

CONN'S RECEIVABLES FUNDING 2022-A, LLC

Monthly Period Beginning:	10/01/2022
Monthly Period Ending:	10/31/2022
Previous Payment Date/Close Date:	10/17/2022
Payment Date:	11/15/2022
36360 Days:	30

I. OUTSTANDING RECEIVABLES BALANCE CALCULATION										
(1)	Beginning of period Outstanding Receivables Balance							(1)	\$510,685,215.11	
Monthly principal amounts										
(2)	Principal payments							(2)	\$17,858,340.93	
(3)	Outstanding Receivables that became Defaulted Receivables							(3)	\$7,671,642.74	
(4)	Reversal of Earned Finance Charges for Cash Option Receivables							(4)	\$2,268,429.42	
(5)	Repurchased Receivables (Rep. and Warranty Breaches)							(5)	\$0.00	
(6)	Total Change in Outstanding Receivables Balance							(6)	\$27,798,413.09	
(7)	End of period Outstanding Receivables Balance							(7)	\$482,886,802.02	
(8)	Pool Factor (End of period Outstanding Receivables Balance/ Cut-off Date Outstanding Receivables Balance)							(8)	81.60%	
II. NOTE BALANCE CALCULATION										
		Class A		Class B		Class C				
		\$	Note Factor	\$	Note Factor	\$	Note Factor			
(9)	Original Note Balance	(9)	\$275,600,000.00		\$132,090,000.00		\$63,090,000.00			
(10)	Beginning of period Note Balance	(10)	\$191,174,119.47	69.37%	\$132,090,000.00	100.00%	\$63,090,000.00	100.00%		
(11)	Principal Distribution Allocation	(11)	\$25,257,952.74		\$0.00		\$0.00			
(12)	End of period Note Balance	(12)	\$165,916,166.73		\$132,090,000.00		\$63,090,000.00			
(13)	Total Distribution (Principal and Interest) for the Monthly Period	(13)	\$26,193,112.81		\$1,047,914.00		\$0.00			
III. RECONCILIATION OF COLLECTION ACCOUNT										
Available Funds										
(14)	Total Principal Payments (including repurchased receivables + Reversal of Earned Finance Charges for Cash Option & EPNI Receivables)							(14)	\$20,126,770.35	
(15)	Recoveries							(15)	\$567,378.66	
(16)	Finance Charges (less reversal of Earned Finance Charges for Cash Option Receivables)							(16)	\$8,504,710.03	
(17)	Other amounts received							(17)	\$0.00	
(18)	Reserve Fund and Collection Account Interest							(18)	\$68,361.08	
(19)	Total Available Funds							(19)	\$29,267,220.12	
Recoveries										
(20)	Principal recoveries received							(20)	\$27,332.53	
(21)	RSA refunds received							(21)	\$171,268.13	
(22)	Sales tax refunds received							(22)	\$368,778.00	
(23)	Total Recoveries							(23)	\$567,378.66	
Distributions										
(24)	(i) Trustee fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been accelerated)					(24)	\$1,000.00			
(25)	Receivables Trust Trustee fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been accelerated)					(25)	\$0.00			
(26)	Back-Up Servicer fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been accelerated)					(26)	\$3,731.00			
(27)	Servicer Transition Costs up to \$115,000					(27)	\$0.00			
(28)	Trustee, Receivable Trust Trustee and Back-Up Servicer Fees and Expenses							(28)	\$4,731.00	
(29)	(ii) Servicing Fee							(29)	\$2,021,462.31	
(iii) Class A Interest										
	Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency Amount	Additional Interest		
(30)	A	\$191,174,119.47	5.87%	30	30 / 360	\$935,160.07	\$0.00	\$0.00	(30)	\$935,160.07
(31)	(iv) First Priority Principal Distribution Amount (to the Class A Noteholders)							(31)	\$0.00	
(v) Class B Interest										
	Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency Amount	Additional Interest		
(32)	B	\$132,090,000.00	9.52%	30	30 / 360	\$1,047,914.00	\$0.00	\$0.00	(32)	\$1,047,914.00
(33)	(vi) Second Priority Principal Distribution Amount (sequentially to the Class A Noteholders and then to Class B Noteholders)							(33)	\$0.00	
(vii) Class C Interest										
	Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency Amount	Additional Interest		
(34)	C	\$63,090,000.00	0.00%	30	30 / 360	\$0.00	\$0.00	\$0.00	(34)	\$0.00
(35)	(viii) Third Priority Principal Distribution Amount (sequentially to the Class A Noteholders, then to Class B Noteholders and then to Class C Noteholders)							(35)	\$0.00	
(36)	(iv) Reserve Account, the amount needed (if any) to bring to the Specified Reserve Account Balance							(36)	\$0.00	
(37)	(v) Regular Principal Distribution Amount (sequentially to the Class A Noteholders, then to Class B Noteholders and then to Class C Noteholders)							(37)	\$25,257,952.74	
(38)	(vi) Additional fee and expenses to the Trustee, the Receivables Trust Trustee, the Back-Up Servicer, and any successor Servicer to the extent not paid in (i)							(38)	\$0.00	
(39)	(vii) Remaining amounts to holders of Class R Notes							(39)	\$0.00	
