

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	2/8/2019	
Monthly Period	Beginning Date	Ending Date
Interest Period	1/1/2019	1/31/2019
	1/8/2019	2/7/2019
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.....	\$14,559,954.97
Total Recoveries deposited into Collections Account during Monthly Period.....	\$80.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,580,002.88
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,972.45
Total Collections for Monthly Period.....	\$22,145,010.10
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.....	\$1,206,161.15
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.....	\$15,473,483.16
Total payments paid to Certificateholders on current Payment Date.....	\$4,448,885.61
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,145,010.10

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.....	\$289,475,887
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,478,677.02
Total principal payments received on Receivables during Monthly Period.....	\$14,559,954.97
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$916,317.92
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$15,473,483.16
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,887.28
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$7,964,600.57
Total Collections for Monthly Period.....	\$22,145,010.10
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,473,483.16
Amounts distributed during Monthly Period.....	\$7,964,600.57
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,671,526.94

Receivables that became Defaulted Receivables during Monthly Period.....	Amount	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$916,317.92	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	3.80%	

	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.....	\$263,776,782.04	83,913	91.12%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,184,340.26	6,747	5.25%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,748,075.55	2,461	1.64%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,545,430.24	1,874	1.22%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,221,259.20	1,356	0.77%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number		
	\$289,475,887.29	96,351		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.67%		≥ 28.0%
Weighted average term of Eligible Receivables.....		32.5		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,004.39			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	814			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	737			≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	646			≥ 600
	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,675,222.10	0.58%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$885,145.00	0.31%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$757,942.00	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 500.....	\$4,575,036.11	1.58%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$3,420,639.21	1.18%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	3.80%		
Monthly Loss Percentage for previous Monthly Period.....	0.14%		
Monthly Loss Percentage for second previous Monthly Period.....	0.28%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		1.41%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,887.28
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,671,526.94
(A) Total.....	\$296,147,414.22
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	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	Yes	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	