

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	7/8/2020	
Monthly Period	<b>Beginning Date</b> 6/1/2020	<b>Ending Date</b> 6/30/2020
Interest Period	6/8/2020	7/7/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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.....	<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.....	Class A Notes \$540,199.08	Class B Notes \$133,226.25	Class C Notes \$53,585.05	Class D Notes \$56,940.28

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$13,390,682.67
Total Recoveries deposited into Collections Account during Monthly Period.....	\$230,788.92
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,239,315.30
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$267.45
<b>Total Collections for Monthly Period.....</b>	<b>\$19,861,054.34</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.....	\$2,501,695.40
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.....	\$15,893,320.78
Total payments paid to Certificateholders on current Payment Date.....	\$2,187,328.71
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$19,861,054.34</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.....	\$236,845,681
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,005.42
Total principal payments received on Receivables during Monthly Period.....	\$13,390,682.67
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,501,695.40
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$15,893,053.35
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,845,680.69</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,358,546.21
Total Collections for Monthly Period.....	\$19,861,054.34
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,893,320.78
Amounts distributed during Monthly Period.....	\$4,358,546.21
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$3,967,733.56</b>

Receivables that became Defaulted Receivables during Monthly Period.....	Amount \$2,501,695.40
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,005.42
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	12.68%

	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.....	\$212,668,135.55	65,090	89.79%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,226,576.02	5,591	6.85%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,726,598.66	1,330	1.57%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,114,259.52	825	0.89%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,110,110.94	793	0.89%

<b>Concentration Limits</b>	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,845,680.69	73,629		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.13%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.9		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,216.74		≤ \$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).....		740		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		648		≥ 600
	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,033,437.68	1.70%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$493,281.01	0.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$433,285.24	0.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,932,551.30	1.66%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,755,634.80	0.74%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	12.68%		
Monthly Loss Percentage for previous Monthly Period.....	10.78%		
Monthly Loss Percentage for second previous Monthly Period.....	10.49%		
3-Month average Monthly Loss Percentage.....		Amount 11.32%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,680.69		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,967,733.56		
<b>(A) Total.....</b>	<b>\$240,813,414.25</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?.....	Result Yes	Trigger? 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	