

Oportun Funding IX Series 2018-B - Monthly Servicer Report

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| Payment Date | 9/9/2019 | |
| Monthly Period | Beginning Date 8/1/2019 | Ending Date 8/31/2019 |
| Interest Period | 8/8/2019 | 9/8/2019 |
| Is PF Servicing the current Servicer? | Yes | |
| Is the transaction in the Revolving Period? | Yes | |

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| 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 |

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| Collections and Payment Summary | |
| Total principal Collections deposited into Collections Account during Monthly Period..... | \$15,540,699.23 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$109,378.94 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$6,361,596.63 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$6,185.01 |
| Total Collections for Monthly Period..... | \$22,017,859.81 |
| 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..... | \$986,870.09 |
| 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..... | \$17,503,645.36 |
| Total payments paid to Certificateholders on current Payment Date..... | \$2,733,793.69 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$22,017,859.81 |
| 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..... | \$236,845,934 |
| Minimum Collection Account Balance | \$0.00 |

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| Collateral Summary | |
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$236,848,821.88 |
| Total principal payments received on Receivables during Monthly Period..... | \$15,540,699.23 |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$1,931,394.91 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$17,469,206.45 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$236,845,934.18 |
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$4,476,735.06 |
| Total Collections for Monthly Period..... | \$22,017,859.81 |
| Total payments paid to issuer to acquire Subsequently Purchased Receivables..... | \$17,503,645.36 |
| Amounts distributed during Monthly Period..... | \$4,476,735.06 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$4,514,214.45 |

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| | Amount | |
| Receivables that became Defaulted Receivables during Monthly Period..... | \$1,931,394.91 | |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$236,848,821.88 | |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 9.79% | |

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| | 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..... | \$216,313,546.00 | 63,303 | 91.33% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$11,190,768.50 | 4,650 | 4.72% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$4,234,129.59 | 1,726 | 1.79% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$2,861,430.01 | 1,244 | 1.21% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$2,246,060.09 | 1,046 | 0.95% |

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| Concentration Limits | Amount | Number |
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | \$236,845,934.18 | 71,969 |

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| | As of Ending Date of Monthly Period | Concentration Limit | Concentration Limit Breached? |
| Weighted average fixed interest rate of Eligible Receivables..... | 31.18% | ≥ 28.0% | No |
| Weighted average term of Eligible Receivables..... | 34.6 | ≤ 38 months | No |
| Average Outstanding Receivable Balance of all Eligible Receivables..... | \$3,290.94 | ≤ \$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 |

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| | 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..... | \$4,322,808.47 | 1.83% | ≤ 5.0% | No |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%..... | \$611,943.18 | 0.26% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560..... | \$506,808.58 | 0.21% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520..... | \$4,199,398.04 | 1.77% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520..... | \$1,947,785.57 | 0.82% | ≤ 5.0% | No |

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| Rapid Amortization Test | | | |
| Monthly Loss Percentage | | | |
| Monthly Loss Percentage for current Monthly Period..... | 9.79% | | |
| Monthly Loss Percentage for previous Monthly Period..... | 8.53% | | |
| Monthly Loss Percentage for second previous Monthly Period..... | 10.03% | | |
| 3-Month average Monthly Loss Percentage..... | | Amount 9.45% | Rapid Amortization Threshold ≤ 17.0% |
| | | | Trigger? No |

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| Overcollateralization Test | | | |
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$236,845,934.18 | | |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$4,514,214.45 | | |
| (A) Total..... | \$241,360,148.63 | | |
| 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 | | |

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| 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 | |