

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	6/8/2020	Ending Date
Monthly Period	Beginning Date 5/1/2020	5/31/2020
Interest Period	5/8/2020	6/7/2020
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
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Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$10,429,649.90
Total Recoveries deposited into Collections Account during Monthly Period.....	\$131,821.22
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,895,169.81
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$391.72
Total Collections for Monthly Period.....	\$15,457,032.65

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.....	\$767,584.17
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.....	\$12,070,115.36
Total payments paid to Certificateholders on current Payment Date.....	\$1,953,706.94
Amounts withheld in Collateral Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$15,457,032.65

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.....	\$184,212,878
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,220,199.90
Total principal payments received on Receivables during Monthly Period.....	\$10,429,649.90
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,647,787.52
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,070,115.36
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,212,877.75

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$2,681,959.27
Total Collections for Monthly Period.....	\$15,457,032.65
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,070,115.36
Amounts distributed during Monthly Period.....	\$2,681,959.27
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,386,917.29

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,647,787.52
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,220,199.90
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.73%

	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.....	\$161,950,283.56	48,657	87.91%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,548,800.50	5,099	8.44%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,812,972.04	1,084	1.53%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,152,282.55	794	1.17%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,748,539.10	661	0.95%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,212,877.75	56,295

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.27%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	35.0	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,272.28	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	823	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	737	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	647	≥ 600	No

	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.....	\$3,161,974.99	1.72%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$437,670.91	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$315,367.40	0.17%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,507,150.74	1.36%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,499,208.31	0.81%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.73%		
Monthly Loss Percentage for previous Monthly Period.....	9.55%		
Monthly Loss Percentage for second previous Monthly Period.....	11.27%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		10.52%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,212,877.75
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,386,917.29
(A) Total.....	\$187,599,795.04

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	