

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	12/8/2020	
	Beginning Date	Ending Date
Monthly Period	11/1/2020	11/30/2020
Interest Period	11/9/2020	12/7/2020
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.....	\$18,811,336.88
Total Recoveries deposited into Collections Account during Monthly Period.....	\$237,886.47
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,516,954.12
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$24.09
Total Collections for Monthly Period.....	\$26,566,201.56

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.....	\$1,206,148.20
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.....	\$21,245,638.96
Total payments paid to Certificateholders on current Payment Date.....	\$3,097,934.22
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$26,566,201.56

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.....	\$289,475,887
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,475,568.03
Total principal payments received on Receivables during Monthly Period.....	\$18,811,336.88
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,433,982.80
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,245,638.96
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,887.31

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,791,102.65
Total Collections for Monthly Period.....	\$26,566,201.56
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,245,638.96
Amounts distributed during Monthly Period.....	\$5,791,102.65
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,320,562.59

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,433,982.80
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,475,568.03
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.09%

	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.....	\$262,627,708.95	79,366	90.73%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,581,749.39	6,375	6.07%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,941,243.59	1,425	1.36%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,003,342.44	1,030	1.04%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,321,842.94	801	0.80%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$289,475,887.31	88,997	

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	30.95%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	35.7	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,252.65	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	822	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	743	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	649	≥ 600	No

	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$3,420,488.40	1.18%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,609,565.71	0.56%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$335,957.12	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,627,112.35	0.91%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,901,702.54	0.66%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.09%		
Monthly Loss Percentage for previous Monthly Period.....	9.39%		
Monthly Loss Percentage for second previous Monthly Period.....	9.34%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		9.61%	≤ 17.0%
			Trigger?
			No

<i>Overcollateralization Test</i>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,887.31
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,320,562.59
(A) Total.....	\$294,796,449.90

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
	No	No

As a result of a trigger, has a Rapid Amortization Event occurred? **No**