

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	5/8/2018	
Monthly Period	Beginning Date 4/1/2018	Ending Date 4/30/2018
Interest Period	4/9/2018	5/7/2018
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary			
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes \$155,558,000.00	Class B Notes \$33,335,000.00	Class C Notes \$11,111,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	\$155,558,000.00	\$33,335,000.00	\$11,111,000.00

Total interest payments made on current Payment Date.....	Class A Notes \$467,970.32	Class B Notes \$123,617.29	Class C Notes \$47,129.16
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Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,764,180.27
Total Recoveries deposited into Collections Account during Monthly Period.....	\$0.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,012,916.48
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$21,777,096.75

Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$7,500.00
Total payments paid to Servicer on Payment Date.....	\$925,951.35
Total payments paid to Class A Noteholders on Payment Date.....	\$467,970.32
Total payments paid to Class B Noteholders on Payment Date.....	\$123,617.29
Total payments paid to Class C Noteholders on Payment Date.....	\$47,129.16
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,841,937.88
Total payments paid to Certificateholders on current Payment Date.....	\$4,360,890.75
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,777,096.75

Outstanding principal amount of the Series 2018-A Notes as of the Series Transfer Date.....	\$200,004,000.00
Required Overcollateralization Amount.....	\$22,222,889.00
Sub-Total.....	\$222,226,889.00
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,228,422
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,228,323.88
Total principal payments received on Receivables during Monthly Period.....	\$15,764,180.27
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$77,659.39
Aggregate Outstanding Balance of Receivables acquired by issuer during Monthly Period.....	\$15,841,937.88
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,422.09
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,764,080.16
Total Collections for Monthly Period.....	\$21,777,096.75
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,841,937.88
Amounts distributed during Monthly Period.....	\$4,764,080.16
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,935,158.87

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$77,659.39
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,323.88
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.42%

	Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$207,687,953.37	80,043	93.46%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,959,680.34	6,062	4.93%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,449,978.81	1,573	1.10%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,128,863.59	759	0.51%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,945.99	2	0.00%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,228,422.10	Number 88,439	

	Amount	As % of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.58%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		30.0	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,512.79		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	809		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	744		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	678		≥ 625	No

	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$495,177.19	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,091,511.47	0.49%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term maturity greater than forty one (41) months.....	\$11,467,073.91	5.16%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 560.....	\$403,249.46	0.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$2,765,276.25	1.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 600.....	\$1,879,451.50	0.85%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7.....	\$22,848,047.33	10.28%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8.....	\$0.00	0.00%	≤ 10.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	0.42%		
Monthly Loss Percentage for previous Monthly Period.....	0.11%		
Monthly Loss Percentage for second previous Monthly Period.....	0.00%		

3-Month average Monthly Loss Percentage.....	Amount 0.16%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
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Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,422.09
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,935,158.87
(A) Total.....	\$228,163,580.96
Class A Note balance as of Ending Date of Monthly Period.....	\$155,558,000.00
Class B Note balance as of Ending Date of Monthly Period.....	\$33,335,000.00
Class C Note balance as of Ending Date of Monthly Period.....	\$11,111,000.00
Required Overcollateralization Amount.....	\$22,222,889.00
(B) Total.....	\$222,226,889.00

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Result Yes	Trigger? No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	