

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

Payment Date	1/10/2022	
Monthly Period	<b>Beginning Date</b> 12/1/2021	<b>Ending Date</b> 12/31/2021
Interest Period	12/8/2021	1/9/2022
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.....	\$20,255,891.71
Total Recoveries deposited into Collections Account during Monthly Period.....	\$156,046.34
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,386,919.65
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$86.21
<b>Total Collections for Monthly Period.....</b>	<b>\$27,798,943.91</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.....	\$1,225,501.81
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.....	\$22,809,165.94
Total payments paid to Certificateholders on current Payment Date.....	\$3,149,527.79
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$27,798,943.91</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.....	\$294,120,354.33
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,120,433.97
Total principal payments received on Receivables during Monthly Period.....	\$20,255,891.71
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,354,953.87
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$22,610,765.94
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$294,120,354.33</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,932,763.10
Total Collections for Monthly Period.....	\$27,798,943.91
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$22,809,165.94
Amounts distributed during Monthly Period.....	\$5,932,763.10
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,189,777.97</b>

	<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,354,953.87	
Total Recoveries during Monthly Period.....	\$156,046.34	
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$2,198,907.53	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,120,433.97	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	8.97%	

	<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.....	\$267,758,109.66	79,259	91.04%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,670,251.75	6,132	5.33%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,644,871.71	2,136	1.58%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,101,247.07	1,592	1.09%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,635,874.14	1,429	0.96%

<b>Concentration Limits</b>				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>		
	\$294,120,354.33	90,548		
			<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....		30.61%		≥ 28.0%
Weighted average term of Eligible Receivables.....		36.5		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		797		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		744		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		648		≥ 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.....	\$3,835,628.63	1.30%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$4,650,048.65	1.58%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$2,923,921.85	0.99%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$943,517.48	0.32%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,514,391.37	0.85%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$54,462,058.33	18.52%		≤ 40.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$1,692,254.71	0.58%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$195,271,107.25	66.39%		≥ 20.0%

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	8.97%		
Monthly Loss Percentage for previous Monthly Period.....	5.99%		
Monthly Loss Percentage for second previous Monthly Period.....	7.16%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 7.38%	<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.....	\$294,120,354.33		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,189,777.97		
<b>(A) Total.....</b>	<b>\$299,310,132.30</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> Yes	<b>Trigger?</b> 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	