

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

|   |           |                       |                    |
|---|-----------|-----------------------|--------------------|
| Payment Date                                | 5/10/2021 | <b>Beginning Date</b> | <b>Ending Date</b> |
| Monthly Period                              | 4/1/2021  | 4/1/2021              | 4/30/2021          |
| Interest Period                             | 4/8/2021  | 4/8/2021              | 5/9/2021           |
| Is PF Servicing the current Servicer?       | Yes       |                       |                    |
| Is the transaction in the Revolving Period? | Yes       |                       |                    |

**Note Summary**

|  | <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          |

**Collections and Payment Summary**

|  |                        |
|--|------------------------|
| Total principal Collections deposited into Collections Account during Monthly Period.....              | \$18,920,378.80        |
| Total Recoveries deposited into Collections Account during Monthly Period.....                         | \$359,946.24           |
| Total finance charges deposited into Collections Account during Monthly Period.....                    | \$7,493,808.44         |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$125.42               |
| <b>Total Collections for Monthly Period.....</b>   | <b>\$26,774,258.90</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.....                             | \$1,206,162.32         |
| 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..... | \$20,494,102.64        |
| Total payments paid to Certificateholders on current Payment Date.....           | \$4,057,513.76         |
| Amounts withheld in Collection Account to maintain Collateral requirements.....  | \$0.00                 |
| <b>Total Payments during Monthly Period and on Payment Date.....</b>             | <b>\$26,774,258.90</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..... | \$289,475,628 |
| <b>Minimum Collection Account Balance .....</b>   | <b>\$0.00</b> |

**Collateral Summary**

|   |                         |
|---|-------------------------|
| <b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>                              | <b>\$289,478,957.40</b> |
| Total principal payments received on Receivables during Monthly Period.....                               | \$18,920,378.80         |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$1,577,053.58          |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....                | \$20,494,102.64         |
| <b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>                                 | <b>\$289,475,627.65</b> |

|   |                       |
|---|-----------------------|
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$5,759,464.29        |
| Total Collections for Monthly Period.....   | \$26,774,258.90       |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....        | \$20,494,102.64       |
| Amounts distributed during Monthly Period.....  | \$5,759,464.29        |
| <b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b> | <b>\$6,280,156.26</b> |

|  | <b>Amount</b>    |
|--|------------------|
| Receivables that became Defaulted Receivables during Monthly Period.....                         | \$1,577,053.58   |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....              | \$289,478,957.40 |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 6.54%            |

|  | <b>Amount</b>    | <b>Number</b> | <b>As % of Receivables<br/>Balance as of Ending<br/>Date of Monthly Period</b> |
|--|------------------|---------------|--|
| Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....        | \$273,408,250.47 | 84,318        | 94.45%   |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....   | \$9,875,865.14   | 3,927         | 3.41%  |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....  | \$2,407,291.05   | 920           | 0.83%  |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....  | \$2,009,224.29   | 754           | 0.69%  |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$1,774,996.71   | 648           | 0.61%  |

**Concentration Limits**

|  | <b>Amount</b>    | <b>Number</b> |
|--|------------------|---------------|
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | \$289,475,627.66 | 90,567        |

|  | <b>As of Ending Date of<br/>Monthly Period</b> | <b>Concentration Limit</b> | <b>Concentration Limit<br/>Breached?</b> |
|--|--|----------------------------|--|
| Weighted average fixed interest rate of Eligible Receivables.....  | 30.79%   | ≥ 28.0%                    | No                                       |
| Weighted average term of Eligible Receivables.....   | 36.3   | ≤ 38 months                | No                                       |
| Average Outstanding Receivable Balance of all Eligible Receivables.....  | \$3,196.26                                     | ≤ \$3,500                  | No                                       |
| Weighted average ADS Score of Eligible Receivables.....  | 817  | ≥ 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<br/>Receivables Balance as of<br/>Ending Date of Monthly</b> | <b>Concentration Limit</b> | <b>Concentration Limit<br/>Breached?</b> |
|--|----------------|--|----------------------------|--|
| Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables..... | \$2,154,422.33 | 0.74%  | ≤ 5.0%                     | No                                       |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....    | \$2,618,676.72 | 0.90%  | ≤ 5.0%                     | No                                       |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....                             | \$445,868.86   | 0.15%  | ≤ 5.0%                     | No                                       |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....                              | \$1,533,615.92 | 0.53%  | ≤ 5.0%                     | No                                       |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....                         | \$1,762,634.67 | 0.61%  | ≤ 5.0%                     | No                                       |

**Rapid Amortization Test**

| <i>Monthly Loss Percentage</i>                                  |       |
|---|-------|
| Monthly Loss Percentage for current Monthly Period.....         | 6.54% |
| Monthly Loss Percentage for previous Monthly Period.....        | 8.30% |
| Monthly Loss Percentage for second previous Monthly Period..... | 7.79% |

|  | <b>Amount</b> | <b>Rapid Amortization<br/>Threshold</b> | <b>Trigger?</b> |
|--|---------------|---|-----------------|
| 3-Month average Monthly Loss Percentage..... | 7.54%         | ≤ 17.0%                                 | No              |

**Overcollateralization Test**

|   |                         |
|---|-------------------------|
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$289,475,627.65        |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period.....  | \$6,280,156.26          |
| <b>(A) Total.....</b>   | <b>\$295,755,783.91</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> |

|  | <b>Result</b> | <b>Trigger?</b> |
|--|---------------|-----------------|
| 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**