

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	12/9/2019	
Monthly Period	Beginning Date 11/1/2019	Ending Date 11/30/2019
Interest Period	11/8/2019	12/8/2019
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.....	\$15,905,347.31
Total Recoveries deposited into Collections Account during Monthly Period.....	\$156,089.56
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,096,713.31
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,862.59
Total Collections for Monthly Period.....	\$22,163,012.77
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.....	\$925,954.32
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.....	\$18,016,658.82
Total payments paid to Certificateholders on current Payment Date.....	\$2,572,082.86
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,163,012.77
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.....	\$222,227,914
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,229,036.20
Total principal payments received on Receivables during Monthly Period.....	\$15,905,347.31
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,111,323.72
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,015,548.58
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,913.75
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,807,882.10
Total Collections for Monthly Period.....	\$22,163,012.77
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,016,658.82
Amounts distributed during Monthly Period.....	\$3,807,882.10
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,146,353.95

	Amount		
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,111,323.72		
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,229,036.20		
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.40%		
	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.....	\$200,205,926.70	70,100	90.09%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,537,962.75	5,865	5.64%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,825,661.54	1,758	1.72%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,094,923.67	1,481	1.39%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,563,439.09	1,248	1.15%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,227,913.75	80,452	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.01%	≥ 28.0%
Weighted average term of Eligible Receivables.....		31.7	≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,762.24		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	809		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	731		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	675		≥ 625

	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.....	\$4,733,590.82	2.13%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$710,107.53	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.....	\$18,563,689.94	8.35%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$920,727.66	0.41%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,708,800.66	2.57%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,765,907.26	1.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$11,189,069.97	5.04%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$5,512,264.94	2.48%	≤ 10.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.40%		
Monthly Loss Percentage for previous Monthly Period.....	11.32%		
Monthly Loss Percentage for second previous Monthly Period.....	10.34%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		11.02%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,913.75		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,146,353.95		
(A) Total.....	\$226,374,267.69		
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	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	Yes	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	No