

Oportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	10/8/2020	
	Beginning Date	Ending Date
Monthly Period	9/1/2020	9/30/2020
Interest Period	9/8/2020	10/7/2020
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
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.....	\$15,910,294.05
Total Recoveries deposited into Collections Account during Monthly Period.....	\$264,065.58
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,907,482.11
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$40.83
Total Collections for Monthly Period.....	\$22,081,882.57
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.....	\$925,969.18
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.....	\$17,677,003.59
Total payments paid to Certificateholders on current Payment Date.....	\$2,830,593.04
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,081,882.57
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.....	\$222,227,195
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,232,602.55
Total principal payments received on Receivables during Monthly Period.....	\$15,910,294.05
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,772,117.30
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,677,003.59
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,194.78
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,532,873.67
Total Collections for Monthly Period.....	\$22,081,882.57
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,677,003.59
Amounts distributed during Monthly Period.....	\$4,532,873.67
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,404,878.98

Amount

Receivables that became Defaulted Receivables during Monthly Period.....	\$1,772,117.30
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,232,602.55
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.57%

	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.....	\$200,554,341.96	75,441	90.25%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,887,870.03	5,875	6.25%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,654,553.61	1,534	1.64%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,462,873.13	1,039	1.11%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,667,556.05	742	0.75%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,227,194.78	84,631		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.80%		≥ 28.0%
Weighted average term of Eligible Receivables.....		31.6		≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,625.84			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		806		≥ 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	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$3,102,555.79	1.40%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,004,542.98	0.45%	≤ 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.....	\$13,747,618.14	6.19%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$501,232.05	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,906,355.43	2.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,455,560.15	1.10%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200	\$7,410,721.81	3.33%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200	\$648,286.85	0.29%	≤ 10.0%	No

Rapid Amortization Test

Monthly Loss Percentage				
Monthly Loss Percentage for current Monthly Period.....	9.57%			
Monthly Loss Percentage for previous Monthly Period.....	11.46%			
Monthly Loss Percentage for second previous Monthly Period.....	12.20%			
3-Month average Monthly Loss Percentage.....		11.08%	Rapid Amortization Threshold	Trigger?
			≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,194.78			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,404,878.98			
(A) Total.....	\$226,632,073.76			
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	