

**Opportun Issuance Trust 2021-B - Monthly Servicer Report**

Payment Date	2/8/2022	
Monthly Period	<b>Beginning Date</b> 1/1/2022	<b>Ending Date</b> 1/31/2022
Interest Period	1/10/2022	2/7/2022
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	
Is the transaction in the Prefunding Period?	Yes	

<b>Note Summary</b>				
Outstanding balance as of Ending Date of Monthly Period.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
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.....	\$0.00	\$0.00	\$0.00	\$0.00
	<b>\$340,153,000.00</b>	<b>\$71,611,000.00</b>	<b>\$52,430,000.00</b>	<b>\$35,806,000.00</b>

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

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$30,470,617.31
Total Recoveries deposited into Collections Account during Monthly Period.....	\$41,439.48
Total finance charges deposited into Collections Account during Monthly Period.....	\$13,282,296.12
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$169.17
<b>Total Collections for Monthly Period.....</b>	<b>\$43,794,522.08</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.....	\$2,131,341.77
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.....	\$35,575,554.36
Total payments paid to Certificateholders on current Payment Date.....	\$5,223,473.94
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$43,794,522.08</b>

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.....	\$511,512,927.98
<b>Minimum Collection Account Balance.....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$511,522,025.62
Total principal payments received on Receivables during Monthly Period.....	\$30,470,617.31
Aggregate Outstanding Balance of Receivables that became Defaulted or Ineligible Receivables during Monthly Period.....	\$5,114,034.70
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$35,575,554.36
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$511,512,927.98</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$8,402,043.85
Total Collections for Monthly Period.....	\$43,794,522.08
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$35,575,554.36
Amounts distributed during Monthly Period.....	\$8,402,043.85
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$8,218,967.73</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$5,114,034.70
Total Recoveries during Monthly Period.....	\$41,439.48
Receivables that became Defaulted Receivables during Monthly Period Less Recoveries during Monthly Period.....	\$5,072,595.22
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$511,522,025.62
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.90%

	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.....	\$455,827,374.24	134,751	89.11%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$34,512,864.85	13,052	6.73%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$9,607,047.16	4,375	1.88%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$6,509,011.37	3,104	1.27%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$5,056,630.36	2,660	0.99%

<b>Concentration Limits</b>		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$511,512,927.98	Number 157,942

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	30.48%	≥ 27.0%	No
Weighted average term of Eligible Receivables.....	36.2	< 43 months	No
Weighted average ADS Score of Eligible Receivables.....	786	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	738	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	645	≥ 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.....	\$8,958,518.90	1.75%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$6,971,261.00	1.36%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,575,435.48	0.50%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$6,359,969.74	1.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables not Renewal.....	\$103,000,704.15	20.14%	≤ 35.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 800.....	\$3,504,603.37	0.69%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 1,600.....	\$18,724,498.20	3.66%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 3,000.....	\$62,275,807.46	12.17%	≤ 25.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Original Balance ≤ 6,000.....	\$195,006,525.05	38.12%	≤ 65.0%	No
Aggregate Outstanding Receivable Balance of Non-Renewal Eligible Receivables with Original Balance > 6,000.....	\$23,452,315.46	4.58%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables related to Secured Personal Loans.....	\$18,872,926.49	3.69%	≤ 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

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.90%		
Monthly Loss Percentage for previous Monthly Period.....	10.26%		
Monthly Loss Percentage for second previous Monthly Period.....	8.38%		
		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
3-Month average Monthly Loss Percentage.....		10.18%	≤ 19.0%
			<b>Trigger?</b>
			No

<b>Overcollateralization Test</b>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$511,512,927.98
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$8,218,967.73
Amount on deposit in Reserve Account as of Ending Date of Monthly Period.....	\$1,250,000.00
<b>(A) Total.....</b>	<b>\$520,981,895.71</b>
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>(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?.....	<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?.....	Yes	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	