

Opportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	1/8/2019	
Monthly Period	Beginning Date	Ending Date
Interest Period	12/7/2018	12/31/2018
	12/7/2018	1/7/2019
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.....	\$128,949,000.00	\$27,632,000.00	\$9,211,000.00	\$9,210,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
	\$128,949,000.00	\$27,632,000.00	\$9,211,000.00	\$9,210,000.00

Total interest payments made on current Payment Date.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
	\$475,678.53	\$118,633.39	\$46,750.94	\$58,698.40

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$12,212,981.04
Total Recoveries deposited into Collections Account during Monthly Period.....	\$0.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,509,573.34
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$16,722,554.38
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.....	\$614,045.82
Total payments paid to Class A Noteholders on Payment Date.....	\$475,678.53
Total payments paid to Class B Noteholders on Payment Date.....	\$118,633.39
Total payments paid to Class C Noteholders on Payment Date.....	\$46,750.94
Total payments paid to Class D Noteholders on Payment Date.....	\$58,698.40
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,225,994.53
Total payments paid to Certificateholders on current Payment Date.....	\$3,173,152.77
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$16,722,554.38

Outstanding principal amount of the Series 2018-D Notes as of the Series Transfer Date.....	\$175,002,000.00
Required Overcollateralization Amount.....	\$9,210,632.00
Sub-Total.....	\$184,212,632.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$184,213,538
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,213,744.91
Total principal payments received on Receivables during Monthly Period.....	\$12,212,981.04
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$13,220.41
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,225,994.53
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,213,537.99
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$16,722,554.38
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,225,994.53
Amounts distributed during Monthly Period.....	\$0.00
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,496,559.85

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$13,220.41
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,213,744.91
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.09%

	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.....	\$169,950,329.70	66,564	92.26%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,829,278.73	6,581	6.42%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,432,124.31	1,532	1.32%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,805.26	2	0.00%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$0.00	0	0.00%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,213,538.00	74,679		
		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		32.55%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		29.5	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,466.74	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		801	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		725	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		640	≥ 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.....	\$260,887.74	0.14%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$819,380.72	0.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$682,995.21	0.37%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 500.....	\$3,327,375.85	1.81%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$2,510,801.75	1.36%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	0.09%		
Monthly Loss Percentage for previous Monthly Period.....	0.00%		
Monthly Loss Percentage for second previous Monthly Period.....	0.00%		
3-Month average Monthly Loss Percentage.....		0.09%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,213,537.99		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,496,559.85		
(A) Total.....	\$188,710,097.83		
Class A Note balance as of Ending Date of Monthly Period.....	\$128,949,000.00		
Class B Note balance as of Ending Date of Monthly Period.....	\$27,632,000.00		
Class C Note balance as of Ending Date of Monthly Period.....	\$9,211,000.00		
Class D Note balance as of Ending Date of Monthly Period.....	\$9,210,000.00		
Required Overcollateralization Amount.....	\$9,210,632.00		
(B) Total.....	\$184,212,632.00		

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	