

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	6/8/2020	
	Beginning Date	Ending Date
Monthly Period	5/1/2020	5/31/2020
Interest Period	5/8/2020	6/7/2020
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
	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.....	\$13,884,234.86
Total Recoveries deposited into Collections Account during Monthly Period.....	\$220,448.80
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,265,546.14
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$513.19
Total Collections for Monthly Period.....	\$20,370,742.99
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.....	\$986,850.01
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.....	\$16,012,196.78
Total payments paid to Certificateholders on current Payment Date.....	\$2,578,145.53
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$20,370,742.99
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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$236,845,006
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,002.88
Total principal payments received on Receivables during Monthly Period.....	\$13,884,234.86
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,126,959.10
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,012,196.78
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,005.69
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,328,006.88
Total Collections for Monthly Period.....	\$20,370,742.99
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,012,196.78
Amounts distributed during Monthly Period.....	\$3,328,006.88
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,358,546.21
	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,126,959.10
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,002.88
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.78%

	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.....	\$208,226,582.88	63,119	87.92%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$19,674,574.30	6,491	8.31%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,846,050.63	1,391	1.62%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,862,079.19	1,066	1.21%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,235,718.42	850	0.94%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,845,005.42	72,917		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.14%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.9		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,248.15			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		823		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		740		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		648		≥ 600
	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.....	\$4,503,260.42	1.90%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$514,748.81	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$468,359.90	0.20%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,026,355.42	1.70%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,814,896.96	0.77%	≤ 5.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.78%		
Monthly Loss Percentage for previous Monthly Period.....	10.49%		
Monthly Loss Percentage for second previous Monthly Period.....	10.59%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		10.62%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,005.69
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,358,546.21
(A) Total.....	\$241,203,551.90
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
	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	