

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	8/8/2019	
Monthly Period	Beginning Date 7/1/2019	Ending Date 7/31/2019
Interest Period	7/8/2019	8/7/2019
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.....	\$17,138,950.62
Total Recoveries deposited into Collections Account during Monthly Period.....	\$77,602.13
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,451,887.13
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$9,274.65
Total Collections for Monthly Period.....	\$24,677,714.53
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.....	\$1,206,163.97
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.....	\$19,134,701.33
Total payments paid to Certificateholders on current Payment Date.....	\$3,320,369.06
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$24,677,714.53
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.....	\$289,476,851
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,479,352.26
Total principal payments received on Receivables during Monthly Period.....	\$17,138,950.62
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,985,330.43
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,121,779.34
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,476,850.53
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,489,476.58
Total Collections for Monthly Period.....	\$24,677,714.53
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$19,134,701.33
Amounts distributed during Monthly Period.....	\$5,489,476.58
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,543,013.20

Receivables that became Defaulted Receivables during Monthly Period.....	Amount	\$1,985,330.43
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,479,352.26	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.23%	

	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.....	\$262,449,686.06	76,192	90.66%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,457,987.11	6,135	5.69%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,930,630.30	2,011	1.70%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,143,821.31	1,371	1.09%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,494,725.77	1,063	0.86%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,476,850.54	86,772

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.35%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.2	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,336.06	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	823	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	740	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	648	≥ 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.....	\$3,366,860.74	1.16%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$655,322.86	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$591,434.67	0.20%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,245,262.77	1.47%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,866,790.93	0.99%	≤ 5.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	8.23%
Monthly Loss Percentage for previous Monthly Period.....	9.55%
Monthly Loss Percentage for second previous Monthly Period.....	9.35%

3-Month average Monthly Loss Percentage.....	Amount	9.04%	Rapid Amortization Threshold	≤ 17.0%	Trigger?	No
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Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,476,850.53
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,543,013.20
(A) Total.....	\$295,019,863.73
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	No	No
Has a Servicer Default occurred?.....	No	No	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	No	No	No