

**Oportun Funding XIII Series 2019-A - Monthly Servicer Report**

Payment Date	3/9/2020	
Monthly Period	<b>Beginning Date</b> 2/1/2020	<b>Ending Date</b> 2/29/2020
Interest Period	2/10/2020	3/8/2020
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	No	

<b>Note Summary</b>				
Outstanding balance as of Ending Date of Monthly Period.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Total principal payments made on Payment Date.....	\$205,882,000.00	\$44,118,000.00	\$14,706,000.00	\$14,706,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
	<b>\$205,882,000.00</b>	<b>\$44,118,000.00</b>	<b>\$14,706,000.00</b>	<b>\$14,706,000.00</b>
Total interest payments made on current Payment Date.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
	\$528,430.47	\$142,280.55	\$58,211.25	\$76,226.10

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,542,581.14
Total Recoveries deposited into Collections Account during Monthly Period.....	\$50,340.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,841,764.59
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,661.25
<b>Total Collections for Monthly Period.....</b>	<b>\$23,440,346.98</b>
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.....	\$1,225,492.47
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.....	\$17,915,421.08
Total payments paid to Certificateholders on current Payment Date.....	\$3,484,685.06
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$23,440,346.98</b>
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.....	\$294,119,626.97
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,118,193.84
Total principal payments received on Receivables during Monthly Period.....	\$15,542,581.14
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,371,406.81
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,915,421.08
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$294,119,626.97</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,599,007.59
Total Collections for Monthly Period.....	\$23,440,346.98
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,915,421.08
Amounts distributed during Monthly Period.....	\$5,599,007.59
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,524,925.90</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,371,406.81
Total Recoveries during Monthly Period.....	\$50,340.00
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$2,321,066.81
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,118,193.84
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.47%

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$269,067,290.71	79,826	91.48%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,382,697.74	5,878	4.89%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,610,306.16	2,003	1.57%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,354,363.01	1,567	1.14%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,704,969.35	1,369	0.92%

<b>Concentration Limits</b>				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>		
	\$294,119,626.97	90,643		
			<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.75%		≥ 28.0%
Weighted average term of Eligible Receivables.....		33.3		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		817		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		730		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		644		≥ 600
			<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,618,454.14	0.89%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$730,784.06	0.25%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$851,887.26	0.29%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,883,627.52	1.66%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$3,005,787.16	1.02%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$49,460,649.44	16.82%		≤ 40.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$1,876,657.00	0.64%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$166,935,378.34	56.76%		≥ 20.0%

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	9.47%		
Monthly Loss Percentage for previous Monthly Period.....	9.17%		
Monthly Loss Percentage for second previous Monthly Period.....	8.68%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
		9.11%	≤ 17.0%
			<b>Trigger?</b>
			No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,119,626.97		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,524,925.90		
<b>(A) Total.....</b>	<b>\$299,644,552.87</b>		
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>(B) Total.....</b>	<b>\$294,117,895.00</b>		

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	<b>Result</b>	<b>Trigger?</b>
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