

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	4/9/2018	
	<b>Beginning Date</b>	<b>Ending Date</b>
Monthly Period	3/8/2018	3/31/2018
Interest Period	3/8/2018	4/8/2018
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

**Note Summary**

	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>
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
<b>Outstanding Balance following Payment Date.....</b>	<b>\$155,558,000.00</b>	<b>\$33,335,000.00</b>	<b>\$11,111,000.00</b>
	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>
Total interest payments made on current Payment Date.....	\$499,168.34	\$131,858.44	\$50,271.10

**Collections and Payment Summary**

Total principal Collections deposited into Collections Account during Monthly Period.....	\$13,671,940.95
Total Recoveries deposited into Collections Account during Monthly Period.....	\$0.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,783,907.59
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$0.00
<b>Total Collections for Monthly Period.....</b>	<b>\$18,455,848.54</b>
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.....	\$740,762.97
Total payments paid to Class A Noteholders on Payment Date.....	\$499,168.34
Total payments paid to Class B Noteholders on Payment Date.....	\$131,858.44
Total payments paid to Class C Noteholders on Payment Date.....	\$50,271.10
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,691,768.38
Total payments paid to Certificateholders on current Payment Date.....	\$3,332,419.31
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$18,455,848.54</b>
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.....	\$222,228,324
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

**Collateral Summary**

<b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>	<b>\$222,228,890.49</b>
Total principal payments received on Receivables during Monthly Period.....	\$13,671,940.95
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$20,394.04
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,691,768.38
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,228,323.87</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$18,455,848.54
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,691,768.38
Amounts distributed during Monthly Period.....	\$0.00
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,764,080.16</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$20,394.04
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,890.49
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.11%

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$212,005,912.03	84,634	95.40%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$8,226,690.20	4,892	3.70%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$1,993,775.66	1,263	0.90%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,945.99	2	0.00%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$0.00	0	0.00%

**Concentration Limits**

	<b>Amount</b>	<b>Number</b>	<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,228,323.88	90,791			
Weighted average fixed interest rate of Eligible Receivables.....		31.76%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....		29.3		≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,447.69			≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		807		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		742		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		677		≥ 625	No
	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>	
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$363,431.47	0.16%	≤ 5.0%	No	
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,225,563.25	0.55%	≤ 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.....	\$8,860,724.92	3.99%	≤ 10.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$443,435.44	0.20%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$2,900,709.57	1.31%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$1,942,916.78	0.87%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$18,708,194.12	8.42%	≤ 25.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$0.00	0.00%	≤ 10.0%	No	

**Rapid Amortization Test**

<b>Monthly Loss Percentage</b>				
Monthly Loss Percentage for current Monthly Period.....	0.11%			
Monthly Loss Percentage for previous Monthly Period.....	0.00%			
Monthly Loss Percentage for second previous Monthly Period.....	0.00%			
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 0.11%	<b>Rapid Amortization Threshold</b> ≤ 17.0%	<b>Trigger?</b> No
<b>Overcollateralization Test</b>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,323.87			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,764,080.16			
<b>(A) Total.....</b>	<b>\$226,992,404.03</b>			
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>(B) Total.....</b>	<b>\$222,226,889.00</b>			
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....			<b>Result</b> Yes	<b>Trigger?</b> No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....			No	No
Has a Servicer Default occurred?.....			No	No
As a result of a trigger, has a Rapid Amortization Event occurred?			No	

**Credit Risk Retention (FV Update)**

	<b>Approximate Fair Value</b>	<b>Approximate Fair Value (as a % of Total Fair Value)</b>
Class A Notes.....	\$155,558,000	49.6%
Class B Notes.....	\$33,342,167	10.6%
Class C Notes.....	\$11,120,444	3.5%
Issuer LLC Interest.....	\$113,369,284	36.2%
<b>Total.....</b>	<b>\$313,389,895</b>	<b>100.00%</b>
<b>Interest Rates</b>		
Class A Notes.....	3.61%	
Class B Notes.....	4.45%	
Class C Notes.....	5.09%	