

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	7/8/2021	
	Beginning Date	Ending Date
Monthly Period	6/1/2021	6/30/2021
Interest Period	6/8/2021	7/7/2021
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.....	\$12,732,113.98
Total Recoveries deposited into Collections Account during Monthly Period.....	\$191,823.93
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,666,830.65
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$69.18
Total Collections for Monthly Period.....	\$17,590,837.74

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.....	\$767,560.65
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.....	\$13,700,821.59
Total payments paid to Certificateholders on current Payment Date.....	\$2,456,829.32
Amounts withheld in Collateral Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$17,590,837.74

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.....	\$184,216,261
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,214,554.98
Total principal payments received on Receivables during Monthly Period.....	\$12,732,113.98
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$967,001.89
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,700,821.59
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,216,260.69

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,032,424.47
Total Collections for Monthly Period.....	\$17,590,837.74
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,700,821.59
Amounts distributed during Monthly Period.....	\$4,032,424.47
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,890,016.15

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$967,001.89
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,214,554.98
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	6.30%

	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.....	\$170,814,518.52	58,787	92.72%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,332,476.75	4,007	5.07%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$1,826,687.15	903	0.99%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,304,822.38	627	0.71%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$937,755.90	372	0.51%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$184,216,260.70	64,696	

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	30.64%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.7	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,847.41	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	806	≥ 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).....	646	≥ 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.....	\$2,177,427.68	1.18%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,903,128.78	1.58%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$645,025.47	0.35%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$879,535.06	0.48%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,355,834.22	0.74%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	6.30%		
Monthly Loss Percentage for previous Monthly Period.....	6.89%		
Monthly Loss Percentage for second previous Monthly Period.....	6.49%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		6.56%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,216,260.69
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,890,016.15
(A) Total.....	\$188,106,276.84

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**