

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	7/8/2020	
Monthly Period	Beginning Date 6/1/2020	Ending Date 6/30/2020
Interest Period	6/8/2020	7/7/2020
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.....	\$10,131,039.96
Total Recoveries deposited into Collections Account during Monthly Period.....	\$138,858.51
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,859,488.32
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$206.58
Total Collections for Monthly Period.....	\$15,129,593.37
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.....	\$1,767,553.66
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.....	\$12,061,488.76
Total payments paid to Certificateholders on current Payment Date.....	\$1,634,924.77
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$15,129,593.37
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.....	\$184,215,016
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,212,877.75
Total principal payments received on Receivables during Monthly Period.....	\$10,131,039.96
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,928,103.64
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,061,282.18
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,215,016.32
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,386,917.29
Total Collections for Monthly Period.....	\$15,129,593.37
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,061,488.76
Amounts distributed during Monthly Period.....	\$3,386,917.29
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,068,104.61

Receivables that became Defaulted Receivables during Monthly Period.....	Amount \$1,928,103.64
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,212,877.75
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	12.56%

	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.....	\$165,305,510.32	49,815	89.74%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,569,939.13	4,308	6.82%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,077,662.79	1,109	1.67%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,579,372.85	617	0.86%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,682,531.23	616	0.91%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,215,016.32	56,465		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.23%		≥ 28.0%
Weighted average term of Eligible Receivables.....		35.1		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,262.46		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		824		≥ 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.....	\$2,866,068.61	1.56%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$415,718.59	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$278,658.68	0.15%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,426,954.28	1.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,474,718.32	0.80%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	12.56%		
Monthly Loss Percentage for previous Monthly Period.....	10.73%		
Monthly Loss Percentage for second previous Monthly Period.....	9.55%		
3-Month average Monthly Loss Percentage.....		Amount 10.95%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,215,016.32		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,068,104.61		
(A) Total.....	\$187,283,120.93		
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	