

Opportun Issuance Trust 2021-C - Monthly Servicer Report

Payment Date	12/8/2021	
Monthly Period	Beginning Date 10/29/2021	Ending Date 11/30/2021
Interest Period	10/28/2021	12/7/2021
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.....		\$936,089.15	\$180,117.68	\$200,364.43	\$95,154.17

Collections and Payment Summary	
Total principal collections deposited into Collections Account during Monthly Period.....	\$30,021,370.17
Total Recoveries deposited into Collections Account during Monthly Period.....	\$0.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$15,036,325.39
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$45,057,695.56
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.....	\$2,273,385.74
Total payments paid to Class A Noteholders on Payment Date.....	\$936,089.15
Total payments paid to Class B Noteholders on Payment Date.....	\$180,117.68
Total payments paid to Class C Noteholders on Payment Date.....	\$200,364.43
Total payments paid to Class D Noteholders on Payment Date.....	\$95,154.17
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$30,108,160.29
Total payments paid to Certificateholders on current Payment Date.....	\$11,254,824.10
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$45,057,695.56
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.....	\$511,514,031.65
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$511,514,792.50
Total principal payments received on Receivables during Monthly Period.....	\$30,021,370.17
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$95,768.11
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$30,119,377.44
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$511,514,031.65
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$45,057,695.56
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$30,108,160.29
Amounts distributed during Monthly Period.....	\$0.00
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$14,949,535.27

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$95,768.11
Total Recoveries during Monthly Period.....	\$0.00
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$95,768.11
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$511,514,792.50
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.22%

	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.....	\$472,726,957.44	132,768	92.42%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$29,588,105.95	11,275	5.78%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$8,030,118.29	3,858	1.57%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,159,770.99	590	0.23%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$9,078.99	3	0.00%

Concentration Limits		Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....		\$511,514,031.66	148,494		
				As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....			30.50%	≥ 27.0%	No
Weighted average term of Eligible Receivables.....			35.3	≥ 46 months	No
Weighted average ADS Score of Eligible Receivables.....			781	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....			734	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....			637	≥ 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.....	\$4,839,554.20	0.95%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$7,622,713.72	1.49%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,672,369.49	0.52%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,200,595.21	0.23%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$110,789,717.67	21.66%	≤ 35.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$4,086,696.32	0.80%	≤ 5.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$23,134,045.64	4.52%	≤ 10.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$73,571,995.88	14.38%	≤ 25.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$208,192,263.95	40.70%	≤ 65.0%	No	
Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$22,251,732.56	4.35%	≤ 3.0%	No	
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans.....	\$14,898,515.57	2.91%	≤ 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.....	0.22%			
Monthly Loss Percentage for previous Monthly Period.....	0.00%			
Monthly Loss Percentage for second previous Monthly Period.....	0.00%			
		Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		0.22%	≤ 19.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$511,514,031.65
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$14,949,535.27
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$1,250,000.00
(A) Total.....	\$527,713,566.92
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	