

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	9/8/2020	
Monthly Period	<b>Beginning Date</b> 8/1/2020	<b>Ending Date</b> 8/31/2020
Interest Period	8/10/2020	9/7/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>				
Outstanding balance as of Ending Date of Monthly Period.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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
	<b>\$202,635,000.00</b>	<b>\$43,421,000.00</b>	<b>\$14,472,000.00</b>	<b>\$14,472,000.00</b>
Total interest payments made on current Payment Date.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
	\$692,336.25	\$166,085.33	\$66,571.20	\$81,887.40

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$19,080,581.22
Total Recoveries deposited into Collections Account during Monthly Period.....	\$275,079.61
Total finance charges deposited into Collections Account during Monthly Period.....	\$8,037,004.59
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$164.59
<b>Total Collections for Monthly Period.....</b>	<b>\$27,392,830.01</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.....	\$1,209,141.44
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.....	\$21,847,776.55
Total payments paid to Certificateholders on current Payment Date.....	\$3,322,431.84
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$27,392,830.01</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
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$289,481,620
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,473,946.64
Total principal payments received on Receivables during Monthly Period.....	\$19,080,581.22
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,759,521.59
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,847,776.55
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,481,620.37</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,813,914.12
Total Collections for Monthly Period.....	\$27,392,830.01
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,847,776.55
Amounts distributed during Monthly Period.....	\$4,813,914.12
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,545,053.46</b>

	<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,759,521.59	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,473,946.64	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.44%	

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$261,525,054.02	79,506	90.34%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$18,478,039.88	6,461	6.38%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,944,609.50	1,690	1.71%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,614,007.35	996	0.90%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,919,909.62	746	0.66%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,481,620.37	89,399

	<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....	31.13%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	35.1	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,238.09	≤ \$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).....	740	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	648	≥ 600	No

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,408,098.84	1.52%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$682,939.26	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$428,325.68	0.15%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,424,448.08	1.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,135,939.41	0.74%	≤ 5.0%	No

**Rapid Amortization Test**

<b>Monthly Loss Percentage</b>			
Monthly Loss Percentage for current Monthly Period.....	11.44%		
Monthly Loss Percentage for previous Monthly Period.....	12.44%		
Monthly Loss Percentage for second previous Monthly Period.....	12.55%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 12.14%	<b>Rapid Amortization Threshold</b> ≤ 17.0%
			<b>Trigger?</b> No

**Overcollateralization Test**

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,481,620.37		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,545,053.46		
<b>(A) Total.....</b>	<b>\$295,026,673.83</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>		

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	<b>Result</b> Yes	<b>Trigger?</b> 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	