Prosper Performance Update: September 2026

David Staley, Vice President, Capital Markets dstaley@prosper.com
John Goldston, Vice President, Finance jgoldston@prosper.com
Bobby Heytota, Sr. Director, Capital Markets bheytota@prosper.com
Joe Rinaldo, Sr. Director, Capital Markets jrinaldo@prosper.com
Joe Manzo, Director, Capital Markets jmanzo@prosper.com
Yaksh Birla, Associate Director, Capital Markets ybirla@prosper.com
Kevin Neary, Associate, Capital Markets kneary@prosper.com

Monthly Originations Summary – For Month Ended September 30, 2026*

Prosper Rating	Dollar %	WA Term (Months)	Average Loan Size	WA Borrower Rate	WA Coupon [i]	Dollar WA FICO	Median Prosper Loan to Income (PTI)
AA	15.8%	58	$20,778	8.6%	7.6%	755	4.7%
A	28.7%	60	$20,759	11.5%	10.5%	726	5.7%
B	19.0%	59	$15,868	14.4%	13.4%	700	5.5%
C	14.8%	60	$16,133	19.5%	18.5%	694	5.1%
D	10.6%	57	$14,178	22.9%	21.9%	683	5.1%
E	11.1%	56	$11,350	28.8%	27.8%	671	4.4%
AA-E	**100.0%**	**58**	**$16,712**	**15.9%**	**14.9%**	**710**	**5.1%**

Prosper Portfolio Highlights*

- **Average Loan Size for September originations was $16,712**
- **Weighted Average Borrower Rate for September originations was 15.9%**
- **Median Prosper Loan to Income (PTI) monthly payment ratio for September was 5.1%**

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	18.1%	6.1%	715	13.5%
2019	18.2%	5.7%	717	13.1%
2020	18.1%	5.2%	726	12.3%
2021	17.6%	5.2%	719	12.0%
2022	17.3%	5.2%	710	13.5%
2023	19.0%	5.5%	712	16.4%
2024	19.2%	5.7%	715	16.5%
2025	18.5%	5.7%	713	15.3%
YTD 2026	**18.8%**	**5.2%**	**709**	**14.7%**

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

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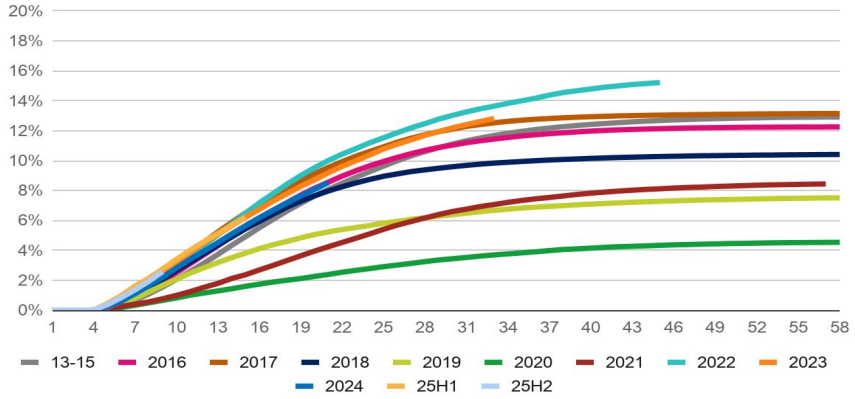
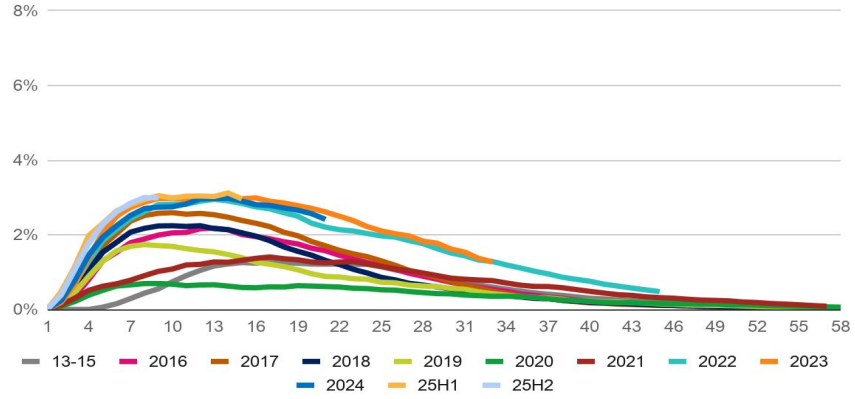
Cumulative Net Loss Per Origination Dollar (%)



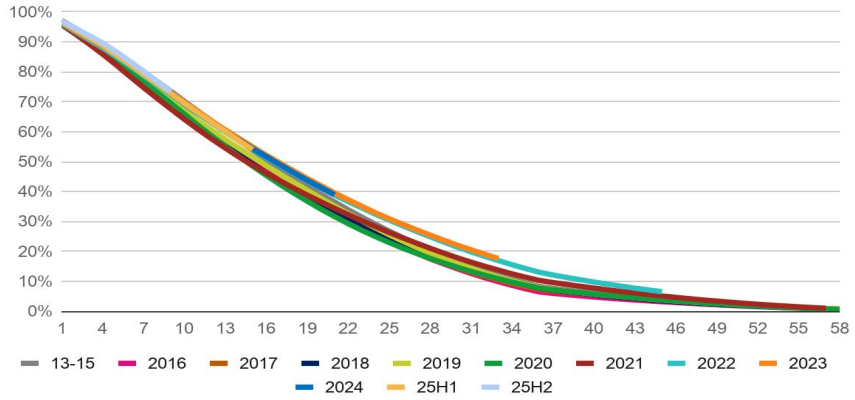
Cumulative Net Loss Per Origination Dollar measures the cumulative principal charged off* less post-chargeoff recoveries for a given vintage, divided by the total principal originated in that vintage. "Net" refers to the fact that losses shown account for the post-chargeoff recovery effort that Prosper conducts on behalf of investors. To date, recovery rates under the program have ranged from 7-15% of chargeoff principal. There can be no guarantee that these recovery rates will remain the same in the future.

Delinquency Per Origination Trend (%)



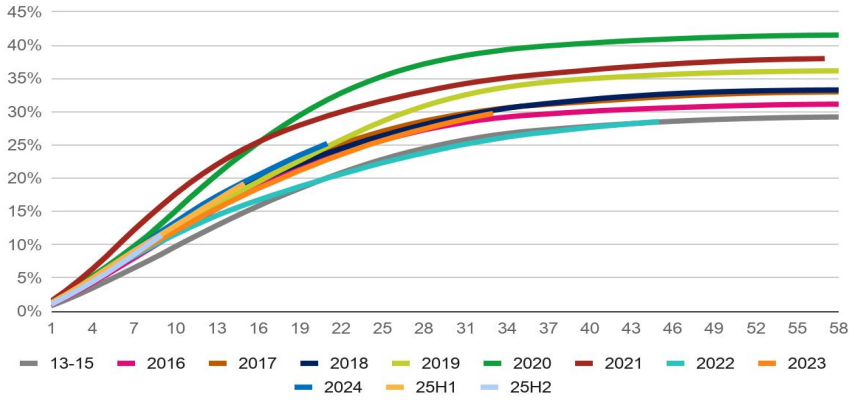
Delinquency Per Origination Trend measures the cumulative principal dollars for each vintage that are more than 30 days past due and that are not charged off* in a given month after origination. We believe this measure is useful for discerning emerging delinquency trends and is a leading indicator for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

* "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.

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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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