

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	8/8/2018	
Monthly Period	Beginning Date 7/1/2018	Ending Date 7/31/2018
Interest Period	7/9/2018	8/7/2018
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary

	Class A Notes	Class B Notes	Class C Notes
Outstanding balance as of Ending Date of Monthly Period.....	\$155,558,000.00	\$33,335,000.00	\$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

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,014,044.86
Total Recoveries deposited into Collections Account during Monthly Period.....	\$9,341.47
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,875,268.63
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,270.68
Total Collections for Monthly Period.....	\$20,903,925.64
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.....	\$925,955.85
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.....	\$16,346,607.37
Total payments paid to Certificateholders on current Payment Date.....	\$2,983,045.66
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$20,903,925.64
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
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,227,033
Minimum Collection Account Balance.....	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,229,403.46
Total principal payments received on Receivables during Monthly Period.....	\$15,014,044.86
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,334,933.14
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,346,607.37
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,032.82
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,156,064.13
Total Collections for Monthly Period.....	\$20,903,925.64
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,346,607.37
Amounts distributed during Monthly Period.....	\$5,156,064.13
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,557,318.27
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,334,933.14
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,229,403.46
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.21%

	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.....	\$203,983,639.51	71,244	91.79%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,146,324.26	5,577	5.02%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,622,283.44	1,940	1.63%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,026,776.21	1,131	0.91%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,448,009.41	923	0.65%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,227,032.83	Number 80,815		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.28%		≥ 28.0%
Weighted average term of Eligible Receivables.....		31.5		≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,749.82			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	813			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	747			≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	679			≥ 625
			As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,509,620.45	0.68%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0% maturity greater than forty one (41) months.....	\$847,787.45	0.38%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$18,631,351.43	8.38%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$411,682.80	0.19%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 660.....	\$2,755,717.75	1.24%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,1.....	\$1,894,642.25	0.85%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,1.....	\$28,843,549.58	12.98%		≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,1.....	\$452,212.89	0.20%		≤ 10.0%

Rapid Amortization Test

<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	7.21%			
Monthly Loss Percentage for previous Monthly Period.....	4.80%			
Monthly Loss Percentage for second previous Monthly Period.....	0.44%			
		Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		4.15%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,032.82			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,557,318.27			
(A) Total.....	\$226,784,351.09			
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	