

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

Payment Date	12/8/2021	
Monthly Period	<b>Beginning Date</b> 11/1/2021	<b>Ending Date</b> 11/30/2021
Interest Period	11/8/2021	12/7/2021
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>	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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.....	<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.....	Class A Notes \$528,430.47	Class B Notes \$142,280.55	Class C Notes \$58,211.25	Class D Notes \$76,226.10

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$20,077,029.36
Total Recoveries deposited into Collections Account during Monthly Period.....	\$164,724.89
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,402,447.76
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$106.42
<b>Total Collections for Monthly Period.....</b>	<b>\$27,644,308.43</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.....	\$1,225,499.47
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.....	\$21,711,545.33
Total payments paid to Certificateholders on current Payment Date.....	\$3,892,515.27
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$27,644,308.43</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.....	\$294,120,433.97
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,119,872.05
Total principal payments received on Receivables during Monthly Period.....	\$20,077,029.36
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$1,633,954.05
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,711,545.33
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$294,120,433.97</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,981,948.19
Total Collections for Monthly Period.....	\$27,644,308.43
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,711,545.33
Amounts distributed during Monthly Period.....	\$5,981,948.19
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,932,763.10</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,633,954.05
Total Recoveries during Monthly Period.....	\$164,724.89
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,469,229.16
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,119,872.05
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	5.99%

	<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.....	\$267,349,955.89	80,846	90.90%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,111,580.18	6,818	5.82%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,179,681.24	2,000	1.42%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,054,524.86	1,521	1.04%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,424,691.80	1,193	0.82%

<b>Concentration Limits</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$294,120,433.97	Number 92,378

	<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.....	30.63%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	36.4	≤ 41 months	No
Weighted average ADS Score of Eligible Receivables.....	800	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	744	≥ 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.....	\$4,104,050.24	1.40%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$4,758,158.45	1.62%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$2,868,533.43	0.98%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$940,349.34	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,419,564.73	0.82%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewed.....	\$49,571,142.39	16.85%	≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$1,825,727.66	0.62%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$193,996,387.34	65.96%	≥ 20.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	5.99%		
Monthly Loss Percentage for previous Monthly Period.....	7.16%		
Monthly Loss Percentage for second previous Monthly Period.....	5.94%		
3-Month average Monthly Loss Percentage.....	Amount 6.37%	<b>Rapid Amortization Threshold ≤ 17.0%</b>	<b>Trigger? No</b>

<b>Overcollateralization Test</b>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,120,433.97
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,932,763.10
<b>(A) Total.....</b>	<b>\$300,053,197.07</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?.....	Yes	Trigger? 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	