

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	10/8/2020	Ending Date
Monthly Period	Beginning Date 9/1/2020	9/30/2020
Interest Period	9/8/2020	10/7/2020
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.....	\$17,253,786.36
Total Recoveries deposited into Collections Account during Monthly Period.....	\$130,299.05
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,600,777.79
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$50.73
Total Collections for Monthly Period.....	\$24,984,913.93
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.....	\$1,225,493.97
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.....	\$19,445,128.90
Total payments paid to Certificateholders on current Payment Date.....	\$3,499,542.69
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$24,984,913.93
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.....	\$294,118,985.72
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,118,553.31
Total principal payments received on Receivables during Monthly Period.....	\$17,253,786.36
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,190,910.12
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,445,128.90
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,118,985.72
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,732,053.32
Total Collections for Monthly Period.....	\$24,984,913.93
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,445,128.90
Amounts distributed during Monthly Period.....	\$5,732,053.32
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,539,785.03

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,190,910.12
Total Recoveries during Monthly Period.....	\$130,299.05
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$2,060,611.07
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,118,553.31
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.41%

	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.....	\$267,980,468.54	78,046	91.11%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$16,919,263.44	5,783	5.75%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,526,856.18	1,542	1.54%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,614,105.10	919	0.89%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,078,292.46	727	0.71%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$294,118,985.72	87,017		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.15%		≥ 28.0%
Weighted average term of Eligible Receivables.....		35.0		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		825		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		739		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		647		≥ 600
			As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,111,700.92	0.72%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$893,648.90	0.30%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$378,687.61	0.13%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,280,108.83	1.12%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,185,583.68	0.74%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$36,492,331.09	12.41%		≤ 40.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$1,057,387.20	0.36%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$189,294,649.02	64.36%		≥ 20.0%

Rapid Amortization Test

<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	8.41%		
Monthly Loss Percentage for previous Monthly Period.....	9.96%		
Monthly Loss Percentage for second previous Monthly Period.....	11.42%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		9.93%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,118,985.72			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,539,785.03			
(A) Total.....	\$299,658,770.76			
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	