

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	9/8/2020	
Monthly Period	Beginning Date 8/1/2020	Ending Date 8/31/2020
Interest Period	8/10/2020	9/7/2020
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.....	\$15,468,525.39
Total Recoveries deposited into Collections Account during Monthly Period.....	\$243,613.25
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,567,566.28
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$135.38
Total Collections for Monthly Period.....	\$22,279,840.30
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.....	\$2,045,869.66
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.....	\$17,513,403.56
Total payments paid to Certificateholders on current Payment Date.....	\$2,986,016.20
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,279,840.30
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.....	\$236,847,824
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,848,767.55
Total principal payments received on Receivables during Monthly Period.....	\$15,468,525.39
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,045,821.46
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,513,403.56
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,847,824.25
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,127,001.42
Total Collections for Monthly Period.....	\$22,279,840.30
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,513,403.56
Amounts distributed during Monthly Period.....	\$4,127,001.42
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,766,436.74

	Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,045,821.46	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,848,767.55	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.37%	

	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.....	\$214,152,720.64	66,953	90.42%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,848,166.72	5,332	6.27%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,085,030.32	1,431	1.72%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,239,570.78	791	0.95%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,522,335.79	576	0.64%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,847,824.25	75,083		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.11%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.6		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,154.48			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	822			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	738			≥ 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.....	\$3,365,845.40	1.42%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$577,394.98	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$337,705.93	0.14%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,789,972.56	1.60%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,713,490.63	0.72%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.37%		
Monthly Loss Percentage for previous Monthly Period.....	11.67%		
Monthly Loss Percentage for second previous Monthly Period.....	12.68%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		11.57%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,847,824.25		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,766,436.74		
(A) Total.....	\$241,614,260.99		
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	No