

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	5/8/2020	
Monthly Period	<b>Beginning Date</b> 4/1/2020	<b>Ending Date</b> 4/30/2020
Interest Period	4/8/2020	5/7/2020
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.....	\$11,188,168.75
Total Recoveries deposited into Collections Account during Monthly Period.....	\$186,131.64
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,205,104.73
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$1,959.20
<b>Total Collections for Monthly Period.....</b>	<b>\$16,581,364.32</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.....	\$966,870.58
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.....	\$13,253,357.15
Total payments paid to Certificateholders on current Payment Date.....	\$1,547,585.92
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$16,581,364.32</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.....	\$236,844,003
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,848,939.80
Total principal payments received on Receivables during Monthly Period.....	\$11,188,168.75
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,070,125.31
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,253,357.15
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,844,002.88</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,017,356.23
Total Collections for Monthly Period.....	\$16,581,364.32
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,253,357.15
Amounts distributed during Monthly Period.....	\$4,017,356.23
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$3,328,007.17</b>

	<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,070,125.31	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,848,939.80	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.49%	

	<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.....	\$213,710,804.72	63,995	90.23%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,850,689.07	4,771	5.85%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,166,677.76	1,589	1.76%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,889,000.27	1,105	1.22%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,226,831.06	874	0.94%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,844,002.88	72,334		
			<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
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.....		\$3,274.31		≤ \$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
	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</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.....	\$4,919,098.92	2.08%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$568,312.14	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$518,873.96	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,082,292.33	1.72%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,821,989.05	0.77%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.49%		
Monthly Loss Percentage for previous Monthly Period.....	10.59%		
Monthly Loss Percentage for second previous Monthly Period.....	9.80%		
		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
3-Month average Monthly Loss Percentage.....		10.29%	≤ 17.0%
			<b>Trigger?</b>
			No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,002.88		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,328,007.17		
<b>(A) Total.....</b>	<b>\$240,172,010.05</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
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	No