

**Oportun Funding IX Series 2018-B - Monthly Servicer Report**

Payment Date	2/10/2020			
Monthly Period	<b>Beginning Date</b> 1/1/2020	<b>Ending Date</b> 1/31/2020		
Interest Period	1/8/2020	2/9/2020		
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.....	\$13,675,630.51
Total Recoveries deposited into Collections Account during Monthly Period.....	\$152,254.99
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,167,450.53
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,856.96
<b>Total Collections for Monthly Period.....</b>	<b>\$20,000,192.99</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.....	\$986,855.35
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.....	\$15,711,434.94
Total payments paid to Certificateholders on current Payment Date.....	\$2,508,352.03
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$20,000,192.99</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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$236,845,521
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

  

<b>Collateral Summary</b>			
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,284.56		
Total principal payments received on Receivables during Monthly Period.....	\$13,675,630.51		
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,034,407.37		
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$15,710,274.65		
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,845,521.32</b>		
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,154,563.27		
Total Collections for Monthly Period.....	\$20,000,192.99		
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,711,434.94		
Amounts distributed during Monthly Period.....	\$4,154,563.27		
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,288,758.05</b>		
	<b>Amount</b>		
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,034,407.37		
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,284.56		
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.31%		
	<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.....	\$214,618,042.95	61,279	90.62%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,032,716.92	4,660	5.08%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,527,806.64	1,814	1.91%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,226,131.04	1,297	1.36%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,440,821.77	1,023	1.03%

  

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>	
	\$236,845,521.32	70,073	
		<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%	Concentration Limit Breached?
Weighted average term of Eligible Receivables.....	35-1	≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,379.98	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	826	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	743	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	650	≥ 600	No
	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,605,266.22	1.94%	≤ 5.0%
Aggregate Outstanding Receivable Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$573,963.92	0.24%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$593,300.17	0.25%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,029,544.26	1.70%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,754,341.53	0.74%	≤ 5.0%

  

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.31%		
Monthly Loss Percentage for previous Monthly Period.....	10.81%		
Monthly Loss Percentage for second previous Monthly Period.....	10.18%		
		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
3-Month average Monthly Loss Percentage.....	10.43%	10.43%	≤ 17.0%
			<b>Trigger?</b>
			No

  

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,521.32		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,288,758.05		
<b>(A) Total.....</b>	<b>\$241,134,279.37</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>		
		<b>Result</b>	<b>Trigger?</b>
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....		Yes	No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....		No	No
Has a Servicer Default occurred?.....		No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....		No	