

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

|   |                       |                    |
|---|-----------------------|--------------------|
| Payment Date                                | 11/8/2021             |                    |
| Monthly Period                              | <b>Beginning Date</b> | <b>Ending Date</b> |
| Interest Period                             | 10/1/2021             | 10/31/2021         |
|   | 10/8/2021             | 11/7/2021          |
| 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         |

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| <b>Collections and Payment Summary</b>   |                         |
| Total principal Collections deposited into Collections Account during Monthly Period                       | \$28,675,098.34         |
| Total Recoveries deposited into Collections Account during Monthly Period                                  | \$28,246.41             |
| Total finance charges deposited into Collections Account during Monthly Period                             | \$10,175,085.66         |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period          | \$125.68                |
| <b>Total Collections for Monthly Period</b>  | <b>\$38,878,556.09</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  | \$1,598,468.16          |
| 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                                | \$31,167,080.71         |
| Total payments paid to Certificateholders on current Payment Date  | \$5,544,262.71          |
| Amounts withheld in Collection Account to maintain Collateral requirements                                 | \$0.00                  |
| <b>Total Payments during Monthly Period and on Payment Date</b>  | <b>\$38,878,556.09</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>\$383,631,862.40</b> |
| <b>Minimum Collection Account Balance</b>  | <b>\$0.00</b>           |

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| <b>Collateral Summary</b>  |                         |
| <b>Gross Receivables Balance as of Beginning Date of Monthly Period</b>  | <b>\$383,632,357.65</b> |
| Total principal payments received on Receivables during Monthly Period   | \$28,675,098.34         |
| Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period | \$2,492,477.61          |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period                              | \$31,167,080.71         |
| <b>Gross Receivables Balance as of Ending Date of Monthly Period</b>   | <b>\$383,631,862.40</b> |
| Available funds on deposit in Collection Account as of beginning of Monthly Period                                 | \$7,762,049.87          |
| Total Collections for Monthly Period   | \$38,878,556.09         |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables  | \$31,167,080.71         |
| Amounts distributed during Monthly Period  | \$7,762,049.87          |
| <b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period</b>                                 | <b>\$7,711,475.38</b>   |

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|---|------------------|
|   | <b>Amount</b>    |
| Receivables that became Defaulted Receivables during Monthly Period                                       | \$2,492,477.61   |
| Total Recoveries during Monthly Period  | \$28,246.41      |
| Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period | \$2,464,231.20   |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period                            | \$383,632,357.65 |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12               | 7.71%            |

|   |                  |               |  |
|---|------------------|---------------|--|
|   | <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        | \$347,920,551.26 | 117,930       | 90.69%   |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period   | \$28,756,485.44  | 10,458        | 6.19%  |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period  | \$5,677,684.16   | 3,101         | 1.48%  |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period  | \$3,561,617.62   | 1,973         | 0.93%  |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period | \$2,714,503.22   | 1,513         | 0.71%  |

|   |                  |               |
|---|------------------|---------------|
| <b>Concentration Limits</b>                                     | <b>Amount</b>    | <b>Number</b> |
| Eligible Receivables Balance as of Ending Day of Monthly Period | \$383,630,841.70 | 134,975       |

|   |  |                            |                                      |
|---|--|----------------------------|--------------------------------------|
|   | <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  | 30.78%                                     | ≥ 27.0%                    | No                                   |
| Weighted average term of Eligible Receivables   | 34.9                                       | ≤ 43 months                | No                                   |
| Weighted average ADS Score of Eligible Receivables  | 794  | ≥ 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) | 646  | ≥ 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 | \$5,687,127.96   | 1.48%   | ≤ 5.0%                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560                             | \$3,412,667.93   | 0.89%   | ≤ 5.0%                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500                              | \$1,498,009.26   | 0.39%   | ≤ 5.0%                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520                         | \$3,315,568.62   | 0.86%   | ≤ 5.0%                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal                                      | \$72,087,898.91  | 18.79%  | ≤ 25.0%                    | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800                      | \$3,153,204.21   | 0.82%   | ≤ 4.0%                     | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600                    | \$13,599,973.93  | 3.55%   | ≤ 10.0%                    | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000                    | \$46,385,350.73  | 12.09%  | ≤ 20.0%                    | No                                   |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000                    | \$163,718,515.76 | 42.68%  | ≤ 65.0%                    | No                                   |
| Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000        | \$13,613,503.42  | 3.55%   | ≤ 5.0%                     | No                                   |

**Rapid Amortization Test**

|  |       |               |                                     |                 |
|--|-------|---------------|-------------------------------------|-----------------|
| <b>Monthly Loss Percentage</b>                             |       | <b>Amount</b> | <b>Rapid Amortization Threshold</b> | <b>Trigger?</b> |
| Monthly Loss Percentage for current Monthly Period         | 7.71% | 6.69%         | ≤ 19.0%                             | No              |
| Monthly Loss Percentage for previous Monthly Period        | 5.94% |               |                                     |                 |
| Monthly Loss Percentage for second previous Monthly Period | 6.43% |               |                                     |                 |
| 3-Month average Monthly Loss Percentage                    |       |               |                                     |                 |

**Overcollateralization Test**

|  |                         |
|--|-------------------------|
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period | \$383,631,862.40        |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period  | \$7,711,475.38          |
| Amount on deposit in Reserve Account as of Ending Date of Monthly Period     | <b>\$937,500.00</b>     |
| <b>(A) Total</b>   | <b>\$391,343,337.78</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            |                 |