

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	7/8/2019	
Monthly Period	Beginning Date 6/1/2019	Ending Date 6/30/2019
Interest Period	6/10/2019	7/7/2019
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.....	\$15,820,444.57
Total Recoveries deposited into Collections Account during Monthly Period.....	\$100,629.76
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,347,388.01
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,941.74
Total Collections for Monthly Period.....	\$22,275,404.08
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.....	\$986,886.36
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.....	\$17,796,307.17
Total payments paid to Certificateholders on current Payment Date.....	\$2,698,659.88
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,275,404.08
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.....	\$236,849,130
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,852,727.35
Total principal payments received on Receivables during Monthly Period.....	\$15,820,444.57
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,979,460.04
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,796,307.17
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,849,129.90
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,535,803.49
Total Collections for Monthly Period.....	\$22,275,404.08
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$17,796,307.17
Amounts distributed during Monthly Period.....	\$4,535,803.49
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,479,096.91

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,979,460.04
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,852,727.35
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.03%

	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.....	\$214,154,932.41	63,522	90.42%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,329,532.07	5,906	6.05%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,809,824.99	1,681	1.61%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,693,897.00	1,199	1.14%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,860,943.44	841	0.79%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,849,129.91	73,149

		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.21%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.3	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,237.90		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	824		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	743		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	650		≥ 600	No
	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.....	\$4,093,789.16	1.73%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$602,234.93	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$446,150.89	0.19%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,048,738.87	1.71%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,939,818.72	0.82%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	10.03%		
Monthly Loss Percentage for previous Monthly Period.....	8.60%		
Monthly Loss Percentage for second previous Monthly Period.....	10.16%		
3-Month average Monthly Loss Percentage.....		Amount 9.60%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,849,129.90		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,479,096.91		
(A) Total.....	\$241,328,226.81		
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	