

Oportun Funding XII Series 2018-D - Monthly Servicer Report

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| Payment Date | 4/8/2020 | |
| Monthly Period | Beginning Date 3/1/2020 | Ending Date 3/31/2020 |
| Interest Period | 3/9/2020 | 4/7/2020 |
| Is PF Servicing the current Servicer? | Yes | |
| Is the transaction in the Revolving Period? | Yes | |

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| 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..... | \$10,868,902.87 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$119,886.81 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$4,579,396.07 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$3,257.31 |
| Total Collections for Monthly Period..... | \$15,571,443.06 |
| 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..... | \$1,729,831.46 |
| 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..... | \$12,597,084.16 |
| Total payments paid to Certificateholders on current Payment Date..... | \$1,541,170.24 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$15,571,443.06 |
| 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..... | \$184,213,344 |
| Minimum Collection Account Balance | \$0.00 |

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| Collateral Summary | |
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$184,214,994.19 |
| Total principal payments received on Receivables during Monthly Period..... | \$10,868,902.87 |
| Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period..... | \$1,729,831.46 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$12,597,084.16 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$184,213,344.01 |
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$3,435,592.12 |
| Total Collections for Monthly Period..... | \$15,571,443.06 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables..... | \$12,597,084.16 |
| Amounts distributed during Monthly Period..... | \$3,435,592.12 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$2,974,358.90 |

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| Receivables that became Defaulted Receivables during Monthly Period..... | Amount | \$1,729,831.46 |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$184,214,994.19 | |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 11.27% | |

| | 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..... | \$163,413,361.80 | 48,436 | 88.71% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$14,042,738.61 | 4,971 | 7.62% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$2,993,477.58 | 1,193 | 1.63% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$2,050,316.26 | 831 | 1.11% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$1,713,449.77 | 716 | 0.93% |

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| Concentration Limits | Amount | Number |
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | \$184,213,344.02 | 56,147 |

| | Amount | As % of Ending Date of Monthly Period | Concentration Limit | Concentration Limit Breached? |
|--|------------|---------------------------------------|---------------------|-------------------------------|
| Weighted average fixed interest rate of Eligible Receivables..... | 31.33% | ≥ 28.0% | No | |
| Weighted average term of Eligible Receivables..... | 34.8 | ≤ 38 months | No | |
| Average Outstanding Receivable Balance of all Eligible Receivables..... | \$3,280.91 | ≤ \$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 Period | Concentration Limit | Concentration Limit Breached? |
|--|----------------|--|---------------------|-------------------------------|
| Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables..... | \$3,389,782.86 | 1.84% | ≤ 5.0% | No |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%..... | \$493,281.10 | 0.27% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560..... | \$389,700.13 | 0.21% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500..... | \$2,560,317.97 | 1.39% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520..... | \$1,495,548.24 | 0.81% | ≤ 5.0% | No |

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| Rapid Amortization Test | |
| <i>Monthly Loss Percentage</i> | |
| Monthly Loss Percentage for current Monthly Period..... | 11.27% |
| Monthly Loss Percentage for previous Monthly Period..... | 10.02% |
| Monthly Loss Percentage for second previous Monthly Period..... | 10.96% |

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| 3-Month average Monthly Loss Percentage..... | Amount | 10.75% | Rapid Amortization Threshold | ≤ 17.0% | Trigger? | No |
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| Overcollateralization Test | |
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$184,213,344.01 |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$2,974,358.90 |
| (A) Total..... | \$187,187,702.91 |
| 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 |

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| 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 | No | |
| Has a Servicer Default occurred?..... | No | No | No | |
| As a result of a trigger, has a Rapid Amortization Event occurred?..... | No | | | |