

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	3/8/2021	
Monthly Period	<b>Beginning Date</b> 2/1/2021	<b>Ending Date</b> 2/28/2021
Interest Period	2/8/2021	3/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	No	

<b>Note Summary</b>	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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.....	<b>\$205,882,000.00</b>	<b>\$44,118,000.00</b>	<b>\$14,706,000.00</b>	<b>\$14,706,000.00</b>
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

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$16,325,725.71
Total Recoveries deposited into Collections Account during Monthly Period.....	\$137,374.77
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,188,109.60
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$105.72
<b>Total Collections for Monthly Period.....</b>	<b>\$23,651,315.80</b>
Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$7,600.00
Total payments paid to Servicer on Payment Date.....	\$1,225,502.20
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.....	\$18,080,245.91
Total payments paid to Certificateholders on current Payment Date.....	\$3,530,819.33
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$23,651,315.80</b>
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.....	\$294,120,136.63
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,120,527.01
Total principal payments received on Receivables during Monthly Period.....	\$16,325,725.71
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$1,754,910.58
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,080,245.91
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$294,120,136.63</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,935,448.73
Total Collections for Monthly Period.....	\$23,651,315.80
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,080,245.91
Amounts distributed during Monthly Period.....	\$5,935,448.73
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,571,069.89</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,754,910.58
Total Recoveries during Monthly Period.....	\$137,374.77
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,617,535.81
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,120,527.01
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	6.60%

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$269,888,006.63	79,474	91.76%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,210,942.84	5,834	5.51%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,115,222.40	1,208	1.06%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,580,172.00	911	0.88%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,325,792.76	778	0.79%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>	<b>As % of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$294,120,136.63	88,205			
Weighted average fixed interest rate of Eligible Receivables.....		30.85%	≥ 28.0%		No
Weighted average term of Eligible Receivables.....		36.1	≤ 41 months		No
Weighted average ADS Score of Eligible Receivables.....		820	≥ 700		No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		746	≥ 640		No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		650	≥ 600		No
	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>	
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,249,605.19	0.42%	≤ 5.0%	No	
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,257,212.52	0.77%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$341,223.70	0.12%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,818,658.14	0.62%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,756,765.85	0.60%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$34,290,685.58	11.66%	≤ 40.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$2,421,089.73	0.82%	≤ 10.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$197,602,412.29	67.18%	≥ 20.0%	No	

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	6.60%		
Monthly Loss Percentage for previous Monthly Period.....	8.49%		
Monthly Loss Percentage for second previous Monthly Period.....	9.39%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 8.16%	<b>Rapid Amortization Threshold</b> ≤ 17.0%
			<b>Trigger?</b> No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,120,136.63		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,571,069.89		
<b>(A) Total.....</b>	<b>\$299,691,206.52</b>		
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>(B) Total.....</b>	<b>\$294,117,895.00</b>		

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	<b>Result</b> Yes	<b>Trigger?</b> 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**