

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	2/10/2020	
Monthly Period	Beginning Date 1/1/2020	Ending Date 1/31/2020
Interest Period	1/8/2020	2/9/2020
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	\$14,374,199.43
Total Recoveries deposited into Collections Account during Monthly Period	\$26,965.93
Total finance charges deposited into Collections Account during Monthly Period	\$7,834,261.50
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$6,378.28
Total Collections for Monthly Period	\$22,241,805.14
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	\$1,225,499.07
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	\$16,642,797.55
Total payments paid to Certificateholders on current Payment Date	\$3,558,760.16
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
Total Payments during Monthly Period and on Payment Date	\$22,241,805.14
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	\$294,118,193.84
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period	\$294,119,776.22
Total principal payments received on Receivables during Monthly Period	\$14,374,199.43
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$2,273,755.50
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$16,646,372.55
Gross Receivables Balance as of Ending Date of Monthly Period	\$294,118,193.84
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$5,693,050.18
Total Collections for Monthly Period	\$22,241,805.14
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$16,642,797.55
Amounts distributed during Monthly Period	\$5,693,050.18
Amount on Deposit in Collection Account as of Ending Date of Monthly Period	\$5,599,007.59

	Amount
Receivables that became Defaulted Receivables during Monthly Period	\$2,273,755.50
Total Recoveries during Monthly Period	\$26,965.93
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$2,246,789.57
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$294,119,776.22
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	9.17%

	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	\$268,563,722.64	81,141	91.31%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$14,297,897.34	5,830	4.86%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$5,037,351.07	2,325	1.71%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$3,353,533.83	1,664	1.14%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$2,865,688.96	1,506	0.97%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period	\$294,118,193.84	92,466

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables	31.85%	≥ 28.0%	No
Weighted average term of Eligible Receivables	33.0	≤ 41 months	No
Weighted average ADS Score of Eligible Receivables	616	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)	729	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)	643	≥ 600	No

	Amount	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	\$2,130,832.49	0.72%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%	\$783,243.68	0.27%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$976,722.99	0.33%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$5,132,060.96	1.74%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520	\$3,123,180.54	1.06%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$50,769,472.27	17.26%	≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800	\$2,207,453.94	0.75%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000	\$162,233,941.87	55.16%	≥ 20.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period	9.17%		
Monthly Loss Percentage for previous Monthly Period	8.68%		
Monthly Loss Percentage for second previous Monthly Period	5.32%		
3-Month average Monthly Loss Percentage		Amount 7.72%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$294,118,193.84
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$5,599,007.59
(A) Total	\$299,717,201.43
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

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	