

Opportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	9/8/2021	
Monthly Period	Beginning Date 8/1/2021	Ending Date 8/31/2021
Interest Period	8/9/2021	9/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	No	

Note Summary	Class A Notes	Class B Notes	Class C Notes	Class D Notes
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.....	\$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 \$528,430.47	Class B Notes \$142,280.55	Class C Notes \$58,211.25	Class D Notes \$76,226.10

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$20,111,014.05
Total Recoveries deposited into Collections Account during Monthly Period.....	\$192,447.12
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,614,441.30
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$105.79
Total Collections for Monthly Period.....	\$27,918,008.26
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.....	\$1,225,494.04
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.....	\$21,739,186.20
Total payments paid to Certificateholders on current Payment Date.....	\$4,138,579.65
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$27,918,008.26
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.....	\$294,123,932.33
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,118,569.41
Total principal payments received on Receivables during Monthly Period.....	\$20,111,014.05
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$1,622,809.23
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,739,186.20
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,123,932.33
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,729,130.84
Total Collections for Monthly Period.....	\$27,918,008.26
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,739,186.20
Amounts distributed during Monthly Period.....	\$6,729,130.84
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,178,822.06

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,622,809.23
Total Recoveries during Monthly Period.....	\$192,447.12
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,430,362.11
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,118,569.41
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	5.84%

	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.....	\$271,851,103.29	85,110	92.43%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,864,460.17	6,004	5.05%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,421,025.78	1,808	1.16%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,648,725.58	1,077	0.75%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,774,617.51	846	0.60%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$294,123,932.33	Number 94,645		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.68%		≥ 28.0%
Weighted average term of Eligible Receivables.....		36.4		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		809		≥ 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.....	\$4,083,893.44	1.39%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$4,473,667.13	1.52%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$1,822,671.72	0.62%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,091,306.69	0.37%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,118,692.16	0.72%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$41,664,650.31	14.17%	≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$2,528,047.00	0.86%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$195,291,017.87	66.40%	≥ 20.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	5.84%		
Monthly Loss Percentage for previous Monthly Period.....	4.53%		
Monthly Loss Percentage for second previous Monthly Period.....	5.46%		
3-Month average Monthly Loss Percentage.....	5.27%	Amount	Rapid Amortization Threshold
		5.27%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,123,932.33		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,178,822.06		
(A) Total.....	\$300,302,754.39		
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	