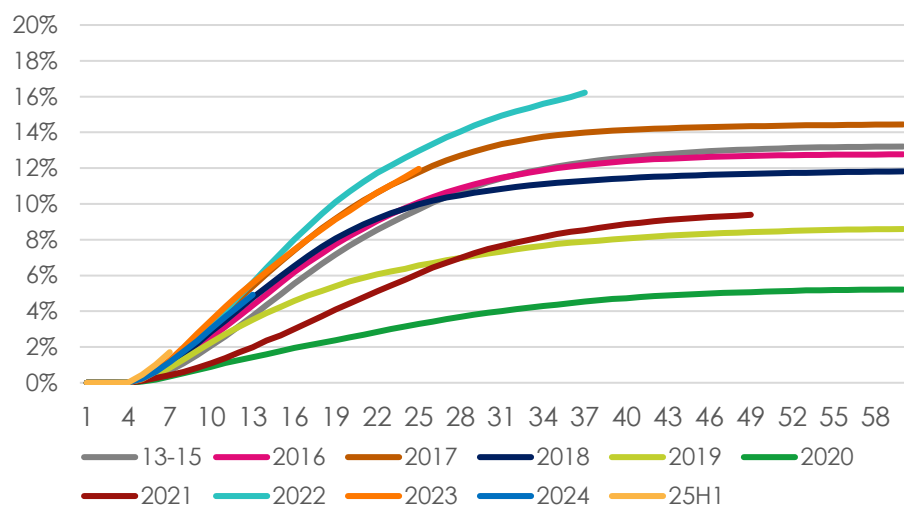
Prosper Portfolio Highlights*

- **Average Loan Size** for January originations was \$16,059
- **Weighted Average Borrower Rate** for January originations was 15.2%
- **Median Prosper loan to Income (PTI)** monthly payment ratio for January was 5.2%

Vintage	Original DTI	Median PTI	Dollar WA FICO	Original WA Coupon ⁱ
2014	18.6%	6.6%	705	13.2%
2015	19.0%	7.3%	703	12.5%
2016	19.4%	7.4%	709	12.9%
2017	18.2%	7.0%	708	15.3%
2018	18.2%	6.2%	715	13.5%
2019	18.2%	5.7%	719	13.0%
2020	18.2%	5.1%	727	12.2%
2021	17.6%	5.1%	720	12.0%
2022	17.3%	5.1%	711	13.5%
2023	19.0%	5.4%	712	16.4%
2024	19.2%	5.7%	716	16.5%
2025	18.5%	5.6%	714	15.3%
YTD 2026	18.8%	5.2%	708	14.2%

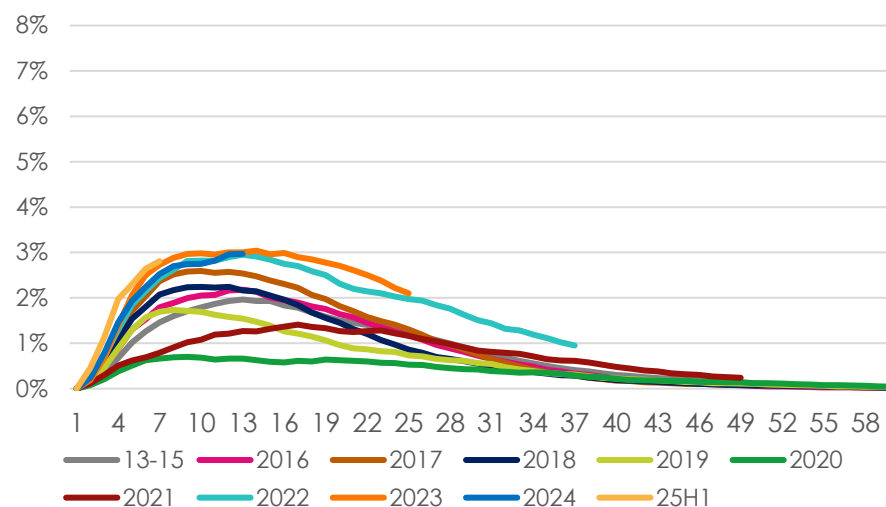
* Information presented is at the time of origination for Standard Platform only.

