

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	7/8/2019	
Monthly Period	Beginning Date 6/1/2019	Ending Date 6/30/2019
Interest Period	6/10/2019	7/7/2019
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.....	\$16,697,604.99
Total Recoveries deposited into Collections Account during Monthly Period.....	\$51,969.61
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,738,088.56
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$8,747.20
Total Collections for Monthly Period.....	\$24,496,410.36
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.....	\$1,206,145.27
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.....	\$19,006,933.78
Total payments paid to Certificateholders on current Payment Date.....	\$3,266,851.14
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$24,496,410.36
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.....	\$289,479,352
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,474,864.01
Total principal payments received on Receivables during Monthly Period.....	\$16,697,604.99
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,304,840.55
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,006,933.78
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,479,352.25
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,295,143.95
Total Collections for Monthly Period.....	\$24,496,410.36
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$19,006,933.78
Amounts distributed during Monthly Period.....	\$5,295,143.95
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,489,476.58

	Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,304,840.55	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,474,864.01	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.55%	

	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.....	\$262,545,844.86	75,819	90.70%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,624,036.60	6,660	6.09%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,021,749.19	1,727	1.39%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,107,588.45	1,330	1.07%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,180,133.16	972	0.75%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,479,352.26	86,508

		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.34%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.2	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,346.27		≤ \$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).....		740	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		648	≥ 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.....	\$3,232,090.73	1.12%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$661,357.34	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$558,941.79	0.19%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,178,022.30	1.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,919,165.33	1.01%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	9.55%		
Monthly Loss Percentage for previous Monthly Period.....	9.35%		
Monthly Loss Percentage for second previous Monthly Period.....	9.40%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		9.43%	≤ 17.0%

Overcollateralization Test				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,479,352.25			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,489,476.58			
(A) Total.....	\$294,968,828.83			
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			
		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		