

Oportun Funding XIV Series 2021-A - Monthly Servicer Report

Payment Date	5/9/2022	
Monthly Period	Beginning Date	Ending Date
Interest Period	4/1/2022	4/30/2022
	4/8/2022	5/8/2022
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.....	\$26,322,597.64
Total Recoveries deposited into Collections Account during Monthly Period.....	\$117,299.68
Total finance charges deposited into Collections Account during Monthly Period.....	\$9,924,405.73
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	<u>\$444.93</u>
Total Collections for Monthly Period.....	\$36,364,747.98

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.....	\$1,598,467.50
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.....	\$29,544,574.03
Total payments paid to Certificateholders on current Payment Date.....	\$4,652,961.94
Amounts withheld in Collection Account to maintain Collateral requirements.....	<u>\$0.00</u>
Total Payments during Monthly Period and on Payment Date.....	\$36,364,747.98

Outstanding principal amount of the Series 2021-A Notes as of the Series Transfer Date.....	\$375,000,000.00
Required Overcollateralization Amount.....	<u>\$8,631,714.00</u>
Sub-Total.....	\$383,631,714.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	<u>\$383,631,777.00</u>
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$383,632,200.45
Total principal payments received on Receivables during Monthly Period.....	\$26,322,597.64
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$3,222,399.84
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$29,544,574.03</u>
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$383,631,777.00
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,135,526.57
Total Collections for Monthly Period.....	\$36,364,747.98
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$29,544,574.03
Amounts distributed during Monthly Period.....	<u>\$6,135,526.57</u>
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,820,173.95

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$3,222,399.84
Total Recoveries during Monthly Period.....	\$117,299.68
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$3,105,100.16
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$383,632,200.45
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.71%

	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.....	\$348,250,193.76	101,917	90.78%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$21,467,706.50	8,296	5.80%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,378,618.16	2,385	1.40%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$4,402,682.28	2,007	1.15%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$4,132,576.30	1,939	1.08%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$383,631,777.00	116,544		

		As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....		30.57%	≥ 27.0%	No
Weighted average term of Eligible Receivables.....	38.1		≤ 43 months	No
Weighted average ADS Score of Eligible Receivables.....	785		≥ 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.....	\$5,638,532.40	1.47%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$3,534,794.87	0.92%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,480,966.47	0.39%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vintage Score ≤ 520.....	\$3,722,360.61	0.97%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$75,507,508.69	19.68%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$1,640,082.00	0.43%	≤ 4.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$11,914,392.21	3.11%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$41,937,483.02	10.93%	≤ 20.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$147,196,383.97	38.37%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$15,251,143.58	3.98%	≤ 5.0%	No

Rapid Amortization Test

Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	9.71%		
Monthly Loss Percentage for previous Monthly Period.....	9.95%		
Monthly Loss Percentage for second previous Monthly Period.....	8.53%		
3-Month average Monthly Loss Percentage.....		Amount 9.40%	Rapid Amortization Threshold ≤ 13.0%
			Trigger? No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$383,631,777.00
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,820,173.95
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	<u>\$937,500.00</u>
(A) Total.....	\$391,389,450.95
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.....	<u>\$8,631,714.00</u>
(B) Total.....	\$383,631,714.00

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Yes	No	No
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		