

OMB APPROVAL	
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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

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

1. Name and Address of Reporting Person * <u>Layton Kathleen I.</u>  (Last) (First) (Middle) OPORTUN FINANCIAL CORPORATION, 2 CIRCLE STAR WAY  (Street) SAN CARLOS CA 94070  (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 07/21/2023	3. Issuer Name and Ticker or Trading Symbol <u>Oportun Financial Corp [ OPRT ]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director _____ 10% Owner _____ X Officer (give title below) Other (specify below) Chief Legal Officer	5. If Amendment, Date of Original Filed (Month/Day/Year)  6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	31,414 <sup>(1)</sup>	D	

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date				
Stock Option (Right to Buy)	(2)	03/09/2030	Stock Option (Right to Buy) 9,164	19	D	
Stock Option (Right to Buy)	(3)	03/09/2031	Stock Option (Right to Buy) 5,857	21.26	D	
Stock Option (Right to Buy)	(4)	03/09/2032	Stock Option (Right to Buy) 17,283	13.26	D	
Stock Option (Right to Buy)	(5)	12/20/2026	Stock Option (Right to Buy) 8,522	19.69	D	
Stock Option (Right to Buy)	(5)	11/28/2027	Stock Option (Right to Buy) 4,022	24.86	D	
Stock Option (Right to Buy)	(5)	03/28/2028	Stock Option (Right to Buy) 3,935	25.41	D	

**Explanation of Responses:**

- Certain of these securities are restricted stock units. Each restricted stock unit represents a contingent right to receive one share of Common Stock, subject to the applicable vesting schedule and conditions of each restricted stock unit.
- 1/4 of the option vested on March 10, 2021 and 1/36 of the remaining option shares vest monthly over three years, subject to the continued service of the Reporting Person on each vesting date.
- 1/4 of the option vested on March 10, 2022 and 1/36 of the remaining option shares vest monthly over three years, subject to the continued service of the Reporting Person on each vesting date.
- 1/4 of the option vested on March 10, 2023 and 1/36 of the remaining option shares vest monthly over three years, subject to the continued service of the Reporting Person on each vesting date.
- The option is fully vested.

**Remarks:**

Kathleen Layton 07/27/2023  
 \*\* 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 5 (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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