

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	11/8/2019	
Monthly Period	<b>Beginning Date</b> 10/1/2019	<b>Ending Date</b> 10/31/2019
Interest Period	10/8/2019	11/7/2019
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> \$165,790,000.00	<b>Class B Notes</b> \$35,527,000.00	<b>Class C Notes</b> \$11,842,000.00	<b>Class D Notes</b> \$11,842,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	<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> \$540,199.08	<b>Class B Notes</b> \$133,226.25	<b>Class C Notes</b> \$53,585.05	<b>Class D Notes</b> \$56,940.28

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,026,001.73
Total Recoveries deposited into Collections Account during Monthly Period.....	\$127,338.31
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,985,716.11
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,453.19
<b>Total Collections for Monthly Period.....</b>	<b>\$21,144,509.34</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.....	\$2,088,582.50
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.....	\$17,115,523.23
Total payments paid to Certificateholders on current Payment Date.....	\$2,248,582.94
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$21,144,509.34</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.....	\$236,845,533.00
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,599.97
Total principal payments received on Receivables during Monthly Period.....	\$15,026,001.73
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,088,582.50
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,115,523.23
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,845,533.00</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,263,125.20
Total Collections for Monthly Period.....	\$21,144,509.34
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,115,523.23
Amounts distributed during Monthly Period.....	\$4,263,125.20
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,028,986.11</b>
<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,088,588.46
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,599.97
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.58%

	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.....	\$215,151,658.99	62,417	90.84%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,554,990.12	4,931	5.30%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,842,187.56	1,718	1.62%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,931,872.19	1,245	1.24%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,364,824.15	960	1.00%

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$236,845,533.01	Number 71,271	
			<b>As of Ending Date of Monthly Period</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.17%	Concentration Limit ≥ 28.0%
Weighted average term of Eligible Receivables.....		34.8	Concentration Limit ≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,323.17	Concentration Limit ≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		825	Concentration Limit ≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		743	Concentration Limit ≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		650	Concentration Limit ≥ 600
	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,510,452.97	1.90%	Concentration Limit ≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$604,015.98	0.26%	Concentration Limit ≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$574,560.47	0.24%	Concentration Limit ≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,127,461.01	1.74%	Concentration Limit ≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,829,160.18	0.77%	Concentration Limit ≤ 5.0%

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.58%		
Monthly Loss Percentage for previous Monthly Period.....	10.08%		
Monthly Loss Percentage for second previous Monthly Period.....	9.79%		
3-Month average Monthly Loss Percentage.....		Amount 10.15%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,533.00		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,028,986.11		
<b>(A) Total.....</b>	<b>\$240,874,519.11</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?.....	Result Yes	Trigger? 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	