

# Prosper Performance Update: February 2019

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## Monthly Originations Summary – For Month Ending February 28, 2019\*

Prosper Rating	Dollar %	% 5 Year Loans	Average Loan Size	WA Borrower Rate	WA Coupon <sup>i</sup>	Dollar WA FICO
AA	14.88%	14.39%	\$ 14,786	7.31%	6.31%	770
A	25.01%	32.25%	\$ 14,438	9.87%	8.87%	729
B	26.52%	38.94%	\$ 14,814	12.95%	11.95%	713
C	22.58%	45.55%	\$ 14,738	18.05%	17.05%	701
D	8.39%	43.67%	\$ 12,663	25.03%	24.03%	686
E	1.99%	32.29%	\$ 7,471	29.90%	28.90%	674
HR	0.62%	-	\$ 5,911	31.82%	30.82%	668
<b>AA-HR</b>	<b>100.00%</b>	<b>35.13%</b>	<b>\$ 14,093</b>	<b>13.96%</b>	<b>12.96%</b>	<b>719</b>

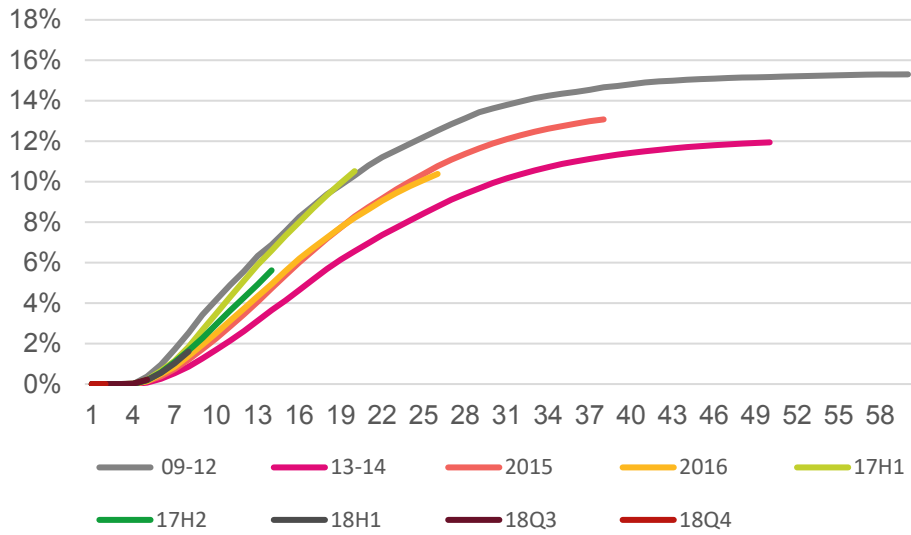
## Prosper Portfolio Highlights (at time of origination)\*

- In February, 66% of originations were rated AA-B and the dollar weighted average FICO was 719, relatively flat month-over-month.
- Weighted average income of borrowers on the platform in February increased by \$13,964 year-over-year.
- Weighted average borrower rate for February originations on the platform decreased by 18 bps compared to the month of January 2019. This decrease was largely mix driven; the weighted average borrower rate would have been relatively flat month-over-month without the shift in rating mix.

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 YTD	17.82%	719	13.05%

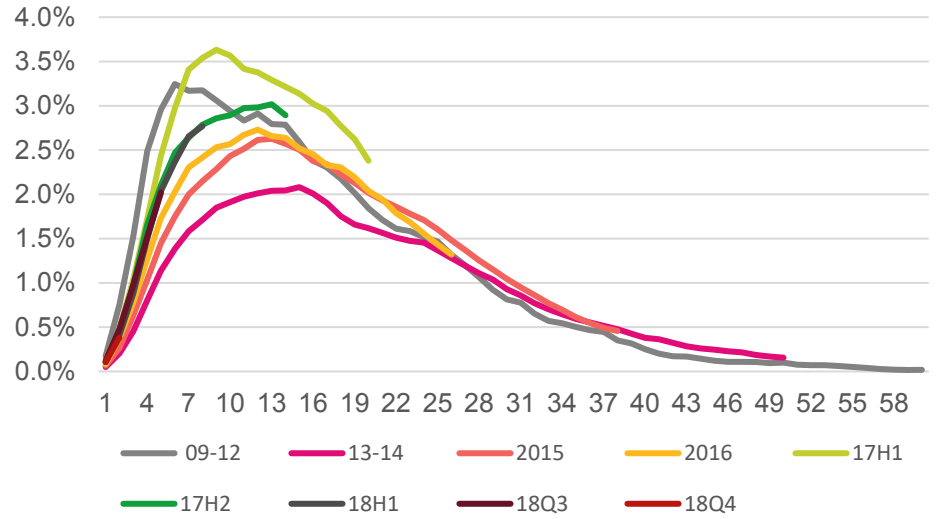
\* Information presented is at the time of origination.

