

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	6/8/2020	Beginning Date	Ending Date
Monthly Period	5/1/2020	5/1/2020	5/31/2020
Interest Period	5/8/2020	5/8/2020	6/7/2020
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
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
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.....	\$16,143,424.15
Total Recoveries deposited into Collections Account during Monthly Period.....	\$307,625.51
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,258,216.83
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$503.69
Total Collections for Monthly Period.....	\$22,709,770.18
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.....	\$925,929.83
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.....	\$18,404,494.03
Total payments paid to Certificateholders on current Payment Date.....	\$2,783,520.24
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,709,770.18
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.....	\$222,224,365
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,223,158.79
Total principal payments received on Receivables during Monthly Period.....	\$16,143,424.15
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,244,040.62
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,388,670.68
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,364.69
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,350,250.49
Total Collections for Monthly Period.....	\$22,709,770.18
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,404,494.03
Amounts distributed during Monthly Period.....	\$3,350,250.49
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,305,276.15

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,244,040.62
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,223,158.79
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	12.12%

	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.....	\$193,786,255.81	81,218	87.20%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$18,913,490.13	8,558	8.51%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,165,937.03	1,970	1.87%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,049,925.92	1,487	1.37%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,308,755.80	1,237	1.04%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,224,364.69	94,470		
			As of Ending Date of Monthly Period	Concentration Limit
				Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		32.64%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		29.4	≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,352.33		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		795	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		718	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		669	≥ 625	No
			As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,309,468.69	1.94%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$654,918.00	0.29%	≤ 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.....	\$2,245,674.05	1.01%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$849,430.92	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$6,585,105.17	2.96%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$3,339,888.48	1.50%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$20,866,487.93	9.39%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$593,083.42	0.27%	≤ 15.0%	No

Rapid Amortization Test

Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	12.12%		
Monthly Loss Percentage for previous Monthly Period.....	10.93%		
Monthly Loss Percentage for second previous Monthly Period.....	12.58%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		11.88%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,364.69			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,305,276.15			
(A) Total.....	\$226,529,640.84			
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