

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	1/8/2020	
Monthly Period	Beginning Date 12/1/2019	Ending Date 12/31/2019
Interest Period	12/9/2019	1/7/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary				
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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
	\$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	Class B Notes	Class C Notes	Class D Notes
	\$540,199.08	\$133,226.25	\$53,585.05	\$56,940.28

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$14,778,544.11
Total Recoveries deposited into Collections Account during Monthly Period.....	\$145,796.23
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,135,892.24
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,845.08
Total Collections for Monthly Period.....	\$21,065,077.66
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.....	\$986,864.21
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.....	\$16,910,514.40
Total payments paid to Certificateholders on current Payment Date.....	\$2,374,148.38
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,065,077.66

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.....	\$236,845,285
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,847,411.57
Total principal payments received on Receivables during Monthly Period.....	\$14,778,544.11
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,134,097.30
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,910,514.40
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,284.55
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,448,810.40
Total Collections for Monthly Period.....	\$21,065,077.66
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,910,514.40
Amounts distributed during Monthly Period.....	\$4,448,810.40
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,154,563.26

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,134,097.30
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,847,411.57
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.81%

	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.....	\$211,732,019.13	60,418	89.40%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,007,414.43	5,668	6.34%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,885,041.79	1,955	2.06%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,875,324.99	1,221	1.21%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,343,441.50	1,003	0.99%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,843,241.84	70,266		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.16%		≥ 28.0%
Weighted average term of Eligible Receivables.....		35.0		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,370.67			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	826			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	743			≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	650			≥ 600
	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,539,605.88	1.92%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$602,909.75	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$586,454.44	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$4,040,966.43	1.71%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$1,752,602.89	0.74%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	10.81%		
Monthly Loss Percentage for previous Monthly Period.....	10.18%		
Monthly Loss Percentage for second previous Monthly Period.....	10.58%		
3-Month average Monthly Loss Percentage.....		10.52%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,284.55
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,154,563.26
(A) Total.....	\$240,999,847.81
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?.....	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	