

Oportun Issuance Trust 2021-C - Monthly Servicer Report

Payment Date	11/8/2022	
Monthly Period	Beginning Date 10/1/2022	Ending Date 10/31/2022
Interest Period	10/10/2022	11/7/2022
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.....	\$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
Total interest payments made on current Payment Date.....	Class A Notes \$684,943.28	Class B Notes \$131,793.43	Class C Notes \$146,608.12	Class D Notes \$69,625.00

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$28,126,899.31
Total Recoveries deposited into Collections Account during Monthly Period.....	\$325,884.80
Total finance charges deposited into Collections Account during Monthly Period.....	\$12,536,239.25
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$13,518.68
Total Collections for Monthly Period.....	\$41,002,342.04
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.....	\$2,131,306.71
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.....	\$34,736,246.13
Total payments paid to Certificateholders on current Payment Date.....	\$3,092,219.38
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$41,002,342.04
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.....	\$511,517,056.73
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$511,513,609.75
Total principal payments received on Receivables during Monthly Period.....	\$28,126,899.31
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$6,635,088.42
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$34,765,434.71
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$511,517,056.73
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$7,164,018.65
Total Collections for Monthly Period.....	\$41,002,342.04
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$34,736,246.13
Amounts distributed during Monthly Period.....	\$7,164,018.65
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,266,095.91
Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$6,605,899.84
Total Recoveries during Monthly Period.....	\$325,884.80
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$6,280,215.04
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$511,513,609.75
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	14.73%

	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.....	\$446,135,445.22	109,058	87.22%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$37,872,751.28	11,719	7.40%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$11,524,857.58	4,057	2.25%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$8,291,581.42	2,994	1.62%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$7,692,421.23	2,949	1.50%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$511,517,056.73	130,777		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....	30.07%		≥ 27.0%	No
Weighted average term of Eligible Receivables.....	39.4		≤ 46 months	No
Weighted average ADS Score of Eligible Receivables.....	786		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	742		≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	646		≥ 600	No
			As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$7,339,881.17	1.43%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$4,215,567.53	0.82%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,302,145.81	0.45%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$4,216,336.31	0.82%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$101,273,569.66	19.80%	≤ 35.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$1,477,091.92	0.29%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$10,190,515.02	1.99%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$42,852,708.30	8.38%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$163,246,387.01	31.91%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$21,617,308.80	4.23%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans.....	\$28,560,982.47	5.58%	≤ 10.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan.....	\$18,113,772.53	3.54%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Interest Rate < 13%.....	\$267,195.59	0.05%	≤ 3.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	14.73%		
Monthly Loss Percentage for previous Monthly Period.....	11.86%		
Monthly Loss Percentage for second previous Monthly Period.....	11.23%		
3-Month average Monthly Loss Percentage.....	12.61%	Rapid Amortization Threshold ≤ 19.0%	Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$511,517,056.73		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,266,095.91		
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$1,250,000.00		
(A) Total.....	\$519,033,152.64		
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	Result	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?	No	Yes	No
Has a Servicer Default occurred?	No	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?	No	No	No

