# SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

## **SCHEDULE 13G**

#### UNDER THE SECURITIES EXCHANGE ACT OF 1934

| Oportun Financial Corporation (Name of Issuer)  Common Stock, par value \$0.0001 per share (Title of Class of Securities)  68376D104 (CUSIP Number)  03/17/2025 (Date of Event Which Requires Filing of this Statement)  Check the appropriate box to designate the rule pursuant to which this Schedule is filed:  Rule 13d-1(b)  Rule 13d-1(c)  Rule 13d-1(d) |
|---|
| Common Stock, par value \$0.0001 per share  (Title of Class of Securities)  68376D104  (CUSIP Number)  03/17/2025  (Date of Event Which Requires Filing of this Statement)  Check the appropriate box to designate the rule pursuant to which this Schedule is filed:  Rule 13d-1(b)  Rule 13d-1(c)   |
| (Title of Class of Securities)  68376D104  (CUSIP Number)  03/17/2025  (Date of Event Which Requires Filing of this Statement)  Check the appropriate box to designate the rule pursuant to which this Schedule is filed:  Rule 13d-1(b)  Rule 13d-1(c)   |
| (Title of Class of Securities)  68376D104  (CUSIP Number)  03/17/2025  (Date of Event Which Requires Filing of this Statement)  Check the appropriate box to designate the rule pursuant to which this Schedule is filed:  Rule 13d-1(b)  Rule 13d-1(c)   |
| 68376D104  (CUSIP Number)  03/17/2025  (Date of Event Which Requires Filing of this Statement)  Check the appropriate box to designate the rule pursuant to which this Schedule is filed:  Rule 13d-1(b)  Rule 13d-1(c)   |
| (CUSIP Number)  03/17/2025  (Date of Event Which Requires Filing of this Statement)  Check the appropriate box to designate the rule pursuant to which this Schedule is filed:  Rule 13d-1(b)  Rule 13d-1(c)  |
| (CUSIP Number)  03/17/2025  (Date of Event Which Requires Filing of this Statement)  Check the appropriate box to designate the rule pursuant to which this Schedule is filed:  Rule 13d-1(b)  Rule 13d-1(c)  |
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| Rule 13d-1(b)  Rule 13d-1(c)  |
| Rule 13d-1(b)  Rule 13d-1(c)  |
| ▼ Rule 13d-1(c)   |
|   |
| Rule 13d-1(d)   |
|   |
|   |
|   |
|   |
|   |
| SCHEDULE 13G  |
| CUSIP No. 68376D104   |

|   | Names of Reporting Persons  |
|---|---|
| 1 | Millennium Management LLC   |
|   | Check the appropriate box if a member of a Group (see instructions) |
| 2 | (a) (b)   |
| 3 | Sec Use Only  |
|   | Citizenship or Place of Organization                                |
| 4 | DELAWARE  |
|   |   |

| Number<br>of<br>Shares<br>Benefici<br>ally<br>Owned<br>by Each<br>Reporti | 5   | Sole Voting Power        |  |
|---|---|--------------------------|--|
|   |   | 0.00                     |  |
|   | 6   | Shared Voting Power      |  |
|   | •   | 1,834,394.00             |  |
|   | 7   | Sole Dispositive Power   |  |
| ng<br>Person  | ,   | 0.00                     |  |
| With:   | 8   | Shared Dispositive Power |  |
|   | 0   | 1,834,394.00             |  |
|   | Aggregate Amount Beneficially Owned by Each Reporting Person 1,834,394.00               |                          |  |
| 9   |   |                          |  |
| 10  | Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) |                          |  |
|   |   |                          |  |
| 44  | Percent of class represented by amount in row (9)                                       |                          |  |
| 11  | 5.1 %   |                          |  |
| 40  | Type of Reporting Person (See Instructions)   |                          |  |
| 12  | 00  |                          |  |

