

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	1/8/2021	
Monthly Period	Beginning Date	Ending Date
Interest Period	12/1/2020	12/31/2020
	12/8/2020	1/7/2021
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
Total interest payments made on current Payment Date.....	Class A Notes \$540,199.08	Class B Notes \$133,226.25	Class C Notes \$53,585.05	Class D Notes \$56,940.28

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,455,343.67
Total Recoveries deposited into Collections Account during Monthly Period.....	\$195,671.05
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,965,592.58
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$44.95
Total Collections for Monthly Period.....	\$21,616,652.25
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.....	\$968,872.12
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.....	\$17,229,498.75
Total payments paid to Certificateholders on current Payment Date.....	\$2,606,730.71
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,616,652.25
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.....	\$236,849,558
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,849,309.83
Total principal payments received on Receivables during Monthly Period.....	\$15,455,343.67
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,773,907.16
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,229,498.75
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,849,557.74
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,347,037.32
Total Collections for Monthly Period.....	\$21,616,652.25
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,229,498.75
Amounts distributed during Monthly Period.....	\$4,347,037.32
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,387,153.50

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,773,907.16
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,849,309.83
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.99%

	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.....	\$216,405,277.66	70,692	91.37%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,572,428.64	4,815	5.31%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,388,133.47	1,345	1.43%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,406,511.20	905	1.02%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,077,206.77	746	0.88%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,849,557.74	78,503		

	Amount	As % of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		30.81%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.3	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,017.08		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	814		≥ 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
	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.....	\$2,306,346.16	0.97%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,048,223.97	0.86%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$300,781.34	0.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$2,726,947.20	1.15%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,549,744.19	0.65%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	8.99%		
Monthly Loss Percentage for previous Monthly Period.....	10.11%		
Monthly Loss Percentage for second previous Monthly Period.....	9.46%		
3-Month average Monthly Loss Percentage.....		Amount 9.52%	Rapid Amortization Threshold ≤ 17.0% Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,849,557.74		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,387,153.50		
(A) Total.....	\$241,236,711.24		
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?.....	Yes	Result	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	No	No
Has a Servicer Default occurred?.....	No	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	No	No