

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	4/8/2019	
Monthly Period	Beginning Date 3/1/2019	Ending Date 3/31/2019
Interest Period	3/8/2019	4/7/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
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.....	\$17,978,149.30
Total Recoveries deposited into Collections Account during Monthly Period.....	\$28,823.70
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,876,419.04
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$7,995.57
Total Collections for Monthly Period.....	\$25,891,387.61
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.....	\$1,206,167.53
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.....	\$20,472,998.78
Total payments paid to Certificateholders on current Payment Date.....	\$3,195,741.33
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$25,891,387.61
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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$289,480,277
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,480,158.76
Total principal payments received on Receivables during Monthly Period.....	\$17,978,149.30
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,494,731.12
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,472,998.78
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,480,277.11
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,657,772.08
Total Collections for Monthly Period.....	\$25,891,387.61
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,472,998.78
Amounts distributed during Monthly Period.....	\$5,657,772.08
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,416,368.83

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,494,731.12
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,480,158.76
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.34%

	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.....	\$263,859,713.41	78,802	91.15%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,742,940.95	6,630	5.44%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,323,131.21	1,952	1.49%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,141,295.58	1,431	1.09%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,413,195.98	1,300	0.83%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,480,277.12	90,115

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.45%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	33.6	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,212.34	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	820	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	739	≥ 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.....	\$2,600,899.17	0.90%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$704,105.93	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$578,923.24	0.20%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,279,333.86	1.48%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$3,133,934.80	1.08%	≤ 5.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	10.34%
Monthly Loss Percentage for previous Monthly Period.....	7.03%
Monthly Loss Percentage for second previous Monthly Period.....	3.80%
3-Month average Monthly Loss Percentage.....	7.06%

	Amount	Rapid Amortization Threshold	Trigger?
	7.06%	≤ 17.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,480,277.11
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,416,368.83
(A) Total.....	\$294,896,645.94
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	