

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	4/8/2021	
Monthly Period	Beginning Date	Ending Date
Interest Period	3/8/2021	3/31/2021
	3/8/2021	4/7/2021
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
	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.....	\$26,662,808.58
Total Recoveries deposited into Collections Account during Monthly Period.....	\$0.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$8,926,187.67
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$35,588,996.25
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.....	\$1,225,499.70
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.....	\$26,713,309.37
Total payments paid to Certificateholders on current Payment Date.....	\$7,081,442.67
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$35,588,996.25
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.....	\$383,632,617.37
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$383,634,688.09
Total principal payments received on Receivables during Monthly Period.....	\$26,662,808.58
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$52,571.50
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$26,713,309.37
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$383,632,617.37
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$35,588,996.25
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$26,713,309.37
Amounts distributed during Monthly Period.....	\$0.00
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$8,875,686.88

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$52,571.50
Total Recoveries during Monthly Period.....	\$0.00
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$52,571.50
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$383,634,688.09
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.16%

	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.....	\$365,534,507.46	133,256	95.28%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,914,281.28	6,842	3.89%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,176,938.79	1,455	0.83%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$6,889.85	3	0.00%
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.....	\$383,632,617.38	141,556		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.06%		≥ 27.0%
Weighted average term of Eligible Receivables.....		33.2		≤ 43 months
Weighted average ADS Score of Eligible Receivables.....		803		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		737		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		646		≥ 600
			As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,284,048.28	0.33%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$803,109.99	0.21%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,607,317.77	0.68%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,772,832.30	0.72%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$67,554,988.24	17.61%		≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$6,833,463.60	1.78%		≤ 4.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$17,391,760.92	4.53%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$50,921,418.23	13.27%		≤ 20.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$188,211,282.18	49.06%		≤ 65.0%
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$10,179,137.56	2.65%		≤ 5.0%

Rapid Amortization Test

Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	0.16%		
Monthly Loss Percentage for previous Monthly Period.....	0.00%		
Monthly Loss Percentage for second previous Monthly Period.....	0.00%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		0.16%	≤ 19.0%
			Trigger?
			No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$383,632,617.37		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$8,875,686.88		
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$937,500.00		
(A) Total.....	\$392,508,304.25		
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
			Yes
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....			No
Has a Servicer Default occurred?.....			No
As a result of a trigger, has a Rapid Amortization Event occurred?.....			No

Credit Risk Retention (FV Update)

	Approximate Fair Value	Approximate Fair Value (as a % of Total Fair Value)
Class A Notes.....	\$264,663,680	50.4%
Class B Notes.....	\$45,073,015	8.6%
Class C Notes.....	\$41,236,096	7.8%
Class D Notes.....	\$23,972,617	4.6%
Certificates.....	\$150,396,082	28.6%
Total.....	\$525,341,490	100.00%
	Interest Rates	
Class A Notes.....	1.21%	
Class B Notes.....	1.76%	
Class C Notes.....	3.44%	
Class D Notes.....	5.40%	