

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	12/9/2019	
Monthly Period	Beginning Date 11/1/2019	Ending Date 11/30/2019
Interest Period	11/8/2019	12/8/2019
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.....	\$19,052,293.74
Total Recoveries deposited into Collections Account during Monthly Period.....	\$117,582.96
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,782,480.31
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,251.51
Total Collections for Monthly Period.....	\$26,958,608.52
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.....	\$1,206,165.73
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.....	\$21,409,126.65
Total payments paid to Certificateholders on current Payment Date.....	\$3,326,835.96
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$26,958,608.52
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.....	\$289,473,886
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,479,775.87
Total principal payments received on Receivables during Monthly Period.....	\$19,052,293.74
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,362,722.66
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,409,126.65
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,473,886.12
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,063,849.96
Total Collections for Monthly Period.....	\$26,958,608.52
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,409,126.65
Amounts distributed during Monthly Period.....	\$5,063,849.96
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,549,481.87

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,362,722.66
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,479,775.87
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.79%

	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.....	\$262,337,626.88	79,699	90.63%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,799,969.56	6,217	5.46%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,638,270.72	1,928	1.60%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,703,051.20	1,533	1.28%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,894,967.77	1,261	1.03%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,473,886.13	90,638

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.47%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.0	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,193.74	≤ \$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).....	737	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	647	≥ 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.....	\$4,664,491.36	1.61%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$753,638.72	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$629,145.64	0.29%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,390,290.63	1.52%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,743,505.68	0.95%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	9.79%		
Monthly Loss Percentage for previous Monthly Period.....	9.89%		
Monthly Loss Percentage for second previous Monthly Period.....	8.91%		
3-Month average Monthly Loss Percentage.....		Amount 9.53%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,473,886.12		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,549,481.87		
(A) Total.....	\$295,023,367.99		
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	