

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	3/8/2021	
Monthly Period	Beginning Date 2/1/2021	Ending Date 2/28/2021
Interest Period	2/8/2021	3/7/2021
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.....	\$11,007,381.42
Total Recoveries deposited into Collections Account during Monthly Period.....	\$123,040.63
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,486,087.87
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$67.38
Total Collections for Monthly Period.....	\$15,616,577.30
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.....	\$1767,579.20
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.....	\$12,057,335.30
Total payments paid to Certificateholders on current Payment Date.....	\$2,126,036.62
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$15,616,577.30
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.....	\$184,216,096
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,219,007.65
Total principal payments received on Receivables during Monthly Period.....	\$11,007,381.42
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,052,865.64
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,057,335.30
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,216,095.88
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,565,887.68
Total Collections for Monthly Period.....	\$15,616,577.30
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,057,335.30
Amounts distributed during Monthly Period.....	\$3,565,887.68
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,559,242.00

Receivables that became Defaulted Receivables during Monthly Period.....	Amount \$1,052,865.64
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,219,007.65
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	6.86%

	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.....	\$168,598,729.82	54,867	91.52%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,472,753.24	4,003	5.69%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,140,807.53	885	1.16%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,713,611.05	647	0.93%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,290,194.25	509	0.70%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,216,095.89	60,911		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.78%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.7		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,024.35		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		813		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		738		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		647		≥ 600
	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.....	\$1,330,761.57	0.72%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,921,457.56	1.04%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$236,939.73	0.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,270,368.57	0.69%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,236,304.00	0.67%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	6.86%		
Monthly Loss Percentage for previous Monthly Period.....	10.31%		
Monthly Loss Percentage for second previous Monthly Period.....	9.37%		
3-Month average Monthly Loss Percentage.....		Amount 8.85%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,216,095.88		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,559,242.00		
(A) Total.....	\$187,775,337.88		
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	