

# Prosper Performance Update: January 2023

David Staley, Vice President, Capital Markets  
 John Goldston, Vice President, Capital Markets  
 Joe Rinaldo, Director, Capital Markets  
 Yaksh Birla, Senior Associate, Capital Markets  
 Joe Manzo, Senior Associate, Capital Markets

[dstaley@prosper.com](mailto:dstaley@prosper.com)  
[jgoldston@prosper.com](mailto:jgoldston@prosper.com)  
[jrinaldo@prosper.com](mailto:jrinaldo@prosper.com)  
[ybirla@prosper.com](mailto:ybirla@prosper.com)  
[jmanzo@prosper.com](mailto:jmanzo@prosper.com)

## Monthly Originations Summary – For Month Ended January 31, 2023\*

Prosper Rating	Dollar %	% 5 Year Loans	Average Loan Size	WA Borrower Rate	WA Coupon <sup>i</sup>	Dollar WA FICO	Median Prosper loan to Income (PTI)
AA	16.6%	48.3%	\$ 17,818	9.3%	8.3%	760	4.8%
A	14.8%	40.0%	\$ 17,280	11.5%	10.5%	726	5.2%
B	26.9%	63.2%	\$ 14,485	13.7%	12.7%	711	5.1%
C	17.8%	56.7%	\$ 14,878	18.1%	17.1%	701	6.2%
D	12.6%	68.1%	\$ 13,095	22.0%	21.0%	692	6.1%
E	10.7%	70.7%	\$ 11,168	27.4%	26.4%	678	6.0%
HR	0.7%	51.0%	\$ 7,328	31.2%	30.2%	654	4.0%
<b>AA-HR</b>	<b>100.0%</b>	<b>57.4%</b>	<b>\$ 14,605</b>	<b>16.1%</b>	<b>15.1%</b>	<b>713</b>	<b>5.5%</b>

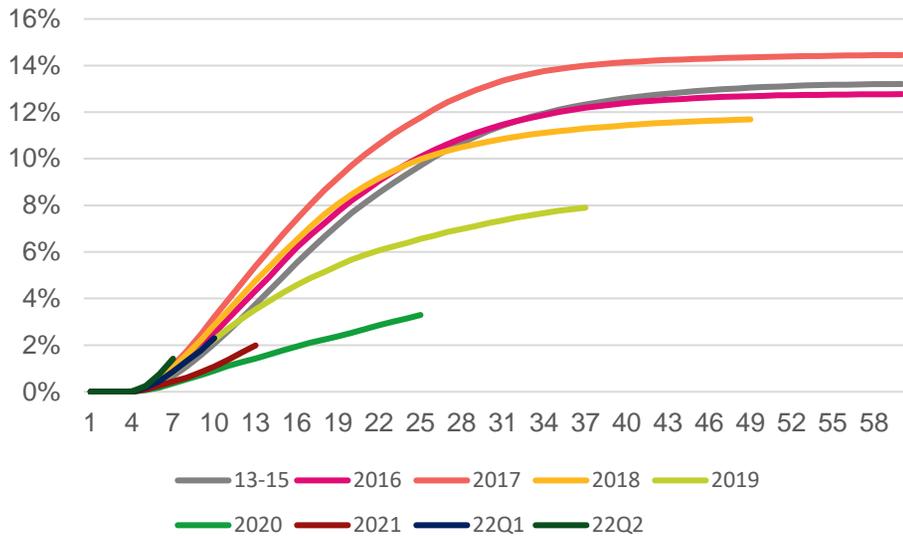
## Prosper Portfolio Highlights\*

- **Dollar %** of AA-B rated loan originations in January comprised approximately 58.3% of total loan originations, representing a 0.2% increase month-over-month
- **Average Loan Size** in January increased by \$985 to \$14,605, representing a 7.2% increase month-over-month
- **Weighted Average Borrower Rate** for January originations remained steady month-over-month at 16.1%
- **Median Prosper loan to Income (PTI)** monthly payment ratio for January increased slightly month-over-month by 0.2% to 5.5%

