

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>Mueller Casey</u> <hr/> (Last) (First) (Middle) OPORTUN FINANCIAL CORPORATION 2 CIRCLE STAR WAY <hr/> (Street) SAN CARLOS CA 94070 <hr/> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 04/15/2022	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 _____ Officer (give title below) <input checked="" type="checkbox"/> Other (specify below) <u>Global Controller and PAO</u>	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	19,270 ⁽¹⁾	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)	12/02/2028	Common Stock	9,371	23.65	D
Stock Option (Right to Buy)	(3)	03/09/2032	Common Stock	13,067	13.26	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 December 03, 2019 and 1/36 of the remaining option shares vesting monthly over three years, subject to the continued service of the Reporting Person on each vesting date.
- 1/4 of the option shall vest on March 10, 2023 and 1/36 of the remaining option shares shall vest monthly over three years, subject to the continued service of the Reporting Person on each vesting date.

Remarks:

/s/ Kathleen Layton (Attorney-in-Fact) 04/19/2022

** 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 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.

POWER OF ATTORNEY

Know all by these presents that the undersigned hereby constitutes and appoints each of Jonathan Coblenz, Joan Aristei and Kathleen Layton, signing individually, the undersigned's true and

- (1) prepare, execute in the undersigned's name and on the undersigned's behalf, and submit to the U.S. Securities and Exchange Commission (the "SEC") a Form 10, including amendments thereto;
 - (2) execute for and on behalf of the undersigned, an officer, director or holder of 10% or more of a registered class of securities of Oportun Financial Corporation (the "Company"), For
 - (3) do and perform any and all acts for and on behalf of the undersigned that may be necessary or desirable to complete and execute such Form 3, 4 or 5, or other form or report, complete
 - (4) take any other action of any nature whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit, in the best interest of, or legally
- The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in connection with the foregoing.
- This Power of Attorney shall remain in full force and effect until the earliest to occur of (a) the undersigned is no longer required to file Forms 3, 4 and 5 with respect to the undersigned's securities; and (b) the undersigned shall be deemed to have terminated this Power of Attorney.
- IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of 5th day of April 2022.

/s/ Casey Mueller
Casey Mueller