

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	9/10/2018	
Monthly Period	Beginning Date 8/1/2018	Ending Date 8/31/2018
Interest Period	8/8/2018	9/9/2018
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
Outstanding balance as of Ending Date of Monthly Period.....	\$155,550,000.00	\$33,340,000.00	\$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

	Class A Notes	Class B Notes	Class C Notes
Total interest payments made on current Payment Date.....	\$417,392.50	\$118,357.00	\$48,976.58

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,553,198.30
Total Recoveries deposited into Collections Account during Monthly Period.....	\$72,629.72
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,998,235.59
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,102.69
Total Collections for Monthly Period.....	\$21,629,066.30
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.....	\$925,935.65
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.....	\$17,114,293.24
Total payments paid to Certificateholders on current Payment Date.....	\$2,993,011.32
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,629,066.30

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
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,225,621
Minimum Collection Account Balance.....	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,224,555.97
Total principal payments received on Receivables during Monthly Period.....	\$15,553,198.30
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,560,029.57
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,114,293.24
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,225,621.34
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,452,936.58
Total Collections for Monthly Period.....	\$21,629,066.30
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,114,293.24
Amounts distributed during Monthly Period.....	\$4,452,936.58
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,514,773.06

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,560,029.57
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,224,555.97
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.42%

	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.....	\$201,820,451.01	79,664	90.82%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,616,642.06	6,214	5.23%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,990,149.42	2,336	1.80%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,679,681.28	1,610	1.21%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,118,697.58	1,293	0.95%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,225,621.35	91,117		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.07%		≥ 28.0%
Weighted average term of Eligible Receivables.....		29.5		≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,438.90			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		804		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		739		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		677		≥ 625
			As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$3,912,389.90	1.76%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,069,822.90	0.48%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term maturity greater than forty one (41) months.....	\$9,705,764.46	4.37%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$636,598.72	0.29%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,917,485.98	1.76%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 660.....	\$2,323,721.79	1.05%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,1.....	\$24,117,093.93	10.85%		≤ 27.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,1.....	\$6,511,230.84	2.93%		≤ 15.0%

Rapid Amortization Test

<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	8.42%		
Monthly Loss Percentage for previous Monthly Period.....	8.69%		
Monthly Loss Percentage for second previous Monthly Period.....	7.90%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		8.34%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,225,621.34
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,514,773.06
(A) Total.....	\$226,740,394.39
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	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	No