

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	10/8/2019	
Monthly Period	Beginning Date 9/1/2019	Ending Date 9/30/2019
Interest Period	9/9/2019	10/7/2019
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.....	\$14,548,035.23
Total Recoveries deposited into Collections Account during Monthly Period.....	\$120,069.06
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,124,819.34
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,380.92
Total Collections for Monthly Period.....	\$20,799,304.55
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.....	\$989,858.06
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.....	\$16,536,179.36
Total payments paid to Certificateholders on current Payment Date.....	\$2,482,716.46
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$20,799,304.55
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.....	\$236,844,600
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,934.18
Total principal payments received on Receivables during Monthly Period.....	\$14,548,035.23
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,989,478.34
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,536,179.36
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,599.96
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,514,214.45
Total Collections for Monthly Period.....	\$20,799,304.55
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$16,536,179.36
Amounts distributed during Monthly Period.....	\$4,514,214.45
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,263,125.19

	Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,989,478.34	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,934.18	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.08%	

	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.....	\$213,049,937.12	62,027	89.95%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,449,247.96	5,686	6.10%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,065,702.91	1,777	1.72%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,033,212.42	1,222	1.28%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,246,499.56	982	0.95%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,844,599.97	71,694

		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.18%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.6	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,303.55		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	825		≥ 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.....	\$4,364,195.46	1.84%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$615,117.29	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$546,536.83	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,167,265.62	1.76%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,878,208.12	0.79%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	10.08%		
Monthly Loss Percentage for previous Monthly Period.....	9.79%		
Monthly Loss Percentage for second previous Monthly Period.....	8.53%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		9.47%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,599.96		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,263,125.19		
(A) Total.....	\$241,107,725.15		
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	No