

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	1/8/2020	
Monthly Period	Beginning Date 12/1/2019	Ending Date 12/31/2019
Interest Period	12/9/2019	1/7/2020
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.....	\$128,949,000.00	\$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.....	\$11,463,946.94
Total Recoveries deposited into Collections Account during Monthly Period.....	\$66,803.25
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,812,979.53
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$3,793.00
Total Collections for Monthly Period.....	\$16,347,522.72
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.....	\$767,574.44
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.....	\$13,120,355.18
Total payments paid to Certificateholders on current Payment Date.....	\$1,793,966.91
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$16,347,522.72

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.....	\$184,219,727
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,217,866.79
Total principal payments received on Receivables during Monthly Period.....	\$11,463,946.94
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,654,548.26
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,120,355.18
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,219,726.76
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,657,467.64
Total Collections for Monthly Period.....	\$16,347,522.72
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,120,355.18
Amounts distributed during Monthly Period.....	\$3,657,467.64
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,227,167.54

Receivables that became Defaulted Receivables during Monthly Period.....	Amount	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$1,654,548.26	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.78%	

	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.....	\$165,351,826.16	48,199	89.78%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,089,028.81	4,412	6.02%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,531,007.20	1,532	1.92%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,348,494.58	969	1.27%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,899,370.02	825	1.03%

Concentration Limits		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$184,219,726.77	Number 55,937

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.44%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.5	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,293.34	≤ \$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.....	\$2,911,501.35	1.58%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$501,611.41	0.27%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score≥500.....	\$423,882.01	0.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score≥500.....	\$2,652,144.44	1.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score≥520.....	\$1,567,697.14	0.85%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.78%		
Monthly Loss Percentage for previous Monthly Period.....	8.93%		
Monthly Loss Percentage for second previous Monthly Period.....	10.09%		
3-Month average Monthly Loss Percentage.....	9.93%		
	Amount	Rapid Amortization Threshold	Trigger?
		≤ 17.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,219,726.76
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,227,167.54
(A) Total.....	\$187,446,894.30
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	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	