

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	4/8/2019	
	Beginning Date	Ending Date
Monthly Period	3/1/2019	3/31/2019
Interest Period	3/8/2019	4/7/2019
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.....	\$16,744,472.50
Total Recoveries deposited into Collections Account during Monthly Period.....	\$145,788.05
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,091,172.62
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,899.73
Total Collections for Monthly Period.....	\$22,987,332.90
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.....	\$925,964.97
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.....	\$18,686,080.37
Total payments paid to Certificateholders on current Payment Date.....	\$2,726,970.80
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,987,332.90
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.....	\$222,227,121
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,231,592.12
Total principal payments received on Receivables during Monthly Period.....	\$16,744,472.50
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,946,078.50
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,686,080.37
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,121.48
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,076,233.96
Total Collections for Monthly Period.....	\$22,987,332.90
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,686,080.37
Amounts distributed during Monthly Period.....	\$4,076,233.96
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,301,252.53
	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,946,078.50
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,231,592.12
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.51%

	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.....	\$201,150,538.71	70,343	90.52%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,593,058.35	5,979	5.67%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,906,619.34	1,815	1.76%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,392,687.76	1,158	1.08%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,184,217.34	1,030	0.98%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,227,121.49	80,325		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.69%		≥ 28.0%
Weighted average term of Eligible Receivables.....		31.8		≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,766.60			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		813		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		737		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		677		≥ 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.....	\$4,764,073.17	2.14%		≤ 5.0%
Aggregate Outstanding Receivable Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$679,684.11	0.31%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$17,643,263.86	7.94%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$700,602.69	0.32%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,061,947.69	2.28%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,734,886.03	1.23%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$13,748,792.22	6.19%		≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$3,801,307.21	1.71%		≤ 10.0%

Rapid Amortization Test

Monthly Loss Percentage

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

Monthly Loss Percentage for second previous Monthly Period.....	9.78%			
3-Month average Monthly Loss Percentage.....		Amount 9.62%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
<i>Overcollateralization Test</i>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,121.48			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,301,252.53			
(A) Total.....	\$226,528,374.01			
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 Yes	Trigger? 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	