Allocation of Available Funds from Collection Account on Series Transfer Date

	Available Funds on Deposit as of the end of the Monthly Period			\$6,266,095.91
(i)	To the Indenture Trustee, the Indenture Trustee Fees.....		\$2,100.00	
	To the Owner Trustee and Depositor Loan Trustee.....		\$0.00	
	To the Back-Up Servicer, the Back-Up Servicer Fees.....		\$7,500.00	
	To the Successor Servicer, the Successor Fees and Expenses (if PF Servicing is not Servicer).....		\$0.00	
	Total for (i).....			\$9,600.00
(ii)	To the Servicer, if PF Servicing is the Servicer, the Servicing Fee for the Monthly Period.....		\$2,131,306.71	
	To the Servicer, any previous Servicing Fee due but not paid on any previous Payment Date.....		\$0.00	
	Total for (ii).....			\$2,131,306.71
(iii)	To the Payment Account, Class A Monthly Interest for current Interest Period.....		\$684,943.28	
	To the Payment Account, Class A Deficiency Amount.....		\$0.00	
	To the Payment Account, Class A Additional Interest.....		\$0.00	
	Total for (iii), the Class A Required Interest Distribution.....			\$684,943.28
(iv)	To the Payment Account, Class B Monthly Interest for current Interest Period.....		\$131,793.43	
	To the Payment Account, Class B Deficiency Amount.....		\$0.00	
	To the Payment Account, Class B Additional Interest.....		\$0.00	
	Total for (iv), the Class B Required Interest Distribution.....			\$131,793.43
(v)	To the Payment Account, Class C Monthly Interest for current Interest Period.....		\$146,608.12	
	To the Payment Account, Class C Deficiency Amount.....		\$0.00	
	To the Payment Account, Class C Additional Interest.....		\$0.00	
	Total for (v), the Class C Required Interest Distribution.....			\$146,608.12
(vi)	To the Payment Account, Class D Monthly Interest for current Interest Period.....		\$69,625.00	
	To the Payment Account, Class D Deficiency Amount.....		\$0.00	
	To the Payment Account, Class D Additional Interest.....		\$0.00	
	Total for (vi), the Class D Required Interest Distribution.....			\$69,625.00
(vii)	During an Amortization Period, To the Payment Account, the excess of (a) over (b):			
(a)	Outstanding principal amount of the Series 2021-C Notes over.....			N/A
(b)	Outstanding Receivables Balance of all Eligible Receivables Balance as of the Ending Date of the Monthly Period less.....		N/A	
	Required Overcollateralization Amount.....		N/A	
	Total for (vii), the Required Principal Distribution.....			N/A
(viii)	(a) Remaining Available Funds.....	\$3,092,219.38		
	(b) Minimum Collection Account Balance.....	\$0.00		
	(x): (a) less (b).....		\$3,092,219.38	
	Unreimbursed fees, expenses and indemnity amounts, payable to:			
	To the Trustee.....	\$0.00		
	To the Back-Up Servicer.....	\$0.00		
	To the Successor Servicer.....	\$0.00		
	(y) Total unreimbursed fees, expenses and indemnity amounts.....		\$0.00	
	Total for (viii): Lesser of (x) and (y).....			\$0.00
(ix)	Remaining Available Funds.....	\$3,092,219.38		
	less lesser of (Minimum Collection Account Balance and amounts credited to the Reserve Account)	\$0.00		
	To the Payment Account, Total for (viii).....			\$3,092,219.38

Allocation of Amounts on Deposit in the Payment Account on the Payment Date

	Available Funds on deposit in the Payment Account on the Payment Date	\$4,125,189.20
(i)	To the Class A Noteholders, the Class A Required Interest Distribution.....	\$684,943.28
(ii)	To the Class B Noteholders, the Class B Required Interest Distribution.....	\$131,793.43
(iii)	To the Class C Noteholders, the Class C Required Interest Distribution.....	\$146,608.12
(iii)	To the Class D Noteholders, the Class D Required Interest Distribution.....	\$69,625.00
(iv)	If during the Amortization Period,	
	To the Class A Noteholders, the pro rata proportion of Required Principal Distribution payable to the Class A Noteholders.....	\$0.00
	To the Class B Noteholders, the pro rata proportion of Required Principal Distribution payable to the Class B Noteholders.....	\$0.00
	To the Class C Noteholders, the pro rata proportion of Required Principal Distribution payable to the Class C Noteholders.....	\$0.00
	To the Class D Noteholders, the pro rata proportion of Required Principal Distribution payable to the Class D Noteholders.....	\$0.00
	If a Rapid Amortization Event has occurred:	
	First, to the Class A Noteholders, the lesser of all remaining amounts and the outstanding principal balance of the Class A Notes.....	\$0.00
	Second, to the Class B Noteholders, the lesser of all remaining amounts and the outstanding principal balance of the Class B Notes.....	\$0.00
	Third, to the Class C Noteholders, the lesser of all remaining amounts and the outstanding principal balance of the Class C Notes.....	\$0.00
	Third, to the Class D Noteholders, the lesser of all remaining amounts and the outstanding principal balance of the Class D Notes.....	\$0.00
(v)	To the Series 2021-C Noteholders, any other amounts (excluding outstanding principal amount of the 2021-C Notes) payable pursuant to the Transaction Documents.....	\$0.00
(vi)	To the Certificateholders, any remaining amounts.....	\$3,092,219.38