

**Oportun Funding IX Series 2018-B - Monthly Servicer Report**

|   |                       |                    |
|---|-----------------------|--------------------|
| Payment Date                                | 6/10/2019             |                    |
|   | <b>Beginning Date</b> | <b>Ending Date</b> |
| Monthly Period                              | 5/1/2019              | 5/31/2019          |
| Interest Period                             | 5/8/2019              | 6/9/2019           |
| 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>   | <b>Class D Notes</b>   |
| Total principal payments made on Payment Date.....           | \$165,790,000.00        | \$35,527,000.00        | \$11,842,000.00        | \$11,842,000.00        |
| Outstanding Balance following Payment Date.....              | \$0.00                  | \$0.00                 | \$0.00                 | \$0.00                 |
|  | <b>\$165,790,000.00</b> | <b>\$35,527,000.00</b> | <b>\$11,842,000.00</b> | <b>\$11,842,000.00</b> |
|  |                         |                        |                        |                        |
| Total interest payments made on current Payment Date.....    | <b>Class A Notes</b>    | <b>Class B Notes</b>   | <b>Class C Notes</b>   | <b>Class D Notes</b>   |
|  | \$540,199.08            | \$133,226.25           | \$53,585.05            | \$56,940.28            |

|   |                        |
|---|------------------------|
| <b>Collections and Payment Summary</b>  |                        |
| Total principal Collections deposited into Collections Account during Monthly Period.....                       | \$15,760,299.24        |
| Total Recoveries deposited into Collections Account during Monthly Period.....                                  | \$105,861.61           |
| Total finance charges deposited into Collections Account during Monthly Period.....                             | \$6,129,872.57         |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....          | \$6,425.45             |
| <b>Total Collections for Monthly Period.....</b>  | <b>\$22,002,458.87</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.....  | \$986,852.64           |
| 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.....                                | \$17,466,655.39        |
| Total payments paid to Certificateholders on current Payment Date.....  | \$2,755,400.17         |
| Amounts withheld in Collection Account to maintain Collateral requirements.....                                 | \$0.00                 |
| <b>Total Payments during Monthly Period and on Payment Date.....</b>  | <b>\$22,002,458.87</b> |
|   |                        |
| 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..... | \$236,852,727          |
| <b>Minimum Collection Account Balance</b> .....   |                        |
|   | <b>\$0.00</b>          |

|   |                         |
|---|-------------------------|
| <b>Collateral Summary</b>   |                         |
| <b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>                              | <b>\$236,844,633.08</b> |
| Total principal payments received on Receivables during Monthly Period.....                               | \$15,760,299.24         |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$1,698,261.88          |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....                | \$17,466,655.39         |
| <b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>                                 | <b>\$236,852,727.34</b> |
|   |                         |
| Available funds on deposit in Collection Account as of beginning of Monthly Period.....                   | \$4,241,198.81          |
| Total Collections for Monthly Period.....   | \$22,002,458.87         |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....                          | \$17,466,655.39         |
| Amounts distributed during Monthly Period.....  | \$4,241,198.81          |
| <b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>                   | <b>\$4,535,803.48</b>   |
|   |                         |
|   | <b>Amount</b>           |
| Receivables that became Defaulted Receivables during Monthly Period.....                                  | \$1,698,261.88          |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....                       | \$236,844,633.08        |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....          | 8.60%                   |

|  |                  |               |  |
|--|------------------|---------------|--|
|  | <b>Amount</b>    | <b>Number</b> | <b>As % of Receivables<br/>Balance as of Ending<br/>Date of Monthly Period</b> |
| Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....        | \$217,303,592.32 | 65,843        | 91.75%   |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....   | \$11,089,533.11  | 4,795         | 4.68%  |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....  | \$3,799,356.44   | 1,714         | 1.60%  |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....  | \$2,535,314.41   | 1,118         | 1.07%  |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$2,124,931.07   | 964           | 0.90%  |

|   |                  |  |                            |
|---|------------------|--|----------------------------|
| <b>Concentration Limits</b>   |                  |  |                            |
| Eligible Receivables Balance as of Ending Day of Monthly Period.....  | <b>Amount</b>    | <b>Number</b>  |                            |
|   | \$236,852,727.35 | 74,434   |                            |
|   |                  |  |                            |
|   |                  | <b>As of Ending Date of<br/>Monthly Period</b>                                   | <b>Concentration Limit</b> |
| Weighted average fixed interest rate of Eligible Receivables.....   | 31.25%           |  | ≥ 28.0%                    |
| Weighted average term of Eligible Receivables.....  | 34.1             |  | ≤ 38 months                |
| Average Outstanding Receivable Balance of all Eligible Receivables.....   | \$3,182.05       |  | ≤ \$3,500                  |
| Weighted average ADS Score of Eligible Receivables.....   | 823              |  | ≥ 700                      |
| Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....                  | 743              |  | ≥ 650                      |
| Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....        | 650              |  | ≥ 600                      |
|   |                  |  |                            |
|   | <b>Amount</b>    | <b>As % of Eligible<br/>Receivables Balance as of<br/>Ending Date of Monthly</b> | <b>Concentration Limit</b> |
| Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables<br>that are Eligible Receivables..... | \$4,116,093.38   | 1.74%  | ≤ 5.0%                     |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....       | \$602,883.01     | 0.25%  | ≤ 5.0%                     |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....                                | \$449,277.03     | 0.19%  | ≤ 5.0%                     |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....                                 | \$4,050,373.31   | 1.71%  | ≤ 5.0%                     |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....                            | \$1,982,217.10   | 0.84%  | ≤ 5.0%                     |

|   |               |   |                 |
|---|---------------|---|-----------------|
| <b>Rapid Amortization Test</b>                                  |               |   |                 |
| <i>Monthly Loss Percentage</i>                                  |               |   |                 |
| Monthly Loss Percentage for current Monthly Period.....         | 8.60%         |   |                 |
| Monthly Loss Percentage for previous Monthly Period.....        | 10.16%        |   |                 |
| Monthly Loss Percentage for second previous Monthly Period..... | 9.99%         |   |                 |
|   |               |   |                 |
|   | <b>Amount</b> | <b>Rapid Amortization<br/>Threshold</b> | <b>Trigger?</b> |

|  |       |         |    |
|--|-------|---------|----|
| 3-Month average Monthly Loss Percentage..... | 9.58% | ≤ 17.0% | No |
|--|-------|---------|----|

*Overcollateralization Test*

|   |                         |
|---|-------------------------|
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$236,852,727.34        |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period.....  | \$4,535,803.48          |
| <b>(A) Total.....</b>   | <b>\$241,388,530.82</b> |
| 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>(B) Total.....</b>   | <b>\$236,843,724.00</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            | No              |