

Opportun Issuance Trust 2021-C - Monthly Servicer Report

Payment Date	6/7/2022	
Monthly Period	Beginning Date 5/1/2022	Ending Date 5/30/2022
Interest Period	5/9/2022	6/6/2022
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.....	\$28,492,824.33
Total Recoveries deposited into Collections Account during Monthly Period.....	\$60,355.01
Total finance charges deposited into Collections Account during Monthly Period.....	\$12,379,686.69
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$1,199.63
Total Collections for Monthly Period.....	\$40,934,065.66
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.....	\$2,131,304.06
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.....	\$33,682,613.38
Total payments paid to Certificateholders on current Payment Date.....	\$4,077,578.39
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$40,934,065.66
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.....	\$511,513,586.66
Minimum Collection Account Balance.....	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$511,512,975.41
Total principal payments received on Receivables during Monthly Period.....	\$28,492,824.33
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$5,189,177.80
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$33,682,613.38
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$511,513,586.66
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$7,920,616.85
Total Collections for Monthly Period.....	\$40,934,065.66
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$33,682,613.38
Amounts distributed during Monthly Period.....	\$7,920,616.85
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,251,452.28

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$5,189,177.80
Total Recoveries during Monthly Period.....	\$60,355.01
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$9,202,686.43
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$511,512,975.41
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.....	\$455,044,604.66	123,029	88.96%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$35,199,288.85	12,097	6.88%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$9,202,686.43	3,875	1.80%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$6,513,488.95	2,823	1.27%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$5,552,061.11	2,453	1.09%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$511,512,130.00	144,277		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		30.31%		≥ 27.0%
Weighted average term of Eligible Receivables.....		36.8		≥ 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).....		734		≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		638		≥ 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.....	\$7,464,001.82	1.46%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$6,894,716.31	1.35%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,963,984.76	0.58%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$4,086,206.54	0.80%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$117,988,693.88	23.07%		≤ 35.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$2,034,633.74	0.40%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$15,270,831.53	2.99%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$58,122,244.01	11.36%		≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$190,883,931.06	37.32%		≤ 65.0%
Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$22,607,501.37	4.42%		≤ 3.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans.....	\$25,632,540.80	5.01%		≤ 10.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan.....	\$8,633,697.07	1.69%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Interest Rate < 15%.....	\$269,024.33	0.05%		≤ 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.....	12.03%			
Monthly Loss Percentage for second previous Monthly Period.....	12.39%			
3-Month average Monthly Loss Percentage.....		12.15%		

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$511,513,586.66
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,251,452.28
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$1,250,000.00
(A) Total.....	\$520,015,038.94
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	