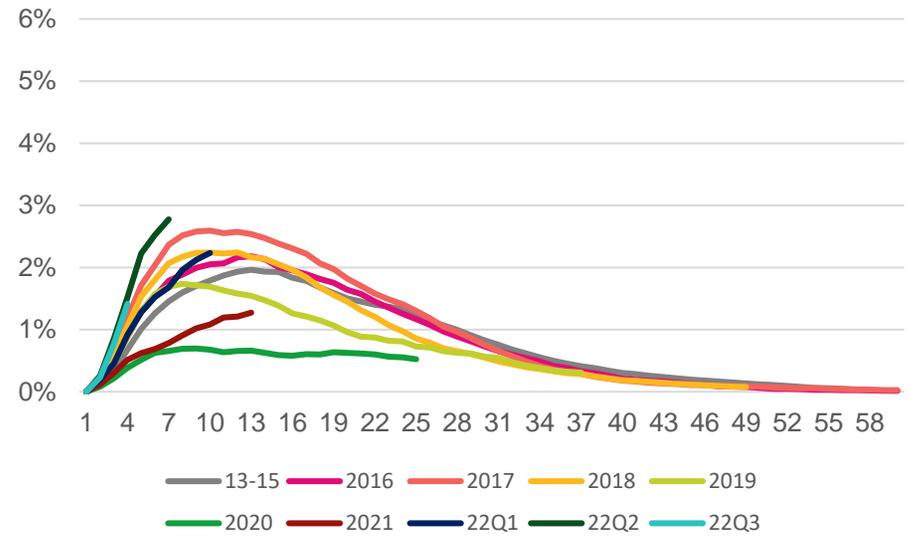
Vintage	Original DTI	Median PTI	Original FICO	Original WA Coupon <sup>i</sup>
2014	18.6%	6.6%	705	13.2%
2015	19.0%	7.3%	703	12.5%
2016	19.4%	7.4%	709	12.9%
2017	18.2%	7.0%	708	15.3%
2018	18.1%	6.2%	715	13.5%
2019	18.2%	5.7%	718	13.1%
2020	18.1%	5.1%	727	12.3%
2021	17.6%	5.1%	720	12.0%
2022	17.3%	5.1%	711	13.5%
<b>2023</b>	<b>18.7%</b>	<b>5.5%</b>	<b>713</b>	<b>15.1%</b>

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

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



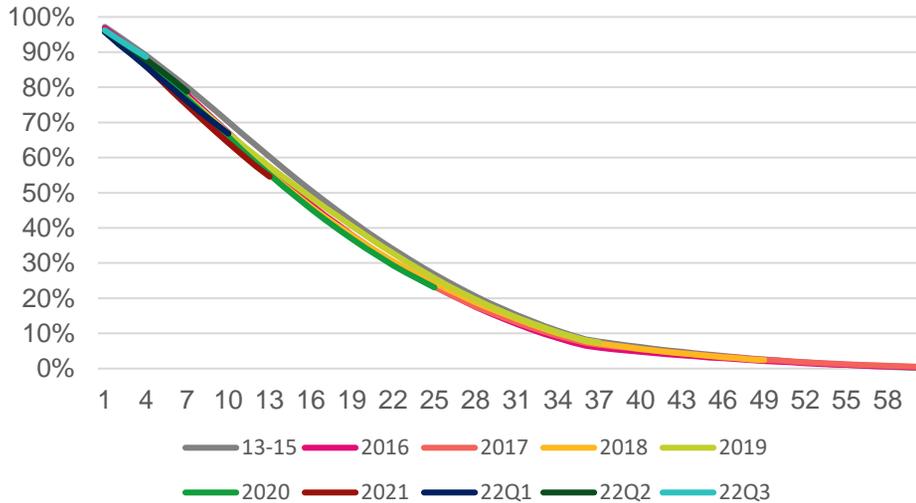
### Delinquency Per Origination Trend (%)



