

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	8/10/2020	
Monthly Period	Beginning Date 7/1/2020	Ending Date 7/31/2020
Interest Period	7/8/2020	8/9/2020
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
Total interest payments made on current Payment Date.....	Class A Notes \$692,336.25	Class B Notes \$166,085.33	Class C Notes \$66,571.20	Class D Notes \$81,887.40

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$17,636,695.79
Total Recoveries deposited into Collections Account during Monthly Period.....	\$277,567.53
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,535,324.65
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$197.12
Total Collections for Monthly Period.....	\$25,449,785.09
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.....	\$1,206,148.21
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.....	\$20,635,870.97
Total payments paid to Certificateholders on current Payment Date.....	\$2,591,285.73
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$25,449,785.09
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.....	\$289,473,947
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,475,571.03
Total principal payments received on Receivables during Monthly Period.....	\$17,636,695.79
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$3,000,996.67
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,636,068.08
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,473,946.64
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,850,805.16
Total Collections for Monthly Period.....	\$25,449,785.09
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,635,870.97
Amounts distributed during Monthly Period.....	\$4,850,805.16
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,813,914.12

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$3,000,996.67
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,475,571.03
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	12.44%

	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.....	\$263,264,167.67	79,292	90.95%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,737,408.56	5,666	5.78%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,516,297.72	1,666	1.56%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,740,279.00	1,019	0.95%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,215,793.69	869	0.77%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,473,946.64	88,512		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.16%		≥ 28.0%
Weighted average term of Eligible Receivables.....		35.2		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,270.45		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		824		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		740		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		648		≥ 600
	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.....	\$4,749,586.98	1.64%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$538,496.89	0.19%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$474,072.44	0.16%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,488,890.86	1.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,153,689.85	0.74%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	12.44%		
Monthly Loss Percentage for previous Monthly Period.....	12.55%		
Monthly Loss Percentage for second previous Monthly Period.....	10.92%		
3-Month average Monthly Loss Percentage.....		Amount 11.97%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,473,946.64		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,813,914.12		
(A) Total.....	\$294,287,860.76		
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	