

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	6/8/2020	Beginning Date	Ending Date
Monthly Period	5/1/2020	5/1/2020	5/31/2020
Interest Period	5/8/2020	5/8/2020	6/7/2020
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.....	\$15,436,715.80
Total Recoveries deposited into Collections Account during Monthly Period.....	\$100,511.55
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,840,460.25
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$623.09
Total Collections for Monthly Period.....	\$23,378,310.69
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.....	\$1,225,509.08
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.....	\$18,189,551.55
Total payments paid to Certificateholders on current Payment Date.....	\$3,148,501.69
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$23,378,310.69
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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$294,121,101.48
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,122,179.33
Total principal payments received on Receivables during Monthly Period.....	\$15,436,715.80
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,753,913.60
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,189,551.55
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,121,101.48
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,136,926.40
Total Collections for Monthly Period.....	\$23,378,310.69
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,189,551.55
Amounts distributed during Monthly Period.....	\$4,136,926.40
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,188,759.14

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,753,913.60
Total Recoveries during Monthly Period.....	\$100,511.55
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$2,653,402.05
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,122,179.33
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.83%

	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.....	\$259,789,378.13	76,276	88.33%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$23,986,922.34	7,640	8.16%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,551,025.16	1,639	1.55%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,183,051.46	1,204	1.08%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,610,724.39	1,053	0.89%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$294,121,101.48	87,812		
			As of Ending Date of Monthly Period	Concentration Limit
				Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		31.45%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.3		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		822		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		734		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		645		≥ 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.....	\$3,058,668.86	1.04%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$640,830.80	0.22%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$588,743.85	0.20%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,195,889.71	1.43%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,665,027.00	0.91%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$45,420,575.31	15.44%		≤ 40.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$1,031,099.20	0.35%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$179,698,513.80	61.10%		≥ 20.0%

Rapid Amortization Test

<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	10.83%			
Monthly Loss Percentage for previous Monthly Period.....	9.80%			
Monthly Loss Percentage for second previous Monthly Period.....	10.18%			
			Amount	Rapid Amortization Threshold
			10.27%	≤ 17.0%
				Trigger?
				No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,121,101.48
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,188,759.14
(A) Total.....	\$299,309,860.62
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	