

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	4/8/2020	
Monthly Period	Beginning Date 3/1/2020	Ending Date 3/31/2020
Interest Period	3/9/2020	4/7/2020
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.....	\$17,909,377.64
Total Recoveries deposited into Collections Account during Monthly Period.....	\$202,845.14
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,231,488.40
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,162.35
Total Collections for Monthly Period.....	\$25,348,873.53
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.....	\$1,206,144.48
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.....	\$20,735,716.04
Total payments paid to Certificateholders on current Payment Date.....	\$2,390,532.83
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$25,348,873.53
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.....	\$289,476,402
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,474,675.38
Total principal payments received on Receivables during Monthly Period.....	\$17,909,377.64
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,824,611.29
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,735,716.04
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,476,402.48
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,501,918.91
Total Collections for Monthly Period.....	\$25,348,873.53
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,735,716.04
Amounts distributed during Monthly Period.....	\$5,501,918.91
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,613,157.49

	Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,824,611.29	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,474,675.38	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.71%	

	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.....	\$256,383,804.12	78,798	88.57%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$21,733,666.11	7,906	7.51%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,365,513.65	2,161	1.85%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,289,294.37	1,398	1.14%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,704,124.24	1,169	0.93%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,476,402.49	91,432

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.37%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.4	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,166.03	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	819	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	737	≥ 640	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 Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$5,838,511.38	2.02%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$725,333.31	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$764,583.65	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,180,070.24	1.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,634,417.29	0.91%	≤ 5.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	11.71%
Monthly Loss Percentage for previous Monthly Period.....	9.67%
Monthly Loss Percentage for second previous Monthly Period.....	10.43%

3-Month average Monthly Loss Percentage.....	Amount 10.60%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
--	-------------------------	--	-----------------------

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,476,402.48
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,613,157.49
(A) Total.....	\$294,089,559.97
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	