

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

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| Payment Date | 12/8/2021 | |
| Monthly Period | Beginning Date | Ending Date |
| Interest Period | 11/1/2021 | 11/30/2021 |
| | 11/8/2021 | 12/7/2021 |
| Is PF Servicing the current Servicer? | Yes | |
| Is the transaction in the Revolving Period? | Yes | |

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| 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 |

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| Total interest payments made on current Payment Date | Class A Notes | Class B Notes | Class C Notes | Class D Notes |
| | \$266,910.88 | \$66,112.93 | \$118,224.20 | \$107,896.50 |

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| Collections and Payment Summary | |
| Total principal Collections deposited into Collections Account during Monthly Period | \$27,456,730.64 |
| Total Recoveries deposited into Collections Account during Monthly Period | \$38,590.30 |
| Total finance charges deposited into Collections Account during Monthly Period | \$9,707,096.52 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period | \$138.03 |
| Total Collections for Monthly Period | \$37,202,555.49 |
| 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 | \$1,598,466.09 |
| 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 | \$29,894,601.72 |
| Total payments paid to Certificateholders on current Payment Date | \$5,140,743.17 |
| Amounts withheld in Collection Account to maintain Collateral requirements | \$0.00 |
| Total Payments during Monthly Period and on Payment Date | \$37,202,555.49 |
| 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 | \$383,633,173.71 |
| Minimum Collection Account Balance | \$0.00 |

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| Collateral Summary | |
| Gross Receivables Balance as of Beginning Date of Monthly Period | \$383,631,862.40 |
| Total principal payments received on Receivables during Monthly Period | \$27,456,730.64 |
| Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period | \$2,436,559.75 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period | \$29,894,601.72 |
| Gross Receivables Balance as of Ending Date of Monthly Period | \$383,633,173.71 |
| Available funds on deposit in Collection Account as of beginning of Monthly Period | \$7,711,475.39 |
| Total Collections for Monthly Period | \$37,202,555.49 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables | \$29,894,601.72 |
| Amounts distributed during Monthly Period | \$7,711,475.39 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period | \$7,307,953.77 |

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| | Amount |
| Receivables that became Defaulted Receivables during Monthly Period | \$2,436,559.75 |
| Total Recoveries during Monthly Period | \$38,590.30 |
| Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period | \$2,397,969.45 |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period | \$383,631,862.40 |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12 | 7.50% |

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| | 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 | \$347,569,196.86 | 113,975 | 90.60% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period | \$23,401,639.23 | 10,122 | 6.10% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period | \$5,356,063.19 | 2,823 | 1.40% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period | \$4,098,084.13 | 2,319 | 1.07% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period | \$3,206,703.04 | 1,761 | 0.84% |

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| Concentration Limits | Amount | Number |
| Eligible Receivables Balance as of Ending Day of Monthly Period | \$383,631,866.44 | 131,000 |

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| | As of Ending Date of Monthly Period | Concentration Limit | Concentration Limit Breached? |
| Weighted average fixed interest rate of Eligible Receivables | 30.75% | ≥ 27.0% | No |
| Weighted average term of Eligible Receivables | 35.1 | ≤ 43 months | No |
| Weighted average ADS Score of Eligible Receivables | 792 | ≥ 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) | 646 | ≥ 600 | No |

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| | 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 | \$5,341,620.69 | 1.39% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560 | \$3,738,002.93 | 0.97% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500 | \$1,466,368.41 | 0.38% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vintage Score ≤ 520 | \$3,477,583.98 | 0.91% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal | \$75,264,016.89 | 19.62% | ≤ 25.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800 | \$2,831,447.16 | 0.74% | ≤ 4.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600 | \$13,353,559.46 | 3.48% | ≤ 10.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000 | \$45,846,970.23 | 11.95% | ≤ 20.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000 | \$159,954,903.74 | 41.69% | ≤ 65.0% | No |
| Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000 | \$16,719,584.70 | 4.36% | ≤ 5.0% | No |

Rapid Amortization Test

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| Monthly Loss Percentage | | Rapid Amortization Threshold | Trigger? |
| Monthly Loss Percentage for current Monthly Period | 7.50% | ≤ 13.0% | No |
| Monthly Loss Percentage for previous Monthly Period | 7.71% | | |
| Monthly Loss Percentage for second previous Monthly Period | 5.94% | | |
| 3-Month average Monthly Loss Percentage | 7.05% | | |

Overcollateralization Test

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| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period | \$383,633,173.71 | | |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period | \$7,307,953.77 | | |
| Amount on deposit in Reserve Account as of Ending Date of Monthly Period | \$937,500.00 | | |
| (A) Total | \$391,878,627.49 | | |
| 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 | | |

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| 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 | |