

Opportun Issuance Trust 2021-C - Monthly Servicer Report

Payment Date	9/8/2022	
Monthly Period	Beginning Date 8/1/2022	Ending Date 8/31/2022
Interest Period	8/8/2022	9/7/2022
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
	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.....	\$27,474,255.90
Total Recoveries deposited into Collections Account during Monthly Period.....	\$562,622.77
Total finance charges deposited into Collections Account during Monthly Period.....	\$12,228,965.54
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$9,084.45
Total Collections for Monthly Period.....	\$40,274,928.66
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.....	\$2,131,313.19
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.....	\$32,823,035.73
Total payments paid to Certificateholders on current Payment Date.....	\$4,278,009.91
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$40,274,928.66
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.....	\$511,512,873.75
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$511,515,164.60
Total principal payments received on Receivables during Monthly Period.....	\$27,474,255.90
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$5,351,070.69
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$32,823,035.73
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$511,512,873.75
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$7,247,403.83
Total Collections for Monthly Period.....	\$40,274,928.66
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$32,823,035.73
Amounts distributed during Monthly Period.....	\$7,247,403.83
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,451,892.93

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$5,351,070.69
Total Recoveries during Monthly Period.....	\$562,622.77
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$4,788,447.92
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$511,515,164.60
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.23%

	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.....	\$448,076,482.40	114,689	87.60%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$37,064,259.83	12,030	7.25%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$11,410,807.53	4,282	2.23%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$8,631,863.63	3,379	1.69%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$6,325,733.32	2,687	1.24%

Concentration Limits	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$511,508,146.71	137,067		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.18%		≥ 27.0%
Weighted average term of Eligible Receivables.....		38.2		≥ 46 months
Weighted average ADS Score of Eligible Receivables.....		781		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		739		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		643		≥ 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.....	\$7,561,092.69	1.48%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$5,306,829.90	1.04%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,601,646.01	0.51%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$4,369,128.55	0.85%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$112,638,408.23	22.02%	≤ 35.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$1,636,020.36	0.32%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$12,110,447.71	2.37%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$48,998,660.16	9.58%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$175,375,800.34	34.29%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$24,232,314.66	4.74%	≤ 3.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans.....	\$27,934,811.56	5.46%	≤ 10.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan.....	\$16,396,993.02	3.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Interest Rate < 15%.....	\$345,500.32	0.07%	≤ 3.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	11.23%		
Monthly Loss Percentage for previous Monthly Period.....	13.16%		
Monthly Loss Percentage for second previous Monthly Period.....	9.30%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		11.23%	≤ 19.0%
			Trigger?
			No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$511,512,873.75
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,451,892.93
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$1,250,000.00
(A) Total.....	\$520,214,766.67
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	