

Opportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	6/8/2021	
Monthly Period	Beginning Date 5/1/2021	Ending Date 5/31/2021
Interest Period	5/10/2021	6/7/2021
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.....	\$20,040,261.43
Total Recoveries deposited into Collections Account during Monthly Period.....	\$246,232.35
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,836,942.02
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$137.91
Total Collections for Monthly Period.....	\$28,123,573.71
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.....	\$1,225,493.79
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.....	\$21,456,371.90
Total payments paid to Certificateholders on current Payment Date.....	\$4,628,959.65
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$28,123,573.71
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.....	\$294,118,420.43
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,118,509.63
Total principal payments received on Receivables during Monthly Period.....	\$20,040,261.43
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$1,416,199.67
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,456,371.90
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,118,420.43
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,122,434.87
Total Collections for Monthly Period.....	\$28,123,573.71
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,456,371.90
Amounts distributed during Monthly Period.....	\$6,122,434.87
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,667,201.81

	Amount			
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,416,199.67			
Total Recoveries during Monthly Period.....	\$246,232.35			
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,169,967.32			
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,118,509.63			
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	4.77%			
	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.....	\$271,818,097.55	83,386	92.42%	
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,887,144.29	6,093	5.40%	
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,055,179.18	1,256	1.04%	
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,860,821.97	667	0.58%	
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,660,821.97	610	0.56%	

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$294,118,420.43	Number 92,012		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.75%		≥ 28.0%
Weighted average term of Eligible Receivables.....		36.4		≤ 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).....		747		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		651		≥ 600
	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.....	\$1,719,503.27	0.58%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$3,184,787.53	1.08%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$584,000.02	0.20%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,367,502.82	0.46%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,782,430.61	0.61%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$24,352,065.47	11.68%	≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$2,931,366.05	1.00%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$199,038,088.23	67.67%	≥ 20.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	4.77%		
Monthly Loss Percentage for previous Monthly Period.....	5.97%		
Monthly Loss Percentage for second previous Monthly Period.....	8.09%		
3-Month average Monthly Loss Percentage.....	6.28%	Amount	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,118,420.43		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,667,201.81		
(A) Total.....	\$300,785,622.24		
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 Yes	Trigger? 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	