

**Oportun Issuance Trust 2021-C - Monthly Servicer Report**

Payment Date	10/11/2022	<b>Ending Date</b>
Monthly Period	<b>Beginning Date</b>	9/30/2022
Interest Period	9/1/2022	9/8/2022
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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.....	<b>\$377,033,000.00</b>	<b>\$59,233,000.00</b>	<b>\$48,734,000.00</b>	<b>\$15,000,000.00</b>
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

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$27,250,853.86
Total Recoveries deposited into Collections Account during Monthly Period.....	\$526,505.41
Total finance charges deposited into Collections Account during Monthly Period.....	\$12,211,183.96
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$11,107.82
<b>Total Collections for Monthly Period.....</b>	<b>\$39,999,651.05</b>
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.....	\$2,131,303.64
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.....	\$32,835,632.40
Total payments paid to Certificateholders on current Payment Date.....	\$3,990,145.18
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$39,999,651.05</b>
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.....	<u>\$511,513,609.75</u>
Minimum Collection Account Balance.....	\$0.00

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$511,512,873.75
Total principal payments received on Receivables during Monthly Period.....	\$27,250,853.86
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$5,738,438.78
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	<u>\$32,990,028.64</u>
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$511,513,609.75</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$7,451,892.93
Total Collections for Monthly Period.....	\$39,999,651.05
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$32,835,632.40
Amounts distributed during Monthly Period.....	<u>\$7,451,892.93</u>
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$7,164,018.65</b>

<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$5,584,042.54 <sup>(1)</sup>
Total Recoveries during Monthly Period.....	<u>\$526,505.41</u>
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$5,057,537.13 <sup>(1)</sup>
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$511,512,873.75
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.86% <sup>(1)</sup>

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$450,903,238.43	112,724	88.15%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$33,899,774.16	10,878	6.63%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$10,583,658.51	3,795	2.07%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$8,663,074.99	3,273	1.69%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$7,457,182.05	3,041	1.46%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$511,506,928.14	133,711		
		<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....		30.13%	≥ 27.0%	No
Weighted average term of Eligible Receivables.....		38.8	≤ 46 months	No
Weighted average ADS Score of Eligible Receivables.....		794	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		740	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		645	≥ 600	No

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Adequate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$7,517,794.79	1.47%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$4,785,443.29	0.94%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,449,076.60	0.48%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$4,253,810.09	0.83%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$106,962,626.90	20.91%	≤ 35.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$1,531,543.38	0.30%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$1,038,924.09	0.20%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$45,644,625.59	8.92%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$188,830,965.13	36.91%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$22,976,262.81	4.49%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans.....	\$28,170,694.87	5.51%	≤ 10.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan.....	\$17,010,028.69	3.33%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Interest Rate < 15%.....	\$295,068.56	0.06%	≤ 3.0%	No

<b>Rapid Amortization Test</b>				
<b>Monthly Loss Percentage</b>				
Monthly Loss Percentage for current Monthly Period.....	11.86%	<sup>(1)</sup>		
Monthly Loss Percentage for previous Monthly Period.....	11.23%	<sup>(1)</sup>		
Monthly Loss Percentage for second previous Monthly Period.....	13.16%	<sup>(1)</sup>		
			<b>Rapid Amortization Threshold</b>	<b>Trigger?</b>
3-Month average Monthly Loss Percentage.....		12.00%	≤ 19.0%	No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$511,513,609.75		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,164,018.65		
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	<u>\$1,250,000.00</u>		
<b>(A) Total.....</b>	<b>\$519,927,628.40</b>		
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.....	<u>\$11,508,951.00</u>		
<b>(B) Total.....</b>	<b>\$511,508,951.00</b>		

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Result	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	Yes	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	

(1) For each Monthly Period prior to the September 2022 Monthly Period, Receivables that were repurchased during such Monthly Period due to a determination that such Receivables were originated under circumstances involving fraud ("Repurchased Fraud Receivables") were included in the amount of "Receivables that became Defaulted Receivables during Monthly Period" (such methodology, the "Prior Methodology"). However, because such receivables were repurchased during each such Monthly Period by Oportun, Inc. as required by the transaction documents, the Servicer has determined that, in accordance with the transaction documents, Repurchased Fraud Receivables should not be included in the amount of "Receivables that became Defaulted Receivables during Monthly Period" (such methodology, the "Revised Methodology"). The footnoted figures reflect the Revised Methodology, which will be used going forward. For comparison purposes, Appendix A presents the Monthly Loss Percentage and 3-Month average Monthly Loss Percentage for all Monthly Periods up to and including the September 2022 Monthly Period, calculated using both the Prior Methodology and the Revised Methodology.

**Appendix A**

<b>Monthly Loss %</b>		11/30/2021	12/31/2021	1/31/2022	2/28/2022	3/31/2022	4/30/2022	5/31/2022	6/30/2022	7/31/2022	8/31/2022	9/30/2022
2021-C	Prior Methodology	0.22%	0.35%	3.67%	12.03%	12.39%	12.03%	12.03%	9.30%	13.16%	11.23%	12.23%
2021-C	Revised Methodology	0.22%	0.35%	3.67%	12.03%	12.39%	12.03%	12.03%	9.10%	13.16%	11.23%	11.86%
<b>3-Monthly Loss %</b>												
2021-C	Prior Methodology			1.41%	5.35%	9.36%	12.15%	12.15%	11.12%	11.50%	11.23%	12.21%
2021-C	Revised Methodology			1.41%	5.35%	9.36%	12.15%	12.15%	11.06%	11.43%	11.16%	12.08%