

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	10/8/2020	
	Beginning Date	Ending Date
Monthly Period	9/1/2020	9/30/2020
Interest Period	9/8/2020	10/7/2020
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

	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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.....	\$18,334,831.11
Total Recoveries deposited into Collections Account during Monthly Period.....	\$247,813.56
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,437,447.62
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$50.51
Total Collections for Monthly Period.....	\$26,020,142.80

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.....	\$1,206,173.42
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.....	\$20,581,809.38
Total payments paid to Certificateholders on current Payment Date.....	\$3,215,679.83
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$26,020,142.80

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.....	\$289,475,012
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,481,620.37
Total principal payments received on Receivables during Monthly Period.....	\$18,334,831.11
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,253,586.87
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,581,809.38
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,011.76

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,545,053.47
Total Collections for Monthly Period.....	\$26,020,142.80
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,581,809.38
Amounts distributed during Monthly Period.....	\$5,545,053.47
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,438,333.42

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,253,586.87
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,481,620.37
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.34%

	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.....	\$262,798,013.70	79,910	90.78%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,925,339.81	5,998	5.85%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,699,988.31	1,617	1.62%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,074,611.26	1,059	1.06%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,973,337.52	760	0.68%

Concentration Limits

	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,471,290.60	89,344

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.06%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	35.2	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,239.96	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	824	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	741	≥ 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	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,080,247.21	1.41%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$979,285.91	0.34%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$370,445.12	0.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,274,794.13	1.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,097,412.60	0.72%	≤ 5.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	9.34%
Monthly Loss Percentage for previous Monthly Period.....	11.44%
Monthly Loss Percentage for second previous Monthly Period.....	12.44%

3-Month average Monthly Loss Percentage.....	Amount 11.07%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
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Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,011.76
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,438,333.42
(A) Total.....	\$294,913,345.18

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**