

Opportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	3/9/2020	
Monthly Period	Beginning Date 2/1/2020	Ending Date 2/29/2020
Interest Period	2/10/2020	3/8/2020
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.....	\$15,437,083.07
Total Recoveries deposited into Collections Account during Monthly Period.....	\$219,079.55
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,995,868.19
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,298.85
Total Collections for Monthly Period.....	\$21,656,329.66

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.....	\$925,957.81
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.....	\$17,312,783.30
Total payments paid to Certificateholders on current Payment Date.....	\$2,769,271.79
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,656,329.66

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.....	\$222,228,761
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,229,873.25
Total principal payments received on Receivables during Monthly Period.....	\$15,437,083.07
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,874,855.20
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,310,825.69
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,760.66
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,964,520.15
Total Collections for Monthly Period.....	\$21,656,329.66
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,312,783.30
Amounts distributed during Monthly Period.....	\$3,964,520.15
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,343,546.36

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,874,855.20
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,229,873.25
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.12%

	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.....	\$200,478,388.93	69,473	90.21%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,437,975.45	5,578	5.60%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,963,401.47	1,867	1.78%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,788,776.69	1,353	1.25%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,560,218.13	1,302	1.15%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,228,760.66	79,573	
			As of Ending Date of Monthly Period
Weighted average fixed interest rate of Eligible Receivables.....		31.95%	≥ 28.0%
Weighted average term of Eligible Receivables.....		32.1	≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,792.77		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	810		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	730		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	675		≥ 625

	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.....	\$5,045,826.36	2.27%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$672,798.64	0.30%	≤ 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.....	\$21,230,277.18	9.55%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$844,950.08	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,555,969.92	2.50%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,624,651.28	1.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$20,421,816.72	9.19%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$6,542,818.75	2.94%	≤ 10.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.12%		
Monthly Loss Percentage for previous Monthly Period.....	11.72%		
Monthly Loss Percentage for second previous Monthly Period.....	12.73%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		11.52%	≤ 17.0%

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,760.66		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,343,546.36		
(A) Total.....	\$226,572,307.02		
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	