

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	4/8/2019	
Monthly Period	Beginning Date 3/1/2019	Ending Date 3/31/2019
Interest Period	3/8/2019	4/7/2019
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.....	\$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.....	\$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 \$445,948.63	Class B Notes \$111,218.80	Class C Notes \$43,829.01	Class D Notes \$55,029.75

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$13,988,069.76
Total Recoveries deposited into Collections Account during Monthly Period.....	\$2,543.40
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,188,191.37
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,361.13
Total Collections for Monthly Period.....	\$19,184,165.66
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.....	\$787,554.14
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.....	\$14,972,922.63
Total payments paid to Certificateholders on current Payment Date.....	\$2,778,062.70
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$19,184,165.66

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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$184,216,321
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,212,994.61
Total principal payments received on Receivables during Monthly Period.....	\$13,988,069.76
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$981,526.48
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$14,972,922.63
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,216,320.99
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,785,291.19
Total Collections for Monthly Period.....	\$19,184,165.66
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,972,922.63
Amounts distributed during Monthly Period.....	\$4,785,291.19
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,211,243.03

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$981,526.48
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,212,994.61
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	6.39%

	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.....	\$167,861,383.05	59,988	91.12%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,198,852.71	5,200	5.54%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,798,527.04	1,550	1.52%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,770,490.64	1,026	0.96%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,587,067.56	997	0.86%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,216,321.00	68,761

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	32.11%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	31.5	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,679.08	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	811	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	729	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	643	≥ 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.....	\$1,043,031.54	0.57%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$686,490.32	0.37%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$489,120.13	0.27%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,168,942.80	1.72%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,205,012.41	1.20%	≤ 5.0%	No

Rapid Amortization Test	
Monthly Loss Percentage	
Monthly Loss Percentage for current Monthly Period.....	6.39%
Monthly Loss Percentage for previous Monthly Period.....	0.21%
Monthly Loss Percentage for second previous Monthly Period.....	0.27%

3-Month average Monthly Loss Percentage.....	Amount 2.29%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
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Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,216,320.99
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,211,243.03
(A) Total.....	\$188,427,564.02
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 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	