

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	9/8/2020	
Monthly Period	Beginning Date 8/1/2020	Ending Date 8/31/2020
Interest Period	8/10/2020	9/7/2020
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.....	\$16,528,315.86
Total Recoveries deposited into Collections Account during Monthly Period.....	\$297,774.31
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,357,598.06
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	<u>\$129.66</u>
Total Collections for Monthly Period.....	\$23,183,817.89
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.....	\$925,964.46
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.....	\$18,650,944.23
Total payments paid to Certificateholders on current Payment Date.....	\$2,958,592.43
Amounts withheld in Collection Account to maintain Collateral requirements.....	<u>\$0.00</u>
Total Payments during Monthly Period and on Payment Date.....	\$23,183,817.89
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>\$222,232,603.00</u>
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,231,470.75
Total principal payments received on Receivables during Monthly Period.....	\$16,528,315.86
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,121,496.56
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$18,650,944.23</u>
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,232,602.55
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,976,522.83
Total Collections for Monthly Period.....	\$23,183,817.89
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,650,944.23
Amounts distributed during Monthly Period.....	<u>\$3,976,522.83</u>
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,532,873.66

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,121,496.56
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,231,470.75
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.46%

	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.....	\$199,531,534.29	74,016	89.78%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,837,239.17	6,227	6.68%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,217,040.71	1,721	1.90%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,181,981.55	950	0.98%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,464,806.83	698	0.66%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,232,602.55	83,612	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.91%	≥ 28.0%
Weighted average term of Eligible Receivables.....		31.7	≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,657.90		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		807	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		727	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		672	≥ 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.....	\$3,365,307.16	1.51%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$624,016.51	0.28%	≤ 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.....	\$14,647,083.78	6.59%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$546,120.18	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,162,177.76	2.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,511,036.77	1.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$8,545,081.41	3.85%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$1,151,340.67	0.52%	≤ 10.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.46%		
Monthly Loss Percentage for previous Monthly Period.....	12.20%		
Monthly Loss Percentage for second previous Monthly Period.....	13.70%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		12.45%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,232,602.55		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$4,532,873.66</u>		
(A) Total.....	\$226,765,476.21		
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	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	