

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

Payment Date	5/8/2020	
Monthly Period	<b>Beginning Date</b> 4/1/2020	<b>Ending Date</b> 4/30/2020
Interest Period	4/8/2020	5/7/2020
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.....	\$12,094,852.52
Total Recoveries deposited into Collections Account during Monthly Period.....	\$185,409.92
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,058,154.89
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	<u>\$1,900.19</u>
<b>Total Collections for Monthly Period.....</b>	<b>\$17,340,317.52</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.....	\$925,952.95
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.....	\$14,175,617.63
Total payments paid to Certificateholders on current Payment Date.....	\$1,590,430.17
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>\$17,340,317.52</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>\$222,228,858</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.....	\$222,228,707.74
Total principal payments received on Receivables during Monthly Period.....	\$12,094,852.52
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,075,705.86
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$14,170,708.30</u>
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,228,857.65</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,822,961.72
Total Collections for Monthly Period.....	\$17,340,317.52
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,175,617.63
Amounts distributed during Monthly Period.....	<u>\$3,822,961.72</u>
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$3,164,699.89</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,075,705.86
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,707.74
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.21%

	<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.....	\$199,207,129.30	71,355	89.64%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,774,261.93	5,636	6.20%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,124,527.89	1,809	1.86%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,901,147.36	1,335	1.31%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,221,791.17	1,033	1.00%

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>	
	\$222,228,857.65	81,168	
		<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.93%	≥ 28.0%
Weighted average term of Eligible Receivables.....		32.0	≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,737.89		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		808	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		729	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		673	≥ 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.....	\$5,059,176.96	2.28%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$627,969.00	0.28%	≤ 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.....	\$19,283,340.60	8.68%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 580.....	\$785,709.78	0.35%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$5,516,719.24	2.48%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,616,932.51	1.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$16,741,721.83	7.53%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$5,479,192.21	2.47%	≤ 10.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.21%		
Monthly Loss Percentage for previous Monthly Period.....	11.18%		
Monthly Loss Percentage for second previous Monthly Period.....	10.12%		
		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
3-Month average Monthly Loss Percentage.....		10.84%	≤ 17.0%
			<b>Trigger?</b>
			No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,228,857.65		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$3,164,699.89</u>		
<b>(A) Total.....</b>	<b>\$225,393,557.54</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	