

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	10/8/2020	Ending Date
Monthly Period	Beginning Date 9/1/2020	9/30/2020
Interest Period	9/8/2020	10/7/2020
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
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Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$11,333,212.54
Total Recoveries deposited into Collections Account during Monthly Period.....	\$144,932.56
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,761,952.53
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$31.69
Total Collections for Monthly Period.....	\$16,240,129.32

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.....	\$767,554.09
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.....	\$12,813,848.63
Total payments paid to Certificateholders on current Payment Date.....	\$1,993,100.41
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$16,240,129.32

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.....	\$184,214,722
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,212,982.56
Total principal payments received on Receivables during Monthly Period.....	\$11,333,212.54
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,478,896.72
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$12,813,848.63
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,721.92

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,750,267.58
Total Collections for Monthly Period.....	\$16,240,129.32
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$12,813,848.63
Amounts distributed during Monthly Period.....	\$3,750,267.58
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,426,280.69

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,478,896.72
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,212,982.56
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.63%

	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.....	\$167,282,715.56	51,757	90.81%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,949,161.15	3,880	5.94%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,874,948.92	1,027	1.56%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,900,323.67	690	1.03%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,207,572.62	481	0.66%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,214,721.92	57,835

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.11%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.8	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,185.18	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	822	≥ 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

	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.....	\$2,233,483.69	1.21%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$669,737.45	0.36%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$226,848.09	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,129,179.78	1.16%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,335,601.35	0.73%	≤ 5.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	9.63%
Monthly Loss Percentage for previous Monthly Period.....	10.02%
Monthly Loss Percentage for second previous Monthly Period.....	13.07%

3-Month average Monthly Loss Percentage.....	Amount 10.91%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
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Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,721.92
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,426,280.69
(A) Total.....	\$187,641,002.61

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**