

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	3/8/2021	
Monthly Period	Beginning Date 2/1/2021	Ending Date 2/28/2021
Interest Period	2/8/2021	3/7/2021
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	Class B Notes	Class C Notes	Class D Notes
Total principal payments made on Payment Date.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
	\$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	Class B Notes	Class C Notes	Class D Notes
	\$692,336.25	\$166,085.33	\$66,571.20	\$81,887.40

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$16,940,380.24
Total Recoveries deposited into Collections Account during Monthly Period.....	\$213,057.58
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,093,824.66
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$105.98
Total Collections for Monthly Period.....	\$24,247,368.46
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.....	\$1,879,789.84
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.....	\$18,818,182.46
Total payments paid to Certificateholders on current Payment Date.....	\$3,206,550.10
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$24,247,368.46
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
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$289,475,385
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,477,372.89
Total principal payments received on Receivables during Monthly Period.....	\$16,940,380.24
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,879,789.84
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,818,182.46
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,385.26
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,764,646.78
Total Collections for Monthly Period.....	\$24,247,368.46
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,818,182.46
Amounts distributed during Monthly Period.....	\$5,764,646.78
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,429,166.00

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,879,789.84
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,477,372.89
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.79%

	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.....	\$265,356,362.69	80,349	91.67%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,104,311.89	5,980	5.56%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,402,627.47	1,276	1.18%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,421,158.44	901	0.84%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,190,924.78	784	0.76%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,475,385.27	89,290		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.85%		≥ 28.0%
Weighted average term of Eligible Receivables.....		36.1		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,241.97		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		819		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		746		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		651		≥ 600
	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.....	\$2,555,065.04	0.88%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,337,577.66	0.81%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$319,816.23	0.11%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,857,375.93	0.64%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,751,048.12	0.60%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	7.79%		
Monthly Loss Percentage for previous Monthly Period.....	9.81%		
Monthly Loss Percentage for second previous Monthly Period.....	9.44%		
3-Month average Monthly Loss Percentage.....		Amount 9.01%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,385.26		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,429,166.00		
(A) Total.....	\$294,904,571.26		
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	