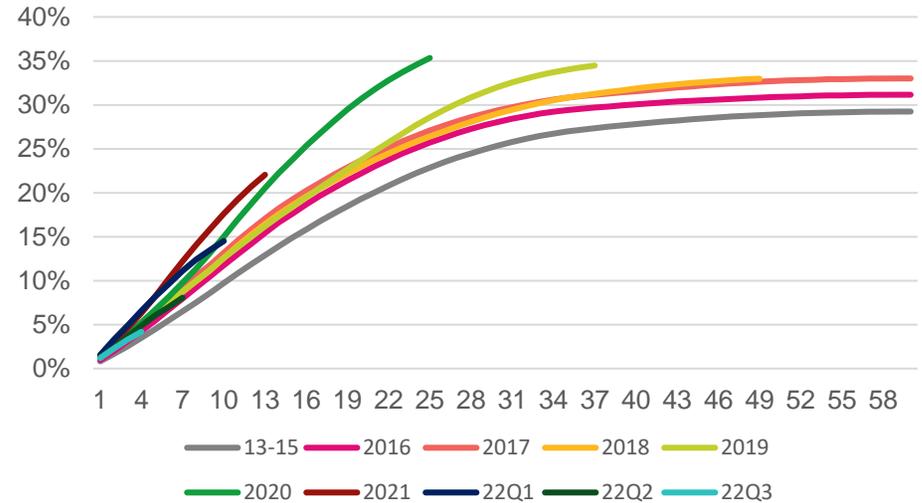
Cumulative Gross Loss Per Origination Dollar measures the cumulative principal charged off\* for a given vintage, divided by the total principal originated in that vintage. "Gross" refers to the fact that losses shown do not account for the post-chargeoff recovery effort that Prosper conducts on behalf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



### Cumulative Prepayments 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 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.

# 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.

Prosper's borrower payment dependent notes ("Notes") are offered pursuant to a [Prospectus](#) filed with the SEC. Notes are not guaranteed or FDIC insured, and investors may lose some or all of the principal invested. Investors should carefully consider these and other risks and uncertainties before investing. This and other information can be found in the Prospectus. Investors should consult their financial advisor if they have any questions or need additional information.

The data, statements and figures in this presentation are based on Prosper's analysis and calculations which, in turn, are based on various data sources compiled and analyzed by Prosper with all reasonable care to ensure they contain no omission likely to affect their import. Neither the analysis nor the underlying data sources have been verified by an independent third party.

This presentation includes forward-looking statements. Forward-looking statements inherently involve many risks and uncertainties that could cause actual results to differ materially from those projected in these statements. Where, in any forward-looking statement, we express an expectation or belief as to future results or events, such expectation or belief is based on the current plans and expectations of our management and is expressed in good faith and believed to have a reasonable basis, but there can be no assurance that the expectation or belief will result or be achieved or accomplished. All forward-looking statements speak only as of the date of this presentation and are expressly qualified in their entirety by the cautionary statements above. We undertake no obligation to update or revise forward-looking statements that may be made in this presentation to reflect events or circumstances that arise after the date made or to reflect the occurrence of unanticipated events.

All personal loans are made by WebBank, a Utah-chartered Industrial Bank, Member FDIC. All personal loans through Prosper are unsecured, fully amortized personal loans. Neither Prosper Funding LLC nor Prosper Marketplace, Inc. is registered as an investment adviser with any federal or state regulatory agency. The information contained in this presentation is for informational purposes, and should not be construed as individually tailored investment advice or as a recommendation with respect to any security or investment approach. This presentation has been prepared without regard to the circumstances and objectives of its audience and should not be relied upon as authoritative or taken in substitution for the exercise of judgment by any individual. Each individual should consider the appropriateness of any investment decision having regard to his or her own circumstances, the full range of information available and appropriate professional advice. Prosper Funding LLC and Prosper Marketplace, Inc. recommend that each individual seek independent investment and financial advice concerning any services or investments discussed in this presentation.