



Press Release

Saturday 4th March 2017

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AltFi Data Announces the Addition of Prosper Marketplace to the AltFi Data Analytics Platform

AltFi Data today announced that it has added the Prosper loan portfolio historic origination data to AltFi Data Analytics USA. The data for loans originated through the Prosper platform can now be presented according to AltFi Data's established standards. This allows investors to review a track record of net return, together with all supporting metrics, to perform like-for-like analysis against the other marketplace lending platforms that make up AltFi Data Analytics UK - including Zopa, Funding Circle, RateSetter and MarketInvoice.

The availability of standardized data will further facilitate the due diligence that ultimately drives investor adoption of this asset class. The addition of loan data from the Prosper platform also represents the first time that a viable comparison has been made available across geographies.

"Prosper and the existing UK originators represented in AltFi Data Analytics should be commended for pushing the boundaries of transparency by facilitating verified disclosure to a consistent standard," said Rupert Taylor, Founder and CEO of AltFi Data. "Investors recognize that this sector is originating high returning assets with low expected correlation to other asset classes. AltFi Data's tools can facilitate the due diligence process and encourage investors to increase deployment or establish new relationships."

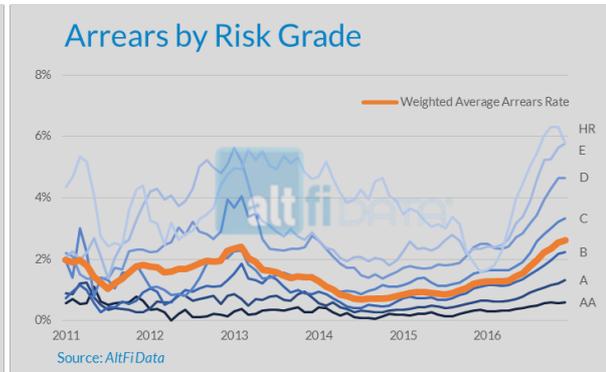
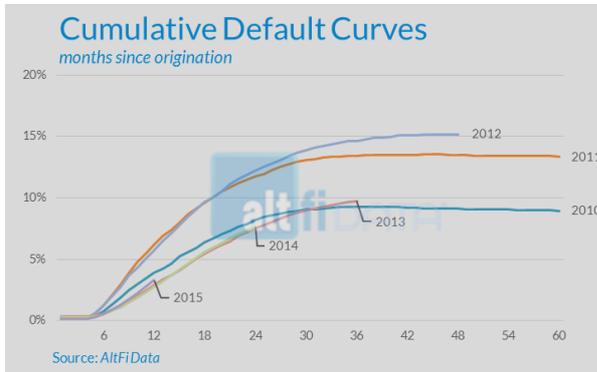
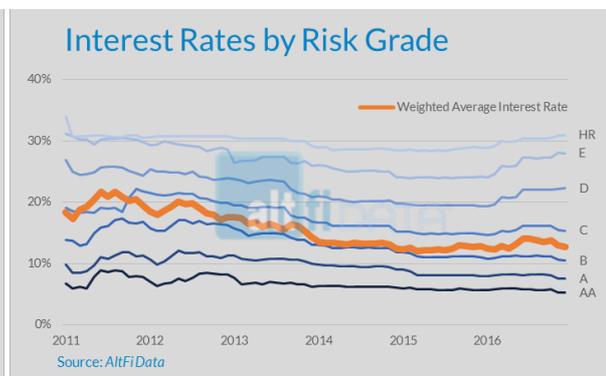
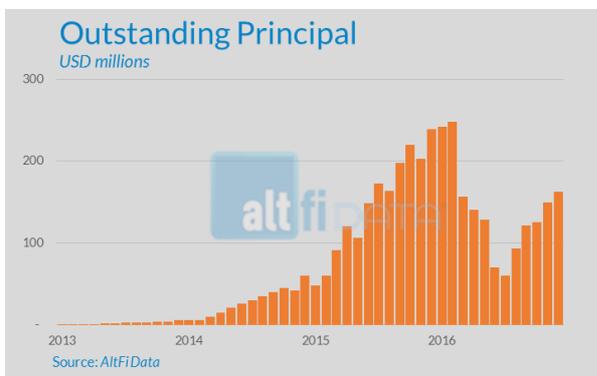
"Prosper's investors want customized tools that help them analyze and visualize loan level data and performance," said Ron Suber, President of Prosper Marketplace. "By integrating with AltFi Data, we now have another independent member of the industry's ecosystem delivering standardized metrics so that investors have the ability to compare and contrast performance of loans originated through Prosper against other marketplace lending platforms."

Rupert Taylor went on to say "Due diligence should allow investors to identify two critical characteristics in an originator platform: competence and alignment. Platforms that allow verified disclosure of asset performance to a comparable standard can demonstrate both."



Prosper Marketplace Net Return to the AltFi Data Marketplace Lending Returns Index methodology

The 12 month trailing net return that investors have achieved through Prosper Marketplace can now be reviewed based on the same standard as the major UK platforms. In addition to analysis of net return, AltFi Data also provides further analytics covering lending rates, bad debt, arrears, term, gross origination, and net lending/change in outstanding principal.



About the AltFi Data Marketplace Lending Returns Index:

The AltFi Data Marketplace Lending Returns Index measures the returns generated from marketplace lending. Index values are time-weighted and published as aggregate annualized returns. As such the series expresses what an equal time-weighted exposure to every loan would have returned over the preceding 12-month period. The Index is updated on a monthly basis. Index calculations are based on aggregated data from the 4 largest UK platforms by origination volume. Together, these four platforms represent over 70% of the market in the UK and over 60% across Europe:

- [Zopa](#)
- [Funding Circle](#)
- [RateSetter](#)
- [MarketInvoice](#)

To ensure accuracy and transparency, the Index is constructed using the cash flows from every loan made through the eligible platforms. The Index is updated at the end of each month to reflect daily changes in loan cash flows. Platforms are eligible for inclusion if they satisfy specific eligibility criteria relating to:

- origination volume
- standards of disclosure
- maturity

Further details can be found in the [index methodology](#).





About Prosper Marketplace

Prosper's mission is to advance financial well-being. The company's online lending platform connects people who want to borrow money with individuals and institutions that want to invest in consumer credit. Borrowers get access to affordable fixed-rate, fixed-term personal loans, and investors have the opportunity to earn attractive returns via a data-driven underwriting model. To date, over \$8 billion in personal loans have been originated through the Prosper platform for debt consolidation and large purchases such as home improvement projects, medical expenses and special occasions.

Prosper launched in 2006 and is headquartered in San Francisco. The lending platform is owned by Prosper Funding LLC, a subsidiary of Prosper Marketplace. Visit www.prosper.com and follow @Prosperloans to learn more.

About AltFi Data:

[AltFi Data](#) is the market-leading independent provider of performance verification for technology enabled capital. The company publishes indices and analytics which track the growth and returns of marketplace lending across the UK, Europe and the USA. The company allows originators to provide the market with verified performance data. Meanwhile AltFi Data Analytics provides due diligence, analysis, and real time market analytics to investors and other interested parties.

CONTACT INFORMATION:

AltFi Data:

Rupert Taylor
CEO & Founder
rupert@altfidata.com
+44 (0)7720 440329

Prosper Marketplace:

Sarah Cain
VP, Communications
scain@prosper.com
+1 415 593 5474