

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	9/10/2018			
Monthly Period	Beginning Date 8/1/2018	Ending Date 8/31/2018		
Interest Period	8/8/2018	9/9/2018		
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.....	Class A Notes \$165,790,000.00	Class B Notes \$35,527,000.00	Class C Notes \$11,842,000.00	Class D Notes \$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.....	\$15,962,756.35			
Total Recoveries deposited into Collections Account during Monthly Period.....	\$150.00			
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,364,935.46			
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$0.00			
<b>Total Collections for Monthly Period.....</b>	<b>\$22,327,841.81</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.....	\$986,852.80			
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.....	\$15,992,950.16			
Total payments paid to Certificateholders on current Payment Date.....	\$4,554,488.18			
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00			
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$22,327,841.81</b>			
Outstanding principal amount of the Series 2018-B Notes as of the Series Transfer Date.....	\$213,159,000.00			
Required Overcollateralization Amount.....	\$11,842,724.00			
Sub-Total.....	\$225,001,724.00			
less				
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$236,844,884.00			
<b>Minimum Collection Account Balance .....</b>		<b>\$0.00</b>		
<b>Collateral Summary</b>				
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,673.02			
Total principal payments received on Receivables during Monthly Period.....	\$15,962,756.35			
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$29,982.90			
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$15,992,950.16			
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,844,883.92</b>			
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,306,612.21			
Total Collections for Monthly Period.....	\$22,327,841.81			
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$15,992,950.16			
Amounts distributed during Monthly Period.....	\$5,306,612.21			
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$6,334,891.65</b>			
	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$29,982.90			
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,673.02			
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.15%			
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$221,034,026.20	81,099	93.32%	
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,939,724.60	5,681	4.62%	
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,224,568.81	1,925	1.36%	
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,642,806.22	1,057	0.69%	
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$3,758.10	1	0.00%	
<b>Concentration Limits</b>				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,844,883.92	89,763		
		<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....	31.75%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....	30.4		≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,638.56		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	807		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	739		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	645		≥ 600	No
	<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.....	\$497,523.14	0.21%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,014,581.55	0.43%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$600,076.25	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,977,624.60	1.68%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,497,202.05	1.05%	≤ 5.0%	No
<b>Rapid Amortization Test</b>				
<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	0.15%			
Monthly Loss Percentage for previous Monthly Period.....	0.12%			
Monthly Loss Percentage for second previous Monthly Period.....	0.00%			
3-Month average Monthly Loss Percentage.....	0.12%		<b>Rapid Amortization Threshold ≤ 17.0%</b>	<b>Trigger? No</b>
<b>Overcollateralization Test</b>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,883.92			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,334,891.65			
<b>(A) Total.....</b>	<b>\$243,179,775.57</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> Yes	<b>Trigger?</b> 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	