

Opportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	2/10/2020	
Monthly Period	Beginning Date 1/1/2020	Ending Date 1/31/2020
Interest Period	1/8/2020	2/9/2020
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.....	\$128,948,000.00	\$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
	\$128,948,000.00	\$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.....	\$10,618,129.27
Total Recoveries deposited into Collections Account during Monthly Period.....	\$67,682.49
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,840,597.51
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$3,814.68
Total Collections for Monthly Period.....	\$15,530,223.95
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.....	\$767,592.19
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.....	\$12,299,744.21
Total payments paid to Certificateholders on current Payment Date.....	\$1,797,271.36
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$15,530,223.95
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.....	\$184,219,069.99
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,219,726.77
Total principal payments received on Receivables during Monthly Period.....	\$10,618,129.27
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,682,272.41
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,299,744.21
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,219,069.29
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,227,167.53
Total Collections for Monthly Period.....	\$15,530,223.95
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,299,744.21
Amounts distributed during Monthly Period.....	\$3,227,167.53
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,230,479.74

	Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,682,272.41	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,219,726.77	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.96%	

	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.....	\$167,478,368.60	48,578	90.91%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,176,888.71	3,647	4.98%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,167,531.97	1,362	1.72%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,370,079.76	1,036	1.29%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,026,200.26	832	1.10%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$184,219,069.30	55,455	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.38%	≥ 28.0%
Weighted average term of Eligible Receivables.....		34.0	≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,321.96		≤ \$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).....	738		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	648		≥ 600
	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$3,199,442.85	1.74%	≤ 5.0%
Aggregate Outstanding Receivable Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$520,727.61	0.28%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$401,433.66	0.22%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,613,577.21	1.42%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,526,426.55	0.83%	≤ 5.0%

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.96%		
Monthly Loss Percentage for previous Monthly Period.....	10.78%		
Monthly Loss Percentage for second previous Monthly Period.....	8.93%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		10.22%	≤ 17.0%

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,219,069.29		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,230,479.74		
(A) Total.....	\$187,449,549.03		
Class A Note balance as of Ending Date of Monthly Period.....	\$128,948,000.00		
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	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	Yes	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	No