

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	3/8/2019	
Monthly Period	Beginning Date 2/1/2019	Ending Date 2/28/2019
Interest Period	2/8/2019	3/7/2019
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.....	\$14,409,349.87
Total Recoveries deposited into Collections Account during Monthly Period.....	\$94,180.13
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,566,910.28
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	<u>\$5,784.02</u>
Total Collections for Monthly Period.....	\$20,077,224.30
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.....	\$925,948.31
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.....	\$16,000,990.34
Total payments paid to Certificateholders on current Payment Date.....	\$2,501,968.88
Amounts withheld in Collection Account to maintain Collateral requirements.....	<u>\$0.00</u>
Total Payments during Monthly Period and on Payment Date.....	\$20,077,224.30
Outstanding principal amount of the Series 2018-A Notes as of the Series Transfer Date.....	\$200,004,000.00
Required Overcollateralization Amount.....	<u>\$22,222,889.00</u>
Sub-Total.....	\$222,226,889.00
Less:	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	<u>\$222,231,592.11</u>
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,227,593.78
Total principal payments received on Receivables during Monthly Period.....	\$14,409,349.87
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,587,642.13
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$16,000,990.34</u>
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,231,592.11
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,011,425.24
Total Collections for Monthly Period.....	\$20,077,224.30
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,000,990.34
Amounts distributed during Monthly Period.....	<u>\$4,011,425.24</u>
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,076,233.96

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,587,642.13
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,227,593.78
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.57%

	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.....	\$200,852,428.31	68,984	90.38%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,065,001.38	5,423	5.43%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,046,274.63	1,919	1.82%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,139,736.81	1,502	1.41%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,127,432.67	1,082	0.96%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,230,873.99	78,911	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.56%	≥ 28.0%
Weighted average term of Eligible Receivables.....		32.1	≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,816.22		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		814	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		739	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		678	≥ 625

	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.....	\$4,615,635.36	2.08%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$684,030.36	0.31%	≤ 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.....	\$18,382,679.84	8.27%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$679,984.80	0.31%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,654,385.31	2.09%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,559,732.21	1.15%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$16,471,724.85	7.41%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$5,706,557.47	2.57%	≤ 10.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	8.57%		
Monthly Loss Percentage for previous Monthly Period.....	9.78%		
Monthly Loss Percentage for second previous Monthly Period.....	10.23%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		9.53%	≤ 17.0%

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,231,592.11		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$4,076,233.96</u>		
(A) Total.....	\$226,307,826.07		
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.....	<u>\$22,222,889.00</u>		
(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	No