

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	12/9/2019	
Monthly Period	Beginning Date 11/1/2019	Ending Date 11/30/2019
Interest Period	11/8/2019	12/8/2019
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.....	\$12,122,699.52
Total Recoveries deposited into Collections Account during Monthly Period.....	\$59,111.20
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,968,193.31
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$3,996.67
Total Collections for Monthly Period.....	\$17,154,000.70
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.....	\$177,559.63
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.....	\$13,496,533.05
Total payments paid to Certificateholders on current Payment Date.....	\$2,224,281.83
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,154,000.70
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.....	\$184,217,867
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,214,311.49
Total principal payments received on Receivables during Monthly Period.....	\$12,122,699.52
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,370,278.24
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,496,533.05
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,217,866.78
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,226,967.82
Total Collections for Monthly Period.....	\$17,154,000.70
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,496,533.05
Amounts distributed during Monthly Period.....	\$3,226,967.82
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,657,467.65
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,370,278.24
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,214,311.49
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.93%

	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.....	\$167,523,444.32	49,699	90.94%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,552,913.78	3,998	5.19%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,951,806.44	1,236	1.60%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,400,321.46	1,024	1.30%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,789,380.79	815	0.97%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,217,866.79	56,772		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.49%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.3		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,244.87		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		823		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		737		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		647		≥ 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.....	\$2,750,938.67	1.49%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$531,745.56	0.29%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$418,861.73	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,705,696.55	1.47%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,643,308.80	0.89%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	8.93%		
Monthly Loss Percentage for previous Monthly Period.....	10.09%		
Monthly Loss Percentage for second previous Monthly Period.....	9.14%		
3-Month average Monthly Loss Percentage.....		Amount 9.39%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,217,866.78
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,657,467.65
(A) Total.....	\$187,875,334.42
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	