

Oportun Funding XIII Series 2019-A - Monthly Servicer Report

| | | |
|--|------------------------------------|----------------------------------|
| Payment Date | 11/9/2020 | |
| Monthly Period | Beginning Date 10/1/2020 | Ending Date 10/31/2020 |
| Interest Period | 10/8/2020 | 11/8/2020 |
| 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..... | \$18,695,102.89 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$120,749.47 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$7,963,438.27 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$19.70 |
| Total Collections for Monthly Period..... | \$26,779,311.33 |
| 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..... | \$1,225,496.77 |
| 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..... | \$21,103,449.50 |
| Total payments paid to Certificateholders on current Payment Date..... | \$3,635,617.69 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$26,779,311.33 |
| 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..... | \$294,118,113.78 |
| Minimum Collection Account Balance..... | \$0.00 |

Collateral Summary

| | |
|---|-------------------------|
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$294,118,985.72 |
| Total principal payments received on Receivables during Monthly Period..... | \$18,695,102.89 |
| Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period..... | \$2,409,218.55 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$21,103,449.50 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$294,118,113.78 |
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$5,539,785.03 |
| Total Collections for Monthly Period..... | \$26,779,311.33 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables..... | \$21,103,449.50 |
| Amounts distributed during Monthly Period..... | \$5,539,785.03 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$5,675,861.83 |
| Amount | |
| Receivables that became Defaulted Receivables during Monthly Period..... | \$2,409,218.55 |
| Total Recoveries during Monthly Period..... | \$120,749.47 |
| Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period..... | \$2,288,469.08 |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$294,118,985.72 |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 9.34% |

| | 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..... | \$271,384,339.01 | 78,948 | 92.27% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$13,415,360.06 | 4,699 | 4.56% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$4,412,138.03 | 1,501 | 1.50% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$3,016,117.51 | 1,025 | 1.03% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$1,890,159.17 | 696 | 0.64% |

Concentration Limits

| | Amount | Number | | |
|--|------------------|---|--|--|
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | \$294,118,113.78 | 86,869 | | |
| | | | As of Ending Date of Monthly Period | Concentration Limit |
| Weighted average fixed interest rate of Eligible Receivables..... | | 31.07% | ≥ 28.0% | Concentration Limit Breached? |
| Weighted average term of Eligible Receivables..... | | 35.3 | ≤ 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)..... | | 741 | ≥ 640 | No |
| Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)..... | | 648 | ≥ 600 | No |
| | Amount | 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..... | \$1,883,556.27 | 0.64% | ≤ 5.0% | No |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%..... | \$1,233,494.56 | 0.42% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560..... | \$349,937.73 | 0.12% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500..... | \$2,860,252.07 | 0.97% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520..... | \$2,087,853.55 | 0.71% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal..... | \$35,693,065.16 | 12.14% | ≤ 40.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800..... | \$1,370,459.49 | 0.47% | ≤ 10.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000..... | \$191,169,762.41 | 65.00% | ≥ 20.0% | No |

Rapid Amortization Test

| | | | | |
|---|-------|-------|--|----------------|
| Monthly Loss Percentage | | | | |
| Monthly Loss Percentage for current Monthly Period..... | 9.34% | | | |
| Monthly Loss Percentage for previous Monthly Period..... | 8.41% | | | |
| Monthly Loss Percentage for second previous Monthly Period..... | 9.96% | | | |
| 3-Month average Monthly Loss Percentage..... | | 9.23% | Rapid Amortization Threshold ≤ 17.0% | Trigger? No |

Overcollateralization Test

| | | | | |
|--|-------------------------|--|--------|----------|
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$294,118,113.78 | | | |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$5,675,861.83 | | | |
| (A) Total..... | \$299,793,975.61 | | | |
| 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 | |