OPORTUN FINANCIAL CORPORATION

CHARTER OF THE CREDIT RISK AND FINANCE COMMITTEE OF THE BOARD OF DIRECTORS

PURPOSE AND POLICY

The purpose of the Credit Risk and Finance Committee (the "***Committee***") of the Board of Directors (the "***Board***") of Oportun Financial Corporation (the "***Company***") shall be to act on behalf of the Board to fulfill the Board's responsibilities to (i) review the quality of the Company's credit portfolio and the trends affecting that portfolio, (ii) to oversee the effectiveness and administration of credit, pricing, and collections related policies, (iii) to oversee the management of the Company's credit and pricing risk, (iv) oversee the Company's financial affairs and (v) to recommend to the Board financial policies and courses of action that will effectively accommodate the Company's goals and operating strategies while maintaining a sound financial condition. By approving this Charter, the Board delegates authority to the Committee with respect to these responsibilities.

COMPOSITION

The Committee shall consist of at least two (2) members of the Board of Directors. The members of the Committee shall be appointed by and serve at the discretion of the Board and shall satisfy any qualifications determined by the Board from time to time. Vacancies occurring on the Committee shall be filled by the Board.

The Committee's chairperson, if one is specified, shall be designated by the Board (the "***Chairperson***"). The Chairperson of the Committee (or, in the Chairperson's absence, a member designated by the Chairperson or the Committee) shall preside at each meeting of the Committee and set the agendas for the Committee meetings.

MEETINGS AND MINUTES

The Committee shall hold such regular or special meetings as its members deem necessary or appropriate in person or by telephone or video conference. Minutes of each meeting of the Committee shall be prepared and distributed to the Secretary of the Company promptly after each meeting. The Committee may act by unanimous written consent in writing or by electronic transmission; when it does so, those actions will be filed in the minute book. The Committee shall report to the Board from time to time and whenever requested to do so by the Board.

Regularly scheduled meetings may conclude with an executive session of the Committee absent members of management. The Committee, at the discretion of the Chairperson, may permit other members of the Board or management of the Company to attend meetings of the Committee.

AUTHORITY

The Committee will have access to and will communicate with the Board, committee chairpersons, members of senior management, and independent professional advisors to the Board and its various committees, as applicable. The Committee shall have full access to all books, records, facilities and personnel of the Company as deemed necessary or appropriate by any member of the Committee to discharge his or her responsibilities hereunder. If the Committee concludes that it must retain legal, accounting, or other outside advisors, it may do so and determine compensation for those advisors at the expense of the Company. The

Committee may also pay any ordinary administrative expenses it deems appropriate in carrying out its duties at the expense of the Company. The Board may at any time take on some or all of the matters delegated to the Committee hereunder without changing or reducing the future authority of the Committee.

The Committee may form and delegate authority to subcommittees as appropriate and to the extent allowed under applicable law. Delegation by the Committee to any subcommittee shall not limit or restrict the Committee on any matter so delegated, and, unless the Committee alters or terminates such delegation, any action by the Committee on any matter so delegated shall not limit or restrict future action by such subcommittee on such matters. The approval of this Credit Risk and Finance Committee Charter shall be construed as a delegation of authority to the Committee with respect to the responsibilities set forth herein. The Board may at any time take on some or all of the matters delegated to the Committee hereunder without changing or reducing the future authority of the Committee.

The operation of the Committee shall be subject to the Bylaws of the Company as in effect from time to time and Section 141 of the Delaware General Corporation Law.

RESPONSIBILITIES

To implement the Committee's purpose and policies, the Committee shall be charged with the duties and responsibilities set forth below. The Committee may supplement and deviate from these activities as it deems appropriate under the circumstances. The Committee will take any other action, as it determines to be necessary or appropriate, to carry out the duties and responsibilities of the Committee as set forth in this Charter.

1. The Committee shall monitor the performance and quality of the Company's credit portfolio through the review of selected measures of credit quality and trends and such other information as it deems appropriate, including criticized/classified and non-performing assets, loan delinquencies and net charge-offs.

2. The Committee shall oversee the administration and effectiveness of, and compliance with the Company's credit, pricing, and collections policies through the review of such processes, reports and other information as it deems appropriate, including the loan charge off, collection and delinquency reports, internal and external audits and examinations of the Company's credit, pricing, and collections processes and procedures.

3. The Committee shall review and approve such of the Company's credit, pricing and collections related activities as may be required by applicable law, including annual reviews of the credit quality plan for the coming year, international country exposures, and proposed adjustments to policies.

4. The Committee shall review and make recommendations to management and to the Board regarding the management of the Company's credit and pricing risk.

5. The Committee shall periodically review and approve the Company's policies regarding liquidity and short-term investments.

6. The Committee shall periodically review with senior management the Company's historical and projected compliance with the covenants and restrictions arising under the Company's financial obligations and commitments.

7. The Committee shall review, assess and make recommendations to the Board regarding the Company's asset, operations and credit quality.

8. The Committee shall review and make recommendations to the Board regarding financial transactions and commitments, including equity and debt financings, capital expenditures and financing arrangements.

9. The Committee shall review and make recommendations to the Board regarding the Company's cash requirements and sources of cash, including debt or equity issuances, revolving credit facilities, or other debt instruments or facilities.

10. The Committee shall review and make recommendations to the Board regarding the Company's various programs and structures and other activities to manage financial risk in the Company's business, including, but not limited to, currency, commodity and interest rate exposure and use of derivatives.

11. The Committee shall review, assess and make recommendations to the Board regarding the Company's fund acquisitions, borrowing and lending strategy to meet profitability objectives.

12. The Committee shall perform such other duties and responsibilities consistent with this Charter, the Company's bylaws and governing law, and as may be assigned to the Committee by the Board from time to time.

13. The Committee shall review, discuss, and assess its own performance at least annually. The Committee shall regularly review and assess the adequacy of this Charter and shall recommend any proposed changes to the Board for its consideration.