

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

Payment Date	8/8/2019	
	<b>Beginning Date</b>	<b>Ending Date</b>
Monthly Period	7/1/2019	7/31/2019
Interest Period	7/8/2019	8/7/2019
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.....	\$15,552,444.62
Total Recoveries deposited into Collections Account during Monthly Period.....	\$115,639.47
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,831,970.65
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,704.38
<b>Total Collections for Monthly Period.....</b>	<b>\$21,506,759.12</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.....	\$925,949.98
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.....	\$17,380,186.33
Total payments paid to Certificateholders on current Payment Date.....	\$2,552,306.05
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</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.....	\$222,227,127
<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>\$222,227,994.13</b>
Total principal payments received on Receivables during Monthly Period.....	\$15,552,444.62
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,812,853.66
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,364,431.40
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,227,127.24</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,250,829.93
Total Collections for Monthly Period.....	\$21,506,759.12
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,380,186.33
Amounts distributed during Monthly Period.....	\$4,250,829.93
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,126,572.79</b>
	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,812,853.66
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,227,994.13
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.79%

	<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.....	\$199,396,944.99	68,332	89.73%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,410,389.62	6,217	6.03%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,319,006.62	2,182	1.94%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,903,473.44	1,528	1.31%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,196,488.35	1,114	0.99%

**Concentration Limits**

	<b>Amount</b>	<b>Number</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,226,303.02	79,374		
			<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....			31.72%	≥ 28.0%
Weighted average term of Eligible Receivables.....			32.2	≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....			\$2,799.74	≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....			814	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....			735	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....			677	≥ 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.....	\$4,564,725.33		2.05%	≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$680,601.96		0.31%	≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$21,781,284.49		9.80%	≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$706,277.87		0.32%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,331,434.78		2.40%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,727,290.28		1.23%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$21,216,176.48		9.55%	≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$8,134,356.43		3.66%	≤ 10.0%

**Rapid Amortization Test**

*Monthly Loss Percentage*

Monthly Loss Percentage for current Monthly Period.....	9.79%
Monthly Loss Percentage for previous Monthly Period.....	10.66%

Monthly Loss Percentage for second previous Monthly Period.....	8.63%			
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 9.69%	<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.....	\$222,227,127.24			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,126,572.79			
<b>(A) Total.....</b>	<b>\$226,353,700.03</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?			No	