

Opportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	10/8/2019	Ending Date
Monthly Period	Beginning Date	9/30/2019
Interest Period	9/1/2019	10/7/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	Yes	

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.....	\$11,844,584.39
Total Recoveries deposited into Collections Account during Monthly Period.....	\$468.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,429,228.75
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$96,712.51
Total Collections for Monthly Period.....	\$19,370,993.65
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.....	\$1,100,747.72
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.....	\$39,312,852.61
Total payments paid to Certificateholders on current Payment Date.....	\$5,576,892.12
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$46,805,240.82
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.....	\$294,094,173.04
Minimum Collection Account Balance	\$23,721.96

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$264,179,453.35
Total principal payments received on Receivables during Monthly Period.....	\$11,844,584.39
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$64,543.85
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$41,823,847.94
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,094,173.04
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$36,764,070.14
Total Collections for Monthly Period.....	\$19,370,993.65
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$41,793,325.14
Amounts distributed during Monthly Period.....	\$6,825,628.48
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,516,110.17

	Amount		
Receivables that became Defaulted Receivables during Monthly Period.....	\$64,543.85		
Total Recoveries during Monthly Period.....	\$468.00		
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$64,075.85		
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$264,179,453.35		
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.29%		
	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.....	\$275,769,364.00	85,625	93.77%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,375,321.03	6,166	4.55%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,213,414.96	1,806	1.09%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,626,374.14	978	0.55%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$109,698.91	64	0.04%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$294,094,173.04	Number 94,639		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.24%		≥ 28.0%
Weighted average term of Eligible Receivables.....		31.5		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		810		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		724		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		641		≥ 600
			As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$936,961.77	0.32%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$995,439.03	0.34%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$1,338,557.91	0.46%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$5,962,987.97	2.03%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$3,652,517.32	1.24%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$57,413,933.58	19.52%		≤ 40.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$4,288,313.61	1.46%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$145,455,589.89	49.46%		≥ 20.0%

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	0.29%		
Monthly Loss Percentage for previous Monthly Period.....	0.33%		
Monthly Loss Percentage for second previous Monthly Period.....	0.00%		
3-Month average Monthly Loss Percentage.....		Amount 0.31%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,094,173.04		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,516,110.17		
(A) Total.....	\$301,610,283.21		
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?.....			Result Yes
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....			No
Has a Servicer Default occurred?.....			No

As a result of a triquer, has a Rapid Amortization Event occurred?.....	No
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