

**Oportun Funding X Series 2018-C - Monthly Servicer Report**

Payment Date	4/8/2021	<b>Beginning Date</b>	<b>Ending Date</b>
Monthly Period	3/1/2021	3/1/2021	3/31/2021
Interest Period	3/8/2021	3/8/2021	4/7/2021
Is PF Servicing the current Servicer?	Yes		
Is the transaction in the Revolving Period?	Yes		

<b>Note Summary</b>	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Outstanding balance as of Ending Date of Monthly Period.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	<b>\$202,635,000.00</b>	<b>\$43,421,000.00</b>	<b>\$14,472,000.00</b>	<b>\$14,472,000.00</b>

	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Total interest payments made on current Payment Date.....	\$692,336.25	\$166,085.33	\$66,571.20	\$81,887.40

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$20,601,128.69
Total Recoveries deposited into Collections Account during Monthly Period.....	\$434,052.46
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,330,697.75
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$93.88
<b>Total Collections for Monthly Period.....</b>	<b>\$28,365,972.78</b>

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.....	\$1,206,147.44
Total payments paid to Class A Noteholders on Payment Date.....	\$692,336.25
Total payments paid to Class B Noteholders on Payment Date.....	\$166,085.33
Total payments paid to Class C Noteholders on Payment Date.....	\$66,571.20
Total payments paid to Class D Noteholders on Payment Date.....	\$81,887.40
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$22,606,508.49
Total payments paid to Certificateholders on current Payment Date.....	\$3,536,836.68
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$28,365,972.78</b>

Outstanding principal amount of the Series 2018-C Notes as of the Series Transfer Date.....	\$275,000,000.00
Required Overcollateralization Amount.....	\$14,473,684.00
Sub-Total.....	\$289,473,684.00
<i>less</i>	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$289,478,957
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
<b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>	<b>\$289,475,385.27</b>
Total principal payments received on Receivables during Monthly Period.....	\$20,601,128.69
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,001,807.67
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$22,606,508.49
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,478,957.39</b>

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,429,186.00
Total Collections for Monthly Period.....	\$28,365,972.78
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$22,606,508.49
Amounts distributed during Monthly Period.....	\$5,429,186.00
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,759,464.29</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,001,807.67
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,475,385.27
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.30%

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$271,127,904.94	82,452	93.66%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,119,470.09	4,190	3.84%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,194,829.47	1,172	1.10%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,219,405.98	825	0.77%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,817,346.92	642	0.63%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,478,957.40	89,281

	<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....	30.82%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	36.2	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,242.34	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	818	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	746	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	651	≥ 600	No

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,323,541.28	0.80%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,482,099.01	0.86%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$354,897.28	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,650,827.48	0.57%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,734,533.72	0.60%	≤ 5.0%	No

<b>Rapid Amortization Test</b>	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	8.30%
Monthly Loss Percentage for previous Monthly Period.....	7.79%
Monthly Loss Percentage for second previous Monthly Period.....	9.81%
3-Month average Monthly Loss Percentage.....	8.63%

	<b>Amount</b>	<b>Rapid Amortization Threshold</b>	<b>Trigger?</b>
	8.63%	≤ 17.0%	No

<b>Overcollateralization Test</b>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,478,957.39
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,759,464.29
<b>(A) Total.....</b>	<b>\$295,238,421.68</b>

Class A Note balance as of Ending Date of Monthly Period.....	\$202,635,000.00
Class B Note balance as of Ending Date of Monthly Period.....	\$43,421,000.00
Class C Note balance as of Ending Date of Monthly Period.....	\$14,472,000.00
Class D Note balance as of Ending Date of Monthly Period.....	\$14,472,000.00
Required Overcollateralization Amount.....	\$14,473,684.00
<b>(B) Total.....</b>	<b>\$289,473,684.00</b>

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	<b>Result</b>	<b>Trigger?</b>
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**