

Opportun Issuance Trust 2021-B - Monthly Servicer Report

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| Payment Date | 11/8/2021 | |
| Monthly Period | Beginning Date | Ending Date |
| Interest Period | 10/12/2021 | 10/31/2021 |
| | 10/8/2021 | 11/7/2021 |
| Is PF Servicing the current Servicer? | Yes | |
| Is the transaction in the Revolving Period? | Yes | |
| Is the transaction in the Prefunding Period? | Yes | |

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| Note Summary | | | | |
| Outstanding balance as of Ending Date of Monthly Period..... | Class A Notes | Class B Notes | Class C Notes | Class D Notes |
| Total principal payments made on Payment Date..... | \$340,153,000.00 | \$71,611,000.00 | \$52,430,000.00 | \$35,806,000.00 |
| Outstanding Balance following Payment Date..... | \$340,153,000.00 | \$71,611,000.00 | \$52,430,000.00 | \$35,806,000.00 |

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| Total interest payments made on current Payment Date..... | Class A Notes | Class B Notes | Class C Notes | Class D Notes |
| | \$416,687.43 | \$116,964.63 | \$159,474.58 | \$161,425.38 |

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| Collections and Payment Summary | |
| Total principal Collections deposited into Collections Account during Monthly Period..... | \$31,518,073.68 |
| Total Recoveries deposited into Collections Account during Monthly Period..... | \$3,409.20 |
| Total finance charges deposited into Collections Account during Monthly Period..... | \$13,370,279.50 |
| Total any other amounts due to the Trust deposited into Collections Account during Monthly Period..... | \$171.31 |
| Total Collections for Monthly Period..... | \$44,891,933.69 |

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| 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..... | \$2,131,291.47 |
| Total payments paid to Class A Noteholders on Payment Date..... | \$416,687.43 |
| Total payments paid to Class B Noteholders on Payment Date..... | \$116,964.63 |
| Total payments paid to Class C Noteholders on Payment Date..... | \$159,474.58 |
| Total payments paid to Class D Noteholders on Payment Date..... | \$161,425.38 |
| Total payments paid to issuer to acquire Subsequently Purchased Receivables..... | \$34,578,456.50 |
| Total payments paid to Certificateholders on current Payment Date..... | \$7,318,033.70 |
| Amounts withheld in Collection Account to maintain Collateral requirements..... | \$0.00 |
| Total Payments during Monthly Period and on Payment Date..... | \$44,891,933.70 |

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| Outstanding principal amount of the Series 2021-B 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..... | \$511,510,146.62 |
| Minimum Collection Account Balance..... | \$0.00 |

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| Collateral Summary | |
| Gross Receivables Balance as of Beginning Date of Monthly Period..... | \$511,509,953.27 |
| Total principal payments received on Receivables during Monthly Period..... | \$31,518,073.68 |
| Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period..... | \$3,060,189.46 |
| Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period..... | \$34,578,456.50 |
| Gross Receivables Balance as of Ending Date of Monthly Period..... | \$511,510,146.62 |
| Available funds on deposit in Collection Account as of beginning of Monthly Period..... | \$11,110,268.50 |
| Total Collections for Monthly Period..... | \$44,891,933.69 |
| Total payments paid to Issuer to acquire Subsequently Purchased Receivables..... | \$34,578,456.50 |
| Amounts distributed during Monthly Period..... | \$11,110,268.49 |
| Amount on Deposit in Collection Account as of Ending Date of Monthly Period..... | \$10,313,477.20 |

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| Receivables that became Defaulted Receivables during Monthly Period..... | Amount | |
| Total Recoveries during Monthly Period..... | \$3,060,189.46 | |
| Receivables that became Defaulted Receivables during Monthly Period..... | \$3,409.20 | |
| Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period..... | \$3,056,780.26 | |
| Eligible Receivable outstanding balance as of Beginning Date of Monthly Period..... | \$511,509,953.27 | |
| As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12..... | 7.17% | |

| | 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..... | \$464,553,661.11 | 142,960 | 90.82% |
| Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period..... | \$30,471,804.22 | 12,361 | 5.96% |
| Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period..... | \$7,604,257.63 | 3,894 | 1.49% |
| Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period..... | \$5,017,566.42 | 2,558 | 0.98% |
| Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period..... | \$3,862,857.24 | 2,200 | 0.76% |

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| Concentration Limits | | | |
| Eligible Receivables Balance as of Ending Day of Monthly Period..... | Amount | Number | |
| | \$511,510,146.62 | 163,973 | |

| | As of Ending Date of Monthly Period | Concentration Limit | Concentration Limit Breached? |
|--|--|---------------------|----------------------------------|
| Weighted average fixed interest rate of Eligible Receivables..... | 30.52% | ≥ 27.0% | No |
| Weighted average term of Eligible Receivables..... | 35.7 | ≤ 43 months | No |
| Weighted average ADS Score of Eligible Receivables..... | 790 | ≥ 700 | No |
| Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)..... | 739 | ≥ 640 | No |
| Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)..... | 646 | ≥ 600 | No |

| | 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..... | \$7,656,555.62 | 1.50% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560..... | \$6,683,391.75 | 1.31% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500..... | \$2,355,587.81 | 0.46% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520..... | \$5,777,209.01 | 1.13% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewed..... | \$96,803,702.70 | 18.93% | ≤ 35.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800..... | \$5,252,278.74 | 1.03% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600..... | \$22,314,564.75 | 4.36% | ≤ 10.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000..... | \$67,490,288.29 | 13.19% | ≤ 25.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000..... | \$199,693,162.62 | 39.04% | ≤ 65.0% | No |
| Aggregate Outstanding Receivable Balance of Non-Renewed Eligible Receivables with Original Balance > 6,000..... | \$18,603,811.50 | 3.64% | ≤ 5.0% | No |
| Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans..... | \$15,559,843.26 | 3.04% | ≤ 10.0% | No |
| Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan..... | \$0.00 | 0.00% | ≤ 5.0% | No |

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| Rapid Amortization Test | | | |
| <i>Monthly Loss Percentage</i> | | | |
| Monthly Loss Percentage for current Monthly Period..... | 7.17% | | |
| Monthly Loss Percentage for previous Monthly Period..... | 3.57% | | |
| Monthly Loss Percentage for second previous Monthly Period..... | 1.78% | | |
| 3-Month average Monthly Loss Percentage..... | Amount | Rapid Amortization Threshold | Trigger? |
| | 4.17% | ≤ 19.0% | No |

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| Overcollateralization Test | | | |
| Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period..... | \$511,510,146.62 | | |
| Amount on deposit in Collection Account as of Ending Date of Monthly Period..... | \$10,313,477.20 | | |
| Amount on deposit in Reserve Account as of Ending Date of Monthly Period..... | \$1,250,000.00 | | |
| (A) Total..... | \$523,073,623.82 | | |
| Class A Note balance as of Ending Date of Monthly Period..... | \$340,153,000.00 | | |
| Class B Note balance as of Ending Date of Monthly Period..... | \$71,611,000.00 | | |
| Class C Note balance as of Ending Date of Monthly Period..... | \$52,430,000.00 | | |
| Class D Note balance as of Ending Date of Monthly Period..... | \$35,806,000.00 | | |
| Required Overcollateralization Amount..... | \$11,508,951.00 | | |
| (B) Total..... | \$511,508,951.00 | | |

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| 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 | No |