

Opportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	8/9/2021	
Monthly Period	Beginning Date 7/1/2021	Ending Date 7/31/2021
Interest Period	7/8/2021	8/8/2021
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.....	\$13,528,157.53
Total Recoveries deposited into Collections Account during Monthly Period.....	\$168,603.30
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,895,826.05
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$63.56
Total Collections for Monthly Period.....	\$18,592,650.44
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.....	\$767,567.75
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.....	\$14,437,513.37
Total payments paid to Certificateholders on current Payment Date.....	\$2,721,943.13
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$18,592,650.44
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.....	\$184,215,117
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,216,260.70
Total principal payments received on Receivables during Monthly Period.....	\$13,528,157.53
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$910,499.61
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$14,437,513.37
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,215,116.92
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,890,016.14
Total Collections for Monthly Period.....	\$18,592,650.44
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,437,513.37
Amounts distributed during Monthly Period.....	\$3,890,016.14
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,155,137.07
	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$910,499.61
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,216,260.70
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	5.93%

	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.....	\$170,976,881.40	59,589	92.81%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$8,494,008.27	3,789	4.61%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,351,066.22	1,095	1.28%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,330,706.98	698	0.72%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,062,454.05	514	0.58%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,215,116.92	65,685	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.64%	≥ 28.0%
Weighted average term of Eligible Receivables.....		34.7	≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,804.52	≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		803	≥ 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).....		645	≥ 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.....	\$2,161,615.66	1.17%	≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,893,706.77	1.57%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$865,553.31	0.47%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$849,799.27	0.46%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,436,143.30	0.78%	≤ 5.0%

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	5.93%		
Monthly Loss Percentage for previous Monthly Period.....	6.30%		
Monthly Loss Percentage for second previous Monthly Period.....	6.89%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		6.37%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,215,116.92
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,155,137.07
(A) Total.....	\$188,370,253.99
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?.....	Yes	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