

Oportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	5/8/2019	Beginning Date	Ending Date
Monthly Period	4/1/2019	4/1/2019	4/30/2019
Interest Period	4/8/2019	4/8/2019	5/7/2019
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
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.....	\$15,835,260.64
Total Recoveries deposited into Collections Account during Monthly Period.....	\$43,583.39
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,504,725.27
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$9,521.42
Total Collections for Monthly Period.....	\$23,393,090.72
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.....	\$1,206,167.82
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.....	\$18,103,765.63
Total payments paid to Certificateholders on current Payment Date.....	\$3,066,677.09
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$23,393,090.72
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.....	\$289,481,848
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,480,277.12
Total principal payments received on Receivables during Monthly Period.....	\$15,835,260.64
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,266,933.80
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,103,765.63
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,481,848.30
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,418,388.83
Total Collections for Monthly Period.....	\$23,393,090.72
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,103,765.63
Amounts distributed during Monthly Period.....	\$5,418,388.83
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,289,325.09
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,266,933.80
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,480,277.12
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.40%

	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.....	\$264,790,015.94	77,036	91.47%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,292,393.05	6,264	5.28%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,058,720.66	1,805	1.40%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,926,731.29	1,330	1.01%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,413,987.38	1,128	0.83%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,481,848.31	87,563		
		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.37%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.0	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,305.98	≤ \$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).....		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	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,918,032.49	1.01%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$708,044.11	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$520,629.11	0.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,165,454.91	1.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$3,053,141.36	1.05%	≤ 5.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	9.40%			
Monthly Loss Percentage for previous Monthly Period.....	10.34%			
Monthly Loss Percentage for second previous Monthly Period.....	7.03%			
3-Month average Monthly Loss Percentage.....		Amount 8.92%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,481,848.30
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,289,325.09
(A) Total.....	\$294,771,173.39
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	