

Opportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	11/8/2019	Ending Date
Monthly Period	Beginning Date 10/1/2019	10/31/2019
Interest Period	10/8/2019	11/7/2019
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.....	\$13,392,147.97
Total Recoveries deposited into Collections Account during Monthly Period.....	\$262.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,782,666.30
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$37,976.16
Total Collections for Monthly Period.....	\$21,213,052.43
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.....	\$1,225,392.39
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.....	\$13,363,052.14
Total payments paid to Certificateholders on current Payment Date.....	\$5,573,024.27
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$20,976,217.16
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.....	\$294,119,563.60
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,094,173.04
Total principal payments received on Receivables during Monthly Period.....	\$13,392,147.97
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$213,586.76
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$13,631,125.30
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,119,563.60
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$7,516,110.17
Total Collections for Monthly Period.....	\$21,213,052.43
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$13,599,887.41
Amounts distributed during Monthly Period.....	\$7,516,110.17
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,613,165.02

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$213,586.76
Total Recoveries during Monthly Period.....	\$262.00
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$213,324.76
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,094,173.04
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.87%

	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.....	\$273,745,100.06	85,363	93.07%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,754,722.27	5,783	4.34%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,845,463.19	2,046	1.31%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,422,620.27	1,395	0.82%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,351,657.81	853	0.46%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$294,119,563.60	Number 95,440		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.16%		≥ 28.0%
Weighted average term of Eligible Receivables.....		31.8		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		811		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		725		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		641		≥ 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.....	\$1,248,211.04	0.42%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$944,353.93	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$1,276,158.05	0.43%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$5,795,719.01	1.97%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$3,565,088.63	1.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$56,362,106.44	19.16%	≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$3,802,703.45	1.29%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$149,081,012.87	50.69%	≥ 20.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	0.87%		
Monthly Loss Percentage for previous Monthly Period.....	0.29%		
Monthly Loss Percentage for second previous Monthly Period.....	0.33%		
3-Month average Monthly Loss Percentage.....		Amount 0.50%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,119,563.60		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,613,165.02		
(A) Total.....	\$301,732,728.62		
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?.....	Yes	Trigger?
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