

Oportun Issuance Trust 2021-B - Monthly Servicer Report

Payment Date	6/8/2021	Ending Date	
Monthly Period	Beginning Date 5/10/2021	5/31/2021	
Interest Period	5/10/2021	6/7/2021	
Is PF Servicing the current Servicer?	Yes		
Is the transaction in the Revolving Period?	Yes		
Is the transaction in the Prefunding 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	\$340,153,000.00	\$71,611,000.00	\$52,430,000.00	\$35,806,000.00
Total principal payments made on Payment Date	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date	\$340,153,000.00	\$71,611,000.00	\$52,430,000.00	\$35,806,000.00
Total interest payments made on current Payment Date	\$402,797.84	\$113,065.81	\$154,158.76	\$156,044.54

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period	\$11,350,589.55
Total Recoveries deposited into Collections Account during Monthly Period	\$0.00
Total finance charges deposited into Collections Account during Monthly Period	\$4,884,696.57
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$0.00
Total Collections for Monthly Period	\$16,235,486.12
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	\$671,407.01
Total payments paid to Class A Noteholders on Payment Date	\$402,797.84
Total payments paid to Class B Noteholders on Payment Date	\$113,065.81
Total payments paid to Class C Noteholders on Payment Date	\$154,158.76
Total payments paid to Class D Noteholders on Payment Date	\$156,044.54
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$31,357,250.29
Total payments paid to Certificateholders on current Payment Date	\$3,369,635.29
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
Total Payments during Monthly Period and on Payment Date	\$36,233,959.55
Outstanding principal amount of the Series 2021-B 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	\$250,195,162.45
Minimum Collection Account Balance	\$261,313,788.55

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period	\$230,196,689.44
Total principal payments received on Receivables during Monthly Period	\$11,350,589.55
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$8,187.72
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	\$31,357,250.29
Gross Receivables Balance as of Ending Date of Monthly Period	\$250,195,162.45
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$261,312,261.98
Total Collections for Monthly Period	\$16,235,486.12
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$31,357,250.29
Amounts distributed during Monthly Period	\$0.00
Amount on Deposit in Collection Account as of Ending Date of Monthly Period	\$266,190,497.81

Amount	
Receivables that became Defaulted Receivables during Monthly Period	\$8,187.72
Total Recoveries during Monthly Period	\$0.00
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$8,187.72
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$230,196,689.44
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	0.04%

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	76,220	94.64%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	5,121	4.86%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	650	0.50%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	2	0.00%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	0	0.00%

Concentration Limits	Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Eligible Receivables Balance as of Ending Day of Monthly Period	\$250,195,162.46	81,993			
Weighted average fixed interest rate of Eligible Receivables		30.42%		≥ 27.0%	No
Weighted average term of Eligible Receivables		34.7		≤ 43 months	No
Weighted average ADS Score of Eligible Receivables		799		≥ 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)		647		≥ 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	\$1,191,603.45	0.48%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$1,355,418.36	0.54%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$1,221,857.96	0.49%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520	\$2,079,509.81	0.83%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$39,031,162.89	15.60%	≤ 35.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 900	\$4,487,490.20	1.79%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$13,085,588.05	5.23%	≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$33,867,195.29	13.54%	≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$101,893,207.41	40.73%	≤ 65.0%
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000	\$5,161,435.67	2.06%	≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans	\$4,974,010.49	1.99%	≤ 10.0%
Aggregate Outstanding Receivable Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan	\$0.00	0.00%	≤ 5.0%

Rapid Amortization Test		Rapid Amortization Threshold	Trigger?
Monthly Loss Percentage		≤ 19.0%	No
Monthly Loss Percentage for current Monthly Period	0.04%		
Monthly Loss Percentage for previous Monthly Period	0.00%		
Monthly Loss Percentage for second previous Monthly Period	0.00%		
3-Month average Monthly Loss Percentage	0.04%		

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$250,195,162.45
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$266,190,497.81
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	\$1,250,000.00
(A) Total	\$517,635,660.26
Class A Note balance as of Ending Date of Monthly Period	\$340,153,000.00
Class B Note balance as of Ending Date of Monthly Period	\$71,611,000.00
Class C Note balance as of Ending Date of Monthly Period	\$52,430,000.00
Class D Note balance as of Ending Date of Monthly Period	\$35,806,000.00
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	Trigger?	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		

Credit Risk Retention (FV Update)		
	Approximate Fair Value	Approximate Fair Value (as a % of Total Fair Value)
Class A Notes	\$340,116,474	46.3%
Class B Notes	\$71,580,412	9.7%
Class C Notes	\$52,429,822	7.1%
Class D Notes	\$35,799,594	4.9%
Certificates	\$234,472,992	31.9%
Total	\$734,411,296	100.00%

Interest Rates	
Class A Notes	1.47%
Class B Notes	1.96%
Class C Notes	3.65%
Class D Notes	5.41%