

Prosper's Loans Origination Main Findings 2006 - 2013

1. There are huge loans reducing after the 2008 year.

The reason for this event is that in fall 2008 SEC requested Prosper to temporarily stop taking new loans as it evaluated whether the company should register as a securities broker, also a financial crisis occurred this year.

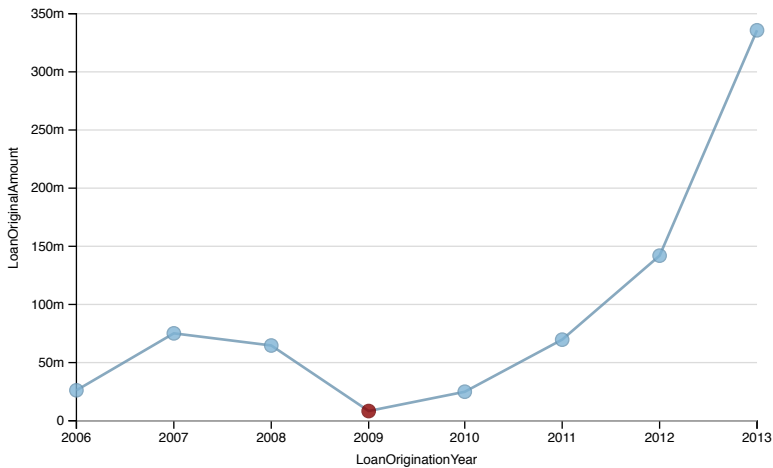
2. The biggest avg and total amount was located in 2013 year.

The year 2013 was the best year for Prosper's in 8 years. Total Lending amount reached 336M and Average Total Lending amount 11k. That year Prosper was very focused on growing dollars originated per business day (according to www.lendacademy.com)

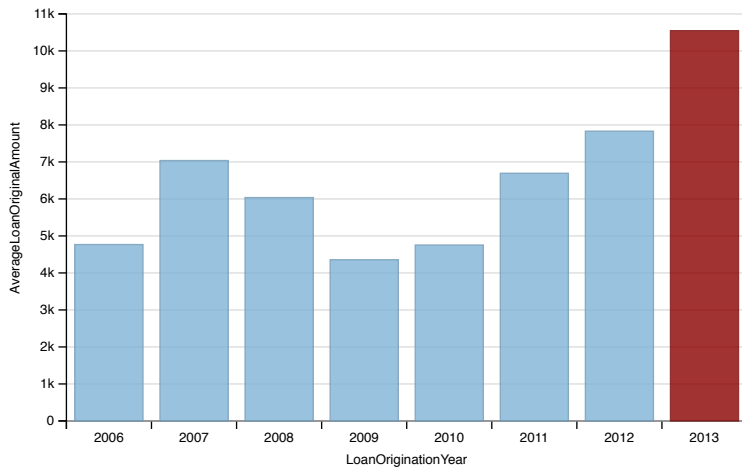
3. Average lending amount is related to the total amount.

There is a strong relation between these two variables, as the Total Lending Amount increases, the average lending amount increases, same case in downtrend.

2009: The year with the lowest Lending Total Amount



Average Lending Total Amount reached 11k (USD) in 2013



Loan Amount vs Interest and Fees 2013

In the following chart, you can explore the Loan Original Amount vs Interest and Fees comparison by quarter in 2013, each color indicates the Prosper's Rating range*.

* The interest rate and amount you can borrow is determined by the Prosper Rating assigned to you at application. The Prosper Rating is a proprietary credit rating system Prosper created to maintain consistency while assessing loan applications. The rating goes from AA to HR with AA being the highest. Applications with ratings on the higher end are approved for more money and lower interest rates. (source: <http://www.magnifymoney.com/blog/pay-down-my-debt/prosper-personal-loan-review820481381>).

