

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	2/8/2019	
Monthly Period	Beginning Date 1/1/2019	Ending Date 1/31/2019
Interest Period	1/8/2019	2/7/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary				
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Total principal payments made on Payment Date.....	\$128,949,000.00	\$27,632,000.00	\$9,211,000.00	\$9,210,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
	\$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	Class B Notes	Class C Notes	Class D Notes
	\$445,948.63	\$111,218.80	\$43,829.01	\$55,029.75

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$12,368,006.49
Total Recoveries deposited into Collections Account during Monthly Period.....	\$150.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,005,839.01
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$2,587.86
Total Collections for Monthly Period.....	\$17,376,562.16
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.....	\$767,556.41
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.....	\$12,408,767.50
Total payments paid to Certificateholders on current Payment Date.....	\$3,534,612.07
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,376,562.16

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.....	\$184,213,065
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,213,538.00
Total principal payments received on Receivables during Monthly Period.....	\$12,368,006.49
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$41,233.76
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,408,767.50
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,213,065.24
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,496,559.85
Total Collections for Monthly Period.....	\$17,376,562.16
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,408,767.50
Amounts distributed during Monthly Period.....	\$4,496,559.85
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,967,794.66

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$41,233.76
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,213,538.00
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.27%

	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.....	\$169,502,246.59	64,705	92.01%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,980,206.56	5,403	5.42%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,114,613.03	1,859	1.69%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,615,778.59	1,047	0.88%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$220.48	1	0.00%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,213,065.25	73,015		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.41%		≥ 28.0%
Weighted average term of Eligible Receivables.....		30.2		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,522.95			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	805			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	727			≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	641			≥ 600
	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$446,577.28	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$741,611.93	0.40%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$625,640.26	0.34%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,267,138.35	1.77%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,395,044.57	1.30%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	0.27%		
Monthly Loss Percentage for previous Monthly Period.....	0.09%		
Monthly Loss Percentage for second previous Monthly Period.....	0.00%		
3-Month average Monthly Loss Percentage.....		0.18%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,213,065.24
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,967,794.66
(A) Total.....	\$189,180,859.90
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	