

**Oportun Funding VIII Series 2018-A - Monthly Servicer Report**

Payment Date	6/10/2019	
	<b>Beginning Date</b>	<b>Ending Date</b>
Monthly Period	5/1/2019	5/31/2019
Interest Period	5/8/2019	6/9/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

**Note Summary**

	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>
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.....	<b>\$155,558,000.00</b>	<b>\$33,335,000.00</b>	<b>\$11,111,000.00</b>
	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>
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.....	\$15,510,779.98
Total Recoveries deposited into Collections Account during Monthly Period.....	\$122,739.75
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,869,166.58
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,098.23
<b>Total Collections for Monthly Period.....</b>	<b>\$21,508,784.54</b>
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.....	\$925,959.59
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.....	\$17,108,425.08
Total payments paid to Certificateholders on current Payment Date.....	\$2,826,083.11
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$21,508,784.54</b>
Outstanding principal amount of the Series 2018-A Notes as of the Series Transfer Date.....	\$200,004,000.00
Required Overcollateralization Amount.....	<b>\$22,222,889.00</b>
Sub-Total.....	\$222,226,889.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,228,857
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

**Collateral Summary**

<b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>	<b>\$222,230,300.44</b>
Total principal payments received on Receivables during Monthly Period.....	\$15,510,779.98
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,599,088.18
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,108,425.08
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,228,857.36</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,083,106.11
Total Collections for Monthly Period.....	\$21,508,784.54
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,108,425.08
Amounts distributed during Monthly Period.....	\$4,083,106.11
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,400,359.46</b>
	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,599,088.18
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,230,300.44
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.63%

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$202,235,352.72	72,317	91.00%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,325,425.63	5,383	5.10%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,938,442.37	1,926	1.77%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,593,620.50	1,294	1.17%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,136,016.15	999	0.96%

**Concentration Limits**

	<b>Amount</b>	<b>Number</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,228,857.37	81,919		
			<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.86%		≥ 28.0%
Weighted average term of Eligible Receivables.....		31.5		≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,712.79			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		811		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		734		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		676		≥ 625
			<b>As % of Eligible Receivables Balance as of Ending Date of Monthly</b>	<b>Concentration Limit</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,694,708.42	2.11%		≤ 5.0%
Aggregate Outstanding Receivable Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$671,267.20	0.30%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$16,737,748.15	7.53%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$762,141.28	0.34%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,471,842.83	2.46%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,788,857.53	1.25%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$10,187,693.14	4.58%		≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$1,991,778.82	0.90%		≤ 10.0%

**Rapid Amortization Test**

*Monthly Loss Percentage*

Monthly Loss Percentage for current Monthly Period.....	8.63%
Monthly Loss Percentage for previous Monthly Period.....	10.15%

Monthly Loss Percentage for second previous Monthly Period.....	10.51%			
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 9.76%	<b>Rapid Amortization</b> <b>Threshold</b> ≤ 17.0%	<b>Trigger?</b> No
<i>Overcollateralization Test</i>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,857.36			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,400,359.46			
<b>(A) Total.....</b>	<b>\$226,629,216.82</b>			
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>(B) Total.....</b>	<b>\$222,226,889.00</b>			
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....			<b>Result</b> Yes	<b>Trigger?</b> 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?			<b>No</b>	