

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	3/8/2019	
Monthly Period	Beginning Date 2/1/2019	Ending Date 2/28/2019
Interest Period	2/8/2019	3/7/2019
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.....	\$14,883,053.60
Total Recoveries deposited into Collections Account during Monthly Period.....	\$77,474.76
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,982,545.70
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$7,274.05
Total Collections for Monthly Period.....	\$20,950,348.11
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.....	\$696,854.77
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.....	\$16,574,184.34
Total payments paid to Certificateholders on current Payment Date.....	\$2,595,758.33
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$20,950,348.11
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.....	\$236,844,419
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,145.03
Total principal payments received on Receivables during Monthly Period.....	\$14,883,053.60
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,691,856.58
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,574,184.34
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,419.18
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,310,974.08
Total Collections for Monthly Period.....	\$20,950,348.11
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,574,184.34
Amounts distributed during Monthly Period.....	\$4,310,974.08
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,376,163.77
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,691,856.58
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,145.03
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.57%

	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.....	\$214,385,655.23	69,477	90.52%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,144,911.29	5,741	5.55%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,992,797.70	1,880	1.69%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,193,253.92	1,603	1.35%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,120,669.82	1,178	0.90%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number		
	\$236,837,287.96	79,880		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.44%		≥ 28.0%
Weighted average term of Eligible Receivables.....		32.9		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,964.91			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	817			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	742			≥ 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 Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$3,828,985.18	1.62%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$644,375.76	0.27%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$531,894.44	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,165,284.20	1.76%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,115,615.31	0.89%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	8.57%		
Monthly Loss Percentage for previous Monthly Period.....	9.84%		
Monthly Loss Percentage for second previous Monthly Period.....	10.26%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		9.56%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,419.18		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,376,163.77		
(A) Total.....	\$241,220,582.95		
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	