

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	11/9/2020	
Monthly Period	Beginning Date 10/1/2020	Ending Date 10/31/2020
Interest Period	10/8/2020	11/8/2020
Is PF Servicing the current Servicer? Is the transaction in the Revolving Period?	Yes Yes	

Note Summary

	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
Total interest payments made on current Payment Date.....	Class A Notes \$692,336.25	Class B Notes \$166,085.33	Class C Notes \$66,571.20	Class D Notes \$81,887.40

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$19,600,919.01
Total Recoveries deposited into Collections Account during Monthly Period.....	\$267,032.22
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,789,704.49
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$18.55
Total Collections for Monthly Period.....	\$27,657,675.27
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.....	\$1,206,145.88
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.....	\$21,866,572.63
Total payments paid to Certificateholders on current Payment Date.....	\$3,568,476.58
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$27,657,675.27
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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$289,475,568
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,475,011.76
Total principal payments received on Receivables during Monthly Period.....	\$19,600,919.01
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,265,097.34
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,866,572.63
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,568.03
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,438,333.43
Total Collections for Monthly Period.....	\$27,657,675.27
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,866,572.63
Amounts distributed during Monthly Period.....	\$5,438,333.43
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,791,102.64
Receivables that became Defaulted Receivables during Monthly Period.....	Amount \$2,265,097.34
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,475,011.76
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.39%

	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.....	\$265,912,977.58	80,556	91.86%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,638,192.61	5,102	4.71%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,468,343.62	1,526	1.54%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,121,908.59	1,070	1.08%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,334,145.64	821	0.81%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$289,475,568.03	Number 89,075		
		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.00%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		35.5	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,249.80		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		823	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		742	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		649	≥ 600	No
	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.....	\$3,717,773.14	1.28%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,275,513.75	0.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$338,831.40	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,938,542.68	1.02%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,994,386.73	0.69%	≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage

Monthly Loss Percentage for current Monthly Period.....	9.39%
Monthly Loss Percentage for previous Monthly Period.....	9.34%
Monthly Loss Percentage for second previous Monthly Period.....	11.44%

3-Month average Monthly Loss Percentage.....	Amount 10.06%
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Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,568.03
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,791,102.64
(A) Total.....	\$295,266,670.67
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) Total.....	\$289,473,684.00

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	