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



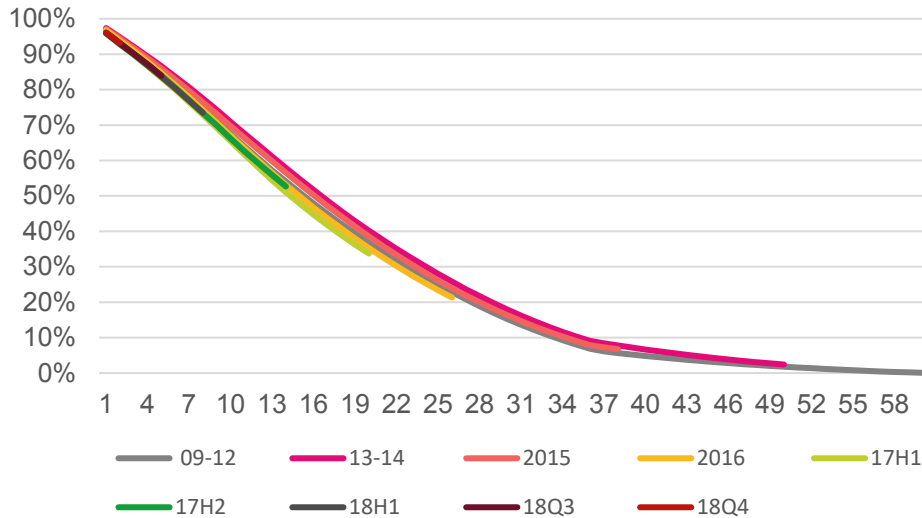
Cumulative Gross Loss Per Origination Dollar measures the cumulative principal charged off for a given vintage divided by the total principal originated in that vintage. "Gross" refers to the fact that curves do not account for the post-chargeoff recovery effort that Prosper conducts on behalf of investors.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



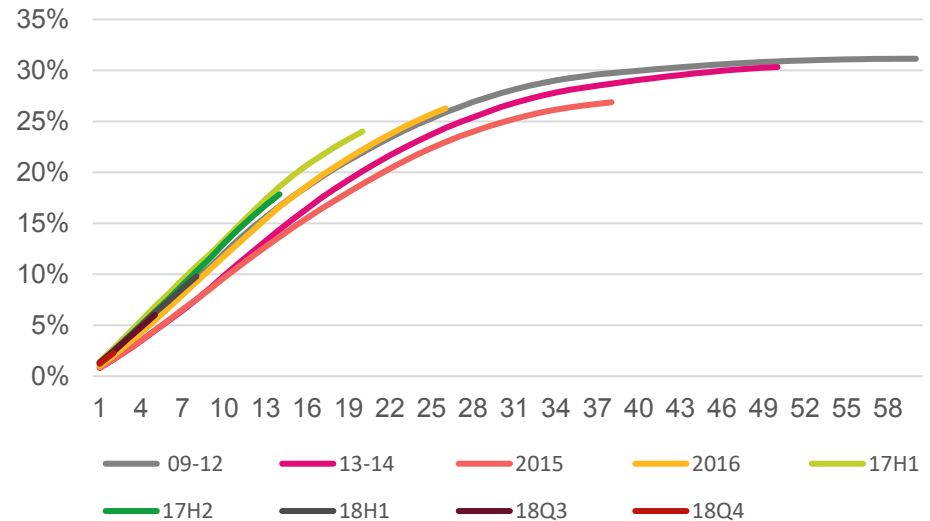
% Delinquency Per Origination Trend measures the cumulative principal dollars that are 16 or more days past due, and that are not charged off in a given month after origination. We believe this measure is useful for discerning emerging delinquency trends and is a leading indicator for the Cumulative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

### Remaining Balance 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 Prepayment 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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