

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	2/8/2021	
	Beginning Date	Ending Date
Monthly Period	1/1/2021	1/31/2021
Interest Period	1/8/2021	2/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary

	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Outstanding balance as of Ending Date of Monthly Period.....	\$165,790,000.00	\$35,527,000.00	\$11,842,000.00	\$11,842,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	\$165,790,000.00	\$35,527,000.00	\$11,842,000.00	\$11,842,000.00
	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Total interest payments made on current Payment Date.....	\$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.....	\$15,607,223.80
Total Recoveries deposited into Collections Account during Monthly Period.....	\$198,810.01
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,446,832.79
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$68.76
Total Collections for Monthly Period.....	\$22,252,935.36
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.....	\$986,873.16
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.....	\$17,605,928.26
Total payments paid to Certificateholders on current Payment Date.....	\$2,866,583.28
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,252,935.36

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.....	\$236,844,211.44
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,849,557.74
Total principal payments received on Receivables during Monthly Period.....	\$15,607,223.80
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,004,050.75
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,605,928.26
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,211.44
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,387,153.52
Total Collections for Monthly Period.....	\$22,252,935.36
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,605,928.26
Amounts distributed during Monthly Period.....	\$4,387,153.52
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,647,007.10

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,004,050.75
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,849,557.74
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.15%

	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.....	\$217,274,177.31	72,626	91.74%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,676,545.69	4,949	5.35%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,957,147.87	1,202	1.25%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,193,165.45	876	0.93%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,743,175.13	652	0.74%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,844,211.44	80,305		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.75%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.1		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,949.31			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		811		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		737		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		646		≥ 600
			As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,073,441.67	0.88%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,401,670.21	1.01%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$325,228.12	0.14%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$2,488,728.63	1.05%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,503,389.47	0.63%		≤ 5.0%

Rapid Amortization Test

<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	10.15%			
Monthly Loss Percentage for previous Monthly Period.....	8.99%			
Monthly Loss Percentage for second previous Monthly Period.....	10.11%			
			Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		9.75%		≤ 17.0%
				Trigger?
				No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,211.44
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,647,007.10
(A) Total.....	\$241,491,218.54
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
	No	No

As a result of a trigger, has a Rapid Amortization Event occurred?

No