

CONN'S RECEIVABLES FUNDING 2022-A, LLC

Monthly Period Beginning:	12/01/2023
Monthly Period Ending:	12/31/2023
Previous Payment Date/Close Date:	12/15/2023
Payment Date:	01/16/2024
30/360 Days:	30

I. OUTSTANDING RECEIVABLES BALANCE CALCULATION

(1)	Beginning of period Outstanding Receivables Balance	(1)	\$178,982,684.48
Monthly principal amounts			
(2)	Principal payments	(2)	\$8,582,738.60
(3)	Outstanding Receivables that became Defaulted Receivables	(3)	\$6,403,984.93
(4)	Reversal of Earned Finance Charges for Cash Option Receivables	(4)	\$15,509.00
(5)	Repurchased Receivables (Rep. and Warranty Breaches)	(5)	\$0.00
(6)	Total Change in Outstanding Receivables Balance	(6)	\$15,002,232.53
(7)	End of period Outstanding Receivables Balance	(7)	\$163,980,451.95
(8)	Pool Factor (End of period Outstanding Receivables Balance/ Cut-off Date Outstanding Receivables Balance)	(8)	27.71%

II. NOTE BALANCE CALCULATION

	Class A	Class B	Class C	
	\$	Note Factor	\$	Note Factor
(9)	Original Note Balance	(9)	\$275,600,000.00	\$132,090,000.00
(10)	Beginning of period Note Balance	(10)	\$0.00	\$62,896,925.31
(11)	Principal Distribution Allocation	(11)	\$0.00	\$11,658,805.96
(12)	End of period Note Balance	(12)	\$0.00	\$63,090,000.00
(13)	Total Distribution (Principal and Interest) for the Monthly Period	(13)	\$0.00	\$12,157,788.23

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)	\$8,598,247.60
(15)	Recoveries	(15)	\$723,808.73
(16)	Finance Charges (less reversal of Earned Finance Charges for Cash Option Receivables)	(16)	\$3,494,081.45
(17)	Other amounts received	(17)	\$0.00
(18)	Reserve Fund and Collection Account Interest	(18)	\$54,844.58
(19)	Total Available Funds	(19)	\$12,870,992.36
Recoveries			
(20)	Principal recoveries received	(20)	\$318,829.24
(21)	RSA refunds received	(21)	\$99,434.49
(22)	Sales tax refunds received	(22)	\$305,545.00
(23)	Total Recoveries	(23)	\$723,808.73
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)	(i) Servicing Fee	(29)	\$708,473.13
(ii) Class A Interest			
	Class	Beginning Note Balance	Interest Rate
	A	\$0.00	5.87%
(30)			
(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
	B	\$62,896,925.31	9.52%
(32)			
(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
	C	\$63,090,000.00	0.00%
(34)			
(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)	(ix) Regular Principal Distribution Amount (sequentially to the Class A Noteholders, then to Class B Noteholders and then to Class C Noteholders)	(37)	\$11,658,805.96
(38)	(x) 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)	(xi) Remaining amounts to holders of Class R Notes	(39)	\$0.00
(40)	Principal Distribution Allocation (iv)+(v)+(vii)+(x)	(40)	\$11,658,805.96
(41)	Total Distribution Amount	(41)	\$12,870,992.36

IV. ALLOCATION OF PRINCIPAL DISTRIBUTION AMOUNT

(42)	Overcollateralization Percentage as of the previous payment date	(42)	29.61%
(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)	\$11,658,805.96
(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)	\$13,213.18
(54)	Release from Reserve Fund (including interest)	(54)	\$13,213.18
(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)	\$163,980,451.95
(59)	End of period Note Balance	(59)	\$114,328,119.35
(60)	Overcollateralization amount at the end of the Monthly Period	(60)	\$49,652,332.60
(61)	Overcollateralization % of Outstanding Receivables Balance at the end of the Monthly Period	(61)	30.28%

VII. STATISTICAL DATA

	At closing	Previous Month	12/31/2023
(62)	\$591,806,734.30	\$178,982,684.48	\$163,980,451.95
(63)	30.43%	28.89%	28.89%
(64)	5.00	22.14	23.11
(65)	30.00	17.55	16.80
(66)	196,154	95,092	91,164
Cash Option Receivables			
	At closing	Previous Month	12/31/2023
(67)	0	24	19
(68)	\$0.00	\$22,566.86	\$15,509.00
(69)	\$334,471,572.79	\$0.00	\$0.00
(70)	113.636	0	0
(71)	56.52%	0.00%	0.00%
(72)	5.00	-	-
(73)	22.00	-	-

VIII. DELINQUENCY DATA

	Outstanding Receivables Balance	% Total
(74)	\$125,157,876.78	76.31%
(75)	\$10,462,673.78	6.44%
(76)	\$6,854,000.14	4.18%
(77)	\$6,156,693.81	3.75%
(78)	\$4,786,334.44	2.92%
(79)	\$4,836,605.96	2.95%
(80)	\$5,645,367.04	3.44%
(81)	\$163,980,451.95	100.00%

	# of Accounts	Balance
(82)	22,506	\$67,186,838.12
(83)	3,683	\$9,124,652.49

IX. PERFORMANCE DATA

(84)	Total Outstanding Receivables Balance that became Defaulted Receivables during current Monthly Period	(84)	\$6,403,984.93
(85)	Total Recoveries received during current Monthly Period	(85)	\$723,808.73
(86)	Aggregate Net Investor Loss Amount for Current Monthly Period	(86)	\$5,680,176.20
(87)	Cumulative Outstanding Receivables Balance that became Defaulted Receivables	(87)	\$148,234,261.07
(88)	Cumulative Aggregate Net Investor Loss Amount	(88)	\$135,275,053.08
(89)	3mo Average Annualized Net Loss	(89)	34.25%
(90)	Current Monthly Period	(90)	38.08%
(91)	Last Month	(91)	34.32%
(92)	Two Months Prior	(92)	30.44%
(93)	Recovery Rate	(93)	11.14%
(94)	Current Monthly Period	(94)	\$723,808.73
(95)	Last Month	(95)	\$670,981.31
(96)	Two Months Prior	(96)	\$676,805.26

By: /s/ Tim Santo
Name: Tim Santo
Title: Interim CFO