

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	5/8/2019	
	Beginning Date	Ending Date
Monthly Period	4/1/2019	4/30/2019
Interest Period	4/8/2019	5/7/2019
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
	Class A Notes	Class B Notes	Class C Notes
Total interest payments made on current Payment Date.....	\$467,970.32	\$123,617.29	\$47,129.16

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,495,835.35	
Total Recoveries deposited into Collections Account during Monthly Period.....	\$124,481.25	
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,834,054.73	
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$7,144.28	
Total Collections for Monthly Period.....	\$21,461,515.61	
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.....	\$925,946.34	
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.....	\$17,378,409.50	
Total payments paid to Certificateholders on current Payment Date.....	\$2,508,843.00	
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00	
Total Payments during Monthly Period and on Payment Date.....	\$21,461,515.61	
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.....	\$222,230,300	
Minimum Collection Account Balance		\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,227,121.49
Total principal payments received on Receivables during Monthly Period.....	\$15,495,835.35
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,879,395.20
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,378,409.50
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,230,300.43
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,301,252.53
Total Collections for Monthly Period.....	\$21,461,515.61
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,378,409.50
Amounts distributed during Monthly Period.....	\$4,301,252.53
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,083,106.11

Receivables that became Defaulted Receivables during Monthly Period.....	Amount \$1,879,395.20
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,227,121.49
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.15%

	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.....	\$201,369,399.91	71,573	90.61%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,947,953.55	6,092	5.83%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,574,826.66	1,786	1.61%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,576,873.68	1,219	1.16%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,761,246.65	861	0.79%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,230,300.44	81,531		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.81%		≥ 28.0%
Weighted average term of Eligible Receivables.....		31.6		≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,725.72		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		811		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		735		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		676		≥ 625
			As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,845,866.62	2.18%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$707,413.90	0.32%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$16,897,711.03	7.60%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$738,732.91	0.33%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,353,560.31	2.41%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,787,176.78	1.25%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200	\$10,984,792.43	4.94%		≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200	\$2,451,845.78	1.10%		≤ 10.0%

Rapid Amortization Test

Monthly Loss Percentage

Monthly Loss Percentage for current Monthly Period.....	10.15%
Monthly Loss Percentage for previous Monthly Period.....	10.51%
Monthly Loss Percentage for second previous Monthly Period.....	8.57%

3-Month average Monthly Loss Percentage.....

Amount
9.74%

Rapid Amortization
Threshold
≤ 17.0%

Trigger?
No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,230,300.43
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,083,106.11

(A) Total..... **\$226,313,406.54**

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?.....

Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....

Has a Servicer Default occurred?.....

Result
Yes
No
No

Trigger?
No
No
No

As a result of a trigger, has a Rapid Amortization Event occurred?

No