

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	2/8/2021	
	Beginning Date	Ending Date
Monthly Period	1/1/2021	1/31/2021
Interest Period	1/8/2021	2/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	No	

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.....	\$17,660,010.23
Total Recoveries deposited into Collections Account during Monthly Period.....	\$122,516.52
Total finance charges deposited into Collections Account during Monthly Period.....	\$8,017,843.76
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$84.97
Total Collections for Monthly Period.....	\$25,800,455.48
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.....	\$1,225,500.27
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.....	\$19,865,006.75
Total payments paid to Certificateholders on current Payment Date.....	\$3,895,200.09
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$25,800,455.48
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.....	\$294,120,527.01
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,120,065.63
Total principal payments received on Receivables during Monthly Period.....	\$17,660,010.23
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,204,535.14
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,865,006.75
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,120,527.01
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,116,844.48
Total Collections for Monthly Period.....	\$25,800,455.48
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,865,006.75
Amounts distributed during Monthly Period.....	\$5,116,844.48
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,935,448.73

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,204,535.14
Total Recoveries during Monthly Period.....	\$122,516.52
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$2,082,018.62
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,120,065.63
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.49%

	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.....	\$270,219,562.60	79,413	91.87%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,175,582.14	5,417	5.16%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,824,299.20	1,380	1.30%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,738,523.42	915	0.93%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,162,559.65	729	0.74%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$294,120,527.01	87,854		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.88%		≥ 28.0%
Weighted average term of Eligible Receivables.....		35.9		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		821		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		744		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		650		≥ 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.....	\$1,370,686.96	0.47%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,124,505.54	0.72%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$338,752.61	0.12%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,005,856.48	0.68%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,845,433.23	0.63%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$34,777,442.75	11.82%		≤ 40.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$2,258,134.16	0.77%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$195,961,936.85	66.63%		≥ 20.0%

Rapid Amortization Test

Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	8.49%		
Monthly Loss Percentage for previous Monthly Period.....	9.39%		
Monthly Loss Percentage for second previous Monthly Period.....	7.79%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		8.56%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,120,527.01			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,935,448.73			
(A) Total.....	\$300,055,975.74			
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	