

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	5/8/2019	Ending Date
Monthly Period	Beginning Date 4/1/2019	4/30/2019
Interest Period	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.....	\$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.....	\$12,576,923.93
Total Recoveries deposited into Collections Account during Monthly Period.....	\$12,923.44
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,923,599.20
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,249.59
Total Collections for Monthly Period.....	\$17,519,696.16
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.....	\$767,568.00
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.....	\$14,065,114.03
Total payments paid to Certificateholders on current Payment Date.....	\$2,021,387.95
Amounts withheld in Collateral Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,519,696.16
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.....	\$184,214,197
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,216,321.00
Total principal payments received on Receivables during Monthly Period.....	\$12,576,923.93
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,490,313.60
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$14,065,114.03
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,197.49
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,211,243.02
Total Collections for Monthly Period.....	\$17,519,696.16
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,065,114.03
Amounts distributed during Monthly Period.....	\$4,211,243.02
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,454,582.13
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,490,313.60
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,216,321.00
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.71%

	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.....	\$168,750,724.56	58,123	91.61%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,811,651.39	4,956	5.33%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,472,089.59	1,334	1.34%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,809,651.89	1,006	0.98%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,370,080.07	797	0.74%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,214,197.50	66,216		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.98%		≥ 28.0%
Weighted average term of Eligible Receivables.....		32.1		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,782.02		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		814		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		731		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		644		≥ 600
			As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,398,476.22	0.76%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$635,739.58	0.35%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$438,019.17	0.24%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,038,039.91	1.65%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,105,094.77	1.14%		≤ 5.0%

Rapid Amortization Test

Monthly Loss Percentage				
Monthly Loss Percentage for current Monthly Period.....	9.71%			
Monthly Loss Percentage for previous Monthly Period.....	6.39%			
Monthly Loss Percentage for second previous Monthly Period.....	0.21%			
			Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		Amount 5.44%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,197.49
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,454,582.13
(A) Total.....	\$187,668,779.62
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

	Result	Trigger?
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Yes	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	