

Opportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	8/9/2021	
Monthly Period	Beginning Date 7/1/2021	Ending Date 7/31/2021
Interest Period	7/8/2021	8/8/2021
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				
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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.....	\$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	Class B Notes	Class C Notes	Class D Notes
	\$528,430.47	\$142,280.55	\$58,211.25	\$76,226.10

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$20,884,987.95
Total Recoveries deposited into Collections Account during Monthly Period.....	\$178,487.01
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,829,090.21
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$100.74
Total Collections for Monthly Period.....	\$28,892,665.91
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.....	\$1,225,508.71
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.....	\$22,170,045.15
Total payments paid to Certificateholders on current Payment Date.....	\$4,688,873.77
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$28,899,176.00
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.....	\$294,118,569.40
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,122,089.71
Total principal payments received on Receivables during Monthly Period.....	\$20,884,987.95
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$1,288,577.51
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$22,170,045.15
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,118,569.40
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,128,974.29
Total Collections for Monthly Period.....	\$28,892,665.91
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$22,163,535.06
Amounts distributed during Monthly Period.....	\$6,128,974.29
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,729,130.85

	Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,288,577.51	
Total Recoveries during Monthly Period.....	\$178,487.01	
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,110,090.50	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,122,089.71	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	4.53%	

	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.....	\$274,496,953.71	85,588	93.33%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,615,912.48	5,220	4.29%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,106,956.08	1,454	1.06%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,113,597.50	982	0.72%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,785,149.64	745	0.61%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$294,118,569.41	93,989	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.72%	≥ 28.0%
Weighted average term of Eligible Receivables.....		36.5	≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		813	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		746	≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		650	≥ 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.....	\$3,502,677.62	1.19%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$3,793,067.40	1.29%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$1,108,991.37	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,184,809.66	0.40%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,955,837.84	0.66%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$37,129,598.50	12.62%	≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$2,660,151.91	0.90%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$197,484,104.11	67.14%	≥ 20.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	4.53%		
Monthly Loss Percentage for previous Monthly Period.....	5.46%		
Monthly Loss Percentage for second previous Monthly Period.....	4.77%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		4.92%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,118,569.40
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,729,130.85
(A) Total.....	\$300,847,700.25
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	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	