Cumulative Gross Loss Per Origination Dollar (%)



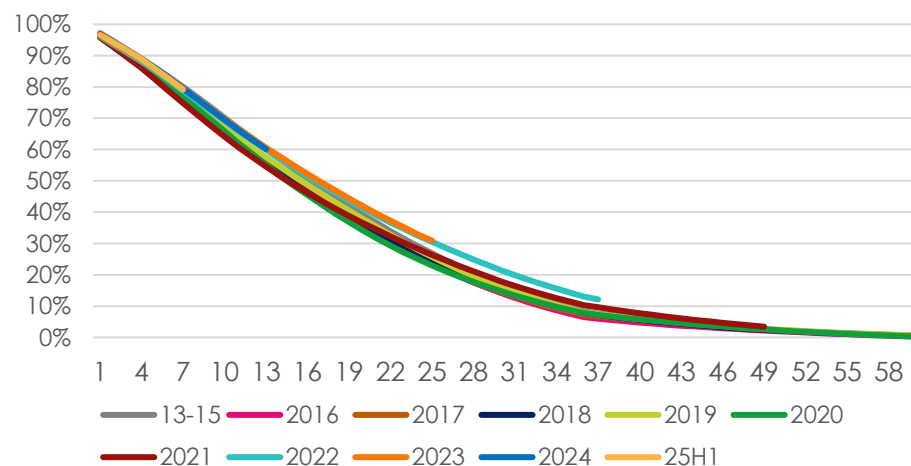
Cumulative Gross Loss Per Origination Dollar measures the cumulative principal charged off* for a given vintage, divided by the total principal originated in that vintage. "Gross" refers to the fact that losses shown do not account for the post-chargeoff recovery effort that Prosper conducts on behalf of investors. To date, recovery rates under the program have ranged from 7-12% of chargeoff principal. There can be no guarantee that these recovery rates will remain the same in the future.

Delinquency Per Origination Trend (%)



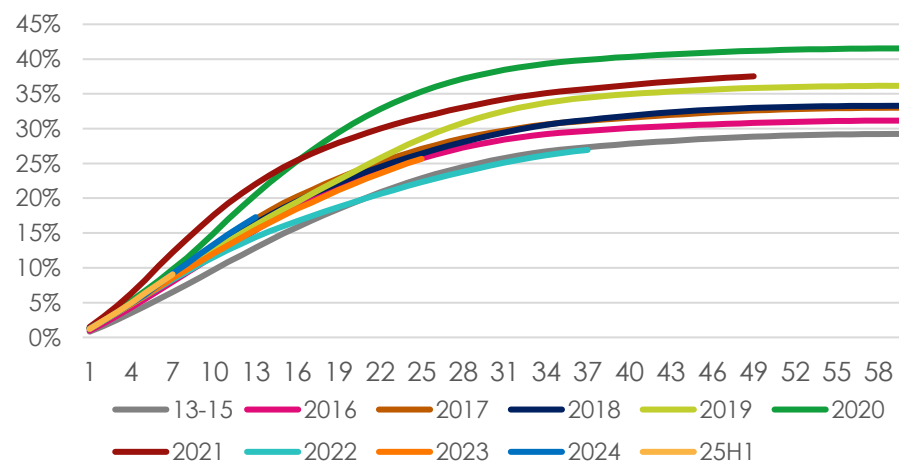
Delinquency Per Origination Trend measures the cumulative principal dollars for each vintage that are more than 30 days past due and that are not charged off* in a given month after origination. We believe this measure is useful for discerning emerging delinquency trends and is a leading indicator for the Cumulative Gross Loss Per Origination Dollar measure.

Remaining Balance by Vintage (%)



Remaining Balance by Vintage measures the cumulative principal dollars remaining in a particular vintage that have not been charged off.*

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.

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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