

CONN'S RECEIVABLES FUNDING 2022-A, LLC

Monthly Period Beginning:	10/01/2023
Monthly Period Ending:	10/31/2023
Previous Payment Date/Close Date:	10/16/2023
Payment Date:	11/15/2023
30/90 Days:	30

I. OUTSTANDING RECEIVABLES BALANCE CALCULATION

(1)	Beginning of period Outstanding Receivables Balance	(1)	\$208,675,238.56
Monthly principal amounts			
(2)	Principal payments	(2)	\$9,001,248.71
(3)	Outstanding Receivables that became Defaulted Receivables	(3)	\$5,968,692.30
(4)	Reversal of Earned Finance Charges for Cash Option Receivables	(4)	\$24,917.90
(5)	Repurchased Receivables (Rep. and Warranty Breaches)	(5)	\$0.00
(6)	Total Change in Outstanding Receivables Balance	(6)	\$14,994,858.91
(7)	End of period Outstanding Receivables Balance	(7)	\$193,680,379.65
(8)	Pool Factor (End of period Outstanding Receivables Balance/ Cut-off Date Outstanding Receivables Balance)	(8)	32.73%

II. NOTE BALANCE CALCULATION

	Class A	\$	Note Factor	Class B	\$	Note Factor	Class C	\$	Note Factor
(9)	Original Note Balance	\$275,600,000.00			\$132,090,000.00			\$63,090,000.00	
(10)	Beginning of period Note Balance	\$0.00			\$86,705,597.93			\$63,090,000.00	100.00%
(11)	Principal Distribution Allocation	\$0.00			\$12,253,148.73			\$0.00	
(12)	End of period Note Balance	\$0.00			\$74,452,449.20			\$63,090,000.00	
(13)	Total Distribution (Principal and Interest) for the Monthly Period	\$0.00			\$12,941,013.14			\$0.00	

III. RECONCILIATION OF COLLECTION ACCOUNT

(14)	Total Principal Payments (including repurchased receivables + Reversal of Earned Finance Charges for Cash Option & EPNI Receivables)	(14)	\$9,026,166.61
(15)	Recoveries	(15)	\$675,805.26
(16)	Finance Charges (less reversal of Earned Finance Charges for Cash Option Receivables)	(16)	\$4,011,398.66
(17)	Other amounts received	(17)	\$0.00
(18)	Reserve Fund and Collection Account Interest	(18)	\$58,379.77
(19)	Total Available Funds	(19)	\$13,771,750.30
Recoveries			
(20)	Principal recoveries received	(20)	\$300,639.15
(21)	RSA refunds received	(21)	\$91,878.11
(22)	Sales tax refunds received	(22)	\$283,290.00
(23)	Total Recoveries	(23)	\$675,805.26

(24)	Distributions	(24)	\$1,000.00
(25)	(i) Trustee fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been accelerated)	(25)	\$0.00
(26)	Receivables Trust Trustee fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been accelerated)	(26)	\$3,731.00
(27)	Back-Up Servicer fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been accelerated)	(27)	\$0.00
(28)	Servicer Transition Costs up to \$115,000	(28)	\$4,731.00
(29)	Trustee, Receivable Trust Trustee and Back-Up Servicer Fees and Expenses	(29)	\$826,006.15

(29)	(i) Servicing Fee	(29)	\$826,006.15
(ii) Class A Interest			
	Class	Beginning Note Balance	Interest Rate
	A	\$0.00	5.87%
		Days	Days Basis
		30	30 / 360
		Calculated Interest	Deficiency Amount
		\$0.00	\$0.00
		Additional Interest	
		\$0.00	

(31)	(iv) First Priority Principal Distribution Amount (to the Class A Noteholders)	(31)	\$0.00
------	--	------	--------

	Class	Beginning Note Balance	Interest Rate
	B	\$86,705,597.93	9.52%
		Days	Days Basis
		30	30 / 360
		Calculated Interest	Deficiency Amount
		\$887,864.41	\$0.00
		Additional Interest	
		\$0.00	

