

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	1/10/2022	
Monthly Period	Beginning Date	Ending Date
Interest Period	12/1/2021	12/31/2021
	12/8/2021	1/9/2022
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving 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	\$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	\$264,705,000.00	\$45,077,000.00	\$41,241,000.00	\$23,977,000.00
	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Total interest payments made on current Payment Date	\$266,910.88	\$66,112.93	\$118,224.20	\$107,896.50

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period	\$27,287,683.62
Total Recoveries deposited into Collections Account during Monthly Period	\$54,908.18
Total finance charges deposited into Collections Account during Monthly Period	\$9,694,095.90
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$110.88
Total Collections for Monthly Period	\$37,036,798.58
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	\$1,598,471.56
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	\$30,282,906.52
Total payments paid to Certificateholders on current Payment Date	\$4,586,676.00
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
Total Payments during Monthly Period and on Payment Date	\$37,036,798.58
Outstanding principal amount of the Series 2021-A Notes as of the Series Transfer Date	\$375,000,000.00
Required Overcollateralization Amount	\$8,631,714.00
Sub-Total	\$383,631,714.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period	\$383,633,286.26
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period	\$383,633,173.72
Total principal payments received on Receivables during Monthly Period	\$27,287,683.62
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$2,995,110.36
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$30,282,906.52
Gross Receivables Balance as of Ending Date of Monthly Period	\$383,633,286.26
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$7,307,953.77
Total Collections for Monthly Period	\$37,036,798.58
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$30,282,906.52
Amounts distributed during Monthly Period	\$7,307,953.77
Amount on Deposit in Collection Account as of Ending Date of Monthly Period	\$6,753,892.06

	Amount
Receivables that became Defaulted Receivables during Monthly Period	\$2,995,110.36
Total Recoveries during Monthly Period	\$54,908.18
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$2,940,202.18
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$383,633,173.72
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	9.20%

	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	\$347,801,174.62	110,513	90.68%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$21,225,476.98	8,827	5.53%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$6,538,171.32	3,219	1.70%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$4,140,935.77	2,227	1.08%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$3,927,527.57	2,191	1.02%

Concentration Limits

	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period	\$383,633,286.26	126,977

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables	30.72%	≥ 27.0%	No
Weighted average term of Eligible Receivables	35.3	≤ 43 months	No
Weighted average ADS Score of Eligible Receivables	790	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)	740	≥ 640	No
Weighted average Vintage Score of Eligible Receivables (excluding Eligible Receivables with no Vintage Score)	646	≥ 600	No

	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	\$4,967,973.11	1.29%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$3,762,883.02	0.98%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$1,382,126.88	0.36%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vintage Score ≤ 520	\$3,528,936.45	0.92%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$76,694,884.80	19.99%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800	\$2,599,703.90	0.68%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$13,240,238.54	3.45%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$45,238,931.21	11.79%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$156,684,081.28	40.84%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000	\$18,028,732.32	4.70%	≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage

Monthly Loss Percentage for current Monthly Period	9.20%
Monthly Loss Percentage for previous Monthly Period	7.50%
Monthly Loss Percentage for second previous Monthly Period	7.71%

	Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage	8.14%	≤ 13.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$383,633,286.26
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$6,753,892.06
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	\$937,500.00
(A) Total	\$391,324,678.32
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	\$8,631,714.00
(B) Total	\$383,631,714.00

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	No
Has a Servicer Default occurred?	No	No	No

As a result of a trigger, has a Rapid Amortization Event occurred?

No