

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	6/8/2021	
Monthly Period	Beginning Date 5/1/2021	Ending Date 5/31/2021
Interest Period	5/10/2021	6/7/2021
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.....	\$13,376,099.74
Total Recoveries deposited into Collections Account during Monthly Period.....	\$201,109.32
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,890,938.90
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$88.64
Total Collections for Monthly Period.....	\$18,468,236.60
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.....	\$767,554.60
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.....	\$14,435,812.12
Total payments paid to Certificateholders on current Payment Date.....	\$2,599,243.69
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$18,468,236.60
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.....	\$184,214,555
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,213,104.86
Total principal payments received on Receivables during Monthly Period.....	\$13,376,099.74
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,058,262.26
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$14,435,812.12
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,554.97
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,982,487.63
Total Collections for Monthly Period.....	\$18,468,236.60
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,435,812.12
Amounts distributed during Monthly Period.....	\$3,982,487.63
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,032,424.48
	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,058,262.26
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,213,104.86
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	6.89%

	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.....	\$169,559,998.00	57,894	92.04%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,507,944.31	4,275	5.70%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$1,978,480.06	917	1.07%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,075,389.25	440	0.58%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,092,743.36	430	0.59%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number		
	\$184,214,554.98	63,956		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....			30.67%	≥ 28.0%
Weighted average term of Eligible Receivables.....			34.7	≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....			\$2,880.33	≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....			808	≥ 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).....			646	≥ 600
			Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,610,931.39		0.87%	≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,501,947.13		1.36%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$427,850.14		0.23%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$954,420.28		0.52%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,302,251.23		0.71%	≤ 5.0%

Rapid Amortization Test				
<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	6.89%			
Monthly Loss Percentage for previous Monthly Period.....	6.49%			
Monthly Loss Percentage for second previous Monthly Period.....	7.89%			
		Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		7.09%	≤ 17.0%	No

Overcollateralization Test				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,214,554.97			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,032,424.48			
(A) Total.....	\$188,246,979.45			
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			
			Result	Trigger?
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....			Yes	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	