

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	2/8/2022	
Monthly Period	Beginning Date	Ending Date
Interest Period	1/1/2022	1/31/2022
	1/10/2022	2/7/2022
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	Class B Notes	Class C Notes	Class D Notes
	\$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	\$26,312,198.95
Total Recoveries deposited into Collections Account during Monthly Period	\$60,404.87
Total finance charges deposited into Collections Account during Monthly Period	\$10,063,937.08
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$129.95
Total Collections for Monthly Period	\$36,436,670.85
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	\$1,598,472.03
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	\$29,891,078.90
Total payments paid to Certificateholders on current Payment Date	\$4,378,375.41
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
Total Payments during Monthly Period and on Payment Date	\$36,436,670.85
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	\$383,633,169.99
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period	\$383,633,286.26
Total principal payments received on Receivables during Monthly Period	\$26,312,198.95
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$3,578,996.22
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$29,891,078.90
Gross Receivables Balance as of Ending Date of Monthly Period	\$383,633,169.99
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$6,753,892.06
Total Collections for Monthly Period	\$36,436,670.85
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$29,891,078.90
Amounts distributed during Monthly Period	\$6,753,892.06
Amount on Deposit in Collection Account as of Ending Date of Monthly Period	\$6,545,591.95
	Amount
Receivables that became Defaulted Receivables during Monthly Period	\$3,578,996.22
Total Recoveries during Monthly Period	\$60,404.87
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$3,518,591.35
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$383,633,286.26
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	11.01%

	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	\$342,676,033.79	106,807	89.32%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$25,644,553.78	10,229	6.88%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$6,929,907.65	3,333	1.81%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$4,843,790.43	2,437	1.26%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$3,538,771.06	1,937	0.92%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period	\$383,633,056.68	124,743

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables	30.64%	≥ 27.0%	No
Weighted average term of Eligible Receivables	35.5	≤ 43 months	No
Weighted average ADS Score of Eligible Receivables	789	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)	739	≥ 640	No
Weighted average Vintage Score of Eligible Receivables (excluding Eligible Receivables with no Vintage 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	\$6,742,827.36	1.76%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$3,851,125.50	1.00%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$1,448,136.98	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vintage Score ≤ 520	\$3,596,177.35	0.94%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$76,513,561.34	19.94%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800	\$2,366,864.03	0.62%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$13,273,454.68	3.46%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$44,920,664.94	11.71%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$155,301,953.81	40.48%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000	\$16,857,501.29	4.39%	≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period	11.01%		
Monthly Loss Percentage for previous Monthly Period	9.20%		
Monthly Loss Percentage for second previous Monthly Period	7.50%		
3-Month average Monthly Loss Percentage		Amount 9.23%	Rapid Amortization Threshold ≤ 19.0%
			Trigger? No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$383,633,169.99		
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$6,545,591.95		
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	\$937,500.00		
(A) Total	\$391,116,261.94		
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	