

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	11/9/2020	
Monthly Period	Beginning Date	Ending Date
Interest Period	10/1/2020	10/31/2020
	10/8/2020	11/8/2020

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.....			
	\$467,970.32	\$123,617.29	\$47,129.16

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$17,030,605.26
Total Recoveries deposited into Collections Account during Monthly Period.....	\$263,778.12
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,139,388.55
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$15.81
Total Collections for Monthly Period.....	\$23,433,787.74
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.....	\$925,946.64
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.....	\$18,927,835.97
Total payments paid to Certificateholders on current Payment Date.....	\$2,931,688.36
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$23,433,787.74
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
<i>As of</i>	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,235,152
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,227,194.78
Total principal payments received on Receivables during Monthly Period.....	\$17,030,605.26
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,889,273.25
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,927,835.97
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,235,152.23
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	
	\$4,404,878.99
Total Collections for Monthly Period.....	\$23,433,787.74
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,927,835.97
Amounts distributed during Monthly Period.....	\$4,404,878.99
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,505,951.77
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,889,273.25
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,227,194.78
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.20%

	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.....	\$202,872,776.14	77,690	91.29%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,443,939.07	5,041	5.15%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,618,683.12	1,488	1.63%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,430,816.00	1,040	1.09%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,868,937.90	805	0.84%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number		
	\$222,235,152.23	86,064		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.65%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		31.4	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,682.21		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	804		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	727		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	672		≥ 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.....	\$2,817,275.96	1.27%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,552,400.92	0.70%	≤ 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.....	\$12,808,587.67	5.76%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$480,820.98	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,501,740.13	2.03%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,366,578.99	1.06%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$6,300,168.09	2.83%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$521,353.99	0.23%	≤ 10.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	10.20%			
Monthly Loss Percentage for previous Monthly Period.....	9.57%			
Monthly Loss Percentage for second previous Monthly Period.....	11.46%			
		Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		10.41%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,235,152.23
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,505,951.77
(A) Total.....	\$226,741,104.00
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
 Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?..... **Trigger?** No
 Has a Servicer Default occurred?..... No

As a result of a trigger, has a Rapid Amortization Event occurred? **No**