

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

Payment Date	8/10/2020	
Monthly Period	<b>Beginning Date</b> 7/1/2020	<b>Ending Date</b> 7/31/2020
Interest Period	7/8/2020	8/9/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>			
Outstanding balance as of Ending Date of Monthly Period.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>
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
	<b>\$155,558,000.00</b>	<b>\$33,335,000.00</b>	<b>\$11,111,000.00</b>

Total interest payments made on current Payment Date.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>
	\$467,970.32	\$123,617.29	\$47,129.16

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,386,828.40
Total Recoveries deposited into Collections Account during Monthly Period.....	\$274,505.69
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,964,305.91
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	<u>\$155.81</u>
<b>Total Collections for Monthly Period.....</b>	<b>\$21,625,795.81</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.....	\$925,954.68
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.....	\$17,649,272.98
Total payments paid to Certificateholders on current Payment Date.....	\$2,402,251.39
Amounts withheld in Collection Account to maintain Collateral requirements.....	<u>\$0.00</u>
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$21,625,795.81</b>
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>\$222,231,471</u>
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,229,122.24
Total principal payments received on Receivables during Monthly Period.....	\$15,386,828.40
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,260,096.07
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$17,649,272.98</u>
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,231,470.75</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,714,814.51
Total Collections for Monthly Period.....	\$21,625,795.81
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,649,272.98
Amounts distributed during Monthly Period.....	<u>\$3,714,814.51</u>
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$3,976,522.83</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,260,096.07
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,229,122.24
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	12.20%

	<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.....	\$201,619,282.70	73,957	90.72%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,819,499.08	5,180	5.77%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,827,547.74	1,578	1.72%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,157,621.08	987	0.97%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,807,520.15	816	0.81%

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>	
	\$222,231,470.75	82,518	
			<b>As of Ending Date of Monthly Period</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.96%	≥ 28.0%
Weighted average term of Eligible Receivables.....		31.8	≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,693.13		≤ \$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

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$3,703,044.53	1.67%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$489,676.66	0.22%	≤ 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.....	\$15,847,478.35	7.13%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 580.....	\$616,052.75	0.28%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,227,539.94	2.35%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,504,894.96	1.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$10,403,618.78	4.68%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$2,386,059.96	1.07%	≤ 10.0%	No

<b>Rapid Amortization Test</b>	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	12.20%
Monthly Loss Percentage for previous Monthly Period.....	13.70%
Monthly Loss Percentage for second previous Monthly Period.....	11.26%

3-Month average Monthly Loss Percentage.....	<b>Amount</b>	<b>Rapid Amortization Threshold</b>	<b>Trigger?</b>
	12.39%	≤ 17.0%	No

<b>Overcollateralization Test</b>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,231,470.75
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$3,976,522.83</u>
<b>(A) Total.....</b>	<b>\$226,207,993.58</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.....	<u>\$22,222,889.00</u>
<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>	<b>Trigger?</b>
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	