



The relative strengths and weaknesses of Oppfi Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Oppfi Inc compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Oppfi Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 89%, being 0.66% points below the market average of 90%.

| Input Variable | Value in 1000 USD |
|--|-------------------|
| Cash and Current Assets | 31,791 |
| Cost of Goods Sold | 0 |
| Debt | 0 |
| Deposits and Payables to Customers | 0 |
| Depreciation Interest and Fees Expenses | 0 |
| Intangible Assets | 0 |
| Investment Income | 0 |
| Investments | 12,180 |
| Labor Expense | 0 |
| Loans Income | 0 |
| Loans Payable | 0 |
| Operating Expenses | 0 |
| Operating and Employee Liabilities | 15,061 |
| Other Assets | 557,572 |
| Other Compr. Net Income | 0 |
| Other Expenses | 2,331 |
| Other Liabilities | 392,453 |
| Other Net Income | 41,810 |
| Other Revenues | 0 |
| Revenue from Contract with Customer | 0 |
| Selling and General Administrative Expense | 0 |

| Output Variable | Value in 1000 USD |
|------------------------------|-------------------|
| Liabilities | 407,514 |
| Assets | 601,543 |
| Expenses | 2,331 |
| Revenues | 0 |
| Stockholders Equity | 194,029 |
| Net Income | 39,479 |
| Comprehensive Net Income | 39,479 |
| ECR before Limited Liability | 27% |
| Economic Capital Ratio | 89% |