## SCHEDULE 13G

| <b>CUSIP No.</b> 68376D104 |
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|----------------------------|

| 1  | Names of Reporting Persons  |                          |  |
|--|---|--------------------------|--|
|  | Millennium Group Management LLC   |                          |  |
| 2  | Check the appropriate box if a member of a Group (see instructions)                     |                          |  |
|  | □ (a) □ (b)   |                          |  |
| 3  | Sec Use Only  |                          |  |
|  | Citizenship or Place of Organization  |                          |  |
| 4  | DELAWARE  |                          |  |
| Number<br>of<br>Shares<br>Benefici<br>ally<br>Owned<br>by Each<br>Reporti<br>ng<br>Person<br>With: | _   | Sole Voting Power        |  |
|  | 5   | 0.00                     |  |
|  | 6   | Shared Voting Power      |  |
|  |   | 1,834,394.00             |  |
|  | 7   | Sole Dispositive Power   |  |
|  |   | 0.00                     |  |
|  | 8   | Shared Dispositive Power |  |
|  |   | 1,834,394.00             |  |
|  | Aggregate Amount Beneficially Owned by Each Reporting Person                            |                          |  |
| 9  | 1,834,394.00  |                          |  |
|  | Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) |                          |  |
| 10   |   |                          |  |
| !  |   |                          |  |

| 11 | Percent of class represented by amount in row (9) |
|----|---|
|    | 5.1 %   |
| 12 | Type of Reporting Person (See Instructions)       |
|    | 00  |

## **SCHEDULE 13G**

| 8376D104 |
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| 1                         | Names of  | f Reporting Persons                   |  |  |
|---------------------------|---|---------------------------------------|--|--|
| '                         | Israel A. Englander   |                                       |  |  |
|                           | Check the appropriate box if a member of a Group (see instructions)                     |                                       |  |  |
| 2                         | (a) (b)   | <ul><li>□ (a)</li><li>□ (b)</li></ul> |  |  |
| 3                         | Sec Use   | Sec Use Only                          |  |  |
|                           | Citizensh   | ip or Place of Organization           |  |  |
| 4                         | UNITED S  | UNITED STATES                         |  |  |
|                           |   | Sole Voting Power                     |  |  |
| Number                    | 5   | 0.00                                  |  |  |
| of<br>Shares              | 6   | Shared Voting Power                   |  |  |
| Benefici<br>ally<br>Owned | 6   | 1,834,394.00                          |  |  |
| by Each<br>Reporti        | 7   | Sole Dispositive Power                |  |  |
| ng<br>Person              |   | 0.00                                  |  |  |
| With:                     | 8   | Shared Dispositive Power              |  |  |
|                           |   | 1,834,394.00                          |  |  |
|                           | Aggregate Amount Beneficially Owned by Each Reporting Person                            |                                       |  |  |
| 9                         | 1,834,394.00  |                                       |  |  |
| 10                        | Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) |                                       |  |  |
| 10                        |   |                                       |  |  |
| 11                        | Percent of class represented by amount in row (9)                                       |                                       |  |  |
|                           | 5.1 %   |                                       |  |  |
| 12                        | Type of R   | Reporting Person (See Instructions)   |  |  |
|                           | IN .  |                                       |  |  |

## SCHEDULE 13G

#### Item 1.

(a) Name of issuer:

Oportun Financial Corporation

(b) Address of issuer's principal executive offices:

2 Circle Star Way, San Carlos, California 94070

Item 2.

