

Opportun Funding VIII Series 2018-A - Monthly Servicer Report

| | | |
|---|------------------------------------|----------------------------------|
| Payment Date | 1/8/2020 | |
| Monthly Period | Beginning Date 12/1/2019 | Ending Date 12/31/2019 |
| Interest Period | 12/9/2019 | 1/7/2020 |
| 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 \$155,558,000.00 | Class B Notes \$33,335,000.00 | Class C Notes \$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 |
|---|--------------------------------------|--------------------------------------|-------------------------------------|

| | |
|---|------------------------|
| Collections and Payment Summary | |
| Total principal Collections deposited into Collections Account during Monthly Period..... | \$15,682,034.88 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$155,983.95 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$5,921,496.58 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$4,838.23 |
| Total Collections for Monthly Period..... | \$21,764,153.64 |
| 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..... | \$925,949.64 |
| 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..... | \$18,049,472.11 |
| Total payments paid to Certificateholders on current Payment Date..... | \$2,140,415.12 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$21,764,153.64 |
| 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..... | \$222,229,836 |
| Minimum Collection Account Balance..... | \$0.00 |

| | |
|---|-------------------------|
| Collateral Summary | |
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$222,227,913.75 |
| Total principal payments received on Receivables during Monthly Period..... | \$15,682,034.88 |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$2,358,386.26 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$18,042,343.74 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$222,229,836.34 |
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$4,146,353.95 |
| Total Collections for Monthly Period..... | \$21,764,153.64 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables..... | \$18,049,472.11 |
| Amounts distributed during Monthly Period..... | \$4,146,353.95 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$3,714,681.53 |

| | |
|--|------------------|
| | Amount |
| Receivables that became Defaulted Receivables during Monthly Period..... | \$2,358,386.26 |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$222,227,913.75 |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 12.73% |

| | 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..... | \$197,263,118.62 | 68,785 | 88.77% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$14,806,357.96 | 6,626 | 6.66% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$4,569,830.79 | 2,278 | 2.06% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$3,122,346.40 | 1,429 | 1.41% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$2,467,182.57 | 1,223 | 1.11% |

| | | | | |
|--|-----------------------------------|--|--|--|
| Concentration Limits | | | | |
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | Amount \$222,229,836.34 | Number 80,341 | | |
| | | | As of Ending Date of Monthly Period | Concentration Limit |
| Weighted average fixed interest rate of Eligible Receivables..... | | 32.04% | ≥ 28.0% | Concentration Limit Breached? |
| Weighted average term of Eligible Receivables..... | | 31.7 | ≤ 33 months | No |
| Average Outstanding Receivable Balance of all Eligible Receivables..... | | \$2,766.08 | ≤ \$3,500 | No |
| Weighted average ADS Score of Eligible Receivables..... | | 809 | ≥ 700 | No |
| Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)..... | | 730 | ≥ 650 | No |
| Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)..... | | 675 | ≥ 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..... | \$4,696,030.84 | 2.11% | ≤ 5.0% | No |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%..... | \$701,527.54 | 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..... | \$18,913,531.56 | 8.51% | ≤ 10.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 560..... | \$944,377.88 | 0.42% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520..... | \$5,697,218.29 | 2.56% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 660..... | \$2,748,663.78 | 1.24% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200..... | \$12,329,945.14 | 5.55% | ≤ 25.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200..... | \$4,747,020.74 | 2.14% | ≤ 10.0% | No |

| | | | |
|---|--------|---------------|---|
| Rapid Amortization Test | | | |
| <i>Monthly Loss Percentage</i> | | | |
| Monthly Loss Percentage for current Monthly Period..... | 12.73% | | |
| Monthly Loss Percentage for previous Monthly Period..... | 11.40% | | |
| Monthly Loss Percentage for second previous Monthly Period..... | 11.32% | | |
| | | Amount | Rapid Amortization Threshold |
| 3-Month average Monthly Loss Percentage..... | | 11.82% | ≤ 17.0% |
| | | | Trigger? |
| | | | No |

| | | | |
|---|-------------------------|--|--|
| Overcollateralization Test | | | |
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$222,229,836.34 | | |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$3,714,681.53 | | |
| (A) Total..... | \$226,944,517.87 | | |
| 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 | |