

Oportun Funding IX Series 2018-B - Monthly Servicer Report

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|---|-----------------------|--------------------|
| Payment Date | 8/8/2018 | |
| | Beginning Date | Ending Date |
| Monthly Period | 7/9/2018 | 7/31/2018 |
| Interest Period | 7/9/2018 | 8/7/2018 |
| Is PF Servicing the current Servicer? | Yes | |
| Is the transaction in the Revolving Period? | Yes | |

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|--|-------------------------|------------------------|------------------------|------------------------|
| 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 |

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| Collections and Payment Summary | |
| Total principal Collections deposited into Collections Account during Monthly Period..... | \$13,384,344.65 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$0.00 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$5,321,182.51 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$0.00 |
| Total Collections for Monthly Period..... | \$18,705,527.16 |
| | |
| 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..... | \$756,618.47 |
| 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..... | \$13,398,914.95 |
| Total payments paid to Certificateholders on current Payment Date..... | \$3,756,443.07 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$18,705,527.16 |
| | |
| 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..... | \$236,844,673.00 |
| Minimum Collection Account Balance | \$0.00 |

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| Collateral Summary | |
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$236,854,478.45 |
| Total principal payments received on Receivables during Monthly Period..... | \$13,384,344.65 |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$24,375.73 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$13,398,914.95 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$236,844,673.01 |
| | |
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$0.00 |
| Total Collections for Monthly Period..... | \$18,705,527.16 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables..... | \$13,398,914.95 |
| Amounts distributed during Monthly Period..... | \$0.00 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$5,306,612.21 |

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| | Amount |
| Receivables that became Defaulted Receivables during Monthly Period..... | \$24,375.73 |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$236,854,478.45 |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 0.12% |

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|--|------------------|---------------|--|
| | 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..... | \$222,655,760.98 | 82,268 | 94.01% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$11,645,218.10 | 6,223 | 4.92% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$2,533,584.36 | 1,576 | 1.07% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$10,109.58 | 5 | 0.00% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$0.00 | 0 | 0.00% |

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| Concentration Limits | | |
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | Amount \$236,844,673.02 | Number 90,072 |

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|--|--|----------------------------|--|
| | As of Ending Date of Monthly Period | Concentration Limit | Concentration Limit Breached? |
| Weighted average fixed interest rate of Eligible Receivables..... | 31.76% | ≥ 28.0% | No |
| Weighted average term of Eligible Receivables..... | 30.2 | ≤ 38 months | No |
| Average Outstanding Receivable Balance of all Eligible Receivables..... | \$2,629.50 | ≤ \$3,500 | No |
| Weighted average ADS Score of Eligible Receivables..... | 806 | ≥ 700 | No |
| Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)..... | 740 | ≥ 650 | No |
| Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)..... | 645 | ≥ 600 | No |

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|--|----------------|---|----------------------------|--|
| | Amount | As % of Eligible Receivables Balance as of Ending Date of Monthly Period | Concentration Limit | Concentration Limit Breached? |
| Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables..... | \$311,928.50 | 0.13% | ≤ 5.0% | No |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%..... | \$1,077,104.11 | 0.45% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560..... | \$569,783.06 | 0.24% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520..... | \$3,804,178.24 | 1.61% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520..... | \$2,415,861.62 | 1.02% | ≤ 5.0% | No |

Rapid Amortization Test

Monthly Loss Percentage

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|---|-------|
| Monthly Loss Percentage for current Monthly Period..... | 0.12% |
| Monthly Loss Percentage for previous Monthly Period..... | 0.00% |
| Monthly Loss Percentage for second previous Monthly Period..... | 0.00% |

3-Month average Monthly Loss Percentage.....

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|---------------|---------------------------|-----------------|
| Amount | Rapid Amortization | Trigger? |
| 0.12% | Threshold | No |
| | ≤ 17.0% | |

Overcollateralization Test

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| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$236,844,673.01 |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$5,306,612.21 |
| (A) Total..... | \$242,151,285.22 |

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| 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 |

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| 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 | No |

Credit Risk Retention (FV Update)

| | Approximate Fair Value | Approximate Fair Value (as a % of Total Fair Value) |
|--------------------------|-------------------------------|--|
| Class A Notes..... | \$165,771,548 | 49.3% |
| Class B Notes..... | \$35,523,493 | 10.6% |
| Class C Notes..... | \$11,840,662 | 3.5% |
| Class D Notes..... | \$11,840,038 | 3.5% |
| Issuer LLC Interest..... | \$111,391,609 | 33.1% |
| Total..... | \$336,367,350 | 100.00% |

| | Interest Rates |
|--------------------|-----------------------|
| Class A Notes..... | 3.91% |
| Class B Notes..... | 4.50% |
| Class C Notes..... | 5.43% |
| Class D Notes..... | 5.77% |