

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

Payment Date	2/8/2021	
Monthly Period	<b>Beginning Date</b> 1/1/2021	<b>Ending Date</b> 1/31/2021
Interest Period	1/8/2021	2/7/2021
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.....	<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.....	\$467,970.32	\$123,617.29	\$47,129.16

**Collections and Payment Summary**

Total principal Collections deposited into Collections Account during Monthly Period.....	\$16,501,871.72
Total Recoveries deposited into Collections Account during Monthly Period.....	\$225,166.80
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,157,767.91
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$66.28
<b>Total Collections for Monthly Period.....</b>	<b>\$22,884,872.71</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.....	\$925,964.58
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.....	\$18,462,533.75
Total payments paid to Certificateholders on current Payment Date.....	\$2,848,057.61
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$22,884,872.71</b>
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.....	\$222,228,548
<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>\$222,231,499.62</b>
Total principal payments received on Receivables during Monthly Period.....	\$16,501,871.72
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,963,613.69
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,462,533.75
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,228,547.95</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,010,006.93
Total Collections for Monthly Period.....	\$22,884,872.71
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,462,533.75
Amounts distributed during Monthly Period.....	\$4,010,006.93
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,422,338.96</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,963,613.69
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,231,499.62
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.60%

	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.....	\$202,220,266.51	80,454	91.00%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,720,306.17	5,809	5.72%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,313,043.19	1,507	1.49%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,204,861.24	1,001	0.99%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,770,070.84	771	0.80%

**Concentration Limits**

Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,228,547.95	89,542		
		<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.20%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		31.1	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,481.84	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		798	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		728	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		672	≥ 625	No
	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly</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.....	\$1,995,442.82	0.90%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,953,680.84	1.33%	≤ 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.....	\$10,024,444.40	4.51%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$481,916.43	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,346,958.45	1.51%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,153,693.72	0.97%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200	\$8,398,279.01	3.78%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200	\$1,010,892.48	0.45%	≤ 10.0%	No

**Rapid Amortization Test**

<b>Monthly Loss Percentage</b>				
Monthly Loss Percentage for current Monthly Period.....	10.60%			
Monthly Loss Percentage for previous Monthly Period.....	10.42%			
Monthly Loss Percentage for second previous Monthly Period.....	10.14%			
3-Month average Monthly Loss Percentage.....		<b>Amount</b>	<b>Rapid Amortization Threshold</b>	<b>Trigger?</b>
		10.39%	≤ 17.0%	No

**Overcollateralization Test**

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,547.95			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,422,338.96			
<b>(A) Total.....</b>	<b>\$226,650,886.91</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>	<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	