

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	7/8/2021	
Monthly Period	<b>Beginning Date</b> 6/1/2021	<b>Ending Date</b> 6/30/2021
Interest Period	6/8/2021	7/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
Outstanding Balance following Payment Date.....	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Total interest payments made on current Payment Date.....	Class A Notes \$692,336.25	Class B Notes \$166,085.33	Class C Notes \$66,571.20	Class D Notes \$81,887.40

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$18,742,903.92
Total Recoveries deposited into Collections Account during Monthly Period.....	\$297,707.94
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,349,611.93
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$109.12
<b>Total Collections for Monthly Period.....</b>	<b>\$26,390,332.91</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.....	\$1,208,143.31
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.....	\$20,142,721.35
Total payments paid to Certificateholders on current Payment Date.....	\$4,024,988.08
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$26,390,332.91</b>
Outstanding principal amount of the Series 2018-C Notes as of the Series Transfer Date.....	\$0.00
Required Overcollateralization Amount.....	\$14,473,684.00
Sub-Total.....	\$14,473,684.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$289,475,707
<b>Minimum Collection Account Balance.....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,474,395.16
Total principal payments received on Receivables during Monthly Period.....	\$18,742,903.92
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,398,505.15
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,142,721.35
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,475,707.43</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,324,068.87
Total Collections for Monthly Period.....	\$26,390,332.91
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,142,721.35
Amounts distributed during Monthly Period.....	\$6,324,068.87
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$6,247,611.56</b>

Receivables that became Defaulted Receivables during Monthly Period.....	Amount \$1,398,505.15
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,474,395.16
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	5.80%

	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.....	\$269,294,787.51	84,615	93.03%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,980,476.78	5,712	4.83%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,804,317.90	1,305	0.97%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,044,906.39	891	0.71%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,351,218.86	517	0.47%

<b>Concentration Limits</b>	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,475,707.43	93,040		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.74%		≥ 28.0%
Weighted average term of Eligible Receivables.....		36.4		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,111.30		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		813		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		746		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		651		≥ 600
	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.....	\$3,854,883.10	1.33%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$4,038,081.75	1.39%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$792,396.56	0.27%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,327,819.57	0.46%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,756,939.74	0.61%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	5.80%		
Monthly Loss Percentage for previous Monthly Period.....	7.13%		
Monthly Loss Percentage for second previous Monthly Period.....	6.54%		
3-Month average Monthly Loss Percentage.....		Amount 6.49%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,707.43		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,247,611.56		
<b>(A) Total.....</b>	<b>\$295,723,318.99</b>		
Class A Note balance as of Ending Date of Monthly Period.....	\$0.00		
Class B Note balance as of Ending Date of Monthly Period.....	\$0.00		
Class C Note balance as of Ending Date of Monthly Period.....	\$0.00		
Class D Note balance as of Ending Date of Monthly Period.....	\$0.00		
Required Overcollateralization Amount.....	\$14,473,684.00		
<b>(B) Total.....</b>	<b>\$14,473,684.00</b>		

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	