

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

| | | |
|---|-----------------------|--------------------|
| Payment Date | 12/8/2020 | |
| | Beginning Date | Ending Date |
| Monthly Period | 11/1/2020 | 11/30/2020 |
| Interest Period | 11/9/2020 | 12/7/2020 |
| 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

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|--|------------------------|
| Total principal Collections deposited into Collections Account during Monthly Period..... | \$16,164,451.29 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$241,349.73 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$5,890,885.36 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$19.19 |
| Total Collections for Monthly Period..... | \$22,296,705.57 |

| | |
|--|------------------------|
| 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..... | \$925,979.80 |
| 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..... | \$18,033,426.32 |
| Total payments paid to Certificateholders on current Payment Date..... | \$2,688,982.68 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$22,296,705.57 |

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|---|------------------|
| 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..... | \$222,226,994 |

Minimum Collection Account Balance **\$0.00**

Collateral Summary

| | |
|---|-------------------------|
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$222,235,152.23 |
| Total principal payments received on Receivables during Monthly Period..... | \$16,164,451.29 |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$1,877,133.23 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$18,033,426.32 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$222,226,994.02 |

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|---|-----------------------|
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$4,505,951.78 |
| Total Collections for Monthly Period..... | \$22,296,705.57 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables..... | \$18,033,426.32 |
| Amounts distributed during Monthly Period..... | \$4,505,951.78 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$4,263,279.25 |

| | Amount |
|--|------------------|
| Receivables that became Defaulted Receivables during Monthly Period..... | \$1,877,133.23 |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$222,235,152.23 |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 10.14% |

| | 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..... | \$200,597,733.19 | 77,672 | 90.27% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$14,004,474.64 | 6,291 | 6.30% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$3,203,565.38 | 1,422 | 1.44% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$2,479,173.17 | 1,045 | 1.12% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$1,941,947.64 | 805 | 0.87% |

Concentration Limits

| | Amount | Number |
|--|------------------|--------|
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | \$222,226,894.02 | 87,235 |

| | As of Ending Date of Monthly Period | Concentration Limit | Concentration Limit Breached? |
|--|--|---------------------|----------------------------------|
| Weighted average fixed interest rate of Eligible Receivables..... | 31.48% | ≥ 28.0% | No |
| Weighted average term of Eligible Receivables..... | 31.3 | ≤ 33 months | No |
| Average Outstanding Receivable Balance of all Eligible Receivables..... | \$2,547.45 | ≤ \$3,500 | No |
| Weighted average ADS Score of Eligible Receivables..... | 802 | ≥ 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 | Concentration Limit | Concentration Limit Breached? |
|--|-----------------|---|---------------------|----------------------------------|
| Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables..... | \$2,567,704.25 | 1.16% | ≤ 5.0% | No |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%..... | \$2,108,428.50 | 0.95% | ≤ 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..... | \$11,837,181.43 | 5.33% | ≤ 10.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560..... | \$472,244.03 | 0.21% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520..... | \$4,081,310.05 | 1.84% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560..... | \$2,223,062.25 | 1.00% | ≤ 5.0% | No |
| Aggregate Outstanding Receivables Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200..... | \$6,923,374.72 | 3.12% | ≤ 25.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200..... | \$765,760.74 | 0.34% | ≤ 10.0% | No |

Rapid Amortization Test

| Monthly Loss Percentage | |
|---|--------|
| Monthly Loss Percentage for current Monthly Period..... | 10.14% |
| Monthly Loss Percentage for previous Monthly Period..... | 10.20% |
| Monthly Loss Percentage for second previous Monthly Period..... | 9.57% |

| | Amount | Rapid Amortization Threshold | Trigger? |
|--|--------|---------------------------------|----------|
| 3-Month average Monthly Loss Percentage..... | 9.97% | ≤ 17.0% | No |

Overcollateralization Test

| | |
|---|-------------------------|
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$222,226,994.02 |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$4,263,279.25 |
| (A) Total..... | \$226,490,273.27 |

| | |
|---|-------------------------|
| 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 |

| | Result | Trigger? |
|--|--------|----------|
| As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?..... | Yes | 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**