

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

Payment Date	3/8/2021	
Monthly Period	<b>Beginning Date</b> 2/1/2021	<b>Ending Date</b> 2/28/2021
Interest Period	2/8/2021	3/7/2021
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.....	\$155,558,000.00	\$33,335,000.00	\$11,111,000.00
	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</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.....	\$15,313,817.69
Total Recoveries deposited into Collections Account during Monthly Period.....	\$223,571.40
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,530,152.84
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	<u>\$82.86</u>
<b>Total Collections for Monthly Period.....</b>	<b>\$21,067,624.89</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.....	\$925,952.28
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.....	\$16,720,638.03
Total payments paid to Certificateholders on current Payment Date.....	\$2,772,717.81
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>\$21,067,624.89</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>\$222,229,228</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.....	\$222,228,547.95
Total principal payments received on Receivables during Monthly Period.....	\$15,313,817.69
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,406,139.99
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$16,720,638.03</u>
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,229,228.29</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,422,338.97
Total Collections for Monthly Period.....	\$21,067,624.89
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,720,638.03
Amounts distributed during Monthly Period.....	<u>\$4,422,338.97</u>
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,346,986.86</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,406,139.99
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,547.95
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.59%

	<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.....	\$202,160,449.71	80,853	90.97%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,225,315.57	6,162	5.95%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,749,784.55	1,316	1.24%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,208,584.13	1,023	0.99%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,885,094.34	828	0.85%

<b>Concentration Limits</b>				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>		
	\$222,229,228.30	90,182		
			<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.08%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		31.1	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,464.23		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		796	≥ 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 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.....	\$1,781,142.53	0.80%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$3,217,159.54	1.45%	≤ 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.....	\$9,305,128.25	4.19%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 580.....	\$474,737.49	0.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,052,560.10	1.37%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,072,630.20	0.93%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$9,699,543.64	4.36%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$1,306,949.70	0.59%	≤ 10.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	7.59%		
Monthly Loss Percentage for previous Monthly Period.....	10.60%		
Monthly Loss Percentage for second previous Monthly Period.....	10.42%		
		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
3-Month average Monthly Loss Percentage.....		9.54%	≤ 17.0%
			<b>Trigger?</b>
			No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,228.29		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$4,346,986.86</u>		
<b>(A) Total.....</b>	<b>\$226,576,215.15</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	