

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	12/9/2019	
Monthly Period	Beginning Date 11/1/2019	Ending Date 11/30/2019
Interest Period	11/8/2019	12/8/2019
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
Total interest payments made on current Payment Date.....	Class A Notes \$540,199.08	Class B Notes \$133,226.25	Class C Notes \$53,585.05	Class D Notes \$56,940.28

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$14,939,043.55
Total Recoveries deposited into Collections Account during Monthly Period.....	\$155,016.95
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,299,951.43
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,063.27
Total Collections for Monthly Period.....	\$21,399,075.20
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.....	\$909,856.39
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.....	\$16,950,264.81
Total payments paid to Certificateholders on current Payment Date.....	\$2,668,403.33
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,399,075.20
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.....	\$236,847,412
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,845,533.01
Total principal payments received on Receivables during Monthly Period.....	\$14,939,043.55
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,009,342.71
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,950,264.81
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,847,411.56
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,028,986.12
Total Collections for Monthly Period.....	\$21,399,075.20
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,950,264.81
Amounts distributed during Monthly Period.....	\$4,028,986.12
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,448,810.39

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,009,342.71
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,845,533.01
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.18%

	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.....	\$214,945,553.73	61,771	90.75%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,882,145.22	5,082	5.44%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,806,381.38	1,600	1.61%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,881,326.81	1,256	1.22%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,332,004.43	1,006	0.98%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,847,411.57	70,715

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.15%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.9	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,349.32	≤ \$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.....	\$4,562,693.60	1.93%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$596,367.23	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$579,802.39	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,020,262.86	1.70%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,733,767.72	0.73%	≤ 5.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	10.18%
Monthly Loss Percentage for previous Monthly Period.....	10.58%
Monthly Loss Percentage for second previous Monthly Period.....	10.08%

3-Month average Monthly Loss Percentage.....	Amount 10.28%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
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Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,847,411.56
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,448,810.39
(A) Total.....	\$241,296,221.94
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 Yes	Trigger? No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	