

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	10/8/2019	
Monthly Period	Beginning Date 9/1/2019	Ending Date 9/30/2019
Interest Period	9/9/2019	10/7/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

	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.....	\$11,315,804.34
Total Recoveries deposited into Collections Account during Monthly Period.....	\$42,283.17
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,842,213.15
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,073.16
Total Collections for Monthly Period.....	\$16,205,373.82
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.....	\$787,562.58
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.....	\$12,718,624.42
Total payments paid to Certificateholders on current Payment Date.....	\$2,053,560.63
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$16,205,373.82

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.....	\$184,214,546
Minimum Collection Account Balance.....	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,215,019.83
Total principal payments received on Receivables during Monthly Period.....	\$11,315,804.34
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,403,293.43
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,718,624.42
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,546.47
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,776,798.77
Total Collections for Monthly Period.....	\$16,205,373.82
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$12,718,624.42
Amounts distributed during Monthly Period.....	\$3,776,798.77
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,486,749.40

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,403,293.43
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,215,019.83
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.14%

	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.....	\$166,166,390.37	50,798	90.20%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,194,065.83	4,636	6.08%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,154,599.60	1,420	1.71%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,035,625.06	912	1.11%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,663,865.63	806	0.90%

Concentration Limits

	Amount	Number	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,214,546.48	58,572			
Weighted average fixed interest rate of Eligible Receivables.....		31.61%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....		33.8		≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,145.10			≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		821		≥ 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).....		647		≥ 600	No
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,347,334.45	1.27%		≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$569,724.40	0.31%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$417,664.90	0.23%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,624,638.13	1.53%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,807,959.65	0.98%		≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage					
Monthly Loss Percentage for current Monthly Period.....	9.14%				
Monthly Loss Percentage for previous Monthly Period.....	8.50%				
Monthly Loss Percentage for second previous Monthly Period.....	7.97%				
3-Month average Monthly Loss Percentage.....		Amount 8.54%		Rapid Amortization Threshold ≤ 17.0%	Trigger? No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,546.47			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,486,749.40			
(A) Total.....	\$187,701,295.87			
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	Result No	Trigger? No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	Result No	Trigger? No
Has a Servicer Default occurred?.....	No	Result No	Trigger? No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	Result No	Trigger? No