

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	1/8/2021	
Monthly Period	Beginning Date 12/1/2020	Ending Date 12/31/2020
Interest Period	12/8/2020	1/7/2021
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.....	\$18,709,371.74
Total Recoveries deposited into Collections Account during Monthly Period.....	\$202,081.31
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,308,331.21
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$54.94
Total Collections for Monthly Period.....	\$26,219,839.20
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.....	\$1,206,149.53
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.....	\$20,988,818.56
Total payments paid to Certificateholders on current Payment Date.....	\$3,008,390.93
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$26,219,839.20
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.....	\$289,478,597
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,475,887.31
Total principal payments received on Receivables during Monthly Period.....	\$18,709,371.74
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,276,737.43
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,988,818.56
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,478,596.69
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,320,562.61
Total Collections for Monthly Period.....	\$26,219,839.20
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,988,818.56
Amounts distributed during Monthly Period.....	\$5,320,562.61
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,231,020.64

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,276,737.43
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,475,887.31
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.44%

	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.....	\$264,515,159.76	79,831	91.38%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,355,761.80	5,601	5.30%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,172,188.67	1,544	1.44%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,952,994.73	1,029	1.02%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,482,491.73	847	0.86%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,478,596.69	88,852

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	30.89%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	35.8	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,257.99	≤ \$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).....	744	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	650	≥ 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.....	\$3,112,165.95	1.08%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,939,741.99	0.67%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$333,095.75	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,355,528.29	0.81%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,867,953.35	0.65%	≤ 5.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	9.44%
Monthly Loss Percentage for previous Monthly Period.....	10.09%
Monthly Loss Percentage for second previous Monthly Period.....	9.39%
3-Month average Monthly Loss Percentage.....	9.64%

	Amount	Rapid Amortization Threshold	Trigger?
	9.64%	≤ 17.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,478,596.69
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,231,020.64
(A) Total.....	\$294,709,617.33
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	