

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	3/8/2022	
Monthly Period	<b>Beginning Date</b>	<b>Ending Date</b>
Interest Period	2/1/2022	2/28/2022
	2/8/2022	3/7/2022
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	\$24,902,704.62
Total Recoveries deposited into Collections Account during Monthly Period	\$98,409.71
Total finance charges deposited into Collections Account during Monthly Period	\$9,215,191.05
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$135.63
<b>Total Collections for Monthly Period</b>	<b>\$34,216,441.01</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	\$1,598,471.54
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	\$27,728,288.37
Total payments paid to Certificateholders on current Payment Date	\$4,320,936.59
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
<b>Total Payments during Monthly Period and on Payment Date</b>	<b>\$34,216,441.01</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>\$383,633,642.23</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>\$383,633,169.99</b>
Total principal payments received on Receivables during Monthly Period	\$24,902,704.62
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$2,825,111.52
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$27,728,288.37
<b>Gross Receivables Balance as of Ending Date of Monthly Period</b>	<b>\$383,633,642.23</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$6,545,591.95
Total Collections for Monthly Period	\$34,216,441.01
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$27,728,288.37
Amounts distributed during Monthly Period	\$6,545,591.95
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period</b>	<b>\$6,488,152.64</b>
	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period	\$2,825,111.52
Total Recoveries during Monthly Period	\$98,409.71
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$2,726,701.81
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$383,633,169.99
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	8.53%

	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	\$341,961,187.19	104,697	89.14%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$26,075,517.94	10,032	6.80%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$6,984,128.27	3,190	1.82%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$4,504,174.36	2,179	1.17%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$4,108,521.15	2,104	1.07%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>
Eligible Receivables Balance as of Ending Day of Monthly Period	\$383,633,528.92	122,202

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables	30.62%	≥ 27.0%	No
Weighted average term of Eligible Receivables	35.7	≤ 43 months	No
Weighted average ADS Score of Eligible Receivables	788	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)	739	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage 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	\$6,344,168.44	1.65%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$3,817,643.83	1.00%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$1,473,247.30	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520	\$3,661,211.82	0.95%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$76,123,436.86	19.84%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800	\$2,130,834.70	0.56%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$13,019,133.29	3.39%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$44,156,105.91	11.51%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$153,013,391.85	39.89%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000	\$15,905,342.79	4.15%	≤ 5.0%	No

**Rapid Amortization Test**

<b>Monthly Loss Percentage</b>			
Monthly Loss Percentage for current Monthly Period	8.53%		
Monthly Loss Percentage for previous Monthly Period	11.01%		
Monthly Loss Percentage for second previous Monthly Period	9.20%		
		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
3-Month average Monthly Loss Percentage		9.58%	≤ 13.0%
			<b>Trigger?</b>
			No

**Overcollateralization Test**

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$383,633,642.23		
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$6,488,152.64		
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	<b>\$937,500.00</b>		
<b>(A) Total</b>	<b>\$391,059,294.86</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?	Yes	<b>Result</b>	<b>Trigger?</b>
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?	No	No	No
Has a Servicer Default occurred?	No	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?	No	No	No