

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	9/9/2019	
Monthly Period	Beginning Date 8/1/2019	Ending Date 8/31/2019
Interest Period	8/8/2019	9/8/2019
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.....	\$12,186,196.04
Total Recoveries deposited into Collections Account during Monthly Period.....	\$35,317.34
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,061,838.07
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,899.42
Total Collections for Monthly Period.....	\$17,288,250.87
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.....	\$787,555.41
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.....	\$13,511,452.09
Total payments paid to Certificateholders on current Payment Date.....	\$2,343,617.18
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,288,250.87
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.....	\$184,215,020
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,213,298.11
Total principal payments received on Receivables during Monthly Period.....	\$12,186,196.04
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,305,547.18
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,493,464.95
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,215,019.83
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,653,737.58
Total Collections for Monthly Period.....	\$17,288,250.87
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$13,511,452.09
Amounts distributed during Monthly Period.....	\$3,653,737.58
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,776,798.78

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,305,547.18
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,213,298.11
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.50%

	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.....	\$168,709,627.90	52,215	91.58%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$8,820,753.25	3,881	4.79%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,073,086.91	1,365	1.67%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,101,461.82	1,017	1.14%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,510,089.95	795	0.82%

Concentration Limits	Amount	Number	
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,215,019.83	59,273	

	Amount	As % of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.67%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....	33.5		≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,107.91		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	820		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	735		≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	646		≥ 600	No
	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.....	\$2,225,022.19	1.21%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$567,804.21	0.31%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$405,341.35	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,856,172.15	1.55%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,860,811.50	1.01%	≤ 5.0%	No

Rapid Amortization Test	
Monthly Loss Percentage	
Monthly Loss Percentage for current Monthly Period.....	8.50%
Monthly Loss Percentage for previous Monthly Period.....	7.97%
Monthly Loss Percentage for second previous Monthly Period.....	9.39%
3-Month average Monthly Loss Percentage.....	Amount 8.62%

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,215,019.83		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,776,798.78		
(A) Total.....	\$187,991,818.61		
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	