

Oportun Funding X Series 2018-C - Monthly Servicer Report

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| Payment Date | 5/8/2020 | |
| Monthly Period | Beginning Date 4/1/2020 | Ending Date 4/30/2020 |
| Interest Period | 4/8/2020 | 5/7/2020 |
| Is PF Servicing the current Servicer? | Yes | |
| Is the transaction in the Revolving Period? | Yes | |

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| 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 |

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| Collections and Payment Summary | |
| Total principal Collections deposited into Collections Account during Monthly Period..... | \$14,157,444.21 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$161,238.47 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$6,435,424.42 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$2,390.94 |
| Total Collections for Monthly Period..... | \$20,756,498.04 |
| 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..... | \$1,206,151.68 |
| 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..... | \$16,485,075.50 |
| Total payments paid to Certificateholders on current Payment Date..... | \$2,048,790.69 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$20,756,498.04 |
| 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..... | \$289,473,698 |
| Minimum Collection Account Balance | \$0.00 |

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| Collateral Summary | |
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$289,476,402.49 |
| Total principal payments received on Receivables during Monthly Period..... | \$14,157,444.21 |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$2,330,335.40 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$16,485,075.50 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$289,473,698.37 |
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$4,613,157.49 |
| Total Collections for Monthly Period..... | \$20,756,498.04 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables..... | \$16,485,075.50 |
| Amounts distributed during Monthly Period..... | \$4,613,157.49 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$4,271,422.54 |

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| | Amount | |
| Receivables that became Defaulted Receivables during Monthly Period..... | \$2,330,335.40 | |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$289,476,402.49 | |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 9.66% | |

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| | 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..... | \$261,124,632.14 | 79,936 | 90.21% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$16,802,088.30 | 5,901 | 5.80% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$5,123,870.09 | 2,033 | 1.77% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$3,712,691.18 | 1,491 | 1.28% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$2,710,416.66 | 1,138 | 0.94% |

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| Concentration Limits | Amount | Number | | |
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | \$289,473,698.37 | 90,499 | | |
| | | | As of Ending Date of Monthly Period | Concentration Limit |
| Weighted average fixed interest rate of Eligible Receivables..... | | 31.29% | | ≥ 28.0% |
| Weighted average term of Eligible Receivables..... | | 34.7 | | ≤ 38 months |
| Average Outstanding Receivable Balance of all Eligible Receivables..... | \$3,198.64 | | | ≤ \$3,500 |
| Weighted average ADS Score of Eligible Receivables..... | 821 | | | ≥ 700 |
| Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)..... | 738 | | | ≥ 640 |
| Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)..... | 647 | | | ≥ 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..... | \$6,027,699.32 | 2.08% | ≤ 5.0% | No |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%..... | \$676,756.58 | 0.23% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560..... | \$680,002.60 | 0.23% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500..... | \$4,041,628.62 | 1.40% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520..... | \$2,520,149.98 | 0.87% | ≤ 5.0% | No |

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| Rapid Amortization Test | | | |
| <i>Monthly Loss Percentage</i> | | | |
| Monthly Loss Percentage for current Monthly Period..... | 9.66% | | |
| Monthly Loss Percentage for previous Monthly Period..... | 11.71% | | |
| Monthly Loss Percentage for second previous Monthly Period..... | 9.67% | | |
| | | Amount | Rapid Amortization Threshold |
| 3-Month average Monthly Loss Percentage..... | | 10.35% | ≤ 17.0% |

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| Overcollateralization Test | | | |
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$289,473,698.37 | | |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$4,271,422.54 | | |
| (A) Total..... | \$293,745,120.91 | | |
| 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 | | |

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| 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 | |