

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	5/10/2021	
	Beginning Date	Ending Date
Monthly Period	4/1/2021	4/30/2021
Interest Period	4/8/2021	5/9/2021
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.....	\$27,450,049.22
Total Recoveries deposited into Collections Account during Monthly Period.....	\$0.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$10,104,950.94
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$110.33
Total Collections for Monthly Period.....	\$37,555,110.49

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.....	\$1,598,469.24
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.....	\$27,636,399.95
Total payments paid to Certificateholders on current Payment Date.....	\$7,751,496.79
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$37,555,110.49

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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$383,636,137.61
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$383,632,617.38
Total principal payments received on Receivables during Monthly Period.....	\$27,450,049.22
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$182,830.49
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$27,636,399.95
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$383,636,137.61

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$8,875,686.88
Total Collections for Monthly Period.....	\$37,555,110.49
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$27,636,399.95
Amounts distributed during Monthly Period.....	\$8,875,686.88
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$9,918,710.54

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$182,830.49
Total Recoveries during Monthly Period.....	\$0.00
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$182,830.49
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$383,632,617.38
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.57%

	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.....	\$365,674,394.91	134,111	95.32%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,201,601.14	6,326	3.44%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,778,776.85	1,319	0.72%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,981,364.72	928	0.52%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$0.00	0	0.00%

Concentration Limits

	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$383,636,137.62	142,684

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.01%	≥ 27.0%	No
Weighted average term of Eligible Receivables.....	33.5	≤ 43 months	No
Weighted average ADS Score of Eligible Receivables.....	803	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	738	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	647	≥ 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.....	\$1,193,367.34	0.31%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$858,122.12	0.22%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,382,607.89	0.62%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,721,208.97	0.71%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$65,513,352.95	17.08%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$6,480,134.12	1.69%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$16,761,932.44	4.37%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$49,067,402.52	12.79%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$182,904,738.23	47.68%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$9,850,206.36	2.57%	≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage	
Monthly Loss Percentage for current Monthly Period.....	0.57%
Monthly Loss Percentage for previous Monthly Period.....	0.16%
Monthly Loss Percentage for second previous Monthly Period.....	0.00%

	Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....	0.37%	≤ 19.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$383,636,137.61
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$9,918,710.54
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$937,500.00
(A) Total.....	\$393,554,848.15

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

	Result	Trigger?
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Yes	No
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
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