

CONN'S RECEIVABLES FUNDING 2023-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
30/60 Days:	30

**I. OUTSTANDING RECEIVABLES BALANCE CALCULATION**

(1) Beginning of period Outstanding Receivables Balance		(1)	\$313,777,702.08
Monthly principal amounts			
(2) Principal payments	(2)	\$10,583,663.52	
(3) Outstanding Receivables that became Defaulted Receivables	(3)	\$4,769,155.81	
(4) Reversal of Earned Finance Charges for Cash Option Receivables	(4)	\$1,455,252.87	
(5) Repurchased Receivables (Rep. and Warranty Breaches)	(5)	\$0.00	
(6) Total Change in Outstanding Receivables Balance	(6)	\$16,808,142.20	
(7) End of period Outstanding Receivables Balance	(7)	\$296,918,559.88	
(8) Pool Factor (End of period Outstanding Receivables Balance/ Cut-off Date Outstanding Receivables Balance)	(8)	81.37%	

**II. NOTE BALANCE CALCULATION**

	Class A	Note Factor	Class B	Note Factor	Class C	Note Factor
(9) Original Note Balance	\$160,690,000.00		\$82,430,000.00		\$30,560,000.00	
(10) Beginning of period Note Balance	\$109,617,226.30		\$82,430,000.00		\$30,560,000.00	100.00%
(11) Principal Distribution Allocation	\$14,586,706.39		\$0.00		\$0.00	
(12) End of period Note Balance	\$95,030,519.91		\$82,430,000.00		\$30,560,000.00	
(13) Total Distribution (Principal and Collection) for the Monthly Period	\$15,318,407.38		\$666,916.67		\$280,041.67	

**III. RECONCILIATION OF COLLECTION ACCOUNT**

<b>Available Funds</b>																			
(14) Total Principal Payments (including repurchased receivables + Reversal of Earned Finance Charges for Cash Option & EPN Receivables)	(14)	\$12,078,956.39																	
(15) Recoveries	(15)	\$372,344.15																	
(16) Finance Charges (less reversal of Earned Finance Charges for Cash Option Receivables)	(16)	\$5,015,769.40																	
(17) Other amounts received	(17)	\$0.00																	
(18) Reserve Fund and Collection Account Interest	(18)	\$65,027.51																	
(19) Total Available Funds	(19)	\$17,532,127.45																	
<b>Recoveries</b>																			
(20) Principal recoveries received	(20)	\$16,574.64																	
(21) RSA refunds received	(21)	\$108,374.51																	
(22) Sales tax refunds received	(22)	\$229,395.00																	
(23) Total Recoveries	(23)	\$372,344.15																	
<b>Distributions</b>																			
(24) 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) Service 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) (i) Servicing Fee	(29)	\$1,242,036.74																	
(30) (ii) Class A Interest																			
<table border="1"> <thead> <tr> <th>Class</th> <th>Beginning Note Balance</th> <th>Interest Rate</th> <th>Days</th> <th>Days Basis</th> <th>Calculated Interest</th> <th>Deficiency Amount</th> <th>Additional Interest</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>\$109,617,226.30</td> <td>8.01%</td> <td>30</td> <td>30 / 360</td> <td>\$731,694.99</td> <td>\$0.00</td> <td>\$0.00</td> </tr> </tbody> </table>		Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency Amount	Additional Interest	A	\$109,617,226.30	8.01%	30	30 / 360	\$731,694.99	\$0.00	\$0.00	(30)	\$731,694.99
Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency Amount	Additional Interest												
A	\$109,617,226.30	8.01%	30	30 / 360	\$731,694.99	\$0.00	\$0.00												
(31) (iv) First Priority Principal Distribution Amount (to the Class A Noteholders)	(31)	\$0.00																	
(32) (v) Class B Interest																			
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Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency Amount	Additional Interest												
B	\$82,430,000.00	10.00%	30	30 / 360	\$666,916.67	\$0.00	\$0.00												
(33) (vi) Second Priority Principal Distribution Amount (sequentially to the Class A Noteholders and then to Class B Noteholders)	(33)	\$0.00																	
(34) (vii) Class C Interest																			
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Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency Amount	Additional Interest												
C	\$30,560,000.00	11.00%	30	30 / 360	\$280,041.67	\$0.00	\$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) (ix) Reserve Account, the amount needed (if any) to bring to the Specified Reserve Account Balance	(36)	\$0.00																	
(37) (x) Regular Principal Distribution Amount (sequentially to the Class A Noteholders, then to Class B Noteholders and then to Class C Noteholders)	(37)	\$14,586,706.39																	
(38) (xi) Additional fee and expenses to the Trustee, the Receivables Trust Trustee, the Back-Up Servicer, and any successor Service to the extent not paid (ii)	(38)	\$0.00																	
(39) (xii) Remaining amounts to holders of Class R Notes	(39)	\$0.00																	
(40) Principal Distribution Allocation (iv)+(v)+(vi)+(vii)+(x)	(40)	\$14,586,706.39																	
(41) Total Distribution Amount	(41)	\$17,532,127.45																	

