

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	1/8/2019	
Monthly Period	Beginning Date 12/1/2018	Ending Date 12/31/2018
Interest Period	12/10/2018	1/7/2019
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 \$155,550,000.00	Class B Notes \$33,340,000.00	Class C Notes \$11,110,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	\$155,550,000.00	\$33,340,000.00	\$11,110,000.00

Total interest payments made on current Payment Date.....	Class A Notes \$417,392.50	Class B Notes \$118,357.00	Class C Notes \$48,976.58
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Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$19,796,016.14
Total Recoveries deposited into Collections Account during Monthly Period.....	\$101,498.73
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,246,163.14
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,020.32
Total Collections for Monthly Period.....	\$26,151,718.33
Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$9,000.00
Total payments paid to Servicer on Payment Date.....	\$925,931.39
Total payments paid to Class A Noteholders on Payment Date.....	\$417,392.50
Total payments paid to Class B Noteholders on Payment Date.....	\$118,357.00
Total payments paid to Class C Noteholders on Payment Date.....	\$48,976.58
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,911,555.51
Total payments paid to Certificateholders on current Payment Date.....	\$2,718,405.35
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$26,151,718.33
Outstanding principal amount of the Series 2017-B Notes as of the Series Transfer Date.....	\$200,000,000.00
Required Overcollateralization Amount.....	\$22,223,106.00
Sub-Total.....	\$222,223,106.00
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,225,099
Minimum Collection Account Balance	

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,223,532.62
Total principal payments received on Receivables during Monthly Period.....	\$19,796,016.14
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,113,973.47
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,911,555.51
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,225,098.51
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,284,139.65
Total Collections for Monthly Period.....	\$26,151,718.33
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,911,555.51
Amounts distributed during Monthly Period.....	\$4,284,139.65
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,240,162.82

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,113,973.47
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,223,532.62
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.42%

	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.....	\$195,402,270.66	79,661	87.93%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,073,004.08	8,412	7.23%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,360,947.60	3,005	2.41%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,948,686.60	1,672	1.36%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,364,114.93	1,373	1.06%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,219,023.88	Number 94,124		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.38%		≥ 28.0%
Weighted average term of Eligible Receivables.....		29.2		≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,360.92			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		801		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		732		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		675		≥ 625

	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.....	\$5,388,262.57	2.42%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$951,184.25	0.43%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$8,812,938.63	3.97%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$851,377.61	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$5,508,655.75	2.48%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 600.....	\$3,036,021.91	1.37%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$12,654,364.06	5.69%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$3,217,570.87	1.45%	≤ 15.0%	No

Rapid Amortization Test				
<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	11.42%			
Monthly Loss Percentage for previous Monthly Period.....	9.55%			
Monthly Loss Percentage for second previous Monthly Period.....	10.47%			
		Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		10.48%	≤ 17.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,225,098.51
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,240,162.82
(A) Total.....	\$226,465,261.33
Class A Note balance as of Ending Date of Monthly Period.....	\$155,550,000.00
Class B Note balance as of Ending Date of Monthly Period.....	\$33,340,000.00
Class C Note balance as of Ending Date of Monthly Period.....	\$11,110,000.00
Required Overcollateralization Amount.....	\$22,223,106.00
(B) Total.....	\$222,223,106.00

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	