

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

Payment Date	8/8/2022	Ending Date	7/31/2022
Monthly Period	Beginning Date 7/1/2022	Ending Date	7/31/2022
Interest Period	7/8/2022	8/7/2022	
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	<u>\$377,033,000.00</u>	<u>\$59,233,000.00</u>	<u>\$48,734,000.00</u>	<u>\$15,000,000.00</u>
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	\$27,161,053.66
Total Recoveries deposited into Collections Account during Monthly Period	\$53,450.31
Total finance charges deposited into Collections Account during Monthly Period	\$12,850,557.63
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period	\$5,715.31
<b>Total Collections for Monthly Period</b>	<u>\$40,070,776.91</u>
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	\$2,131,322.57
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	\$32,823,373.08
Total payments paid to Certificateholders on current Payment Date	\$4,073,511.43
Amounts withheld in Collection Account to maintain Collateral requirements	\$0.00
<b>Total Payments during Monthly Period and on Payment Date</b>	<u>\$40,070,776.91</u>
Outstanding principal amount of the Series 2021-C Notes as of the Series Transfer Date	\$500,000,000.00
Required Overcollateralization Amount	<u>\$11,508,951.00</u>
Sub-Total	\$511,508,951.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period	<u>\$511,515,164.60</u>
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period	\$511,517,416.54
Total principal payments received during Monthly Period	\$27,161,053.66
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period	\$5,664,571.36
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period	<u>\$32,823,373.08</u>
<b>Gross Receivables Balance as of Ending Date of Monthly Period</b>	<u>\$511,515,164.60</u>
Available funds on deposit in Collection Account as of beginning of Monthly Period	\$8,230,886.87
Total Collections for Monthly Period	\$40,070,776.91
Total payments paid to Issuer to acquire Subsequently Purchased Receivables	\$32,823,373.08
Amounts distributed during Monthly Period	<u>\$8,230,886.87</u>
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period</b>	<u>\$7,247,403.83</u>

	<b>Amount</b>		
Receivables that became Defaulted Receivables during Monthly Period	\$5,664,571.36		
Total Recoveries during Monthly Period	\$53,450.31		
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period	\$5,611,121.05		
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period	\$511,517,416.54		
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12	13.16%		
	<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	\$447,235,290.59	116,785	87.43%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period	\$40,160,362.27	13,197	7.85%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period	\$11,107,654.89	4,282	2.17%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period	\$7,145,122.01	2,956	1.40%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period	\$5,866,734.84	2,567	1.15%

<b>Concentration Limits</b>				
Eligible Receivables Balance as of Ending Day of Monthly Period	\$511,515,164.60	139,787		
		<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		30.22%	≥ 27.0%	No
Weighted average term of Eligible Receivables		37.7	≤ 46 months	No
Weighted average ADS Score of Eligible Receivables		780	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score)		737	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score)		642	≥ 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>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables	\$7,505,953.65	1.47%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560	\$5,871,104.20	1.15%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500	\$2,754,899.19	0.54%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520	\$4,300,068.98	0.84%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal	\$115,957,222.83	22.67%	≤ 35.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800	\$1,714,437.61	0.34%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600	\$13,080,913.06	2.56%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000	\$51,785,331.79	10.12%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000	\$179,878,832.37	35.17%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Unsecured Non-Renewal Eligible Receivables with Original Balance > 6,000	\$25,371,906.29	4.96%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans	\$26,777,521.07	5.23%	≤ 10.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables subject to Temporary Reduction in Payment Plan	\$14,112,971.37	2.76%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Interest Rate < 15%	\$360,850.15	0.07%	≤ 3.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period	13.16%		
Monthly Loss Percentage for previous Monthly Period	9.30%		
Monthly Loss Percentage for second previous Monthly Period	12.03%		
3-Month average Monthly Loss Percentage		<b>Amount</b> 11.50%	<b>Rapid Amortization Threshold</b> ≤ 19.0%
			<b>Trigger?</b> No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period	\$511,515,164.60		
Amount on deposit in Collection Account as of Ending Date of Monthly Period	\$7,247,403.83		
Amount on deposit in Reserve Account as of Ending Date of Monthly Period	<u>\$1,250,000.00</u>		
<b>(A) Total</b>	<u>\$520,012,568.43</u>		
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>	<u>\$511,508,951.00</u>		

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