

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	10/8/2021	
Monthly Period	<b>Beginning Date</b> 9/1/2021	<b>Ending Date</b> 9/30/2021
Interest Period	9/8/2021	10/7/2021
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> \$266,910.88	<b>Class B Notes</b> \$66,112.93	<b>Class C Notes</b> \$118,224.20	<b>Class D Notes</b> \$107,896.50
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<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period	\$27,288,524.85
Total Recoveries deposited into Collections Account during Monthly Period	\$30,257.22
Total finance charges deposited into Collections Account during Monthly Period	\$9,659,436.28
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$149.79
<b>Total Collections for Monthly Period</b>	<b>\$36,978,367.14</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	\$1,598,468.45
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	\$29,216,317.28
Total payments paid to Certificateholders on current Payment Date	\$5,594,836.90
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
<b>Total Payments during Monthly Period and on Payment Date</b>	<b>\$36,978,367.14</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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period	<b>\$383,632,357.65</b>
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

**Collateral Summary**

<b>Gross Receivables Balance as of Beginning Date of Monthly Period</b>	<b>\$383,632,427.20</b>
Total principal payments received on Receivables during Monthly Period	\$27,288,524.85
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$1,927,861.98
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$29,216,317.28
<b>Gross Receivables Balance as of Ending Date of Monthly Period</b>	<b>\$383,632,357.65</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$7,996,051.48
Total Collections for Monthly Period	\$36,978,367.14
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$29,216,317.28
Amounts distributed during Monthly Period	\$7,996,051.48
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period</b>	<b>\$7,762,049.85</b>

<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period	\$1,927,861.98
Total Recoveries during Monthly Period	\$30,257.22
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$1,897,604.76
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$383,632,427.20
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	5.94%

	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	\$352,958,050.16	123,573	92.00%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$20,284,056.39	9,552	5.29%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$4,590,208.49	2,519	1.20%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$3,345,928.46	1,825	0.87%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$2,454,114.15	1,400	0.64%

**Concentration Limits**

Eligible Receivables Balance as of Ending Day of Monthly Period	Amount \$383,632,357.65	Number 138,869
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	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables	30.80%	≥ 27.0%	No
Weighted average term of Eligible Receivables	34.7	≤ 43 months	No
Weighted average ADS Score of Eligible Receivables	796	≥ 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)	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	\$6,077,118.14	1.58%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$2,953,920.94	0.77%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$1,611,580.31	0.42%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vintage Score ≤ 520	\$3,216,715.19	0.84%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$3,565,999.61	0.93%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800	\$3,565,999.61	0.93%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$14,067,800.48	3.67%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$46,564,391.39	12.14%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$166,817,500.26	43.48%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000	\$12,030,540.91	3.14%	≤ 5.0%	No

**Rapid Amortization Test**

<b>Monthly Loss Percentage</b>			
Monthly Loss Percentage for current Monthly Period	5.94%		
Monthly Loss Percentage for previous Monthly Period	6.43%		
Monthly Loss Percentage for second previous Monthly Period	4.96%		
3-Month average Monthly Loss Percentage	Amount 5.76%	<b>Rapid Amortization Threshold</b> ≤ 19.0%	<b>Trigger?</b> No

**Overcollateralization Test**

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$383,632,357.65		
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$7,762,049.85		
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	<b>\$937,500.00</b>		
<b>(A) Total</b>	<b>\$391,394,407.50</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 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
Has a Servicer Default occurred?	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?	No	