

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	12/8/2020	Beginning Date	Ending Date
Monthly Period	11/1/2020		11/30/2020
Interest Period	11/9/2020		12/7/2020
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.....	\$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.....	\$15,783,515.02
Total Recoveries deposited into Collections Account during Monthly Period.....	\$227,732.93
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,119,059.43
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$19.70
Total Collections for Monthly Period.....	\$22,130,327.08
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.....	\$986,852.46
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.....	\$17,783,289.78
Total payments paid to Certificateholders on current Payment Date.....	\$2,566,634.18
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,130,327.08
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.....	\$236,849,310
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,589.95
Total principal payments received on Receivables during Monthly Period.....	\$15,783,515.02
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,995,054.87
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,783,289.78
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,849,309.83
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,733,682.77
Total Collections for Monthly Period.....	\$22,130,327.08
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,783,289.78
Amounts distributed during Monthly Period.....	\$4,733,682.77
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,347,037.30
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,995,054.87
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,589.95
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.11%

	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.....	\$214,987,603.03	69,351	90.77%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,261,901.52	5,401	6.02%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,318,612.98	1,248	1.40%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,459,533.60	884	1.04%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,821,658.70	672	0.77%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,849,309.83	77,556		
		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		30.87%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.4	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,053.91	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		816	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		738	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		647	≥ 600	No
	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.....	\$2,539,647.73	1.07%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,693,009.45	0.71%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$288,979.03	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$2,974,711.46	1.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,596,680.59	0.67%	≤ 5.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	10.11%			
Monthly Loss Percentage for previous Monthly Period.....	9.46%			
Monthly Loss Percentage for second previous Monthly Period.....	9.57%			
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold	Trigger?
		9.71%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,849,309.83
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,347,037.30
(A) Total.....	\$241,196,347.13
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