

Oportun Funding X Series 2018-C - Monthly Servicer Report

|   |                |             |  |
|---|----------------|-------------|--|
| Payment Date                                | 7/8/2020       |             |  |
| Monthly Period                              | Beginning Date | Ending Date |  |
| Interest Period                             | 6/1/2020       | 6/30/2020   |  |
|   | 6/8/2020       | 7/7/2020    |  |
| 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            |

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|---|------------------------|
| <b>Collections and Payment Summary</b>  |                        |
| Total principal Collections deposited into Collections Account during Monthly Period.....                       | \$16,656,445.00        |
| Total Recoveries deposited into Collections Account during Monthly Period.....                                  | \$224,828.79           |
| Total finance charges deposited into Collections Account during Monthly Period.....                             | \$7,653,005.23         |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....          | \$326.25               |
| <b>Total Collections for Monthly Period.....</b>  | <b>\$24,534,605.27</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.....  | \$1,206,146.00         |
| 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.....                                | \$19,683,800.11        |
| Total payments paid to Certificateholders on current Payment Date.....  | \$2,628,178.99         |
| Amounts withheld in Collection Account to maintain Collateral requirements.....                                 | \$0.00                 |
| <b>Total Payments during Monthly Period and on Payment Date.....</b>  | <b>\$24,534,605.27</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..... | \$289,475,571          |
| <b>Minimum Collection Account Balance</b>   | <b>\$0.00</b>          |

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|---|-------------------------|
| <b>Collateral Summary</b>   |                         |
| Gross Receivables Balance as of Beginning Date of Monthly Period.....                                     | \$289,475,039.29        |
| Total principal payments received on Receivables during Monthly Period.....                               | \$16,656,445.00         |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$3,026,497.12          |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....                | \$19,683,473.87         |
| <b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>                                 | <b>\$289,475,571.03</b> |
| Available funds on deposit in Collection Account as of beginning of Monthly Period.....                   | \$5,268,146.90          |
| Total Collections for Monthly Period.....   | \$24,534,605.27         |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....                          | \$19,683,800.11         |
| Amounts distributed during Monthly Period.....  | \$5,268,146.90          |
| <b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>                   | <b>\$4,850,805.16</b>   |

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|--|------------------|--|
|  | <b>Amount</b>    |  |
| Receivables that became Defaulted Receivables during Monthly Period.....                         | \$3,026,497.12   |  |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....              | \$289,475,039.29 |  |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 12.55%           |  |

|  |                  |               |  |
|--|------------------|---------------|--|
|  | <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.....        | \$258,985,125.77 | 78,273        | 89.47%   |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....   | \$20,386,783.91  | 6,993         | 7.04%  |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....  | \$4,684,828.41   | 1,715         | 1.62%  |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....  | \$2,767,061.80   | 1,060         | 0.96%  |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$2,651,771.14   | 1,029         | 0.92%  |

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|--|------------------|---------------|
| <b>Concentration Limits</b>  | <b>Amount</b>    | <b>Number</b> |
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | \$289,475,571.03 | 89,070        |

|  |                |   |                            |                                      |
|--|----------------|---|----------------------------|--------------------------------------|
|  |                | <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.....  | 31.19%         | ≥ 28.0%   | No                         |                                      |
| Weighted average term of Eligible Receivables.....   | 35.1           | ≤ 38 months   | No                         |                                      |
| Average Outstanding Receivable Balance of all Eligible Receivables.....  | \$3,249.98     | ≤ \$3,500   | No                         |                                      |
| Weighted average ADS Score of Eligible Receivables.....  | 823            | ≥ 700   | No                         |                                      |
| Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....               | 739            | ≥ 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..... | \$5,172,763.88 | 1.79%   | ≤ 5.0%                     | No                                   |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....    | \$596,616.98   | 0.21%   | ≤ 5.0%                     | No                                   |
| Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....                         | \$538,337.69   | 0.19%   | ≤ 5.0%                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....                              | \$3,716,576.47 | 1.28%   | ≤ 5.0%                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....                         | \$2,226,346.68 | 0.77%   | ≤ 5.0%                     | No                                   |

|   |        |               |                                     |
|---|--------|---------------|-------------------------------------|
| <b>Rapid Amortization Test</b>                                  |        |               |                                     |
| <i>Monthly Loss Percentage</i>                                  |        |               |                                     |
| Monthly Loss Percentage for current Monthly Period.....         | 12.55% |               |                                     |
| Monthly Loss Percentage for previous Monthly Period.....        | 10.92% |               |                                     |
| Monthly Loss Percentage for second previous Monthly Period..... | 9.66%  |               |                                     |
| 3-Month average Monthly Loss Percentage.....                    |        | <b>Amount</b> | <b>Rapid Amortization Threshold</b> |
|   |        | 11.04%        | ≤ 17.0%                             |
|   |        |               | <b>Trigger?</b>                     |
|   |        |               | No                                  |

|   |                         |  |  |
|---|-------------------------|--|--|
| <b>Overcollateralization Test</b>   |                         |  |  |
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$289,475,571.03        |  |  |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period.....  | \$4,850,805.16          |  |  |
| <b>(A) Total.....</b>   | <b>\$294,326,376.20</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> | <b>Trigger?</b> |
| Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?..... | Yes           | No              |
| Has a Servicer Default occurred?.....  | No            | No              |
| As a result of a trigger, has a Rapid Amortization Event occurred?.....  | No            | No              |