

Oportun Issuance Trust 2021-C - Monthly Servicer Report

Payment Date	5/9/2022	
Monthly Period	Beginning Date 4/1/2022	Ending Date 4/29/2022
Interest Period	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.....		\$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.....	\$29,700,293.51
Total Recoveries deposited into Collections Account during Monthly Period.....	\$70,824.20
Total finance charges deposited into Collections Account during Monthly Period.....	\$13,044,943.48
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$540.01
Total Collections for Monthly Period.....	\$42,816,601.20
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.....	\$2,131,325.35
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.....	\$34,895,984.35
Total payments paid to Certificateholders on current Payment Date.....	\$4,746,721.67
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$42,816,601.20
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.....	\$511,512,975.41
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$511,518,084.58
Total principal payments received on Receivables during Monthly Period.....	\$29,700,293.51
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$5,200,800.01
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$34,895,984.35
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$511,512,975.41
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,967,220.76
Total Collections for Monthly Period.....	\$42,816,601.20
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$34,895,984.35
Amounts distributed during Monthly Period.....	\$6,967,220.76
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,920,616.85

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$5,200,800.01
Total Recoveries during Monthly Period.....	\$70,824.20
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$5,129,975.81
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$511,518,084.58
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	12.03%

	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.....	\$460,517,664.56	126,552	90.03%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$30,894,958.01	11,187	6.04%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$8,135,550.05	3,321	1.59%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$6,303,235.48	2,670	1.23%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$5,661,567.31	2,545	1.11%

Concentration Limits		Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....		\$511,512,975.41	146,275		
				As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....			30.35%		≥ 27.0%
Weighted average term of Eligible Receivables.....			36.5		≤ 46 months
Weighted average ADS Score of Eligible Receivables.....			778		≥ 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
				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.....	\$7,580,265.98	1.48%			≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$7,347,823.09	1.44%			≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$3,053,983.58	0.60%			≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$3,892,636.47	0.76%			≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$117,512,442.76	22.97%			≤ 35.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$2,284,381.35	0.45%			≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$16,444,494.81	3.21%			≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$61,087,509.91	11.94%			≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$195,623,353.20	38.24%			≤ 65.0%
Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$20,948,435.45	4.10%			≤ 3.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans.....	\$25,280,195.30	4.94%			≤ 10.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan.....	\$4,927,376.95	0.96%			≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Interest Rate < 15%.....	\$170,951.40	0.03%			≤ 3.0%

Rapid Amortization Test				
Monthly Loss Percentage				
Monthly Loss Percentage for current Monthly Period.....	12.03%			
Monthly Loss Percentage for previous Monthly Period.....	12.39%			
Monthly Loss Percentage for second previous Monthly Period.....	12.03%			
		Amount	Rapid Amortization Threshold	Trigger?
3-Month average Monthly Loss Percentage.....		12.15%	≤ 19.0%	No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$511,512,975.41
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,920,616.85
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$1,250,000.00
(A) Total.....	\$520,683,592.26
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	