

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

Payment Date	11/8/2021	
Monthly Period	<b>Beginning Date</b> 10/1/2021	<b>Ending Date</b> 10/31/2021
Interest Period	10/8/2021	11/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	No	

<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.....	<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.....	\$21,247,410.90
Total Recoveries deposited into Collections Account during Monthly Period.....	\$160,877.35
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,735,267.50
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$97.45
<b>Total Collections for Monthly Period.....</b>	<b>\$29,143,653.19</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.....	\$1,225,499.09
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.....	\$23,164,380.00
Total payments paid to Certificateholders on current Payment Date.....	\$3,941,700.74
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$29,146,328.19</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.....	\$294,119,872.05
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,119,781.94
Total principal payments received on Receivables during Monthly Period.....	\$21,247,410.90
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$1,916,878.99
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$23,164,380.00
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$294,119,872.05</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,882,510.92
Total Collections for Monthly Period.....	\$29,143,653.19
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$23,164,380.00
Amounts distributed during Monthly Period.....	\$5,882,510.92
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,981,948.19</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,916,878.99
Total Recoveries during Monthly Period.....	\$160,877.35
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,756,001.64
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,119,781.94
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.16%

	<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.....	\$267,897,473.37	82,283	91.08%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,404,287.59	7,006	5.92%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,176,106.60	2,005	1.42%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,779,516.31	1,350	0.95%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,862,489.18	928	0.63%

<b>Concentration Limits</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b> \$294,119,872.05	<b>Number</b> 93,572

	<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....	30.64%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	36.4	≤ 41 months	No
Weighted average ADS Score of Eligible Receivables.....	803	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	745	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	649	≥ 600	No

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,351,277.25	1.48%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$4,832,073.36	1.64%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$2,634,834.72	0.90%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$944,856.16	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,272,747.17	0.77%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewed.....	\$46,735,813.10	15.89%	≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$1,902,790.53	0.65%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$193,638,815.61	65.84%	≥ 20.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	7.16%		
Monthly Loss Percentage for previous Monthly Period.....	5.94%		
Monthly Loss Percentage for second previous Monthly Period.....	5.84%		
3-Month average Monthly Loss Percentage.....	6.31%	<b>Rapid Amortization Threshold</b> ≤ 17.0%	<b>Trigger?</b> No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,119,872.05		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,981,948.19		
<b>(A) Total.....</b>	<b>\$300,101,820.24</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>	<b>Result</b>	<b>Trigger?</b>

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