FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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hours per response:

OMB Number: 3235-0287 Estimated average burden

0.5

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

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule

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

10b5-1(c). See Instr	uction 10.					
1. Hame and Address of Reporting Forces			2. Issuer Name and Ticker or Trading Symbol Oportun Financial Corp [OPRT]		ship of Reporting Person(s) sapplicable)	o Issuer
(Last) OPORTUN FINA	(First) NCIAL CORPORA	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 03/15/2024	$\frac{1}{\mathbf{x}}$	Officer (give title pelow) Global Controller and	Other (specify below)
2 CIRCLE STAR (Street)	WAY		4. If Amendment, Date of Original Filed (Month/Day/Year)	X F	al or Joint/Group Filing (Chec Form filed by One Reporting Form filed by More than One	Person
SAN CARLOS (City)	CA (State)	94070 (Zip)				

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. Transac Code (Ir 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
			Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		(Instr. 4)
Common Stock	03/15/2024		F		717(1)	D	\$3.03(2)	188,303	D	
Common Stock	03/15/2024		F		142(1)	D	\$3.03(2)	188,161	D	
Common Stock	03/15/2024		F		667(1)	D	\$3.03(2)	187,494	D	
Common Stock	03/15/2024		F		2,759(1)	D	\$3.03(2)	184,735	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	 3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transac Code (Ir 8)		Derivat Securit Acquire or Disp	Derivative Expiration Date Securities (Month/Day/Year) Acquired (A) or Disposed of D) (Instr. 3, 4		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)		

Explanation of Responses:

- 1. Represents shares of common stock sold to satisfy the reporting person's minimum tax obligation in respect of the shares issued upon vesting of a restricted stock unit.
- 2. Weighted average price. These shares were sold in multiple transactions at prices ranging from \$2.80 to \$3.24 per share, inclusive. The Reporting Person undertakes to provide to the Issuer, any security holder of the Issuer, or to the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price within the range set forth in this footnote.

Remarks:

/s/Kathleen Layton (Attorney-in-

03/19/2024

Fact)

** 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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.