

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

Payment Date	7/8/2019	
Monthly Period	<b>Beginning Date</b> 6/1/2019	<b>Ending Date</b> 6/30/2019
Interest Period	6/10/2019	7/7/2019
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.....	\$15,755,053.55
Total Recoveries deposited into Collections Account during Monthly Period.....	\$115,520.47
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,102,446.50
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$8,652.81
<b>Total Collections for Monthly Period.....</b>	<b>\$21,979,673.33</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.....	\$925,953.57
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.....	\$17,728,843.40
Total payments paid to Certificateholders on current Payment Date.....	\$2,676,559.59
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$21,979,673.33</b>
Outstanding principal amount of the Series 2018-A Notes as of the Series Transfer Date.....	\$200,004,000.00
Required Overcollateralization Amount.....	\$222,228,889.00
Sub-Total.....	\$222,228,889.00
Less:	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,227,994
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,228,857.37
Total principal payments received on Receivables during Monthly Period.....	\$15,755,053.55
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,974,653.09
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,728,843.40
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,227,994.12</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,400,359.46
Total Collections for Monthly Period.....	\$21,979,673.33
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$17,728,843.40
Amounts distributed during Monthly Period.....	\$4,400,359.46
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,250,829.93</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,974,653.09
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,857.37
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.66%

	<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.....	\$199,077,060.39	69,588	89.58%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,585,000.36	6,906	6.56%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,841,849.42	1,946	1.73%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,747,967.34	1,358	1.24%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,976,096.62	1,013	0.89%

<b>Concentration Limits</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b> \$222,227,994.13	<b>Number</b> 80,811

	<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.....	31.80%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	31.8	≤ 33 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,749.97	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	813	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	734	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	677	≥ 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.....	\$4,593,803.30	2.07%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$666,512.42	0.30%	≤ 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.....	\$19,031,277.92	8.56%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$741,271.10	0.33%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,412,156.71	2.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,761,648.34	1.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$15,504,404.14	6.98%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$4,601,763.82	2.07%	≤ 10.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.66%		
Monthly Loss Percentage for previous Monthly Period.....	8.63%		
Monthly Loss Percentage for second previous Monthly Period.....	10.15%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 9.81%	<b>Rapid Amortization Threshold</b> ≤ 17.0%
			<b>Trigger?</b> No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,994.12		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,250,829.93		
<b>(A) Total.....</b>	<b>\$226,478,824.05</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	