

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	10/9/2018	
	Beginning Date	Ending Date
Monthly Period	9/1/2018	9/30/2018
Interest Period	9/10/2018	10/8/2018
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
	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.....	\$14,635,503.92
Total Recoveries deposited into Collections Account during Monthly Period.....	\$28,650.86
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,989,539.68
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,412.73
Total Collections for Monthly Period.....	\$20,659,107.19
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.....	\$925,952.84
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.....	\$16,157,954.64
Total payments paid to Certificateholders on current Payment Date.....	\$2,926,882.94
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$20,659,107.19
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.....	\$222,231,165
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,228,680.91
Total principal payments received on Receivables during Monthly Period.....	\$14,635,503.92
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,519,966.42
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,157,954.64
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,231,165.21
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,557,672.24
Total Collections for Monthly Period.....	\$20,659,107.19
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,157,954.64
Amounts distributed during Monthly Period.....	\$4,557,672.24
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,501,152.55

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,519,966.42
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,680.91
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.21%

	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.....	\$201,542,759.32	68,264	90.69%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,237,048.56	6,167	5.96%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,448,470.70	1,716	1.55%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,240,166.35	1,179	1.01%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,762,720.29	986	0.79%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,231,165.22	78,312		
			As of Ending Date of Monthly Period	Concentration Limit
				Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.29%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		31.9	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,837.77		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		815	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		746	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		679	≥ 625	No
			As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,274,093.66	1.02%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$783,088.54	0.35%	≤ 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.....	\$21,486,995.58	9.67%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$483,605.28	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,231,941.86	1.45%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,106,029.18	0.95%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$27,682,209.15	12.46%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$4,272,593.64	1.92%	≤ 10.0%	No

Rapid Amortization Test

Monthly Loss Percentage

Monthly Loss Percentage for current Monthly Period.....	8.21%
Monthly Loss Percentage for previous Monthly Period.....	7.06%
Monthly Loss Percentage for second previous Monthly Period.....	7.21%

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

Amount
7.49%

**Rapid Amortization
Threshold**
≤ 17.0%

Trigger?
No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,231,165.21
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,501,152.55
(A) Total.....	\$226,732,317.75

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.....	\$22,222,889.00

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

Result
Yes
No
No
No

Trigger?
No
No
No