

# Prosper Marketplace Issuance Trust 2019-2



Distribution Date: 09/16/2019

Report Type: Payment

## Investor Report

### Deal Contact Information

Relationship Manager	Fazal Rehman
Address:	One Light Street, 14th Floor, Baltimore, MD 21202
Phone #:	410-244-4522
Email:	<a href="mailto:Frehman@wilmingtontrust.com">Frehman@wilmingtontrust.com</a>
Report Location:	<a href="http://www.wilmingtontrustconnect.com">www.wilmingtontrustconnect.com</a>

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## Class Distribution Summary (USD's)

Notes	Cusip	Original Balance	Prior Balance	Interest Rate	Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
A	74361PAA0	110,091,000.00	88,176,774.19	3.200%	235,138.06	6,588,168.03	6,823,306.09	81,588,606.16
B	74361PAB8	31,411,000.00	31,411,000.00	3.690%	96,588.83	0.00	96,588.83	31,411,000.00
C	74361PAC6	32,741,000.00	32,741,000.00	5.050%	137,785.04	0.00	137,785.04	32,741,000.00
Total Notes			152,328,774.19		469,511.93	6,588,168.03	7,057,679.96	145,740,606.16
Overcollateralization			24,079,765.69					23,038,323.96
<b>Totals</b>			<b>176,408,539.88</b>		<b>469,511.93</b>	<b>6,588,168.03</b>	<b>8,989,656.86</b>	<b>168,778,930.12</b>
Certificate*			194,422,375.15				1,931,976.90	194,422,375.15

\*Certificate is a Notional Balance equal to the Original Loan Balance

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### Class Factors per \$1,000

Notes	CUSIP	Original Balance	Prior Balance	Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
A	74361PAA0	110,091,000.00	800.94443860	2.13585180	59.84293021	61.97878201	741.10150839
B	74361PAB8	31,411,000.00	1000.00000000	3.07500016	0.00000000	3.07500016	1000.00000000
C	74361PAC6	32,741,000.00	1000.00000000	4.20833328	0.00000000	4.20833328	1000.00000000

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## Class Interest Summary Detail

Notes	Accrual Days (360)	Prior Balance	Interest Rate	Prior Interest Shortfall	Interest on Shortfall	Current Interest Due	Total Interest Due	Interest Distribution	Ending Interest Shortfall
A	30	88,176,774.19	3.200%	0.00	0.00	235,138.06	235,138.06	235,138.06	0.00
B	30	31,411,000.00	3.690%	0.00	0.00	96,588.83	96,588.83	96,588.83	0.00
C	30	32,741,000.00	5.050%	0.00	0.00	137,785.04	137,785.04	137,785.04	0.00
Totals		152,328,774.19		0.00	0.00	469,511.93	469,511.93	469,511.93	0.00

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## Retained Interest Distribution Summary (USD's)

Notes	Cusip	Original Balance	Prior Balance	Interest Rate	Interest Distribution	Excess Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
RI		10,232,756.59	9,261,805.95	12.000%	92,618.06	0.00	380,521.77	473,139.83	8,881,284.18
Total Notes			9,261,805.95		92,618.06	0.00	380,521.77	473,139.83	8,881,284.18

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## Fee Summary Detail

Fee Category	Prior Unpaid	Current Due	Total Due	Total Paid	Ending Unpaid
Administrator Fee	0.00	1,666.67	1,666.67	1,666.67	0.00
Loan Data Agent Fee	0.00	3,094.89	3,094.89	3,094.89	0.00
Bank Fee - Wells Fargo	0.00	3,834.00	3,834.00	3,834.00	0.00
Backup Servicer Fee	0.00	3,500.00	3,500.00	3,500.00	0.00
Custodian Fee	0.00	890.50	890.50	890.50	0.00
Rating Agency and 17g-5 Maintenance	0.00	0.00	0.00	0.00	0.00
Owner and Grantor Trust Fee	0.00	0.00	0.00	0.00	0.00
Servicer Fee	0.00	150,961.71	150,961.71	150,961.71	0.00
Trustee Fee	0.00	2,500.00	2,500.00	2,500.00	0.00
Totals	0.00	166,447.77	166,447.77	166,447.77	0.00

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### Reserve Accounts

Name of Account	Initial Balance	Required Balance	Beginning Balance	Deposit	Withdrawals	Ending Balance
Prefunding Account	0.00	0.00	0.00	0.00	0.00	0.00
Reserve Fund	971,998.37	972,111.88	972,111.88	0.00	0.00	972,111.88
Totals	971,998.37	972,111.88	972,111.88	0.00	0.00	972,111.88

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## Collateral Summary Snapshot

Collateral Reconciliation	Amount
Prior Loan Balance	185,693,199.87
Less: Scheduled Principal	4,230,777.76
Less: Unscheduled Principal	3,241,013.00
Less: Repurchased Principal	0.00
Less: Current Charge-Offs	796,379.66
Less: Non Cash Principal Adj.	0.00
Less: Chargebacks - Principal	-237,002.25
Current Loan Balance	177,662,031.70

Collateral Details	Cutoff	Prior	Current	Change
Loan Count	17,810	17,053	16,639	-414
Loan Balance	204,655,131.74	185,693,199.87	177,662,031.70	-8,031,168
Average Balance	11,491.02	10,889.18	10,677.45	-211.73
Weighted Average Rate	16.990%	17.026%	17.036%	0.010%
Weighted Average Term (months)	39.99	37.42	36.64	0.78

