

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	1/8/2019	
Monthly Period	Beginning Date 12/1/2018	Ending Date 12/31/2018
Interest Period	12/10/2018	1/7/2019
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 \$165,790,000.00	Class B Notes \$35,527,000.00	Class C Notes \$11,842,000.00	Class D Notes \$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
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Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$17,592,151.04
Total Recoveries deposited into Collections Account during Monthly Period.....	\$20,239.19
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,507,250.77
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,520.18
Total Collections for Monthly Period.....	\$24,126,161.18
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.....	\$986,850.67
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.....	\$19,623,373.87
Total payments paid to Certificateholders on current Payment Date.....	\$2,722,385.98
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$24,126,161.18
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.....	\$236,849,802
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,159.61
Total principal payments received on Receivables during Monthly Period.....	\$17,592,151.04
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,025,580.26
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,623,373.87
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,849,802.17
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,767,839.18
Total Collections for Monthly Period.....	\$24,126,161.18
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,623,373.87
Amounts distributed during Monthly Period.....	\$4,767,839.18
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,502,787.31

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,025,580.26
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,159.61
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.26%

	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.....	\$211,648,146.16	72,062	89.36%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,610,378.98	7,333	6.59%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,653,432.85	2,423	1.96%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,781,186.89	1,495	1.17%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,156,657.30	1,229	0.91%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,849,802.18	84,542		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.63%		≥ 28.0%
Weighted average term of Eligible Receivables.....		31.9		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,801.56			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	812			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	740			≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	647			≥ 600
	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.....	\$2,890,598.69	1.22%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$729,135.71	0.31%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$603,644.61	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$4,324,839.40	1.83%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$2,368,830.64	1.00%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.26%		
Monthly Loss Percentage for previous Monthly Period.....	7.45%		
Monthly Loss Percentage for second previous Monthly Period.....	6.24%		
3-Month average Monthly Loss Percentage.....		7.98%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,849,802.17
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,502,787.31
(A) Total.....	\$241,352,589.48
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	