

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	4/8/2021	
Monthly Period	Beginning Date 3/1/2021	Ending Date 3/31/2021
Interest Period	3/8/2021	4/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary				
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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
	\$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	Class B Notes	Class C Notes	Class D Notes
	\$445,948.63	\$111,218.80	\$43,829.01	\$55,029.75

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$13,768,809.60
Total Recoveries deposited into Collections Account during Monthly Period.....	\$267,920.78
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,691,174.25
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$59.19
Total Collections for Monthly Period.....	\$18,727,963.82

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.....	\$767,567.07
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.....	\$14,980,984.43
Total payments paid to Certificateholders on current Payment Date.....	\$2,313,786.14
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$18,727,963.82

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.....	\$184,217,314
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,216,095.89
Total principal payments received on Receivables during Monthly Period.....	\$13,768,809.60
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,210,956.99
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$14,980,984.43
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,217,313.72

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,559,241.99
Total Collections for Monthly Period.....	\$18,727,963.82
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,980,984.43
Amounts distributed during Monthly Period.....	\$3,559,241.99
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,746,979.39

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,210,956.99
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,216,095.89
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.89%

	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.....	\$172,074,281.15	56,791	93.41%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$7,478,259.44	2,862	4.06%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,040,804.15	794	1.11%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,467,269.51	596	0.80%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,156,699.48	458	0.63%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$184,217,313.73	61,501	

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	30.73%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.7	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,995.35	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	811	≥ 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	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,222,054.79	0.66%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,034,793.76	1.10%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$273,563.84	0.15%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,120,424.39	0.61%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,246,533.85	0.68%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	7.89%		
Monthly Loss Percentage for previous Monthly Period.....	6.86%		
Monthly Loss Percentage for second previous Monthly Period.....	10.31%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		8.35%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,217,313.72
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,746,979.39
(A) Total.....	\$187,964,293.11

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	