**IV. ALLOCATION OF PRINCIPAL DISTRIBUTION AMOUNT**

(42) Overcollateralization Percentage as of the previous payment date	(42)	29.06%
(43) Is Overcollateralization Percentage as of the previous payment date greater than 60.21%	(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) Annualized Net Loss Trigger	(47)	N
(48) Distribution of Principal	(48)	Sequential
(49) Class A	(49)	\$14,586,706.39
(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)	\$1,824,457.84
(53) Deposit to Reserve Fund (including interest)	(53)	\$6,139.41
(54) Release from Reserve Fund (including interest)	(54)	\$6,139.41
(55) End of period Reserve Fund balance	(55)	\$1,824,457.84
(56) Reserve Fund Required Amount (0.50% of the Pool Balance as of the Cut-Off Date)	(56)	\$1,824,457.84
(57) Change in Reserve Fund balance from prior period	(57)	\$0.00

**VI. OVERCOLLATERALIZATION**

(58) End of period Outstanding Receivables Balance	(58)	\$296,918,559.88
(59) End of period Note Balance	(59)	\$296,918,519.91
(60) Overcollateralization amount at the end of the Monthly Period	(60)	\$68,908,039.97
(61) Overcollateralization % of Outstanding Receivables Balance at the end of the Monthly Period	(61)	29.94%

**VII. STATISTICAL DATA**

	At closing	Previous Month	10/31/2023
(62) Outstanding Receivables Balance	\$304,891,567.21	\$313,777,702.08	\$296,918,559.88
(63) Weighted average APR	(63)	30.47%	29.96%
(64) Weighted average Age	(64)	8.21	8.17
(65) Weighted average Remaining Term	(65)	30.00	27.02
(66) Number of Receivables	(66)	118,576	107,758

  

	At closing	Previous Month	10/31/2023
(67) Number of Cash Option Receivable Accounts that exercised Cash Option during current Monthly Period	(67)	0	2,141
(68) Aggregate previous Earned Finance Charges of exercised Cash Option Receivables	(68)	\$0.00	\$1,438,192.95
(69) Outstanding Receivables Balance of Cash Option Receivables	(69)	\$214,522,900.38	\$136,343,665.26
(70) Number of Cash Option Receivables	(70)	72,082	49,349
(71) % of Eligible Receivables that are Cash Option Receivables as of End of current Monthly Period	(71)	58.79%	43.45%
(72) Weighted average Age of Cash Option Receivables	(72)	5.00	7.00
(73) Weighted average Remaining Term of Cash Option Receivables	(73)	29.00	26.26

**VIII. DELINQUENCY DATA**

	Outstanding Receivables Balance	% Total
(74) Current	\$250,968,927.48	84.32%
(75) 31-60 days delinquent	\$10,530,974.79	3.55%
(76) 61-90 days delinquent	\$6,645,628.61	2.24%
(77) 91-120 days delinquent	\$7,820,258.94	2.64%
(78) 121-150 days delinquent	\$8,181,847.58	2.76%
(79) 151-180 days delinquent	\$5,695,151.05	1.92%
(80) 181-209 days delinquent	\$6,271,772.45	2.11%
(81) Total Delinquencies	\$296,918,559.88	100.00%

  

	# of Accounts	Balance
(82) Count and Balance of loans that have ever been Re-aged	10,724	\$37,713,927.00
(83) Count and Balance of loans that have ever been Re-aged - current month	2,319	\$9,751,581.35

**IX. PERFORMANCE DATA**

(84) Total Outstanding Receivables Balance that became Defaulted Receivables during current Monthly Period	(84)	\$4,780,185.81
(85) Total Recoveries received during current Monthly Period	(85)	\$372,344.15
(86) Aggregate Net Investor Loss Amount for Current Monthly Period	(86)	\$4,407,841.66
(87) Cumulative Outstanding Receivables Balance that became Defaulted Receivables	(87)	\$16,791,773.99
(88) Cumulative Aggregate Net Investor Loss Amount	(88)	\$15,468,475.52
(89) Six-Month Annualized Net Loss	(89)	14.92%
(90) Current Monthly Period	(90)	16.86%
(91) Last Month	(91)	14.92%
(92) Two Months Prior	(92)	11.57%
(93) Recovery Rate	(93)	7.87%

  

	% Cut-off Balance	Trigger Threshold	Trigger Event
(87)	4.60%		
(88)	4.24%		
(89)	40.00%		
(90)			
(91)			
(92)			
(93)			

  

	Outstanding Receivables Balance	Details
(94)	\$372,344.15	\$4,780,185.81
(95)	\$357,039.22	\$4,378,702.78
(96)	\$598,915.10	\$7,632,885.42

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