

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	12/8/2020	
	Beginning Date	Ending Date
Monthly Period	11/1/2020	11/30/2020
Interest Period	11/9/2020	12/7/2020
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.....	\$528,430.47	\$142,280.55	\$58,211.25	\$76,226.10

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$17,837,695.95
Total Recoveries deposited into Collections Account during Monthly Period.....	\$120,812.66
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,639,900.72
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$24.09
Total Collections for Monthly Period.....	\$25,598,433.42
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.....	\$1,225,492.14
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.....	\$19,870,238.91
Total payments paid to Certificateholders on current Payment Date.....	\$3,687,954.00
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$25,598,433.42
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.....	\$294,120,712.52
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,118,113.78
Total principal payments received on Receivables during Monthly Period.....	\$17,837,695.95
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,029,944.23
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,870,238.91
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,120,712.52
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,675,861.83
Total Collections for Monthly Period.....	\$25,598,433.42
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,870,238.91
Amounts distributed during Monthly Period.....	\$5,675,861.83
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,728,194.50

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,029,944.23
Total Recoveries during Monthly Period.....	\$120,812.66
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,909,131.57
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,118,113.78
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.79%

	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.....	\$267,759,850.06	77,663	91.04%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,265,043.53	6,001	5.87%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,786,880.10	1,361	1.29%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,927,968.97	988	1.00%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,380,969.86	805	0.81%

Concentration Limits

	Amount	Number	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$294,120,712.52	86,818			
Weighted average fixed interest rate of Eligible Receivables.....		30.99%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....		35.5		≤ 41 months	No
Weighted average ADS Score of Eligible Receivables.....		823		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		742		≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		649		≥ 600	No
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,707,014.04	0.58%		≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,579,194.77	0.54%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$348,729.41	0.12%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,567,906.43	0.87%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,969,379.82	0.67%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$34,698,196.62	11.80%		≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$1,694,050.50	0.58%		≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$193,113,062.86	65.66%		≥ 20.0%	No

Rapid Amortization Test

Monthly Loss Percentage		Amount	Rapid Amortization Threshold	Trigger?
Monthly Loss Percentage for current Monthly Period.....	7.79%			
Monthly Loss Percentage for previous Monthly Period.....	9.34%			
Monthly Loss Percentage for second previous Monthly Period.....	8.41%			
3-Month average Monthly Loss Percentage.....		8.51%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,120,712.52
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,728,194.50
(A) Total.....	\$299,848,907.02
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	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	Yes	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	No