

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

Payment Date	4/8/2021	
	<b>Beginning Date</b>	<b>Ending Date</b>
Monthly Period	3/1/2021	3/31/2021
Interest Period	3/8/2021	4/7/2021
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.....	\$165,790,000.00	\$35,527,000.00	\$11,842,000.00	\$11,842,000.00
Outstanding Balance following Payment Date.....	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Total interest payments made on current Payment Date.....	\$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.....	\$17,869,508.33
Total Recoveries deposited into Collections Account during Monthly Period.....	\$356,241.91
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,984,981.12
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$76.56
<b>Total Collections for Monthly Period.....</b>	<b>\$24,210,807.92</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.....	\$986,855.67
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.....	\$19,572,467.97
Total payments paid to Certificateholders on current Payment Date.....	\$2,857,933.61
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$24,210,807.92</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.....	\$236,844,817
<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>\$236,845,360.71</b>
Total principal payments received on Receivables during Monthly Period.....	\$17,869,508.33
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,703,503.26
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,572,467.97
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,844,817.08</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,565,536.83
Total Collections for Monthly Period.....	\$24,210,807.92
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,572,467.97
Amounts distributed during Monthly Period.....	\$4,565,536.83
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,638,339.95</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,703,503.26
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,360.71
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.63%

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$220,866,209.49	76,092	93.25%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,834,627.62	3,936	4.15%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,713,847.06	1,101	1.15%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,922,201.28	743	0.81%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,507,931.64	601	0.64%

<b>Concentration Limits</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,844,817.09	82,473

	<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.....	30.65%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.0	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,871.79	≤ \$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).....	737	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	646	≥ 600	No

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly</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.....	\$1,694,494.73	0.72%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,774,524.00	1.17%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$411,276.90	0.17%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$2,058,765.71	0.87%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,492,338.28	0.63%	≤ 5.0%	No

<b>Rapid Amortization Test</b>	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	8.63%
Monthly Loss Percentage for previous Monthly Period.....	7.15%
Monthly Loss Percentage for second previous Monthly Period.....	10.15%

	<b>Amount</b>	<b>Rapid Amortization Threshold</b>	<b>Trigger?</b>
3-Month average Monthly Loss Percentage.....	8.64%	≤ 17.0%	No
<i>Overcollateralization Test</i>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,817.08		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,638,339.95		
<b>(A) Total.....</b>	<b>\$241,483,157.03</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?		<b>No</b>	