

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	9/9/2019	
Monthly Period	Beginning Date 8/1/2019	Ending Date 8/31/2019
Interest Period	8/8/2019	9/8/2019
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	Class B Notes	Class C Notes
Total principal payments made on Payment Date.....	\$155,558,000.00	\$33,335,000.00	\$11,111,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00
	\$155,558,000.00	\$33,335,000.00	\$11,111,000.00

Total interest payments made on current Payment Date.....	Class A Notes	Class B Notes	Class C Notes
	\$467,970.32	\$123,617.29	\$47,129.16

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,660,729.35
Total Recoveries deposited into Collections Account during Monthly Period.....	\$142,493.65
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,119,272.48
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,996.03
Total Collections for Monthly Period.....	\$21,928,491.51

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.....	\$925,946.36
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.....	\$17,818,982.66
Total payments paid to Certificateholders on current Payment Date.....	\$2,535,245.72
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,928,491.51

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.....	\$222,228,697
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,227,127.24
Total principal payments received on Receivables during Monthly Period.....	\$15,660,729.35
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,061,593.80
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,723,893.24
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,697.32
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,126,572.82
Total Collections for Monthly Period.....	\$21,928,491.51
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$17,818,982.66
Amounts distributed during Monthly Period.....	\$4,126,572.82
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,109,508.85

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,061,593.80
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,227,127.24
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.13%

	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.....	\$201,226,508.80	69,318	90.55%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,440,854.98	5,391	5.15%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,427,220.36	2,194	1.99%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,963,047.79	1,502	1.33%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,171,065.39	1,186	0.98%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number
	\$222,228,697.32	79,591

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.77%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	32.1	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,792.13	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	814	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	734	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	676	≥ 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.....	\$4,671,537.14	2.10%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$666,757.56	0.30%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$21,241,459.57	9.56%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$705,437.03	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,423,773.26	2.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,737,703.53	1.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$18,948,784.01	8.53%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$8,023,447.60	3.61%	≤ 10.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.13%		
Monthly Loss Percentage for previous Monthly Period.....	9.79%		
Monthly Loss Percentage for second previous Monthly Period.....	10.66%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		10.53%	≤ 17.0%

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,697.32
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,109,508.85
(A) Total.....	\$226,338,206.17

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	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	Yes	No
Has a Servicer Default occurred?.....	No	No

As a result of a trigger, has a Rapid Amortization Event occurred?..... **No**