(40)	Principal Distribution Allocation (v)+(vi)+(vii)+(viii)							(40)	\$25,257,952.74	
(41)	Total Distribution Amount							(41)	\$29,267,220.12	
IV. Allocation of Principal Distribution Amount										
(42)	Overcollateralization Percentage as of the previous payment date					(42)	24.35%			
(43)	Is Overcollateralization Percentage as of the previous payment date greater than 40.21%					(43)	N			
(44)	Are any of the Performance Triggers hit?					(44)	N			
(45)	Cumulative Net Loss Trigger					(45)	N			
(46)	Recovery Trigger					(46)	N			
(47)	Amortized Net Loss Trigger					(47)	N			
(48)	Distribution of Principal					(48)	Sequential			
(49)	Class A							(49)	\$25,257,952.74	
(50)	Class B							(50)	\$0.00	
(51)	Class C							(51)	\$0.00	
V. RECONCILIATION OF RESERVE FUND										
(52)	Beginning of period Reserve Fund balance					(52)	\$2,959,033.67			
(53)	Deposit to Reserve Fund (including interest)					(53)	\$7,176.72			
(54)	Release from Reserve Fund (including interest)					(54)	\$7,176.72			
(55)	End of period Reserve Fund balance							(55)	\$2,959,033.67	
(56)	Reserve Fund Required Amount (0.50% of the Pool Balance as of the Cut-Off Date)					(56)	\$2,959,033.67			
(57)	Change in Reserve Fund balance from prior period					(57)	\$0.00			
VI. OVERCOLLATERALIZATION										
(58)	End of period Outstanding Receivables Balance					(58)	\$482,886,802.02			
(59)	End of period Note Balance					(59)	\$361,096,166.73			
(60)	Overcollateralization amount at the end of the Monthly Period					(60)	\$121,790,635.29			
(61)	Overcollateralization % of Outstanding Receivables Balance at the end of the Monthly Period					(61)	25.22%			
VII. STATISTICAL DATA										
(62)	Outstanding Receivables Balance					(62)	\$591,806,734.30	At closing	Previous Month	10/31/2022
(63)	Weighted average APR					(63)	30.43%			
(64)	Weighted average Age					(64)	5.00			
(65)	Weighted average Remaining Term					(65)	30.00			
(66)	Number of Receivables					(66)	196,154			
Cash Option Receivables										
(67)	Number of Cash Option Receivable Accounts that exercised Cash Option during current Monthly Period					(67)	0	At closing	Previous Month	10/31/2022
(68)	Aggregate previous Earned Finance Charges of exercised Cash Option Receivables					(68)	\$0.00			
(69)	Outstanding Receivables Balance of Cash Option Receivables					(69)	\$334,471,572.79			
(70)	Number of Cash Option Receivables					(70)	113,636			
(71)	% of Eligible Receivables that are Cash Option Receivables as of End of current Monthly Period					(71)	56.52%			
(72)	Weighted average Age of Cash Option Receivables					(72)	5.00			
(73)	Weighted average Remaining Term of Cash Option Receivables					(73)	29.00			
VIII. DELINQUENCY DATA										
(74)	Current							Outstanding Receivables Balance		% Total
(75)	31-60 days delinquent					(74)	\$397,734,344.13			82.37%
(76)	61-90 days delinquent					(75)	\$21,402,964.44			4.43%
(77)	91-120 days delinquent					(76)	\$13,677,982.18			2.83%
(78)	121-150 days delinquent					(77)	\$14,419,862.25			2.99%
(79)	151-180 days delinquent					(78)	\$14,121,882.26			2.93%
(80)	181-200 days delinquent					(79)	\$11,356,136.67			2.35%
(81)	Total Delinquencies					(80)	\$10,164,130.09			2.10%
(81)	Total Delinquencies					(81)	\$482,886,802.02			100.00%
(82)	Count and Balance of loans that have ever been Re-aged							# of Accounts		Balance
(83)	Count and Balance of loans that have ever been Re-aged - current month					(82)	16,489		\$56,984,963.17	
(83)	Count and Balance of loans that have ever been Re-aged - current month					(83)	2,782		\$9,794,503.24	
IX. PERFORMANCE DATA										
(84)	Total Outstanding Receivables Balance that became Defaulted Receivables during current Monthly Period					(84)	\$7,671,642.74			
(85)	Total Recoveries received during current Monthly Period					(85)	\$567,378.66			
(86)	Aggregate Net Investor Loss Amount for Current Monthly Period					(86)	\$7,104,264.08			
(87)	Cumulative Outstanding Receivables Balance that became Defaulted Receivables					(87)	\$22,631,654.14	3.82%	Trigger Threshold	Trigger Event
(88)	Cumulative Aggregate Net Investor Loss Amount					(88)	\$21,041,707.32	3.56%		
(89)	360 Average Annualized Net Loss					(89)	15.19%		40.00%	N
(90)	Current Monthly Period					(90)	16.69%			
(91)	Last Month					(91)	15.23%			
(92)	Two Months Prior					(92)	13.65%			
(93)	Recovery Rate					(93)	7.03%			
						Recovery		Defaults		
(94)	Current Monthly Period					(94)	\$567,378.66		\$7,671,642.74	
(95)	Last Month					(95)	\$486,793.56		\$7,330,804.15	
(96)	Two Months Prior					(96)	\$489,032.91		\$6,955,222.17	

By: /s/ George Bchara
Name: George Bchara
Title: EVP & CFO