

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	11/9/2020	
Monthly Period	Beginning Date 10/1/2020	Ending Date 10/31/2020
Interest Period	10/8/2020	11/8/2020
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.....	\$12,197,661.97
Total Recoveries deposited into Collections Account during Monthly Period.....	\$152,692.80
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,983,603.27
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$12.57
Total Collections for Monthly Period.....	\$17,333,970.61
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.....	\$767,561.34
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.....	\$13,576,880.84
Total payments paid to Certificateholders on current Payment Date.....	\$2,323,902.24
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,333,970.61
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.....	\$184,214,248
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,214,721.92
Total principal payments received on Receivables during Monthly Period.....	\$12,197,661.97
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,379,692.48
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,576,880.84
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,248.30
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,426,280.69
Total Collections for Monthly Period.....	\$17,333,970.61
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,576,880.84
Amounts distributed during Monthly Period.....	\$3,426,280.69
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,757,089.77
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,379,692.48
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,214,721.92
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.99%

	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.....	\$169,261,339.90	52,791	91.88%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$8,910,777.93	3,252	4.84%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,642,990.07	959	1.43%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,955,060.65	683	1.06%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,444,079.75	529	0.78%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,214,248.30	58,214		
		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.02%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.9		≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,164.43		≤ \$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).....	738		≥ 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 Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,063,352.08	1.12%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$908,747.83	0.49%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$212,568.04	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,923,027.90	1.04%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,320,558.13	0.72%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	8.99%		
Monthly Loss Percentage for previous Monthly Period.....	9.63%		
Monthly Loss Percentage for second previous Monthly Period.....	10.02%		
3-Month average Monthly Loss Percentage.....	9.55%		
	Amount	Rapid Amortization Threshold	Trigger?
		≤ 17.0%	No
<i>Overcollateralization Test</i>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,248.30		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,757,089.77		
(A) Total.....	\$187,971,338.07		
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	No