

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	4/8/2021	
	Beginning Date	Ending Date
Monthly Period	3/1/2021	3/31/2021
Interest Period	3/8/2021	4/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	No	

Note Summary

	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Outstanding balance as of Ending Date of Monthly Period.....	\$205,882,000.00	\$44,118,000.00	\$14,706,000.00	\$14,706,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	\$205,882,000.00	\$44,118,000.00	\$14,706,000.00	\$14,706,000.00
Total interest payments made on current Payment Date.....	Class A Notes \$528,430.47	Class B Notes \$142,280.55	Class C Notes \$58,211.25	Class D Notes \$76,226.10

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$20,707,625.74
Total Recoveries deposited into Collections Account during Monthly Period.....	\$273,496.28
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,463,624.35
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$93.77
Total Collections for Monthly Period.....	\$28,444,840.14
Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$7,500.00
Total payments paid to Servicer on Payment Date.....	\$1,225,500.57
Total payments paid to Class A Noteholders on Payment Date.....	\$528,430.47
Total payments paid to Class B Noteholders on Payment Date.....	\$142,280.55
Total payments paid to Class C Noteholders on Payment Date.....	\$58,211.25
Total payments paid to Class D Noteholders on Payment Date.....	\$76,226.10
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$22,969,903.63
Total payments paid to Certificateholders on current Payment Date.....	\$3,434,687.57
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$28,444,840.14
Outstanding principal amount of the Series 2019-A Notes as of the Series Transfer Date.....	\$279,412,000.00
Required Overcollateralization Amount.....	\$14,705,895.00
Sub-Total.....	\$294,117,895.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$294,125,611.47
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,120,136.63
Total principal payments received on Receivables during Monthly Period.....	\$20,707,625.74
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,256,803.05
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$22,969,903.63
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,125,611.47
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,571,069.89
Total Collections for Monthly Period.....	\$28,444,840.14
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$22,969,903.63
Amounts distributed during Monthly Period.....	\$5,571,069.89
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,474,936.51

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,256,803.05
Total Recoveries during Monthly Period.....	\$273,496.28
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,983,306.77
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,120,136.63
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.09%

	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.....	\$275,983,934.57	82,119	93.83%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$11,314,907.10	4,154	3.85%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,071,710.14	1,143	1.04%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,867,635.71	735	0.63%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,882,140.53	663	0.64%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$294,120,328.05	88,814		
			As of Ending Date of Monthly Period	Concentration Limit
				Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		30.81%		≥ 28.0%
Weighted average term of Eligible Receivables.....		36.2		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		819		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		746		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		651		≥ 600
			As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
				Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,117,476.29	0.38%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,452,346.95	0.83%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$396,969.00	0.13%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,638,279.41	0.56%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,727,547.30	0.59%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$34,096,245.13	11.59%		≤ 40.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$2,865,894.78	0.97%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$198,498,873.67	67.49%		≥ 20.0%

Rapid Amortization Test

Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	8.09%		
Monthly Loss Percentage for previous Monthly Period.....	6.60%		
Monthly Loss Percentage for second previous Monthly Period.....	8.49%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		7.73%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,125,611.47		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,474,936.51		
(A) Total.....	\$299,600,547.98		
Class A Note balance as of Ending Date of Monthly Period.....	\$205,882,000.00		
Class B Note balance as of Ending Date of Monthly Period.....	\$44,118,000.00		
Class C Note balance as of Ending Date of Monthly Period.....	\$14,706,000.00		
Class D Note balance as of Ending Date of Monthly Period.....	\$14,706,000.00		
Required Overcollateralization Amount.....	\$14,705,895.00		
(B) Total.....	\$294,117,895.00		
		Result	Trigger?
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....		Yes	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	