

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	11/9/2020	
Monthly Period	Beginning Date	Ending Date
Interest Period	10/1/2020	10/31/2020
	10/8/2020	11/8/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Outstanding balance as of Ending Date of Monthly Period.....	\$165,790,000.00	\$35,527,000.00	\$11,842,000.00	\$11,842,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	\$165,790,000.00	\$35,527,000.00	\$11,842,000.00	\$11,842,000.00
Total interest payments made on current Payment Date.....	\$540,199.08	\$133,226.25	\$53,585.05	\$56,940.28

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$16,483,109.47
Total Recoveries deposited into Collections Account during Monthly Period.....	\$236,635.26
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,363,385.67
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$16.23
Total Collections for Monthly Period.....	\$23,083,146.63
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.....	\$986,856.85
Total payments paid to Class A Noteholders on Payment Date.....	\$540,199.08
Total payments paid to Class B Noteholders on Payment Date.....	\$133,226.25
Total payments paid to Class C Noteholders on Payment Date.....	\$53,585.05
Total payments paid to Class D Noteholders on Payment Date.....	\$56,940.28
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,349,463.88
Total payments paid to Certificateholders on current Payment Date.....	\$2,953,275.24
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$23,083,146.63
Outstanding principal amount of the Series 2018-B Notes as of the Series Transfer Date.....	\$225,001,000.00
Required Overcollateralization Amount.....	\$11,842,724.00
Sub-Total.....	\$236,843,724.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$236,844,590
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,642.95
Total principal payments received on Receivables during Monthly Period.....	\$16,483,109.47
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,867,407.40
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,349,463.88
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,589.95
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,448,747.43
Total Collections for Monthly Period.....	\$23,083,146.63
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,349,463.88
Amounts distributed during Monthly Period.....	\$4,448,747.43
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,733,682.75
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,867,407.40
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,642.95
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.46%

	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.....	\$217,548,619.37	69,233	91.85%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,326,724.05	4,247	4.78%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,626,838.70	1,315	1.53%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,473,383.59	892	1.04%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,869,024.24	677	0.79%

Concentration Limits		Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Eligible Receivables Balance as of Ending Day of Monthly Period.....		\$236,844,589.95	76,364			
Weighted average fixed interest rate of Eligible Receivables.....			30.96%	≥ 28.0%		No
Weighted average term of Eligible Receivables.....			34.5	≤ 38 months		No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,101.52		≤ \$3,500		No
Weighted average ADS Score of Eligible Receivables.....			819	≥ 700		No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....			738	≥ 650		No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....			647	≥ 600		No
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,824,576.72		1.19%	≤ 5.0%		No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,245,878.42		0.53%	≤ 5.0%		No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$282,208.85		0.12%	≤ 5.0%		No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,313,184.69		1.40%	≤ 5.0%		No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,655,469.25		0.70%	≤ 5.0%		No

Rapid Amortization Test		Amount	Rapid Amortization Threshold	Trigger?
Monthly Loss Percentage for current Monthly Period.....	9.46%			
Monthly Loss Percentage for previous Monthly Period.....	9.57%			
Monthly Loss Percentage for second previous Monthly Period.....	10.37%			
3-Month average Monthly Loss Percentage.....		9.80%	≤ 17.0%	No

Overcollateralization Test		Amount	Result	Trigger?
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,589.95			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,733,682.75			
(A) Total.....	\$241,578,272.70			
Class A Note balance as of Ending Date of Monthly Period.....	\$165,790,000.00			
Class B Note balance as of Ending Date of Monthly Period.....	\$35,527,000.00			
Class C Note balance as of Ending Date of Monthly Period.....	\$11,842,000.00			
Class D Note balance as of Ending Date of Monthly Period.....	\$11,842,000.00			
Required Overcollateralization Amount.....	\$11,842,724.00			
(B) Total.....	\$236,843,724.00			

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?..... No

Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?..... No

Has a Servicer Default occurred?..... No

As a result of a trigger, has a Rapid Amortization Event occurred?..... No