

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

Payment Date	4/8/2019	
	<b>Beginning Date</b>	<b>Ending Date</b>
Monthly Period	3/1/2019	3/31/2019
Interest Period	3/8/2019	4/7/2019
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>
	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Total interest payments made on current Payment Date.....	\$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.....	\$17,223,673.97
Total Recoveries deposited into Collections Account during Monthly Period.....	\$109,082.85
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,452,047.51
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,359.41
<b>Total Collections for Monthly Period.....</b>	<b>\$23,791,163.74</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.....	\$986,851.75
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.....	\$19,195,395.96
Total payments paid to Certificateholders on current Payment Date.....	\$2,815,365.37
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$23,791,163.74</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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$236,844,670
<b>Minimum Collection Account Balance</b> .....	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,419.19
Total principal payments received on Receivables during Monthly Period.....	\$17,223,673.97
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,971,471.32
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,195,395.96
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,844,669.85</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,376,163.78
Total Collections for Monthly Period.....	\$23,791,163.74
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,195,395.96
Amounts distributed during Monthly Period.....	\$4,376,163.78
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,595,767.78</b>
	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,971,471.32
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,419.19
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.99%

	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.....	\$214,970,628.25	67,737	90.76%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,308,494.02	5,858	5.62%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,944,395.38	1,821	1.67%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,442,345.25	1,139	1.03%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,178,806.96	1,119	0.92%

<b>Concentration Limits</b>	
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,844,669.86

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.34%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	33.4	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,049.21	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	820	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	742	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	649	≥ 600	No

	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,077,895.79	1.72%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$644,239.47	0.27%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$498,512.66	0.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,113,286.88	1.74%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,055,883.28	0.87%	≤ 5.0%	No

<b>Rapid Amortization Test</b>	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	9.99%
Monthly Loss Percentage for previous Monthly Period.....	8.57%
Monthly Loss Percentage for second previous Monthly Period.....	9.84%

	Amount	Rapid Amortization Threshold	Trigger?
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3-Month average Monthly Loss Percentage.....	9.47%	≤ 17.0%	No
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*Overcollateralization Test*

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,669.85
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	<u>\$4,595,767.78</u>
<b>(A) Total.....</b>	<b>\$241,440,437.63</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.....	<u>\$11,842,724.00</u>
<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?.....	<b>Result</b>	<b>Trigger?</b>
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