

Opportun Issuance Trust 2021-C - Monthly Servicer Report

| | | |
|---|-----------------------------------|---------------------------------|
| Payment Date | 3/7/2022 | |
| Monthly Period | Beginning Date 2/1/2022 | Ending Date 2/27/2022 |
| Interest Period | 2/8/2022 | 3/6/2022 |
| 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..... | \$26,497,611.91 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$11,691.67 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$12,079,980.63 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$180.18 |
| Total Collections for Monthly Period..... | \$38,589,464.39 |
| 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..... | \$2,131,302.41 |
| 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..... | \$31,638,068.46 |
| Total payments paid to Certificateholders on current Payment Date..... | \$3,777,523.69 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$38,589,464.39 |
| 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..... | \$511,514,652.60 |
| Minimum Collection Account Balance..... | \$0.00 |

Collateral Summary

| | |
|---|-------------------------|
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$511,512,578.56 |
| Total principal payments received on Receivables during Monthly Period..... | \$26,497,611.91 |
| Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period..... | \$5,138,382.51 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$31,638,068.46 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$511,514,652.60 |
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$11,643,120.96 |
| Total Collections for Monthly Period..... | \$38,589,464.39 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables..... | \$31,638,068.46 |
| Amounts distributed during Monthly Period..... | \$11,643,120.96 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$6,951,395.93 |

| | Amount |
|--|------------------|
| Receivables that became Defaulted Receivables during Monthly Period..... | \$5,138,382.51 |
| Total Recoveries during Monthly Period..... | \$11,691.67 |
| Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period..... | \$5,126,690.84 |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$511,512,578.56 |
| 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..... | \$452,618,676.86 | 127,672 | 88.49% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$37,001,887.00 | 12,952 | 7.23% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$9,535,405.52 | 4,074 | 1.86% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$6,983,272.81 | 2,934 | 1.35% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$5,475,410.42 | 2,639 | 1.07% |

Concentration Limits

| | Amount | Number | | |
|---|------------------|---------|--|---------------------|
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | \$511,514,652.60 | 150,271 | | |
| | | | As of Ending Date of Monthly Period | Concentration Limit |
| Weighted average fixed interest rate of Eligible Receivables..... | | 30.39% | | ≥ 27.0% |
| Weighted average term of Eligible Receivables..... | | 36.0 | | ≥ 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)..... | | 635 | | ≥ 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..... | \$8,009,032.98 | 1.57% | | ≤ 5.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560..... | \$7,981,254.60 | 1.56% | | ≤ 5.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500..... | \$3,132,478.94 | 0.61% | | ≤ 5.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520..... | \$2,996,924.95 | 0.59% | | ≤ 5.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal..... | \$117,377,175.97 | 22.95% | | ≤ 35.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800..... | \$3,118,310.05 | 0.61% | | ≤ 5.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600..... | \$20,147,522.18 | 3.94% | | ≤ 10.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000..... | \$68,033,518.09 | 13.30% | | ≤ 25.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000..... | \$202,976,337.77 | 39.68% | | ≤ 65.0% |
| Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000..... | \$21,455,182.37 | 4.19% | | ≤ 3.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans..... | \$22,469,012.45 | 4.39% | | ≤ 10.0% |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan..... | \$22,678.99 | 0.04% | | ≤ 5.0% |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with an Interest Rate < 15%..... | \$536.41 | 0.00% | | ≤ 3.0% |

Rapid Amortization Test

| Monthly Loss Percentage | | Amount | Rapid Amortization Threshold | Trigger? |
|---|--------|--------|---------------------------------|----------|
| Monthly Loss Percentage for current Monthly Period..... | 12.03% | | ≤ 19.0% | No |
| Monthly Loss Percentage for previous Monthly Period..... | 3.67% | | | |
| Monthly Loss Percentage for second previous Monthly Period..... | 0.35% | | | |
| 3-Month average Monthly Loss Percentage..... | | 5.35% | | |

Overcollateralization Test

| | |
|---|-------------------------|
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$511,514,652.60 |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$6,951,395.93 |
| Amount on deposit in Reserve Account as of Ending Date of Monthly Period..... | \$1,250,000.00 |
| (A) Total..... | \$519,716,048.53 |
| 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 | |