

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	11/8/2019	
Monthly Period	Beginning Date 10/1/2019	Ending Date 10/31/2019
Interest Period	10/8/2019	11/7/2019
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

Total interest payments made on current Payment Date.....		Class A Notes \$467,970.32	Class B Notes \$123,617.29	Class C Notes \$47,129.16
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Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,473,912.32
Total Recoveries deposited into Collections Account during Monthly Period.....	\$161,478.77
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,743,181.96
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	<u>\$5,161.39</u>
Total Collections for Monthly Period.....	\$21,383,734.44
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.....	\$925,946.34
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.....	\$17,575,852.34
Total payments paid to Certificateholders on current Payment Date.....	\$2,233,618.99
Amounts withheld in Collection Account to maintain Collateral requirements.....	<u>\$0.00</u>
Total Payments during Monthly Period and on Payment Date.....	\$21,383,734.44
Outstanding principal amount of the Series 2018-A Notes as of the Series Transfer Date.....	\$200,004,000.00
Required Overcollateralization Amount.....	<u>\$22,222,889.00</u>
Sub-Total.....	\$222,226,889.00
Less:	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	<u>\$222,229,036</u>
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,227,122.27
Total principal payments received on Receivables during Monthly Period.....	\$15,473,912.32
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,096,989.31
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$17,572,815.57</u>
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,036.20
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,063,061.85
Total Collections for Monthly Period.....	\$21,383,734.44
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,575,852.34
Amounts distributed during Monthly Period.....	<u>\$4,063,061.85</u>
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,807,882.10

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,096,989.31
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,227,122.27
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.32%

	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.....	\$199,590,848.15	69,656	89.81%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,738,923.48	5,668	5.73%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,228,442.65	2,040	1.90%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,221,962.38	1,541	1.45%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,443,889.85	1,253	1.10%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,224,066.50	Number 80,159	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.92%	≥ 28.0%
Weighted average term of Eligible Receivables.....		31.8	≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,772.29		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		811	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		732	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		676	≥ 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.....	\$4,717,219.85	2.12%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$706,334.80	0.32%	≤ 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.....	\$19,519,739.63	8.78%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$850,954.81	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,594,729.05	2.52%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,772,612.65	1.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$13,337,812.84	6.00%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$6,713,406.67	3.02%	≤ 10.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.32%		
Monthly Loss Percentage for previous Monthly Period.....	10.34%		
Monthly Loss Percentage for second previous Monthly Period.....	11.13%		
3-Month average Monthly Loss Percentage.....		Amount 10.93%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,036.20		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$3,807,882.10</u>		
(A) Total.....	\$226,036,918.30		
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.....	<u>\$22,222,889.00</u>		
(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	