

**Oportun Funding IX Series 2018-B - Monthly Servicer Report**

Payment Date	8/10/2020	
Monthly Period	<b>Beginning Date</b> 7/1/2020	<b>Ending Date</b> 7/31/2020
Interest Period	7/8/2020	8/9/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>				
Outstanding balance as of Ending Date of Monthly Period.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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
	<b>\$165,790,000.00</b>	<b>\$35,527,000.00</b>	<b>\$11,842,000.00</b>	<b>\$11,842,000.00</b>
Total interest payments made on current Payment Date.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
	\$540,199.08	\$133,226.25	\$53,585.05	\$56,940.28

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$14,410,099.97
Total Recoveries deposited into Collections Account during Monthly Period.....	\$265,473.49
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,168,064.77
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$162.35
<b>Total Collections for Monthly Period.....</b>	<b>\$20,843,800.58</b>
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.....	\$2,303,774.70
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.....	\$16,716,799.16
Total payments paid to Certificateholders on current Payment Date.....	\$2,346,593.75
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$20,843,800.58</b>
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.....	\$236,848,768
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,680.69
Total principal payments received on Receivables during Monthly Period.....	\$14,410,099.97
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,303,774.70
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,716,961.54
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,848,767.55</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,967,733.56
Total Collections for Monthly Period.....	\$20,843,800.58
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,716,799.16
Amounts distributed during Monthly Period.....	\$3,967,733.56
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,127,001.42</b>
<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,303,774.70
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,680.69
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.67%

	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.....	\$215,905,962.51	66,518	91.16%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,294,126.42	4,566	5.61%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,907,959.98	1,371	1.65%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,122,976.74	794	0.90%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,617,741.90	639	0.68%

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$236,848,767.55	73,888	

	Amount	As % of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.14%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.8	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,205.51		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		822	≥ 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).....		648	≥ 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.....	\$3,713,983.22	1.57%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$468,820.19	0.20%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$384,967.82	0.16%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,790,048.14	1.60%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,723,393.13	0.73%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.67%		
Monthly Loss Percentage for previous Monthly Period.....	12.68%		
Monthly Loss Percentage for second previous Monthly Period.....	10.78%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		11.71%	≤ 17.0%
			Trigger?
			No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,848,767.55		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,127,001.42		
<b>(A) Total.....</b>	<b>\$240,975,768.97</b>		
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>(B) Total.....</b>	<b>\$236,843,724.00</b>		

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	