Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	3/8/2019	
	Beginning Date	**Ending Date**
Monthly Period	2/1/2019	2/28/2019
Interest Period	2/8/2019	3/7/2019
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**
	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	$15,160,199.36	
Total Recoveries deposited into Collections Account during Monthly Period	$13,811.96	
Total finance charges deposited into Collections Account during Monthly Period	$7,333,757.30	
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	$9,611.93	
Total Collections for Monthly Period	**$22,517,380.55**	
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	$1,206,149.53	
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	$16,859,608.47	
Total payments paid to Certificateholders on current Payment Date	$3,435,142.37	
Amounts withheld in Collection Account to maintain Collateral requirements	$0.00	
Total Payments during Monthly Period and on Payment Date	**$22,517,380.55**	
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	$289,480,159	
Minimum Collection Account Balance		**$0.00**

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period	**$289,475,887.29**	
Total principal payments received on Receivables during Monthly Period	$15,160,199.36	
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period	$1,695,137.64	
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	$16,859,608.47	
Gross Receivables Balance as of Ending Date of Monthly Period	**$289,480,158.75**	
Available funds on deposit in Collection Account as of beginning of Monthly Period	$6,671,526.94	
Total Collections for Monthly Period	$22,517,380.55	
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	$16,859,608.47	
Amounts distributed during Monthly Period	$6,671,526.94	
Amount on Deposit in Collection Account as of Ending Date of Monthly Period	**$5,657,772.08**	

	Amount
Receivables that became Defaulted Receivables during Monthly Period	$1,695,137.64
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	$289,475,887.29
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	7.03%

	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	$264,156,606.18	81,928	91.25%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	$14,431,642.18	6,322	4.99%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	$4,899,630.73	2,260	1.69%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	$3,512,435.62	1,813	1.21%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	$2,479,503.17	1,398	0.86%

Concentration Limits

	Amount	**Number**
Eligible Receivables Balance as of Ending Day of Monthly Period	$289,479,817.88	93,722

	As of Ending Date of Monthly Period	**Concentration Limit**	**Concentration Limit Breached?**
Weighted average fixed interest rate of Eligible Receivables	31.57%	≥ 28.0%	No
Weighted average term of Eligible Receivables	33.0	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables	$3,088.71	≤ $3,500	No
Weighted average ADS Score of Eligible Receivables	817	≥ 700	No
Weighed average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)	738	≥ 640	No
Weighed average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)	647	≥ 600	No

	Amount	**As % of Eligible Receivables Balance as of Ending Date of Monthlv Period**	**Concentration Limit**	**Concentration Limit Breached?**
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables	$2,232,966.04	0.77%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%	$798,026.63	0.28%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	$664,848.06	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	$4,404,573.46	1.52%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520	$3,281,623.06	1.13%	≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage

Monthly Loss Percentage for current Monthly Period	7.03%
Monthly Loss Percentage for previous Monthly Period	3.80%
Monthly Loss Percentage for second previous Monthly Period	0.14%

	Amount	**Rapid Amortization Threshold**	**Trigger?**
3-Month average Monthly Loss Percentage	3.66%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	$289,480,158.75
Amount on deposit in Collection Account as of Ending Date of Monthly Period	$5,657,772.08
(A) Total	**$295,137,930.83**
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**

	Result	**Trigger?**
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?	Yes	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**