

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	9/8/2020	
Monthly Period	Beginning Date 8/1/2020	Ending Date 8/31/2020
Interest Period	8/10/2020	9/7/2020
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

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$11,869,782.09
Total Recoveries deposited into Collections Account during Monthly Period.....	\$174,706.75
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,113,115.10
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$104.41
Total Collections for Monthly Period.....	\$17,157,708.35
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.....	\$1,637,553.71
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.....	\$13,407,440.77
Total payments paid to Certificateholders on current Payment Date.....	\$2,317,087.70
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,157,708.35
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.....	\$184,212,983
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,212,889.24
Total principal payments received on Receivables during Monthly Period.....	\$11,869,782.09
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,537,565.35
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,407,440.77
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,212,982.56
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$2,955,343.76
Total Collections for Monthly Period.....	\$17,157,708.35
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,407,440.77
Amounts distributed during Monthly Period.....	\$2,955,343.76
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,750,267.58

	Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,537,565.35		
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,212,889.24		
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....			10.02%
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$166,697,311.46	51,042	90.49%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,486,556.12	4,063	6.24%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,241,996.28	1,122	1.76%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,691,540.06	643	0.92%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,095,578.64	410	0.59%

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.....	\$184,212,982.56	57,280			
Weighted average fixed interest rate of Eligible Receivables.....		31.19%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.9		≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,216.01		≤ \$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
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,421,698.81	1.31%		≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$453,419.04	0.25%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$240,809.26	0.13%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,221,412.48	1.21%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,390,713.19	0.75%		≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	10.02%		
Monthly Loss Percentage for previous Monthly Period.....	13.07%		
Monthly Loss Percentage for second previous Monthly Period.....	12.56%		
3-Month average Monthly Loss Percentage.....		Amount 11.88%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,212,982.56		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,750,267.58		
(A) Total.....	\$187,963,250.14		
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	