

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	11/8/2019	
Monthly Period	<b>Beginning Date</b> 10/1/2019	<b>Ending Date</b> 10/31/2019
Interest Period	10/8/2019	11/7/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Outstanding balance as of Ending Date of Monthly Period.....	\$128,949,000.00	\$27,632,000.00	\$9,211,000.00	\$9,210,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	<b>\$128,949,000.00</b>	<b>\$27,632,000.00</b>	<b>\$9,211,000.00</b>	<b>\$9,210,000.00</b>
Total interest payments made on current Payment Date.....	Class A Notes \$445,948.63	Class B Notes \$111,218.80	Class C Notes \$43,829.01	Class D Notes \$55,029.75

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$11,575,933.85
Total Recoveries deposited into Collections Account during Monthly Period.....	\$58,186.75
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,712,704.35
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,179.03
<b>Total Collections for Monthly Period.....</b>	<b>\$16,351,003.98</b>
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.....	\$1,548,337.29
Total payments paid to Class A Noteholders on Payment Date.....	\$445,948.63
Total payments paid to Class B Noteholders on Payment Date.....	\$111,218.80
Total payments paid to Class C Noteholders on Payment Date.....	\$43,829.01
Total payments paid to Class D Noteholders on Payment Date.....	\$55,029.75
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,124,036.15
Total payments paid to Certificateholders on current Payment Date.....	\$1,793,781.04
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$16,351,003.98</b>
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.....	\$184,214,311
<b>Minimum Collection Account Balance</b> .....	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,214,546.48
Total principal payments received on Receivables during Monthly Period.....	\$11,575,933.85
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,548,337.29
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,124,036.15
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$184,214,311.48</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,486,749.39
Total Collections for Monthly Period.....	\$16,351,003.98
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,124,036.15
Amounts distributed during Monthly Period.....	\$3,486,749.39
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$3,226,967.83</b>
<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,548,337.29
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,214,546.48
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.09%

	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.....	\$167,570,028.46	50,725	90.96%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,513,702.73	3,941	5.16%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,219,798.30	1,396	1.75%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,306,261.57	1,032	1.25%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,604,520.43	731	0.87%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,214,311.49	57,825			
Weighted average fixed interest rate of Eligible Receivables.....		31.55%	≥ 28.0%		No
Weighted average term of Eligible Receivables.....		34.0	≤ 38 months		No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,185.72		≤ \$3,500		No
Weighted average ADS Score of Eligible Receivables.....	822		≥ 700		No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	736		≥ 640		No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	647		≥ 600		No
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,577,553.42	1.40%	≤ 5.0%		No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$652,871.97	0.30%	≤ 5.0%		No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$420,063.11	0.23%	≤ 5.0%		No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,743,942.46	1.49%	≤ 5.0%		No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,713,075.78	0.93%	≤ 5.0%		No

<b>Rapid Amortization Test</b>			
<b>Monthly Loss Percentage</b>			
Monthly Loss Percentage for current Monthly Period.....	10.09%		
Monthly Loss Percentage for previous Monthly Period.....	9.14%		
Monthly Loss Percentage for second previous Monthly Period.....	8.50%		
3-Month average Monthly Loss Percentage.....		Amount 9.24%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,311.48		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,226,967.83		
<b>(A) Total.....</b>	<b>\$187,441,279.31</b>		
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>(B) Total.....</b>	<b>\$184,212,632.00</b>		

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	