

**Oportun Funding XII Series 2018-D - Monthly Servicer Report**

Payment Date	2/8/2021	
Monthly Period	<b>Beginning Date</b> 1/1/2021	<b>Ending Date</b> 1/31/2021
Interest Period	1/8/2021	2/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>				
Outstanding balance as of Ending Date of Monthly Period.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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
	<b>\$128,949,000.00</b>	<b>\$27,632,000.00</b>	<b>\$9,211,000.00</b>	<b>\$9,210,000.00</b>

Total interest payments made on current Payment Date.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
	\$445,948.63	\$111,218.80	\$43,829.01	\$55,029.75

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$11,658,768.06
Total Recoveries deposited into Collections Account during Monthly Period.....	\$137,812.54
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,017,640.49
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$53.62
<b>Total Collections for Monthly Period.....</b>	<b>\$16,814,274.71</b>

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.....	\$767,553.20
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.....	\$13,248,387.03
Total payments paid to Certificateholders on current Payment Date.....	\$2,132,708.30
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$16,814,274.71</b>

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.....	\$184,219,008
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
<b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>	<b>\$184,212,767.41</b>
Total principal payments received on Receivables during Monthly Period.....	\$11,658,768.06
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,583,378.72
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,248,387.03
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$184,219,007.65</b>

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,357,068.35
Total Collections for Monthly Period.....	\$16,814,274.71
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,248,387.03
Amounts distributed during Monthly Period.....	\$3,357,068.35
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$3,565,887.68</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,583,378.72
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,212,767.41
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.31%

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$169,229,365.65	54,607	91.86%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,687,584.18	3,714	5.26%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,422,691.60	948	1.32%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,602,677.16	599	0.87%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,276,689.06	495	0.69%

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>	
	\$184,219,007.65	60,363	

	<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....	30.82%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.7	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,051.85	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	814	≥ 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

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,450,981.52	0.79%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,772,871.80	0.96%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$228,515.29	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,384,279.55	0.75%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,253,530.39	0.68%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.31%		
Monthly Loss Percentage for previous Monthly Period.....	9.37%		
Monthly Loss Percentage for second previous Monthly Period.....	9.80%		

3-Month average Monthly Loss Percentage.....	<b>Amount</b>	<b>Rapid Amortization Threshold</b>	<b>Trigger?</b>
	9.83%	≤ 17.0%	No

<b>Overcollateralization Test</b>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,219,007.65
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,565,887.68
<b>(A) Total.....</b>	<b>\$187,784,895.33</b>

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>(B) Total.....</b>	<b>\$184,212,632.00</b>

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	<b>Result</b>	<b>Trigger?</b>
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	