

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	3/9/2020	
Monthly Period	Beginning Date 2/1/2020	Ending Date 2/29/2020
Interest Period	2/1/2020	3/8/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary				
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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
	\$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	Class B Notes	Class C Notes	Class D Notes
	\$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.....	\$18,617,279.48
Total Recoveries deposited into Collections Account during Monthly Period.....	\$174,095.66
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,657,409.21
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,500.44
Total Collections for Monthly Period.....	\$26,454,284.79
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.....	\$1,206,143.24
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.....	\$20,952,365.88
Total payments paid to Certificateholders on current Payment Date.....	\$3,279,295.49
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$26,454,284.79
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.....	\$289,474,675
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,474,377.75
Total principal payments received on Receivables during Monthly Period.....	\$18,617,279.48
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,333,749.17
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,951,326.29
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,474,675.38
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,283,223.69
Total Collections for Monthly Period.....	\$26,454,284.79
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,952,365.88
Amounts distributed during Monthly Period.....	\$5,283,223.69
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,501,918.91

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,333,749.17
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,474,377.75
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.67%

	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.....	\$262,268,282.39	80,461	90.60%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,637,159.97	6,176	5.40%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,992,054.48	2,062	1.72%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,443,876.40	1,455	1.19%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$3,133,302.14	1,326	1.08%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,474,675.38	91,480

		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.45%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.2		≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,164.35		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	819		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	736		≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	646		≥ 600	No
	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.....	\$5,592,202.24	1.93%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$746,008.38	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$812,087.08	0.28%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,384,620.52	1.51%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,673,216.87	0.92%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	9.67%		
Monthly Loss Percentage for previous Monthly Period.....	10.43%		
Monthly Loss Percentage for second previous Monthly Period.....	11.56%		
3-Month average Monthly Loss Percentage.....		Amount 10.55%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,474,675.38
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,501,918.91
(A) Total.....	\$294,976,594.29
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	