| (a)     | Name of person filing:   |
|---------|--|
|         | Millennium Management LLC Millennium Group Management LLC Israel A. Englander  |
| (b)     | Address or principal business office or, if none, residence:   |
|         | Millennium Management LLC<br>399 Park Avenue<br>New York, New York 10022   |
|         | Millennium Group Management LLC<br>399 Park Avenue<br>New York, New York 10022   |
|         | Israel A. Englander<br>c/o Millennium Management LLC<br>399 Park Avenue<br>New York, New York 10022  |
| (c)     | Citizenship:   |
|         | Millennium Management LLC - Delaware Millennium Group Management LLC - Delaware Israel A. Englander - United States  |
| (d)     | Title of class of securities:  |
|         | Common Stock, par value \$0.0001 per share   |
| (e)     | CUSIP No.:   |
|         | 68376D104  |
| Item 3. | If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:   |
| (a)     | Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);   |
| (b)     | Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);   |
| (c)     | ■ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);   |
| (d)     | Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);   |
| (e)     | An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);   |
| (f)     | An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);  |
| (g)     | A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);  |
| (h)     | A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);   |
| (i)     | A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);                                  |
| (j)     | A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution: |
| (k)     | Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).   |
| Item 4. | Ownership  |
| (a)     | Amount beneficially owned:   |
|         | See response to Item 9 on each cover page.   |
| (b)     | Percent of class:  |
|         | See response to Item 11 on each cover page. %  |
| (c)     | Number of shares as to which the person has:   |
|         | (i) Sole power to vote or to direct the vote:  |
|         | See response to Item 5 on each cover page.   |

#### (ii) Shared power to vote or to direct the vote:

See response to Item 6 on each cover page.

#### (iii) Sole power to dispose or to direct the disposition of:

See response to Item 7 on each cover page.

#### (iv) Shared power to dispose or to direct the disposition of:

See response to Item 8 on each cover page.

The securities disclosed herein as potentially beneficially owned by Millennium Management LLC, Millennium Group Management LLC and Mr. Englander are held by entities subject to voting control and investment discretion by Millennium Management LLC and/or other investment managers that may be controlled by Millennium Group Management LLC (the managing member of Millennium Management LLC) and Mr. Englander (the sole voting trustee of the managing member of Millennium Group Management LLC). The foregoing should not be construed in and of itself as an admission by Millennium Management LLC, Millennium Group Management LLC or Mr. Englander as to beneficial ownership of the securities held by such entities.

#### Item 5. Ownership of 5 Percent or Less of a Class.

#### Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

## Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

#### Item 8. Identification and Classification of Members of the Group.

If a group has filed this schedule pursuant to §240.13d-1(b)(1)(ii)(K), so indicate under Item 3(k) and attach an exhibit stating the identity and Item 3 classification of each member of the group. If a group has filed this schedule pursuant to §240.13d-1(c) or §240.13d-1(d), attach an exhibit stating the identity of each member of the group.

See Exhibit I

#### Item 9. Notice of Dissolution of Group.

Not Applicable

#### Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under ?? 240.14a-11.

#### **SIGNATURE**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

### Millennium Management LLC

Signature: /s/ Gil Raviv

Name/Title: Gil Raviv, Global General Counsel

Date: 03/18/2025

#### Millennium Group Management LLC

Signature: /s/ Gil Raviv

Name/Title: Gil Raviv, Global General Counsel

Date: 03/18/2025

Israel A. Englander

Signature: /s/ Israel A. Englander
Name/Title: Israel A. Englander

Date: 03/18/2025

#### **Exhibit Information**

Exhibit I: Joint Filing Agreement, dated as of March 18, 2025, by and among Millennium Management LLC, Millennium Group Management LLC and Israel A. Englander.

#### EXHIBIT I

#### JOINT FILING AGREEMENT

This will confirm the agreement by and among the undersigned that the Schedule 13G filed with the Securities and Exchange Commission on or about the date hereof with respect to the beneficial ownership by the undersigned of the Common Stock, par value \$0.0001 per share, of Oportun Financial Corporation will be filed on behalf of each of the persons and entities named below in accordance with Rule 13d-1(k) under the Securities Exchange Act of 1934, as amended. This Agreement may be executed in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

Dated: March 18, 2025

#### MILLENNIUM MANAGEMENT LLC

By: /s/ Gil Raviv

Name: Gil Raviv

Title: Global General Counsel

#### MILLENNIUM GROUP MANAGEMENT LLC

By: /s/ Gil Raviv

Name: Gil Raviv

Title: Global General Counsel

/s/Israel A. Englander

Israel A. Englander