Charge-Off Summary	Amount
Cumulative Charge-Offs	796,379.66
Cumulative Recoveries	0.00
Loans 120+ Past Due	0.00
Cumulative Net Default Amount	796,379.66
Cumulative Net Default Ratio	0.389%
Cumulative Net Default Ratio Test	3.800%
Cumulative Net Default Ratio Result	Pass

Delinquency Details	Count	Balance	% Count	% Balance
1-15 Days	287	3,043,899.89	1.720%	1.710%
16-29 Days	141	1,756,269.65	0.850%	0.990%
30-59 Days	235	2,462,431.08	1.410%	1.390%
60-89 Days	200	2,223,680.22	1.200%	1.250%
90-119 Days	144	1,674,429.55	0.870%	0.940%
120+ Days	0	0.00	0.000%	0.000%
Totals	1,007	11,160,710.39	6.050%	6.280%

Events	Yes or No
Amortization Event	No
Event of Default	No



# Prosper Marketplace Issuance Trust 2019-2



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## Monthly Activity

Collection Account	Amount
Scheduled Principal Collected	4,230,777.76
Prepaid Principal Collected	3,241,013.00
Less: Chargebacks - Principal	237,002.25
Prin Payments Net of Chargebacks	<b>7,234,788.51</b>
Interest Collected	2,477,524.52
Less Chargebacks - Interest	86,314.15
Plus Loans Repurchased Accrued Int	0.00
Int Payments Net of Chargebacks	<b>2,391,210.37</b>
Recoveries Collected	0.00
Repurchased Principal	0.00
Adjustments to Collections	0.00
Late Fees Collected	5,777.01
Collection Fees Paid	-18,300.64
Total Collection Account	9,613,475.25

Distribution Summary	Amount
Total Collection Account	9,613,475.25
plus: Income on Eligible Accounts	15,769.21
plus: Reserve Acct Withdrawals	0.00
<b>Available Funds</b>	<b>9,629,244.46</b>
less: Total Fees Paid	166,447.77
less: Total Class Payments	7,057,679.96
less: Reserve Account Deposit	0.00
less: Total Paid to Certificate	1,931,976.90
less: Retained Interest Distribution	473,139.83
<b>Total Payments</b>	<b>9,629,244.46</b>
Reconciliation	0.00

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## Overcollateralization Details

Overcollateralization	Amount	Required Overcollateralization	Amount
Excess Spread	1,755,250.67	The greatest of,	
Has OC Requirement been Met?	Yes	i) 13.65% of Ending Pool Balance	23,038,323.96
Ending Pool Balance	177,662,031.70	ii) 0.50% of Cutoff Pool Balance	1,457,998.00
Ending Total Class Balance	145,740,606.16	iii) OC Percentage times Ending Collateral Bal prior to Cure event	23,038,323.96
OC Percentage-Beg	13.650%	Has Cumu Net Default Test been Cured?	NA
OC Percentage-End	13.650%		
Ending Overcollateralization	23,038,323.96	Required Overcollateralization	23,038,323.96

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<b>Priority of Payments</b>	<u>Available 95%</u>	<u>Available 5%</u>	<u>Totals</u>
Available Funds	<b><u>9,147,782.24</u></b>	<b><u>481,462.22</u></b>	<b><u>9,629,244.46</u></b>
(i) Pro-rata:			
(A) the Servicer, any unpaid Servicer Compensation due and owing	143,413.62	7,548.09	150,961.71
(B) the Successor Servicer, any incurred Transaction Costs up to maximum allowed	0.00	0.00	0.00
(C) the Successor Servicer, any unpaid Servicing Compensation then due and owing to it	0.00	0.00	0.00
(ii) Pro-rata:			
(A) the Transaction Parties			
(I) Indenture Trustee & Prefunding Fees	2,375.00	125.00	2,500.00
(II) Backup Servicer	3,325.00	175.00	3,500.00
(III) Owner and Grantor Trust Trustee	0.00	0.00	0.00
(IV) Custodian Fee	845.97	44.53	890.50
(B) Loan Data Agent	2,940.15	154.74	3,094.89
(C) Administrator	1,583.34	83.33	1,666.67
(D) Bank Fees - Well Fargo	3,642.30	191.70	3,834.00
(E) Unpaid Servicer and Indemnities	0.00	0.00	0.00
(iii) Class A Noteholder, accrued and unpaid interest	235,138.06		235,138.06
(iv) Principal Distribution Allocation, the First Priority Principal Distribution	0.00		0.00
(v) Class B Noteholder, accrued and unpaid interest	96,588.83		96,588.83
(vi) Principal Distribution Allocation, the Second Priority Principal Distribution	0.00		0.00
(vii) Class C Noteholder, accrued and unpaid interest	137,785.04		137,785.04
(viii) Principal Distribution Allocation, the Third Priority Principal Distribution	0.00		0.00
(ix) Reserve Fund Deposit to replenish the Reserve Fund to the Reserve Fund Requirement	0.00		0.00
(x) Principal Distribution Allocation, the Regular Priority Principal Distribution	6,588,168.03		6,588,168.03

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(xi) Pro-Rata, fees, expenses and idemnities due in excess of related caps in clauses (i) and (ii)

0.00

0.00

0.00

(xiv) any remaining Available Funds to the Certificateholders or Retained Interest

1,931,976.90

473,139.83

**Total Payments**

**9,147,782.24**

**481,462.22**

**9,629,244.46**

**Reconciliation**

0.00

0.00

0.00

## **Retained Interest Priority of Payment**

(A) and (B) to the RI Interest Distribution Amount and RI Interest Shortfall Amount

92,618.06

(C) in reduction of RI Principal Balance and any remaining amounts to the RI Excess Cashflow

380,521.77