

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	10/9/2018	
	Beginning Date	Ending Date
Monthly Period	9/1/2018	9/30/2018
Interest Period	9/10/2018	10/8/2018
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.....	\$16,014,280.96
Total Recoveries deposited into Collections Account during Monthly Period.....	\$220.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,500,982.38
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,937.21
Total Collections for Monthly Period.....	\$22,521,420.55
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.....	\$986,853.68
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.....	\$16,092,968.24
Total payments paid to Certificateholders on current Payment Date.....	\$4,648,047.96
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,521,420.55
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.....	\$236,850,179
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,883.93
Total principal payments received on Receivables during Monthly Period.....	\$16,014,280.96
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$73,391.71
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,092,968.24
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,850,179.49
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,334,891.66
Total Collections for Monthly Period.....	\$22,521,420.55
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,092,968.24
Amounts distributed during Monthly Period.....	\$6,334,891.66
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,428,452.31

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$73,391.71
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,883.93
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.37%

	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.....	\$215,470,313.74	78,053	90.97%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,383,834.64	7,278	6.07%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,543,297.89	1,981	1.50%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,170,458.96	1,324	0.92%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,282,274.27	845	0.54%

Concentration Limits		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$236,850,179.50	Number 89,481

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.74%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	30.7	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,646.93	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	808	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	739	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	645	≥ 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.....	\$787,839.41	0.33%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$953,113.97	0.40%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$600,541.78	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,164,302.05	1.76%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,534,983.82	1.07%	≤ 5.0%	No

Rapid Amortization Test
Monthly Loss Percentage

Monthly Loss Percentage for current Monthly Period..... 0.37%
 Monthly Loss Percentage for previous Monthly Period..... 0.15%
 Monthly Loss Percentage for second previous Monthly Period..... 0.12%

3-Month average Monthly Loss Percentage.....

Amount
0.22%
Rapid Amortization
Threshold
≤ 17.0%
Trigger?
No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... \$236,850,179.49
 Amount on deposit in Collection Account as of Ending Date of Monthly Period..... \$6,428,452.31
(A) Total..... \$243,278,631.80

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

Result
Yes
No
No
Trigger?
No
No
No
No

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....
 Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....
 Has a Servicer Default occurred?.....
 As a result of a trigger, has a Rapid Amortization Event occurred?.....