

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	6/8/2018	
Monthly Period	Beginning Date 5/1/2018	Ending Date 5/31/2018
Interest Period	5/1/2018	6/7/2018
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.....	\$15,257,758.88
Total Recoveries deposited into Collections Account during Monthly Period.....	\$713.27
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,774,751.46
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$3,125.65
Total Collections for Monthly Period.....	\$21,036,349.26
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.....	\$740,761.41
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.....	\$15,340,997.78
Total payments paid to Certificateholders on current Payment Date.....	\$4,306,273.30
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,036,349.26
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.....	\$222,229,284
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,228,422.10
Total principal payments received on Receivables during Monthly Period.....	\$15,257,758.88
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$82,376.82
Aggregate Outstanding Balance of Receivables acquired by issuer during Monthly Period.....	\$15,340,997.78
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,284.18
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,935,158.87
Total Collections for Monthly Period.....	\$21,036,349.26
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,340,997.78
Amounts distributed during Monthly Period.....	\$5,935,158.87
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,695,351.48

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$82,376.82
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,422.10
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.44%

	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.....	\$207,330,914.09	76,993	93.30%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,428,128.85	5,119	4.24%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,751,201.45	1,636	1.24%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,776,064.79	1,177	0.80%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$942,975.01	653	0.42%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number
	\$222,229,284.19	85,578

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.42%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	30.7	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,596.80	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	812	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	747	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	679	≥ 625	No

	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.....	\$683,737.32	0.31%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$964,201.15	0.43%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term maturity greater than forty one (41) months.....	\$14,821,020.14	6.67%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 560.....	\$393,743.15	0.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$2,631,371.30	1.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 560.....	\$1,813,915.39	0.82%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7.....	\$27,242,445.76	12.26%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8.....	\$0.00	0.00%	≤ 10.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	0.44%			
Monthly Loss Percentage for previous Monthly Period.....	0.42%			
Monthly Loss Percentage for second previous Monthly Period.....	0.11%			
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold	Trigger?
		0.32%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,284.18
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,695,351.48
(A) Total.....	\$227,924,635.65
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	