

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	8/10/2020	
Monthly Period	Beginning Date 7/1/2020	Ending Date 7/31/2020
Interest Period	7/8/2020	8/9/2020
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.....	\$10,750,235.70
Total Recoveries deposited into Collections Account during Monthly Period.....	\$161,716.63
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,797,009.12
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$125.08
Total Collections for Monthly Period.....	\$15,709,086.53
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.....	\$767,562.57
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.....	\$12,753,742.77
Total payments paid to Certificateholders on current Payment Date.....	\$1,522,155.01
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$15,709,086.53
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.....	\$184,212,889
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,215,016.32
Total principal payments received on Receivables during Monthly Period.....	\$10,750,235.70
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,005,759.21
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,753,887.85
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,212,889.24
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,068,104.61
Total Collections for Monthly Period.....	\$15,709,086.53
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,753,742.77
Amounts distributed during Monthly Period.....	\$3,068,104.61
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$2,955,343.76

	Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,005,759.21		
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,215,016.32		
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....			13.07%
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$168,271,544.55	50,846	91.35%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,114,011.74	3,464	5.49%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,900,650.30	1,051	1.57%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,664,479.56	614	0.90%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,262,203.09	493	0.69%

Concentration Limits	Amount	Number	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,212,889.24	56,468			
Weighted average fixed interest rate of Eligible Receivables.....		31.21%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....		35.0		≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,262.25		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		823		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		737		≥ 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.....	\$2,607,189.25	1.42%		≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$386,466.34	0.21%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$254,920.60	0.14%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,286,763.92	1.23%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,371,038.27	0.74%		≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	13.07%		
Monthly Loss Percentage for previous Monthly Period.....	12.56%		
Monthly Loss Percentage for second previous Monthly Period.....	10.73%		
3-Month average Monthly Loss Percentage.....		Amount 12.12%	Rapid Amortization Threshold ≤ 17.0% Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,212,889.24		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$2,955,343.76		
(A) Total.....	\$187,168,233.00		
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	