

Opportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	2/10/2020	
Monthly Period	Beginning Date 1/1/2020	Ending Date 1/31/2020
Interest Period	1/8/2020	2/9/2020
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

	Class A Notes	Class B Notes	Class C Notes
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.....	\$14,910,326.69
Total Recoveries deposited into Collections Account during Monthly Period.....	\$152,015.67
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,990,380.17
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,627.95
Total Collections for Monthly Period.....	\$21,057,350.48
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.....	\$925,957.65
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.....	\$17,092,830.33
Total payments paid to Certificateholders on current Payment Date.....	\$2,390,245.73
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,057,350.48
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.....	\$222,229,873
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,229,836.34
Total principal payments received on Receivables during Monthly Period.....	\$14,910,326.69
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,171,033.92
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,081,397.53
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,873.25
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,714,681.53
Total Collections for Monthly Period.....	\$21,057,350.48
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,092,830.33
Amounts distributed during Monthly Period.....	\$3,714,681.53
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,964,520.15

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,171,033.92
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,229,836.34
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.72%

	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.....	\$199,725,192.64	69,237	89.87%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,245,474.53	5,472	5.51%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,560,330.81	2,132	2.05%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,113,261.25	1,558	1.40%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,585,614.02	1,242	1.16%

Concentration Limits		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,229,873.25	Number 79,641

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.98%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	32.0	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,790.40	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	810	≥ 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 Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,841,393.08	2.18%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$663,207.08	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.....	\$20,394,922.88	9.18%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$889,832.42	0.40%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,668,775.88	2.55%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,665,445.76	1.20%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$17,158,408.53	7.72%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$5,623,169.83	2.53%	≤ 10.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.72%		
Monthly Loss Percentage for previous Monthly Period.....	12.73%		
Monthly Loss Percentage for second previous Monthly Period.....	11.40%		
	Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....	11.95%	≤ 17.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,873.25
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,964,520.15
(A) Total.....	\$226,194,393.40

	\$155,558,000.00		
Class A Note balance as of Ending Date of Monthly Period.....	\$33,335,000.00		
Class B Note balance as of Ending Date of Monthly Period.....	\$11,111,000.00		
Class C Note balance as of Ending Date of Monthly Period.....	\$22,222,889.00		
Required Overcollateralization Amount.....	\$22,222,889.00		
(B) Total.....			

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Yes	No	No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	No	No
Has a Servicer Default occurred?.....	No	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No		