

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	12/8/2020	Ending Date
Monthly Period	Beginning Date 11/1/2020	11/30/2020
Interest Period	11/9/2020	12/7/2020
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.....	\$11,855,494.04
Total Recoveries deposited into Collections Account during Monthly Period.....	\$140,711.39
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,776,460.68
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$15.35
Total Collections for Monthly Period.....	\$16,772,681.46

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.....	\$767,559.37
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.....	\$13,359,488.54
Total payments paid to Certificateholders on current Payment Date.....	\$1,980,007.37
Amounts withheld in Collateral Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$16,772,681.46

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.....	\$184,213,975
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,214,248.30
Total principal payments received on Receivables during Monthly Period.....	\$11,855,494.04
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,504,267.52
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,359,488.54
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,213,975.27

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,757,089.77
Total Collections for Monthly Period.....	\$16,772,681.46
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,359,488.54
Amounts distributed during Monthly Period.....	\$3,757,089.77
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,413,192.92

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,504,267.52
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,214,248.30
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.80%

	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.....	\$166,860,754.15	52,331	90.58%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,567,419.99	4,159	6.28%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,402,714.19	922	1.30%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,867,067.46	664	1.01%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,516,019.48	532	0.82%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,213,975.27	58,608

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	30.95%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.9	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,143.15	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	818	≥ 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.....	\$1,865,902.40	1.01%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,189,225.49	0.65%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$210,286.59	0.11%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,743,507.88	0.95%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,298,082.03	0.70%	≤ 5.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	9.80%
Monthly Loss Percentage for previous Monthly Period.....	8.99%
Monthly Loss Percentage for second previous Monthly Period.....	9.63%

3-Month average Monthly Loss Percentage.....	Amount 9.47%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
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Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,213,975.27
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,413,192.92
(A) Total.....	\$187,627,168.19

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**