

Opportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	8/8/2019	
Monthly Period	Beginning Date 7/1/2019	Ending Date 7/31/2019
Interest Period	7/8/2019	8/7/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary				
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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
	\$165,790,000.00	\$35,527,000.00	\$11,842,000.00	\$11,842,000.00
Total interest payments made on current Payment Date.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
	\$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.....	\$15,344,405.81
Total Recoveries deposited into Collections Account during Monthly Period.....	\$96,395.52
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,087,703.04
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,928.97
Total Collections for Monthly Period.....	\$21,535,433.34
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.....	\$986,871.37
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.....	\$17,058,698.66
Total payments paid to Certificateholders on current Payment Date.....	\$2,696,312.64
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,535,433.34
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.....	\$236,848,822
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,849,129.91
Total principal payments received on Receivables during Monthly Period.....	\$15,344,405.81
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,684,575.08
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,028,672.87
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,848,821.88
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,479,096.92
Total Collections for Monthly Period.....	\$21,535,433.34
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$17,058,698.66
Amounts distributed during Monthly Period.....	\$4,479,096.92
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,476,734.68

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,684,575.08
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,849,129.91
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.53%

	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.....	\$213,808,561.40	62,514	90.27%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,857,563.48	5,419	5.85%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,255,282.52	1,841	1.80%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,916,287.05	1,311	1.23%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,011,127.43	927	0.85%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,848,821.88	72,012

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.17%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.5	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,289.02	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	825	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	744	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	650	≥ 600	No

	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,146,212.31	1.75%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$609,118.01	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$473,960.14	0.20%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,127,828.26	1.74%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,918,033.36	0.81%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	8.53%		
Monthly Loss Percentage for previous Monthly Period.....	10.03%		
Monthly Loss Percentage for second previous Monthly Period.....	8.60%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		9.05%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,848,821.88		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,476,734.68		
(A) Total.....	\$241,325,556.56		
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	No