

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	9/8/2021	
Monthly Period	<b>Beginning Date</b>	<b>Ending Date</b>
Interest Period	8/1/2021	8/31/2021
	8/9/2021	9/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<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	\$264,705,000.00	\$45,077,000.00	\$41,241,000.00	\$23,977,000.00
Total principal payments made on Payment Date	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date	<b>\$264,705,000.00</b>	<b>\$45,077,000.00</b>	<b>\$41,241,000.00</b>	<b>\$23,977,000.00</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>
	\$266,910.88	\$66,112.93	\$118,224.20	\$107,896.50

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period	\$27,188,161.82
Total Recoveries deposited into Collections Account during Monthly Period	\$17,654.20
Total finance charges deposited into Collections Account during Monthly Period	\$10,048,022.02
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$137.74
<b>Total Collections for Monthly Period</b>	<b>\$37,253,975.78</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	\$1,598,483.55
Total payments paid to Class A Noteholders on Payment Date	\$266,910.88
Total payments paid to Class B Noteholders on Payment Date	\$66,112.93
Total payments paid to Class C Noteholders on Payment Date	\$118,224.20
Total payments paid to Class D Noteholders on Payment Date	\$107,896.50
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$29,257,924.31
Total payments paid to Certificateholders on current Payment Date	\$5,828,823.42
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
<b>Total Payments during Monthly Period and on Payment Date</b>	<b>\$37,253,975.78</b>
Outstanding principal amount of the Series 2021-A Notes as of the Series Transfer Date	\$375,000,000.00
Required Overcollateralization Amount	<b>\$8,631,714.00</b>
Sub-Total	\$383,631,714.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period	<b>\$383,632,427.20</b>
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
<b>Gross Receivables Balance as of Beginning Date of Monthly Period</b>	<b>\$383,636,050.85</b>
Total principal payments received on Receivables during Monthly Period	\$27,188,161.82
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$2,073,386.13
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$29,257,924.31
<b>Gross Receivables Balance as of Ending Date of Monthly Period</b>	<b>\$383,632,427.20</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$8,783,452.87
Total Collections for Monthly Period	\$37,253,975.78
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$29,257,924.31
Amounts distributed during Monthly Period	\$8,783,452.87
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period</b>	<b>\$7,996,051.47</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period	\$2,073,386.13
Total Recoveries during Monthly Period	\$17,654.20
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$2,055,731.93
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$383,636,050.85
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	6.43%

	<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	\$354,033,399.41	126,450	92.28%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$19,994,409.48	9,443	5.21%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$4,608,934.00	2,533	1.20%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$2,872,694.29	1,610	0.75%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$2,122,990.02	1,185	0.55%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>
Eligible Receivables Balance as of Ending Day of Monthly Period	\$383,632,427.20	141,221

	<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	30.84%	≥ 27.0%	No
Weighted average term of Eligible Receivables	34.5	≤ 43 months	No
Weighted average ADS Score of Eligible Receivables	798	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)	740	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)	647	≥ 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	\$5,323,251.46	1.39%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$2,471,714.14	0.64%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$1,744,978.75	0.45%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520	\$3,057,748.37	0.80%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$4,137,298.72	1.08%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800	\$4,137,298.72	1.08%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$14,562,439.38	3.80%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$46,740,293.04	12.18%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$169,467,679.82	44.17%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000	\$11,368,772.91	2.96%	≤ 5.0%	No

**Rapid Amortization Test**

<b>Monthly Loss Percentage</b>			
Monthly Loss Percentage for current Monthly Period	6.43%		
Monthly Loss Percentage for previous Monthly Period	4.96%		
Monthly Loss Percentage for second previous Monthly Period	5.42%		
3-Month average Monthly Loss Percentage		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
		5.61%	≤ 19.0%
			<b>Trigger?</b>
			No

**Overcollateralization Test**

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$383,632,427.20
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$7,996,051.47
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	<b>\$937,500.00</b>
<b>(A) Total</b>	<b>\$391,628,478.67</b>
Class A Note balance as of Ending Date of Monthly Period	\$264,705,000.00
Class B Note balance as of Ending Date of Monthly Period	\$45,077,000.00
Class C Note balance as of Ending Date of Monthly Period	\$41,241,000.00
Class D Note balance as of Ending Date of Monthly Period	\$23,977,000.00
Required Overcollateralization Amount	<b>\$8,631,714.00</b>
<b>(B) Total</b>	<b>\$383,631,714.00</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>
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?	Yes	No
Has a Servicer Default occurred?	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?	No	No