

Opportun Funding XIII Series 2019-A - Monthly Servicer Report

Payment Date	2/8/2022	
Monthly Period	Beginning Date 1/1/2022	Ending Date 1/31/2022
Interest Period	1/10/2022	2/7/2022
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.....	\$19,862,532.66
Total Recoveries deposited into Collections Account during Monthly Period.....	\$145,944.55
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,698,886.31
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$101.74
Total Collections for Monthly Period.....	\$27,707,465.26
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.....	\$1,225,501.48
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.....	\$22,458,948.36
Total payments paid to Certificateholders on current Payment Date.....	\$3,208,267.06
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$27,707,465.26
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.....	\$294,119,480.22
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$294,120,354.33
Total principal payments received on Receivables during Monthly Period.....	\$19,862,532.66
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$2,597,289.81
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$22,458,948.36
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$294,119,480.22
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,189,777.97
Total Collections for Monthly Period.....	\$27,707,465.26
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$22,458,948.36
Amounts distributed during Monthly Period.....	\$5,189,777.97
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,248,516.90

	Amount		
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,597,289.81		
Total Recoveries during Monthly Period.....	\$145,944.55		
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$2,451,345.26		
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$294,120,354.33		
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.00%		

	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.....	\$263,395,023.89	76,434	89.55%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$19,313,563.25	7,184	6.57%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,258,131.15	2,329	1.79%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,432,652.85	1,618	1.17%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,720,109.08	1,400	0.92%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$294,119,480.22	Number 88,965		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.55%		≥ 28.0%
Weighted average term of Eligible Receivables.....		36.6		≤ 41 months
Weighted average ADS Score of Eligible Receivables.....		794		≥ 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).....		649		≥ 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.....	\$5,136,921.55	1.75%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$5,454,296.90	1.85%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$2,853,956.05	0.97%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$934,713.85	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,484,127.80	0.84%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$60,809,612.62	20.68%	≤ 40.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance < 800.....	\$1,492,914.41	0.51%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance > 6,000.....	\$196,857,036.19	66.93%	≥ 20.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.00%		
Monthly Loss Percentage for previous Monthly Period.....	8.97%		
Monthly Loss Percentage for second previous Monthly Period.....	5.99%		
3-Month average Monthly Loss Percentage.....	8.32%	Amount	Rapid Amortization Threshold
			≤ 17.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$294,119,480.22		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,248,516.90		
(A) Total.....	\$299,367,997.12		
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	Result	Trigger?
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		