

Oportun Issuance Trust 2021-C - Monthly Servicer Report

Payment Date	2/7/2022	
Monthly Period	Beginning Date	Ending Date
Interest Period	1/1/2022	1/30/2022
	1/10/2022	2/6/2022
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.....		\$377,033,000.00	\$59,233,000.00	\$48,734,000.00	\$15,000,000.00
Total principal payments made on Payment Date.....		\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....		\$377,033,000.00	\$59,233,000.00	\$48,734,000.00	\$15,000,000.00
		Class A Notes	Class B Notes	Class C Notes	Class D Notes
Total interest payments made on current Payment Date.....		\$684,943.28	\$131,793.43	\$146,608.12	\$69,625.00

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$26,193,838.89
Total Recoveries deposited into Collections Account during Monthly Period.....	\$0.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$13,203,179.60
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$192.05
Total Collections for Monthly Period.....	\$39,397,210.54
Total payments paid to Indenture Trustee on Payment Date.....	\$2,100.00
Total payments paid to Owner Trustee and Depositor Loan Trustee on Payment Date.....	\$0.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$7,500.00
Total payments paid to Servicer on Payment Date.....	\$2,131,312.38
Total payments paid to Class A Noteholders on Payment Date.....	\$684,943.28
Total payments paid to Class B Noteholders on Payment Date.....	\$131,793.43
Total payments paid to Class C Noteholders on Payment Date.....	\$146,608.12
Total payments paid to Class D Noteholders on Payment Date.....	\$69,625.00
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$27,754,089.58
Total payments paid to Certificateholders on current Payment Date.....	\$8,469,238.75
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$39,397,210.54
Outstanding principal amount of the Series 2021-C Notes as of the Series Transfer Date.....	\$500,000,000.00
Required Overcollateralization Amount.....	\$11,508,951.00
Sub-Total.....	\$511,508,951.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$511,512,578.56
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$511,514,972.07
Total principal payments received on Receivables during Monthly Period.....	\$26,193,838.89
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$1,562,644.20
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$27,754,089.58
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$511,512,578.56
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$12,670,967.44
Total Collections for Monthly Period.....	\$39,397,210.54
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$27,754,089.58
Amounts distributed during Monthly Period.....	\$12,670,967.44
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$11,643,120.96

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,562,644.20
Total Recoveries during Monthly Period.....	\$0.00
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$1,562,644.20
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$511,514,972.07
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	3.67%

	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.....	\$453,802,875.76	127,962	88.72%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$35,236,515.48	12,807	6.89%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$10,065,645.07	4,273	1.97%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$6,431,854.74	2,975	1.28%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$5,975,687.51	2,989	1.17%

Concentration Limits		Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....		\$511,512,578.56	151,006		
				As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....			30.41%		≥ 27.0%
Weighted average term of Eligible Receivables.....			35.7		≥ 46 months
Weighted average ADS Score of Eligible Receivables.....			779		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....			733		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....			636		≥ 600

	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.....	\$8,426,959.69	1.65%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$8,052,736.60	1.57%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,001,711.42	0.59%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,372,045.53	0.46%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$115,607,005.03	22.60%	≤ 35.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$3,595,690.63	0.70%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$21,681,697.96	4.24%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$70,649,190.55	13.81%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$205,878,717.04	40.25%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$22,633,115.38	4.42%	≤ 3.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans.....	\$19,113,340.92	3.74%	≤ 10.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan.....	\$0.00	0.00%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Interest Rate < 15%.....	\$0.00	0.00%	≤ 3.0%	No

Rapid Amortization Test				
Monthly Loss Percentage				
Monthly Loss Percentage for current Monthly Period.....	3.67%			
Monthly Loss Percentage for previous Monthly Period.....	0.35%			
Monthly Loss Percentage for second previous Monthly Period.....	0.22%			
		Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		1.41%	≤ 19.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$511,512,578.56
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$11,643,120.96
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$1,250,000.00
(A) Total.....	\$524,405,699.52
Class A Note balance as of Ending Date of Monthly Period.....	\$377,033,000.00
Class B Note balance as of Ending Date of Monthly Period.....	\$59,233,000.00
Class C Note balance as of Ending Date of Monthly Period.....	\$48,734,000.00
Class D Note balance as of Ending Date of Monthly Period.....	\$15,000,000.00
Required Overcollateralization Amount.....	\$11,508,951.00
(B) Total.....	\$511,508,951.00

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Yes	No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	