

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	6/10/2019	
Monthly Period	Beginning Date 5/1/2019	Ending Date 5/31/2019
Interest Period	5/8/2019	6/9/2019
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.....	\$12,592,020.67
Total Recoveries deposited into Collections Account during Monthly Period.....	\$17,945.12
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,893,492.87
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,170.31
Total Collections for Monthly Period.....	\$17,508,628.97
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.....	\$767,559.16
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.....	\$13,908,079.73
Total payments paid to Certificateholders on current Payment Date.....	\$2,167,363.90
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,508,628.97
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.....	\$184,218,373
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,214,197.50
Total principal payments received on Receivables during Monthly Period.....	\$12,592,020.67
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,311,883.88
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,908,079.73
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,218,372.67
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,454,582.12
Total Collections for Monthly Period.....	\$17,508,628.97
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,908,079.73
Amounts distributed during Monthly Period.....	\$3,454,582.12
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,600,549.24

Receivables that became Defaulted Receivables during Monthly Period.....	Amount \$1,311,883.88
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,214,197.50
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.55%

	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.....	\$170,005,401.57	56,442	92.28%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$8,428,254.13	4,073	4.58%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,526,270.10	1,375	1.37%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,724,503.80	918	0.94%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,533,562.95	862	0.83%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,217,992.55	63,671		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.88%		≥ 28.0%
Weighted average term of Eligible Receivables.....		32.6		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,893.28			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	816			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	732			≥ 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.....	\$1,575,129.72	0.86%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$589,246.21	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$422,424.50	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,952,269.98	1.60%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,021,555.44	1.10%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	8.55%		
Monthly Loss Percentage for previous Monthly Period.....	9.71%		
Monthly Loss Percentage for second previous Monthly Period.....	6.39%		
3-Month average Monthly Loss Percentage.....		Amount 8.22%	Rapid Amortization Threshold ≤ 17.0%

Overcollateralization Test				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,218,372.67			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,600,549.24			
(A) Total.....	\$187,818,921.91			
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	