

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	10/8/2019	
Monthly Period	Beginning Date 9/1/2019	Ending Date 9/30/2019
Interest Period	9/9/2019	10/7/2019
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.....	\$17,503,522.62
Total Recoveries deposited into Collections Account during Monthly Period.....	\$94,544.69
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,510,704.91
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$7,852.04
Total Collections for Monthly Period.....	\$25,116,624.26
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.....	\$1,206,163.47
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.....	\$19,649,093.60
Total payments paid to Certificateholders on current Payment Date.....	\$3,242,068.32
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$25,113,805.57
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.....	\$289,475,072
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,479,233.73
Total principal payments received on Receivables during Monthly Period.....	\$17,503,522.62
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,149,732.73
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,649,093.60
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,071.98
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,618,574.96
Total Collections for Monthly Period.....	\$25,116,624.26
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$19,651,912.29
Amounts distributed during Monthly Period.....	\$5,618,574.96
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,464,711.97

	Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,149,732.73	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,479,233.73	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.91%	

	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.....	\$260,032,064.97	77,353	89.83%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,957,670.22	6,716	6.20%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,437,886.57	2,164	1.88%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,471,879.17	1,429	1.20%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,575,571.05	1,090	0.89%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,475,071.99	88,752

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.41%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.1	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,261.62	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	821	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	738	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	648	≥ 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.....	\$3,998,486.05	1.38%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$684,816.21	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$687,406.48	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,292,433.27	1.48%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,819,876.51	0.97%	≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	8.91%		
Monthly Loss Percentage for previous Monthly Period.....	9.44%		
Monthly Loss Percentage for second previous Monthly Period.....	8.23%		

3-Month average Monthly Loss Percentage.....	Amount	Rapid Amortization Threshold	Trigger?
	8.86%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,071.98
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,464,711.97
(A) Total.....	\$294,939,783.95
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	Trigger?
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