

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

Payment Date	10/8/2020	
	<b>Beginning Date</b>	<b>Ending Date</b>
Monthly Period	9/1/2020	9/30/2020
Interest Period	9/8/2020	10/7/2020
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.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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.....	\$0.00	\$0.00	\$0.00	\$0.00
	<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.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
	\$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.....	\$14,978,160.10
Total Recoveries deposited into Collections Account during Monthly Period.....	\$247,047.21
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,088,316.70
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$41.87
<b>Total Collections for Monthly Period.....</b>	<b>\$21,313,565.88</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.....	\$986,865.93
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.....	\$16,864,818.47
Total payments paid to Certificateholders on current Payment Date.....	\$2,668,330.81
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$21,313,565.88</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.....	\$236,845,643
<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>\$236,847,824.25</b>
Total principal payments received on Receivables during Monthly Period.....	\$14,978,160.10
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,888,839.66
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,864,818.47
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,845,642.95</b>

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,766,436.75
Total Collections for Monthly Period.....	\$21,313,565.88
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,864,818.47
Amounts distributed during Monthly Period.....	\$4,766,436.75
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,448,747.41</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,888,839.66
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,847,824.25
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.57%

	<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.....	\$215,094,435.86	67,828	90.82%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,990,975.35	5,082	5.91%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,657,890.89	1,317	1.54%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,474,461.19	875	1.04%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,627,879.66	598	0.69%

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>	
	\$236,845,642.95	75,700	

	<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.....	31.04%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.6	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,128.74	≤ \$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).....	738	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	647	≥ 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.....	\$3,101,276.19	1.31%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$864,123.66	0.36%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$301,979.56	0.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,663,329.88	1.55%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,681,226.59	0.71%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	9.57%		
Monthly Loss Percentage for previous Monthly Period.....	10.37%		
Monthly Loss Percentage for second previous Monthly Period.....	11.67%		
		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
3-Month average Monthly Loss Percentage.....		10.54%	≤ 17.0%
			<b>Trigger?</b>
			No

<b>Overcollateralization Test</b>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,642.95
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,448,747.41
<b>(A) Total.....</b>	<b>\$241,294,390.36</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
	No	No

As a result of a trigger, has a Rapid Amortization Event occurred? **No**