

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	12/10/2018			
Monthly Period	Beginning Date 11/1/2018	Ending Date 11/30/2018		
Interest Period	11/8/2018	12/9/2018		
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
Collections and Payment Summary				
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,293,051.41			
Total Recoveries deposited into Collections Account during Monthly Period.....	\$11,599.56			
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,220,493.23			
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,886.83			
Total Collections for Monthly Period.....	\$21,531,031.03			
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.....	\$986,850.14			
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.....	\$16,763,191.86			
Total payments paid to Certificateholders on current Payment Date.....	\$2,987,438.36			
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00			
Total Payments during Monthly Period and on Payment Date.....	\$21,531,031.03			
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.....	\$236,844,160			
Minimum Collection Account Balance.....		\$0.00		
Collateral Summary				
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,034.44			
Total principal payments received on Receivables during Monthly Period.....	\$15,293,051.41			
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,470,015.28			
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,763,191.86			
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,169.60			
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,010,159.86			
Total Collections for Monthly Period.....	\$21,531,031.03			
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,763,191.86			
Amounts distributed during Monthly Period.....	\$5,010,159.86			
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,767,839.17			
	Amount			
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,470,015.28			
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,034.44			
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.45%			
	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.....	\$216,021,910.56	76,044	91.21%	
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,248,805.79	6,106	5.17%	
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,714,826.60	1,971	1.57%	
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,722,278.67	1,529	1.15%	
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,134,554.03	1,212	0.90%	
Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,842,375.65	86,863		
		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.69%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		31.4	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,726.62	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		810	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		739	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		646	≥ 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.....	\$2,380,267.39	1.00%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$814,308.02	0.34%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$596,784.16	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$4,252,257.77	1.80%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$2,454,703.82	1.04%	≤ 5.0%	No
Rapid Amortization Test				
<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	7.45%			
Monthly Loss Percentage for previous Monthly Period.....	6.24%			
Monthly Loss Percentage for second previous Monthly Period.....	0.37%			
3-Month average Monthly Loss Percentage.....		4.69%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
<i>Overcollateralization Test</i>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,844,169.60			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,767,839.17			
(A) Total.....	\$241,611,998.77			
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			
		Result		Trigger?
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....		Yes		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		