

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	7/8/2019	
Monthly Period	Beginning Date 6/1/2019	Ending Date 6/30/2019
Interest Period	6/10/2019	7/7/2019
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.....	\$12,467,498.88
Total Recoveries deposited into Collections Account during Monthly Period.....	\$26,835.75
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,058,652.56
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,494.94
Total Collections for Monthly Period.....	\$17,558,482.13
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.....	\$1,787,576.55
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.....	\$13,905,366.31
Total payments paid to Certificateholders on current Payment Date.....	\$2,219,913.09
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,558,482.13
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.....	\$184,214,886
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,218,372.68
Total principal payments received on Receivables during Monthly Period.....	\$12,467,498.88
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,441,354.36
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,905,366.31
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,885.73
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,600,549.23
Total Collections for Monthly Period.....	\$17,558,482.13
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,905,366.31
Amounts distributed during Monthly Period.....	\$3,600,549.23
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,653,115.82

Receivables that became Defaulted Receivables during Monthly Period.....	Amount \$1,441,354.36
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,218,372.68
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.39%

	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.....	\$167,491,952.33	53,478	90.92%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,185,827.79	5,054	6.07%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,459,690.55	1,288	1.34%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,733,884.13	921	0.94%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,343,675.95	721	0.73%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,214,885.74	61,462		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.80%		≥ 28.0%
Weighted average term of Eligible Receivables.....		33.0		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,997.22			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	818			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	733			≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	645			≥ 600
	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.....	\$1,734,013.04	0.94%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$586,731.34	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$400,153.81	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,931,454.81	1.59%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,939,760.89	1.05%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	9.39%		
Monthly Loss Percentage for previous Monthly Period.....	8.55%		
Monthly Loss Percentage for second previous Monthly Period.....	9.71%		
3-Month average Monthly Loss Percentage.....		Amount 9.22%	Rapid Amortization Threshold ≤ 17.0%

Overcollateralization Test				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,885.73			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,653,115.82			
(A) Total.....	\$187,868,001.56			
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	