

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	8/10/2020	
Monthly Period	<b>Beginning Date</b> 7/1/2020	<b>Ending Date</b> 7/31/2020
Interest Period	7/8/2020	8/9/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	No	

<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.....	\$16,625,159.51
Total Recoveries deposited into Collections Account during Monthly Period.....	\$136,586.47
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,686,950.30
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$193.87
<b>Total Collections for Monthly Period.....</b>	<b>\$24,448,890.15</b>
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.....	\$1,225,513.72
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.....	\$19,559,934.97
Total payments paid to Certificateholders on current Payment Date.....	\$2,848,693.09
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$24,448,890.15</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.....	\$294,122,389.68
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,123,292.96
Total principal payments received on Receivables during Monthly Period.....	\$16,625,159.51
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,935,872.57
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,560,128.80
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$294,122,389.68</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,873,576.25
Total Collections for Monthly Period.....	\$24,448,890.15
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,559,934.97
Amounts distributed during Monthly Period.....	\$4,873,576.25
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,888,955.18</b>

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,935,872.57		
Total Recoveries during Monthly Period.....	\$136,586.47		
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$2,799,286.10		
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,123,292.96		
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.42%		
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$269,387,257.07	77,840	91.59%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,403,944.77	5,091	5.24%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,248,714.25	1,548	1.58%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,503,492.60	910	0.85%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,180,981.00	815	0.74%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance 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.....	\$294,122,389.68	86,204			
Weighted average fixed interest rate of Eligible Receivables.....		31.31%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....		34.8		≤ 41 months	No
Weighted average ADS Score of Eligible Receivables.....		824		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		737		≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		646		≥ 600	No
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,500,544.29	0.85%		≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$519,567.13	0.18%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$444,520.72	0.15%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,725,559.65	1.27%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,388,505.13	0.81%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$40,664,197.37	13.83%		≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$899,341.76	0.31%		≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$186,586,363.96	63.44%		≥ 20.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.42%		
Monthly Loss Percentage for previous Monthly Period.....	11.81%		
Monthly Loss Percentage for second previous Monthly Period.....	10.83%		
3-Month average Monthly Loss Percentage.....		Amount 11.35%	Rapid Amortization Threshold ≤ 17.0% Trigger? No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,122,389.68		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,888,955.18		
<b>(A) Total.....</b>	<b>\$299,011,344.86</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?.....	Yes	Trigger?
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**