

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	6/8/2021	
Monthly Period	Beginning Date 5/1/2021	Ending Date 5/31/2021
Interest Period	5/10/2021	6/7/2021
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

Total interest payments made on current Payment Date	Class A Notes \$266,910.88	Class B Notes \$66,112.93	Class C Notes \$118,224.20	Class D Notes \$107,896.50
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Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period	\$28,725,907.91
Total Recoveries deposited into Collections Account during Monthly Period	\$2,723.65
Total finance charges deposited into Collections Account during Monthly Period	\$10,344,659.14
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$168.78
Total Collections for Monthly Period	\$39,073,477.48

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	\$1,598,483.91
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	\$28,858,700.49
Total payments paid to Certificateholders on current Payment Date	\$8,047,548.57
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
Total Payments during Monthly Period and on Payment Date	\$39,073,477.48

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	\$383,635,872.58
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period	\$383,636,137.62
Total principal payments received on Receivables during Monthly Period	\$28,725,907.91
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$133,057.61
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$28,858,700.49
Gross Receivables Balance as of Ending Date of Monthly Period	\$383,635,872.58
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$9,918,710.53
Total Collections for Monthly Period	\$39,073,477.48
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$28,858,700.49
Amounts distributed during Monthly Period	\$9,918,710.53
Amount on Deposit in Collection Account as of Ending Date of Monthly Period	\$10,214,776.99

Amount	
Receivables that became Defaulted Receivables during Monthly Period	\$133,057.61
Total Recoveries during Monthly Period	\$2,723.65
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$130,333.96
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$383,636,137.62
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	0.41%

	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	\$354,809,911.05	130,552	92.49%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$21,501,619.70	9,847	5.60%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$3,672,600.77	1,947	0.96%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$1,962,352.10	953	0.51%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$1,689,388.97	802	0.44%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period	\$383,635,872.59	144,101		

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables	30.97%	≥ 27.0%	No
Weighted average term of Eligible Receivables	33.8	≤ 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)	739	≥ 640	No
Weighted average Vintage Score of Eligible Receivables (excluding Eligible Receivables with no Vintage 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	\$2,288,225.39	0.60%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$942,395.53	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$2,195,849.29	0.57%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vintage Score ≤ 520	\$2,713,061.47	0.71%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$6,092,148.90	1.59%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800	\$6,092,148.90	1.59%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$16,115,419.35	4.20%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$47,614,257.31	12.41%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$178,854,515.15	46.62%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000	\$9,832,726.89	2.56%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period	0.41%		
Monthly Loss Percentage for previous Monthly Period	0.57%		
Monthly Loss Percentage for second previous Monthly Period	0.16%		
3-Month average Monthly Loss Percentage		Amount 0.38%	Rapid Amortization Threshold ≤ 19.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$383,635,872.58		
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$10,214,776.99		
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	\$937,500.00		
(A) Total	\$394,788,149.57		
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 Yes	Trigger? No
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	No	No