

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	4/8/2020	
Monthly Period	Beginning Date 3/1/2020	Ending Date 3/31/2020
Interest Period	3/9/2020	4/7/2020
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	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.....	\$15,224,478.16
Total Recoveries deposited into Collections Account during Monthly Period.....	\$224,115.94
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,676,239.47
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,045.75
Total Collections for Monthly Period.....	\$21,128,879.32

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.....	\$925,953.17
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.....	\$17,305,917.60
Total payments paid to Certificateholders on current Payment Date.....	\$2,248,691.78
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,128,879.32

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>\$222,228,708</u>
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,228,760.66
Total principal payments received on Receivables during Monthly Period.....	\$15,224,478.16
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,071,298.35
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$17,295,723.59</u>
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,707.74
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,343,546.36
Total Collections for Monthly Period.....	\$21,128,879.32
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,305,917.60
Amounts distributed during Monthly Period.....	<u>\$4,343,546.36</u>
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,822,961.72

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,071,298.35
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,760.66
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.18%

	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.....	\$195,765,598.74	69,101	88.09%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,262,250.78	7,231	7.77%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,040,167.81	1,898	1.82%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,820,016.47	1,321	1.27%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,338,370.59	1,123	1.05%

Concentration Limits		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,226,404.39	Number 80,674

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.93%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	32.0	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,754.62	≤ \$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).....	729	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	674	≥ 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.....	\$5,086,427.81	2.29%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$670,419.14	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.....	\$20,082,954.17	9.04%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$636,174.77	0.28%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,498,801.07	2.47%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,634,986.65	1.19%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$18,635,044.60	8.39%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$5,977,948.73	2.69%	≤ 10.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	11.18%
Monthly Loss Percentage for previous Monthly Period.....	10.12%
Monthly Loss Percentage for second previous Monthly Period.....	11.72%
3-Month average Monthly Loss Percentage.....	11.01%

	Amount	Rapid Amortization Threshold	Trigger?
		≤ 17.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,707.74
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$3,822,961.72</u>
(A) Total.....	\$226,051,669.46

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**