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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>Rana Gaurav</u> <hr/> (Last) (First) (Middle) OPORTUN FINANCIAL CORPORATION 1825 SOUTH GRANT STREET, SUITE 850 <hr/> (Street) SAN MATEO CA 94402 <hr/> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 04/04/2026	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 <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) CO-PEO, GM OF LENDING	5. If Amendment, Date of Original Filed (Month/Day/Year)  6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> 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	180,031 <sup>(1)(2)(3)</sup>	D	
Common Stock	25	I	By Spouse <sup>(4)</sup>

**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	Title	Amount or Number of Shares			
Stock Option (Right to Buy)	(5)	08/31/2027	Common Stock	4,228	23.65	D	
Stock Option (Right to Buy)	(5)	06/27/2029	Common Stock	10,775	18.04	D	
Stock Option (Right to Buy)	(5)	03/09/2030	Common Stock	12,950	19	D	
Stock Option (Right to Buy)	(5)	03/09/2031	Common Stock	4,856	21.26	D	
Stock Option (Right to Buy)	(5)	03/09/2032	Common Stock	17,529	13.26	D	

**Explanation of Responses:**

- Includes 6,789 unvested restricted stock units ("RSUs") from a previous grant dated June 14, 2024. 1/3 of the total number of shares subject to the RSU award vests annually until the award is fully vested on March 10, 2027, subject to the continued service of the Reporting Person on each vesting date.
- Includes 23,405 unvested RSUs from a previous grant dated December 20, 2024. 1/3 of the total number of shares subject to the RSU award vests annually until the award is fully vested on December 10, 2027, subject to the continued service of the Reporting Person on each vesting date.
- Includes 80,306 unvested RSUs from a previous grant dated December 31, 2025. 1/3 of the total number of shares subject to the RSU award vests annually until the award is fully vested on December 10, 2028, subject to the continued service of the Reporting Person on each vesting date.
- Shares of Common Stock owned by the Reporting Person's spouse.
- The Stock Option is fully vested.

**Remarks:**

/s/Kathleen Layton (Attorney-in-Fact) 04/10/2026

\*\* 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.

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.

LIMITED POWER OF ATTORNEY

AUTHORIZATION AS ACCOUNT ADMINISTRATORS

The undersigned hereby constitutes and appoints each of Kathleen Layton and Andrew Chew, acting individually, as the undersigned's true and lawful attorney-in-fact and agent, to serve as the undersigned's "account administrator" pursuant to the Electronic Data Gathering, Analysis, and Retrieval system ("EDGAR") of the U.S. Securities and Exchange Commission, which role includes (i) appointing, removing, and replacing account administrators, technical administrators, account users, and delegated entities; (ii) maintaining the security of the undersigned's EDGAR account, including modification of access codes; (iii) maintaining, modifying, and certifying the accuracy of information on the undersigned's EDGAR account dashboard; and (iv) taking any other actions contemplated by Rule 10 of Regulation S-T.

The undersigned hereby ratifies and confirms all that said attorneys-in-fact, agents, and account administrators shall do or cause to be done by virtue hereof. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming (i) any of the undersigned's responsibilities to comply with the Securities Exchange Act of 1934 (as amended) (the "**Exchange Act**"), (ii) any liability of the undersigned for failure to comply with such requirements, or (iii) any obligation or liability of the undersigned for profit disgorgement under Section 16(b) of the Exchange Act.

This Limited Power of Attorney shall remain in full force and effect until the earlier to occur of the following: (i) the date on which the undersigned is no longer required to file Forms 3, 4, and 5 with respect to the undersigned's holdings of and transactions in securities issued by Oportun Financial Corporation; (ii) the date on which the applicable account administrator is removed as an account administrator on the undersigned's EDGAR account; or (iii) the date on which this Limited Power of Attorney is revoked by the undersigned in a writing delivered to the applicable foregoing attorney-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Limited Power of Attorney to be executed as of March 30th, 2026.



\_\_\_\_\_  
Gaurav Rana

State of **Texas**

County of **Harris**

On <sup>03/30/2026</sup>, appeared **Gaurav Rana** before me **Shae Gamble**, the undersigned Notary Public, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to this instrument, and acknowledged

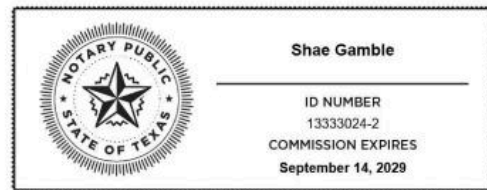
WITNESS my signature and official seal.

*Shae Gamble*

\_\_\_\_\_  
Signature of Notary Public

Commission expires **09/14/2029**

(Seal)



Electronically signed and notarized online using the Proof platform.



