

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	6/8/2020	Beginning Date	Ending Date
Monthly Period	5/1/2020	5/1/2020	5/31/2020
Interest Period	5/8/2020	5/8/2020	6/7/2020
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
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.....	\$14,768,046.67
Total Recoveries deposited into Collections Account during Monthly Period.....	\$232,818.09
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,092,884.24
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$489.26
Total Collections for Monthly Period.....	\$21,094,238.26
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.....	\$925,953.57
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.....	\$16,857,037.15
Total payments paid to Certificateholders on current Payment Date.....	\$2,662,930.77
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,094,238.26
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.....	\$222,228,790
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,228,857.65
Total principal payments received on Receivables during Monthly Period.....	\$14,768,046.67
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,084,736.56
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,852,715.25
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,789.66
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,164,699.89
Total Collections for Monthly Period.....	\$21,094,238.26
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,857,037.15
Amounts distributed during Monthly Period.....	\$3,164,699.89
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,237,201.11
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,084,736.56
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,857.65
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.26%

	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.....	\$194,066,104.13	70,084	87.33%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$19,045,632.84	7,456	8.57%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,066,434.09	1,718	1.83%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,886,155.38	1,239	1.30%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,164,463.22	996	0.97%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,228,789.66	81,493		
			As of Ending Date of Monthly Period	Concentration Limit
				Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.92%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		32.0	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,726.97		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		808	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		728	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		673	≥ 625	No
	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,579,663.20	2.06%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$571,761.05	0.26%	≤ 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.....	\$18,168,773.35	8.18%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$707,295.10	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,434,317.81	2.45%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,599,344.54	1.17%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$14,803,776.29	6.66%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$4,750,850.43	2.14%	≤ 10.0%	No

Rapid Amortization Test

Monthly Loss Percentage				
Monthly Loss Percentage for current Monthly Period.....	11.26%			
Monthly Loss Percentage for previous Monthly Period.....	11.21%			
Monthly Loss Percentage for second previous Monthly Period.....	11.18%			
3-Month average Monthly Loss Percentage.....		Amount 11.22%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,789.66			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,237,201.11			
(A) Total.....	\$226,465,990.77			
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	