

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	6/8/2020	
	Beginning Date	Ending Date
Monthly Period	5/1/2020	5/31/2020
Interest Period	5/8/2020	6/7/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary

	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Total interest payments made on current Payment Date.....	\$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.....	\$17,199,727.79
Total Recoveries deposited into Collections Account during Monthly Period.....	\$201,097.68
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,701,590.39
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$620.40
Total Collections for Monthly Period.....	\$25,103,036.26
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.....	\$1,206,140.41
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.....	\$19,834,889.36
Total payments paid to Certificateholders on current Payment Date.....	\$3,045,526.32
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$25,103,036.26
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.....	\$289,475,039
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,473,698.37
Total principal payments received on Receivables during Monthly Period.....	\$17,199,727.79
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,633,820.61
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,834,889.36
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,039.31
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,271,422.52
Total Collections for Monthly Period.....	\$25,103,036.26
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,834,889.36
Amounts distributed during Monthly Period.....	\$4,271,422.52
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,268,146.90
	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,633,820.61
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,473,698.37
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.92%

	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.....	\$254,442,205.28	77,713	87.90%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$23,953,709.43	8,093	8.27%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,714,028.44	1,765	1.63%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,569,295.51	1,380	1.23%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,795,800.64	1,105	0.97%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,475,039.29	90,056		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.25%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.9		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,214.39			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		822		≥ 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	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$5,667,240.22	1.96%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$655,847.49	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$617,238.73	0.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,851,101.14	1.33%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,374,919.97	0.82%	≤ 5.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.92%		
Monthly Loss Percentage for previous Monthly Period.....	9.66%		
Monthly Loss Percentage for second previous Monthly Period.....	11.71%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		10.76%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,475,039.31			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,268,146.90			
(A) Total.....	\$294,743,186.22			
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	No