

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	1/8/2020	
Monthly Period	Beginning Date 12/1/2019	Ending Date 12/31/2019
Interest Period	12/9/2019	1/7/2020
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.....	\$17,114,960.37
Total Recoveries deposited into Collections Account during Monthly Period.....	\$189,562.46
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,063,069.41
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,781.09
Total Collections for Monthly Period.....	\$23,372,353.33
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.....	\$925,944.42
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.....	\$19,675,048.43
Total payments paid to Certificateholders on current Payment Date.....	\$2,175,534.39
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$23,372,353.33
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.....	\$222,227,686
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,226,661.48
Total principal payments received on Receivables during Monthly Period.....	\$17,114,960.37
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,443,123.25
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,559,108.36
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,686.21
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,198,068.49
Total Collections for Monthly Period.....	\$23,372,353.33
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,675,048.43
Amounts distributed during Monthly Period.....	\$4,198,068.49
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,697,304.90

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,443,123.25
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,226,661.48
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	13.19%

	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.....	\$195,390,875.11	78,190	87.92%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,641,422.09	8,066	7.04%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,169,010.44	2,892	2.33%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$40,224.07	1,893	1.53%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,624,797.31	1,507	1.18%

Concentration Limits		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,226,329.01	Number 92,549

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	32.75%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	29.3	≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,401.17	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	797	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	720	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	670	≥ 625	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.....	\$4,897,940.99	2.20%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$784,441.72	0.35%	≤ 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.....	\$3,547,149.35	1.60%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$1,115,523.89	0.50%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$6,978,116.83	3.14%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 600.....	\$3,511,979.95	1.58%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$22,402,592.69	10.08%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$5,125,943.58	2.31%	≤ 15.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	13.19%
Monthly Loss Percentage for previous Monthly Period.....	11.81%
Monthly Loss Percentage for second previous Monthly Period.....	11.19%

3-Month average Monthly Loss Percentage.....	Amount 12.06%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
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Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,686.21
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,697,304.90
(A) Total.....	\$225,924,991.11
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	