

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	11/8/2019	
Monthly Period	<b>Beginning Date</b> 10/1/2019	<b>Ending Date</b> 10/31/2019
Interest Period	10/8/2019	11/7/2019
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.....	\$18,073,235.67
Total Recoveries deposited into Collections Account during Monthly Period.....	\$114,364.98
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,333,960.45
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,669.10
<b>Total Collections for Monthly Period.....</b>	<b>\$25,528,230.20</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.....	\$1,206,146.13
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.....	\$20,464,380.24
Total payments paid to Certificateholders on current Payment Date.....	\$2,841,223.65
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$25,528,230.20</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.....	\$289,479,776
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,475,071.99
Total principal payments received on Receivables during Monthly Period.....	\$18,073,235.67
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,386,440.69
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,464,380.24
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,479,775.86</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,464,711.97
Total Collections for Monthly Period.....	\$25,528,230.20
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,464,380.24
Amounts distributed during Monthly Period.....	\$5,464,711.97
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,063,849.96</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,386,440.69
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,475,071.99
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.89%

	<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.....	\$261,732,546.15	78,656	90.41%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,039,523.42	6,168	5.54%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,219,034.46	2,060	1.80%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,864,563.39	1,598	1.34%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,624,108.45	1,128	0.91%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,479,775.87	89,610

		<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.....	31.43%	≥ 28.0%	No	
Weighted average term of Eligible Receivables.....	34.0	≤ 38 months	No	
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,230.44	≤ \$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).....	737	≥ 640	No	
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	647	≥ 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.....	\$4,380,201.73	1.51%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$704,876.47	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$761,370.98	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,340,828.74	1.50%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,782,365.46	0.96%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	9.89%		
Monthly Loss Percentage for previous Monthly Period.....	8.91%		
Monthly Loss Percentage for second previous Monthly Period.....	9.44%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 9.41%	<b>Rapid Amortization Threshold</b> ≤ 17.0%
			<b>Trigger?</b> No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,479,775.86		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,063,849.96		
<b>(A) Total.....</b>	<b>\$294,543,625.82</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	