

Opportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	8/9/2021	
Monthly Period	Beginning Date	Ending Date
Interest Period	7/1/2021	7/31/2021
	7/8/2021	8/8/2021
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

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$28,340,507.39
Total Recoveries deposited into Collections Account during Monthly Period.....	\$6,218.96
Total finance charges deposited into Collections Account during Monthly Period.....	\$10,365,668.61
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$135.28
Total Collections for Monthly Period.....	\$38,712,530.24
Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$1,598,498.44
Total payments paid to Servicer on Payment Date.....	\$1,598,498.44
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.....	\$29,929,077.38
Total payments paid to Certificateholders on current Payment Date.....	\$6,616,209.91
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$38,712,530.24
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.....	\$383,636,050.85
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$383,639,626.75
Total principal payments received on Receivables during Monthly Period.....	\$28,340,507.39
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$1,592,145.88
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$29,929,077.38
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$383,636,050.85
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$8,124,011.89
Total Collections for Monthly Period.....	\$38,712,530.24
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$29,929,077.38
Amounts distributed during Monthly Period.....	\$8,124,011.89
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$8,783,452.86
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,592,145.88
Total Recoveries during Monthly Period.....	\$6,218.96
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,585,926.92
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$383,639,626.75
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	4.96%

	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.....	\$357,729,811.68	129,828	93.25%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,132,589.14	8,411	4.47%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,067,065.61	2,240	1.06%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,599,807.12	1,387	0.68%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,106,777.30	1,122	0.55%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$383,636,050.85	142,988		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.90%		≥ 27.0%
Weighted average term of Eligible Receivables.....		34.4		≤ 43 months
Weighted average ADS Score of Eligible Receivables.....		801		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		740		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		647		≥ 600
			As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,550,414.69	1.19%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 580.....	\$1,600,180.81	0.42%		≤ 5.0%
Aggregate Outstanding Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,875,818.07	0.49%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,853,348.71	0.74%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$4,755,281.56	1.24%		≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$4,755,281.56	1.24%		≤ 4.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$14,742,395.63	3.84%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$45,932,300.47	11.97%		≤ 20.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$171,216,146.03	44.63%		≤ 65.0%
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$10,164,290.15	2.65%		≤ 5.0%

Rapid Amortization Test

<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	4.96%			
Monthly Loss Percentage for previous Monthly Period.....	5.42%			
Monthly Loss Percentage for second previous Monthly Period.....	0.41%			
		Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		3.60%	≤ 19.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$383,636,050.85			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$8,783,452.86			
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$837,500.00			
(A) Total.....	\$392,419,503.71			
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?.....			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	