

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

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

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 *<br><u>Kirscht Patrick</u><br><br>(Last) (First) (Middle)<br>OPORTUN FINANCIAL CORPORATION<br>2 CIRCLE STAR WAY<br><br>(Street)<br>SAN CARLOS CA 94070<br><br>(City) (State) (Zip) | 2. Issuer Name and Ticker or Trading Symbol<br><u>Oportun Financial Corp [ OPRT ]</u> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)<br>Director 10% Owner<br>Officer (give title below) Other (specify below)<br>Chief Credit Officer |
|                                                                                                                                                                                                                             | 3. Date of Earliest Transaction (Month/Day/Year)<br>08/31/2020                        |                                                                                                                                                                           |
|                                                                                                                                                                                                                             | 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 Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|---|-------------------------------------------------------------------|------------|--------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------|
|                                 |                                      |                                                    | Code                           | V | Amount                                                            | (A) or (D) | Price                    |                                                                                               |                                                          |                                                       |
| Common Stock                    | 08/31/2020                           |                                                    | M                              |   | 12,580                                                            | A          | (1)                      | 67,143                                                                                        | D                                                        |                                                       |
| Common Stock                    | 08/31/2020                           |                                                    | S                              |   | 4,516 <sup>(2)</sup>                                              | D          | \$12.0871 <sup>(3)</sup> | 62,627                                                                                        | D                                                        |                                                       |
| Common Stock                    | 08/31/2020                           |                                                    | M                              |   | 1,136                                                             | A          | (1)                      | 63,763                                                                                        | D                                                        |                                                       |
| Common Stock                    | 08/31/2020                           |                                                    | S                              |   | 411 <sup>(2)</sup>                                                | D          | \$12.8071 <sup>(3)</sup> | 63,352                                                                                        | D                                                        |                                                       |
| Common Stock                    | 09/02/2020                           |                                                    | S                              |   | 3,909 <sup>(4)</sup>                                              | D          | \$12.2477 <sup>(5)</sup> | 59,443                                                                                        | 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 Indirect Beneficial Ownership (Instr. 4) |       |
|--------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|---|----------------------------------------------------------------------------------------|-----|----------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------|--------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------|-------|
|                                            |                                                        |                                      |                                                    | Code                           | V | (A)                                                                                    | (D) | Date Exercisable                                         | Expiration Date |                                                                                   |                                            |                                                                                                    |                                                           |                                                        | Title |
| Restricted Stock Units                     | (1)                                                    | 08/31/2020                           |                                                    | M                              |   | 12,580                                                                                 |     | (6)                                                      | (6)             | Common Stock                                                                      | 12,580                                     | \$0                                                                                                | 25,159                                                    | D                                                      |       |
| Restricted Stock Units                     | (1)                                                    | 08/31/2020                           |                                                    | M                              |   | 1,136                                                                                  |     | (7)                                                      | (7)             | Common Stock                                                                      | 1,136                                      | \$0                                                                                                | 1,136                                                     | D                                                      |       |

**Explanation of Responses:**

- Each restricted stock unit represents the right to receive at settlement, one share of common stock.
- 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.
- Weighted average price. These shares were sold in multiple transactions at prices ranging from \$12.70 to \$13.02 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.
- These shares were sold pursuant to a Rule 10b5-1 trading plan entered into by the Reporting Person on 12/13/2019.
- Weighted average price. These shares were sold in multiple transactions at prices ranging from \$12.15 to \$12.48 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.
- The restricted stock units vest over four years from August 30, 2018 with 1/4 of the restricted stock units vesting on each one year anniversary, provided that the Reporting Person remains in continuous service to the Issuer on each vesting date.
- The restricted stock units vest over four years from November 30, 2016 with 1/4 of the restricted stock units vesting on the one year anniversary and the remainder vesting quarterly, provided that the Reporting Person remains in continuous service to the Issuer on each vesting date.

**Remarks:**

/s/ Kathleen Layton (Attorney-in-Fact) 09/02/2020

\*\* 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.