

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	3/9/2020	
Monthly Period	Beginning Date 2/1/2020	Ending Date 2/29/2020
Interest Period	2/1/2020	3/8/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

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

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$14,488,397.67
Total Recoveries deposited into Collections Account during Monthly Period.....	\$223,265.55
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,178,833.68
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,493.95
Total Collections for Monthly Period.....	\$20,894,990.85
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.....	\$935,856.34
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.....	\$16,423,486.82
Total payments paid to Certificateholders on current Payment Date.....	\$2,691,097.02
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$20,894,990.85
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.....	\$236,845,470
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,521.32
Total principal payments received on Receivables during Monthly Period.....	\$14,488,397.67
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,935,140.22
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,423,486.82
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,470.25
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,288,758.06
Total Collections for Monthly Period.....	\$20,894,990.85
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,423,486.82
Amounts distributed during Monthly Period.....	\$4,288,758.06
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,471,504.03

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,935,140.22
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,521.32
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.80%

	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.....	\$215,338,647.46	62,208	90.92%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,056,529.60	4,702	5.09%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,019,096.39	1,605	1.70%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,966,672.32	1,192	1.25%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,464,524.48	987	1.04%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,845,470.25	70,694

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.16%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	35.1	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,350.29	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	825	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	742	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	649	≥ 600	No

	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.....	\$4,806,019.86	2.03%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$581,834.17	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$581,715.38	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,048,514.30	1.71%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,804,537.61	0.76%	≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage				
Monthly Loss Percentage for current Monthly Period.....	9.80%			
Monthly Loss Percentage for previous Monthly Period.....	10.31%			
Monthly Loss Percentage for second previous Monthly Period.....	10.81%			
3-Month average Monthly Loss Percentage.....		Amount 10.31%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,470.25
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,471,504.03
(A) Total.....	\$241,316,974.28
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?.....	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	