

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	5/8/2019	
	Beginning Date	Ending Date
Monthly Period	4/1/2019	4/30/2019
Interest Period	4/8/2019	5/7/2019
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
	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Total interest payments made on current Payment Date.....	\$540,199.08	\$133,226.25	\$53,585.05	\$56,940.28

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,382,191.74
Total Recoveries deposited into Collections Account during Monthly Period.....	\$102,438.32
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,135,822.02
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$7,562.19
Total Collections for Monthly Period.....	\$21,628,014.27

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.....	\$986,852.79
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.....	\$17,386,815.47
Total payments paid to Certificateholders on current Payment Date.....	\$2,460,795.35
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,628,014.27

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.....	\$236,844,633
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,669.86
Total principal payments received on Receivables during Monthly Period.....	\$15,382,191.74
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,004,660.50
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,386,815.47
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,633.07
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,595,767.79
Total Collections for Monthly Period.....	\$21,628,014.27
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,386,815.47
Amounts distributed during Monthly Period.....	\$4,595,767.79
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,241,198.80

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,004,660.50
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,669.86
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.16%

	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.....	\$215,295,742.69	66,319	90.90%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,586,694.14	5,773	5.74%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,512,706.82	1,651	1.48%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,566,634.12	1,157	1.08%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,882,855.31	899	0.79%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,844,633.08	75,799	

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.29%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	33.8	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,124.64	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	821	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	743	≥ 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	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,122,547.51	1.74%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$607,257.92	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$457,186.52	0.19%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,049,589.70	1.71%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,007,492.09	0.85%	≤ 5.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	10.16%
Monthly Loss Percentage for previous Monthly Period.....	9.99%
Monthly Loss Percentage for second previous Monthly Period.....	8.57%

	Amount	Rapid Amortization	
	9.57%	Threshold	Trigger?
		≤ 17.0%	No
3-Month average Monthly Loss Percentage.....			
<i>Overcollateralization Test</i>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,633.07		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,241,198.80		
(A) Total	\$241,085,831.88		
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	Trigger?
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	