

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

|  |                                   |                                 |
|--|-----------------------------------|---------------------------------|
| Payment Date                                 | 5/8/2020                          |                                 |
| Monthly Period                               | <b>Beginning Date</b><br>4/1/2020 | <b>Ending Date</b><br>4/30/2020 |
| Interest Period                              | 4/8/2020                          | 5/7/2020                        |
| 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.....                       | \$12,680,958.93        |               |
| Total Recoveries deposited into Collections Account during Monthly Period.....                                  | \$64,989.34            |               |
| Total finance charges deposited into Collections Account during Monthly Period.....                             | \$6,537,510.00         |               |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....          | \$2,397.79             |               |
| <b>Total Collections for Monthly Period.....</b>  | <b>\$19,285,856.06</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.....  | \$1,225,509.50         |               |
| 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.....                                | \$15,148,929.63        |               |
| Total payments paid to Certificateholders on current Payment Date.....  | \$2,096,668.56         |               |
| Amounts withheld in Collection Account to maintain Collateral requirements.....                                 | \$0.00                 |               |
| <b>Total Payments during Monthly Period and on Payment Date.....</b>  | <b>\$19,285,856.06</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..... | \$294,122,179.33       |               |
| <b>Minimum Collection Account Balance .....</b>   |                        | <b>\$0.00</b> |

|   |                         |
|---|-------------------------|
| <b>Collateral Summary</b>   |                         |
| Gross Receivables Balance as of Beginning Date of Monthly Period.....   | \$294,122,280.36        |
| Total principal payments received on Receivables during Monthly Period.....   | \$12,680,958.93         |
| Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period..... | \$2,468,071.73          |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....                              | \$15,148,929.63         |
| <b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>   | <b>\$294,122,179.33</b> |
| Available funds on deposit in Collection Account as of beginning of Monthly Period.....                                 | \$4,885,893.88          |
| Total Collections for Monthly Period.....   | \$19,285,856.06         |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....  | \$15,148,929.63         |
| Amounts distributed during Monthly Period.....  | \$4,885,893.88          |
| <b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>                                 | <b>\$4,136,926.43</b>   |

|  |                  |               |  |
|--|------------------|---------------|--|
|  | <b>Amount</b>    |               |  |
| Receivables that became Defaulted Receivables during Monthly Period.....                                       | \$2,468,071.73   |               |  |
| Total Recoveries during Monthly Period.....  | \$64,989.34      |               |  |
| Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period..... | \$2,403,082.39   |               |  |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....                            | \$294,122,280.36 |               |  |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....               | 9.80%            |               |  |
|  | <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.....                                | \$266,599,017.72 | 78,222        | 90.64%   |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....                           | \$16,986,379.86  | 5,705         | 5.78%  |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....                          | \$4,474,716.42   | 1,733         | 1.52%  |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....                          | \$3,356,028.35   | 1,380         | 1.14%  |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....                         | \$2,706,036.98   | 1,157         | 0.92%  |

|  |                  |   |  |                                      |
|--|------------------|---|--|--------------------------------------|
| <b>Concentration Limits</b>  |                  |   |  |                                      |
| Eligible Receivables Balance as of Ending Day of Monthly Period.....   | <b>Amount</b>    | <b>Number</b>   |  |                                      |
|  | \$294,122,179.33 | 88,197  |  |                                      |
|  |                  |   | <b>As of Ending Date of Monthly Period</b> | <b>Concentration Limit</b>           |
| Weighted average fixed interest rate of Eligible Receivables.....  |                  | 31.53%  |  | ≥ 28.0%                              |
| Weighted average term of Eligible Receivables.....   |                  | 34.0  |  | ≤ 41 months                          |
| Weighted average ADS Score of Eligible Receivables.....  |                  | 820   |  | ≥ 700                                |
| Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....               |                  | 733   |  | ≥ 640                                |
| Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....     |                  | 645   |  | ≥ 600                                |
|  | <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..... | \$3,270,503.14   | 1.11%   | ≤ 5.0%                                     | No                                   |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....    | \$886,138.81     | 0.23%   | ≤ 5.0%                                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....                             | \$680,902.27     | 0.23%   | ≤ 5.0%                                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....                              | \$4,372,306.55   | 1.49%   | ≤ 5.0%                                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....                         | \$2,792,971.10   | 0.95%   | ≤ 5.0%                                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....                                      | \$47,418,951.58  | 16.12%  | ≤ 40.0%                                    | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....                      | \$1,259,759.26   | 0.43%   | ≤ 10.0%                                    | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....                    | \$175,544,003.76 | 59.68%  | ≥ 20.0%                                    | No                                   |

|   |        |               |                                     |
|---|--------|---------------|-------------------------------------|
| <b>Rapid Amortization Test</b>                                  |        |               |                                     |
| <i>Monthly Loss Percentage</i>                                  |        |               |                                     |
| Monthly Loss Percentage for current Monthly Period.....         | 9.80%  |               |                                     |
| Monthly Loss Percentage for previous Monthly Period.....        | 10.18% |               |                                     |
| Monthly Loss Percentage for second previous Monthly Period..... | 9.47%  |               |                                     |
| 3-Month average Monthly Loss Percentage.....                    |        | <b>Amount</b> | <b>Rapid Amortization Threshold</b> |
|   |        | 9.82%         | ≤ 17.0%                             |
|   |        |               | <b>Trigger?</b>                     |
|   |        |               | No                                  |

|  |                         |               |                 |
|--|-------------------------|---------------|-----------------|
| <b>Overcollateralization Test</b>  |                         |               |                 |
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....  | \$294,122,179.33        |               |                 |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period.....   | \$4,136,926.43          |               |                 |
| <b>(A) Total.....</b>  | <b>\$298,259,105.76</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> | <b>Trigger?</b> |
|  |                         | 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