

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	2/8/2019	
Monthly Period	Beginning Date 1/1/2019	Ending Date 1/31/2019
Interest Period	1/8/2019	2/7/2019
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.....	\$15,223,803.86
Total Recoveries deposited into Collections Account during Monthly Period.....	\$28,044.64
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,213,811.97
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$7,037.43
Total Collections for Monthly Period.....	\$21,472,697.90
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.....	\$986,874.18
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.....	\$17,161,723.83
Total payments paid to Certificateholders on current Payment Date.....	\$2,530,549.22
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,472,697.90

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.....	\$236,845,145
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,849,802.18
Total principal payments received on Receivables during Monthly Period.....	\$15,223,803.86
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,942,577.12
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,161,723.83
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,145.02
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,502,787.32
Total Collections for Monthly Period.....	\$21,472,697.90
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,161,723.83
Amounts distributed during Monthly Period.....	\$4,502,787.32
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,310,974.07

Receivables that became Defaulted Receivables during Monthly Period.....	Amount	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$1,942,577.12	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.84%	

	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.....	\$213,740,180.60	70,911	90.24%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,469,604.39	6,072	5.69%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,365,518.90	2,245	1.84%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,086,760.10	1,642	1.30%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,183,081.04	1,187	0.92%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,845,145.03	82,057		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.52%		≥ 28.0%
Weighted average term of Eligible Receivables.....		32.4		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,886.35			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	815			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	741			≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	648			≥ 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.....	\$3,473,842.70	1.47%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$662,108.30	0.28%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$557,677.98	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$4,212,749.88	1.78%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$2,239,697.09	0.95%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	9.84%		
Monthly Loss Percentage for previous Monthly Period.....	10.26%		
Monthly Loss Percentage for second previous Monthly Period.....	7.45%		
3-Month average Monthly Loss Percentage.....		9.18%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,145.02
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,310,974.07
(A) Total.....	\$241,156,119.09
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	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	Yes	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	