

**Oportun Funding XIV Series 2021-A - Monthly Servicer Report**

Payment Date	4/8/2022	
Monthly Period	<b>Beginning Date</b>	<b>Ending Date</b>
Interest Period	3/1/2022	3/31/2022
	3/8/2022	4/7/2022
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	\$28,179,116.07
Total Recoveries deposited into Collections Account during Monthly Period	\$588,353.12
Total finance charges deposited into Collections Account during Monthly Period	\$9,314,576.27
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$102.75
<b>Total Collections for Monthly Period</b>	<b>\$38,082,148.21</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	\$1,598,473.51
Total payments paid to Class A Noteholders on Payment Date	\$206,910.88
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	\$31,946,621.64
Total payments paid to Certificateholders on current Payment Date	\$3,968,308.55
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
<b>Total Payments during Monthly Period and on Payment Date</b>	<b>\$38,082,148.21</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>\$383,632,200.45</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>\$383,633,642.23</b>
Total principal payments received on Receivables during Monthly Period	\$28,179,116.07
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$3,768,947.35
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$31,946,621.64
<b>Gross Receivables Balance as of Ending Date of Monthly Period</b>	<b>\$383,632,200.45</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$6,488,152.64
Total Collections for Monthly Period	\$38,082,148.21
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$31,946,621.64
Amounts distributed during Monthly Period	\$6,488,152.64
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period</b>	<b>\$6,135,526.57</b>
	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period	\$3,768,947.35
Total Recoveries during Monthly Period	\$588,353.12
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$3,180,594.23
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$383,633,642.23
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	9.95%

	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	\$347,628,511.25	103,938	90.62%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$21,280,784.79	8,280	5.55%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$6,194,585.45	2,725	1.61%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$4,894,926.63	2,250	1.28%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$3,622,392.33	1,755	0.94%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period	\$383,632,200.45	118,948		

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables	30.60%	≥ 27.0%	No
Weighted average term of Eligible Receivables	35.9	≤ 43 months	No
Weighted average ADS Score of Eligible Receivables	787	≥ 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)	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	\$5,821,090.94	1.52%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$3,675,639.52	0.96%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$1,446,610.81	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vintage Score ≤ 520	\$3,710,456.90	0.97%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$74,969,578.44	19.54%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800	\$1,852,407.57	0.48%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$12,360,684.16	3.22%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$42,791,229.62	11.15%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$150,042,922.22	39.11%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000	\$14,814,404.37	3.86%	≤ 5.0%	No

**Rapid Amortization Test**

<b>Monthly Loss Percentage</b>			
Monthly Loss Percentage for current Monthly Period	9.95%		
Monthly Loss Percentage for previous Monthly Period	8.53%		
Monthly Loss Percentage for second previous Monthly Period	11.01%		
3-Month average Monthly Loss Percentage	9.83%	<b>Rapid Amortization Threshold</b>	<b>Trigger?</b>
		≤ 19.0%	No

**Overcollateralization Test**

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$383,632,200.45
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$6,135,526.57
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	<b>\$937,500.00</b>
<b>(A) Total</b>	<b>\$390,705,227.02</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?	Result	Trigger?
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	