

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	10/8/2019	
Monthly Period	Beginning Date 9/1/2019	Ending Date 9/30/2019
Interest Period	9/9/2019	10/7/2019
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.....	\$14,785,804.27
Total Recoveries deposited into Collections Account during Monthly Period.....	\$132,337.08
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,857,764.95
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	<u>\$6,038.52</u>
Total Collections for Monthly Period.....	\$20,781,944.82

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.....	\$925,952.91
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.....	\$16,718,882.97
Total payments paid to Certificateholders on current Payment Date.....	\$2,488,792.18
Amounts withheld in Collection Account to maintain Collateral requirements.....	<u>\$0.00</u>
Total Payments during Monthly Period and on Payment Date.....	\$20,781,944.82

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>\$222,227,122</u>
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,228,697.32
Total principal payments received on Receivables during Monthly Period.....	\$14,785,804.27
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,915,177.27
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$16,699,406.50</u>
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,122.27
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,109,508.85
Total Collections for Monthly Period.....	\$20,781,944.82
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$16,718,882.97
Amounts distributed during Monthly Period.....	<u>\$4,109,508.85</u>
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,063,061.85

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,915,177.27
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,697.32
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.34%

	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.....	\$198,153,663.10	68,542	89.17%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,454,520.15	6,535	6.50%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,270,433.90	2,084	1.92%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,068,318.70	1,555	1.38%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,280,166.42	1,208	1.03%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number
	\$222,227,122.27	79,924

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.85%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	32.0	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,780.48	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	813	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	733	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	676	≥ 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.....	\$4,691,551.76	2.11%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$686,266.75	0.31%	≤ 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.....	\$20,505,114.38	9.23%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$762,872.51	0.34%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,552,276.07	2.50%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,759,562.76	1.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$15,918,563.90	7.16%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$7,419,911.17	3.34%	≤ 10.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.34%		
Monthly Loss Percentage for previous Monthly Period.....	11.13%		
Monthly Loss Percentage for second previous Monthly Period.....	9.79%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		10.42%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,122.27
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$4,063,061.85</u>
(A) Total.....	\$226,290,184.12

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	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
---	-----------