(32)	(v) Second Priority Principal Distribution Amount (sequentially to the Class A Noteholders and then to Class B Noteholders)	(32)	\$887,864.41
------	---	------	--------------

	Class	Beginning Note Balance	Interest Rate
	C	\$63,090,000.00	0.00%
		Days	Days Basis
		30	30 / 360
		Calculated Interest	Deficiency Amount
		\$0.00	\$0.00
		Additional Interest	
		\$0.00	

(35)	(vii) 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)	(vi) 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)	\$12,253,148.73
(38)	(iv) 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)	(iii) Remaining amounts to holders of Class R Notes	(39)	\$0.00

(40)	Principal Distribution Allocation (iv)+(v)+(vi)+(x)	(40)	\$12,253,148.73
(41)	Total Distribution Amount	(41)	\$13,771,750.30

IV. ALLOCATION OF PRINCIPAL DISTRIBUTION AMOUNT

(42)	Overcollateralization Percentage as of the previous payment date	(42)	28.22%
(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)	Y
(45)	Cumulative Net Loss Trigger	(45)	Y
(46)	Recovery Trigger	(46)	N
(47)	Annualized Net Loss Trigger	(47)	N
(48)	Distribution of Principal	(48)	Sequential
(49)	Class A	(49)	\$0.00
(50)	Class B	(50)	\$12,253,148.73
(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)	\$13,201.07
(54)	Release from Reserve Fund (including interest)	(54)	\$13,201.07
(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)	\$193,680,379.65
(59)	End of period Note Balance	(59)	\$137,542,449.20
(60)	Overcollateralization amount at the end of the Monthly Period	(60)	\$56,137,930.45
(61)	Overcollateralization % of Outstanding Receivables Balance at the end of the Monthly Period	(61)	28.98%

VII. STATISTICAL DATA

(62)	Outstanding Receivables Balance	(62)	\$591,806,734.30
(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

	At closing	Previous Month	10/31/2023
(67)	0	51	29
(68)	\$0.00	\$40,799.31	\$24,917.90
(69)	\$334,471,572.79	\$0.00	\$0.00
(70)	113,636	0	0
(71)	56.32%	0.00%	0.00%
(72)	5.00	-	-
(73)	29.00	-	-

VIII. DELINQUENCY DATA

	Outstanding	
	Receivables Balance	% Total
(74)	\$152,135,645.04	78.55%
(75)	\$10,056,395.84	5.19%
(76)	\$6,059,306.71	3.13%
(77)	\$5,784,956.19	2.99%
(78)	\$6,341,251.79	3.27%
(79)	\$6,719,051.33	3.47%
(80)	\$6,582,868.75	3.40%
(81)	\$193,680,379.65	100.00%

(82)	Count and Balance of loans that have ever been Re-aged	(82)	26,383	\$70,569,013.00
(83)	Count and Balance of loans that have ever been Re-aged - current month	(83)	4,278	\$11,308,611.98

IX. PERFORMANCE DATA

(84)	Total Outstanding Receivables Balance that became Defaulted Receivables during current Monthly Period	(84)	\$5,968,692.30
(85)	Total Recoveries received during current Monthly Period	(85)	\$675,805.26
(86)	Aggregate Net Investor Loss Amount for Current Monthly Period	(86)	\$5,292,887.04
(87)	Cumulative Outstanding Receivables Balance that became Defaulted Receivables	(87)	\$135,620,150.71
(88)	Cumulative Aggregate Net Investor Loss Amount	(88)	\$124,055,732.76
(89)	3mo Average Annualized Net Loss	(89)	32.09%
(90)	Current Monthly Period	(90)	30.43%
(91)	Last Month	(91)	30.79%
(92)	Two Months Prior	(92)	35.03%
(93)	Recovery Rate	(93)	10.62%
(94)	Current Monthly Period	(94)	\$675,805.26
(95)	Last Month	(95)	\$713,922.52
(96)	Two Months Prior	(96)	\$767,679.74

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