

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	4/8/2020	
Monthly Period	<b>Beginning Date</b> 3/1/2020	<b>Ending Date</b> 3/31/2020
Interest Period	3/9/2020	4/7/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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.....	<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.....	Class A Notes \$540,199.08	Class B Notes \$133,226.25	Class C Notes \$53,585.05	Class D Notes \$56,940.28

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$14,032,362.02
Total Recoveries deposited into Collections Account during Monthly Period.....	\$226,243.79
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,879,591.61
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,211.66
<b>Total Collections for Monthly Period.....</b>	<b>\$20,142,409.08</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.....	\$2,089,856.13
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.....	\$16,125,052.86
Total payments paid to Certificateholders on current Payment Date.....	\$2,236,949.43
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$20,142,409.08</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.....	\$236,848,940
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,470.25
Total principal payments received on Receivables during Monthly Period.....	\$14,032,362.02
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,089,221.29
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,125,052.86
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,848,939.79</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,471,504.04
Total Collections for Monthly Period.....	\$20,142,409.08
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,125,052.86
Amounts distributed during Monthly Period.....	\$4,471,504.04
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,017,356.22</b>

<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,089,221.29
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,470.25
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.59%

	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.....	\$209,830,761.06	61,957	88.59%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,687,794.90	6,261	7.47%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,261,469.93	1,665	1.80%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,683,225.12	1,070	1.13%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,385,688.79	941	1.01%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,848,939.80	71,894			
Weighted average fixed interest rate of Eligible Receivables.....		31.15%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.9		≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,294.42		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		823		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		741		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		649		≥ 600	No
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,858,426.67	2.05%		≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$567,050.28	0.24%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$557,295.42	0.24%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,125,067.08	1.74%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,835,808.14	0.78%		≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.59%		
Monthly Loss Percentage for previous Monthly Period.....	9.80%		
Monthly Loss Percentage for second previous Monthly Period.....	10.31%		
3-Month average Monthly Loss Percentage.....		Amount 10.23%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,848,939.79		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,017,356.22		
<b>(A) Total.....</b>	<b>\$240,866,296.01</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	