

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	11/8/2018			
Monthly Period	Beginning Date	Ending Date		
Interest Period	10/1/2018	10/31/2018		
	10/9/2018	11/7/2018		
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
	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Total interest payments made on current Payment Date.....	\$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.....	\$15,766,646.14			
Total Recoveries deposited into Collections Account during Monthly Period.....	\$150.00			
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,230,021.00			
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,173.92			
Total Collections for Monthly Period.....	\$22,004,990.96			
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.....	\$986,875.75			
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.....	\$16,994,831.11			
Total payments paid to Certificateholders on current Payment Date.....	\$3,229,733.44			
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00			
Total Payments during Monthly Period and on Payment Date.....	\$22,004,990.96			
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.....	\$236,844,034			
Minimum Collection Account Balance		\$0.00		
Collateral Summary				
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,850,179.50			
Total principal payments received on Receivables during Monthly Period.....	\$15,766,646.14			
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,232,330.03			
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,994,831.11			
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,034.43			
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,428,452.32			
Total Collections for Monthly Period.....	\$22,004,990.96			
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,994,831.11			
Amounts distributed during Monthly Period.....	\$6,428,452.32			
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,010,159.85			
	Amount			
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,232,330.03			
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,850,179.50			
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	6.24%			
	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.....	\$216,486,333.23	77,362	91.40%	
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,066,986.85	6,127	5.09%	
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,938,138.73	2,177	1.66%	
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,737,050.10	1,527	1.16%	
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,615,525.53	1,021	0.68%	
Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,844,034.44	88,214		
		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.71%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		31.1	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,684.88		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	809		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	739		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	645		≥ 600	No
	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.....	\$1,430,237.70	0.60%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$874,079.82	0.37%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$601,645.68	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$4,202,795.46	1.77%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$2,518,848.41	1.06%	≤ 5.0%	No
Rapid Amortization Test				
<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	6.24%			
Monthly Loss Percentage for previous Monthly Period.....	0.37%			
Monthly Loss Percentage for second previous Monthly Period.....	0.15%			
3-Month average Monthly Loss Percentage.....		2.25%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
<i>Overcollateralization Test</i>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,034.43			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,010,159.85			
(A) Total.....	\$241,854,194.28			
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			
		Result	Trigger?	
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		