

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	12/10/2018	
Monthly Period	Beginning Date 11/1/2018	Ending Date 11/30/2018
Interest Period	11/8/2018	12/9/2018
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.....	\$16,021,837.66
Total Recoveries deposited into Collections Account during Monthly Period.....	\$87,414.50
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,956,609.61
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,366.17
Total Collections for Monthly Period.....	\$22,071,227.94
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.....	\$925,944.26
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.....	\$17,787,088.29
Total payments paid to Certificateholders on current Payment Date.....	\$2,762,369.31
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,071,227.94
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.....	\$222,223,533
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,226,622.59
Total principal payments received on Receivables during Monthly Period.....	\$16,021,837.66
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,768,340.60
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,787,088.29
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,223,532.61
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,070,616.00
Total Collections for Monthly Period.....	\$22,071,227.94
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,787,088.29
Amounts distributed during Monthly Period.....	\$4,070,616.00
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,284,139.65

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,768,340.60
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,226,622.59
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.55%

	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.....	\$199,780,993.63	80,796	89.90%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,916,912.17	6,940	5.81%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,225,265.25	2,299	1.90%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,997,923.13	1,687	1.35%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,302,438.43	1,435	1.04%

Concentration Limits		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,223,532.62	Number 93,157

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	32.29%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	29.4	≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,385.47	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	802	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	734	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	675	≥ 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.....	\$5,072,747.70	2.28%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$990,471.09	0.45%	≤ 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.....	\$9,165,178.00	4.12%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$799,577.24	0.36%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$5,045,279.09	2.27%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 600.....	\$2,816,932.87	1.27%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$15,529,326.83	6.99%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$3,662,739.29	1.65%	≤ 15.0%	No

Rapid Amortization Test	
<i>Monthly Loss Percentage</i>	
Monthly Loss Percentage for current Monthly Period.....	9.55%
Monthly Loss Percentage for previous Monthly Period.....	10.47%
Monthly Loss Percentage for second previous Monthly Period.....	9.98%
3-Month average Monthly Loss Percentage.....	10.00%

	Amount	Rapid Amortization Threshold	Trigger?
	10.00%	≤ 17.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,223,532.61
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,284,139.65
(A) Total.....	\$226,507,672.26
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	