

OMB APPROVAL	
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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person * <u>Needham David Anthony</u>  (Last) (First) (Middle) OPORTUN FINANCIAL CORPORATION 2 CIRCLE STAR WAY  (Street) SAN CARLOS CA 94070  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Oportun Financial Corp [ OPRT ]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title below) Other (specify below) X Chief Product Officer
	3. Date of Earliest Transaction (Month/Day/Year) 03/10/2022	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	03/10/2022		M		4,934	A	(1)	55,146	D	
Common Stock	03/10/2022		F		1,707 <sup>(2)</sup>	D	\$13.26	53,439	D	
Common Stock	03/10/2022		F		763 <sup>(2)</sup>	D	\$13.26	52,676	D	
Common Stock	03/11/2022		M		40,418	A	\$1.32	93,094	D	
Common Stock	03/11/2022		F		4,088 <sup>(3)</sup>	D	\$13.05	89,006	D	
Common Stock	03/11/2022		M		22,727	A	\$4.4	111,733	D	
Common Stock	03/11/2022		F		7,662 <sup>(3)</sup>	D	\$13.05	104,071	D	

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Restricted Stock Units	(1)	03/10/2022		M			4,934	(4)	(4)	Common Stock	4,934	\$0	9,869	D	
Stock Option (Right to Buy)	\$1.32	03/11/2022		A			40,418	(5)	09/26/2022	Common Stock	40,418	\$1.32	0	D	
Stock Option (Right to Buy)	\$4.4	03/11/2022		M			22,727	(5)	07/24/2023	Common Stock	22,727	\$4.4	0	D	

**Explanation of Responses:**

- Each restricted stock unit represents the right to receive at settlement, one share of common stock.
- No shares were sold - these shares were withheld by the Issuer to satisfy tax obligations in connection with the vesting of previously reported restricted stock units.
- Represents tender of previously owned shares to cover the exercise price of the stock options.
- 1/4 of the restricted stock units vested on March 10, 2021 and 1/4 of the restricted stock units vest annually over three years, subject to the continued service of the Reporting Person on each vesting date
- The option is fully vested.

**Remarks:**

/s/ Kathleen Layton (Attorney-in-Fact) 03/14/2022

\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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