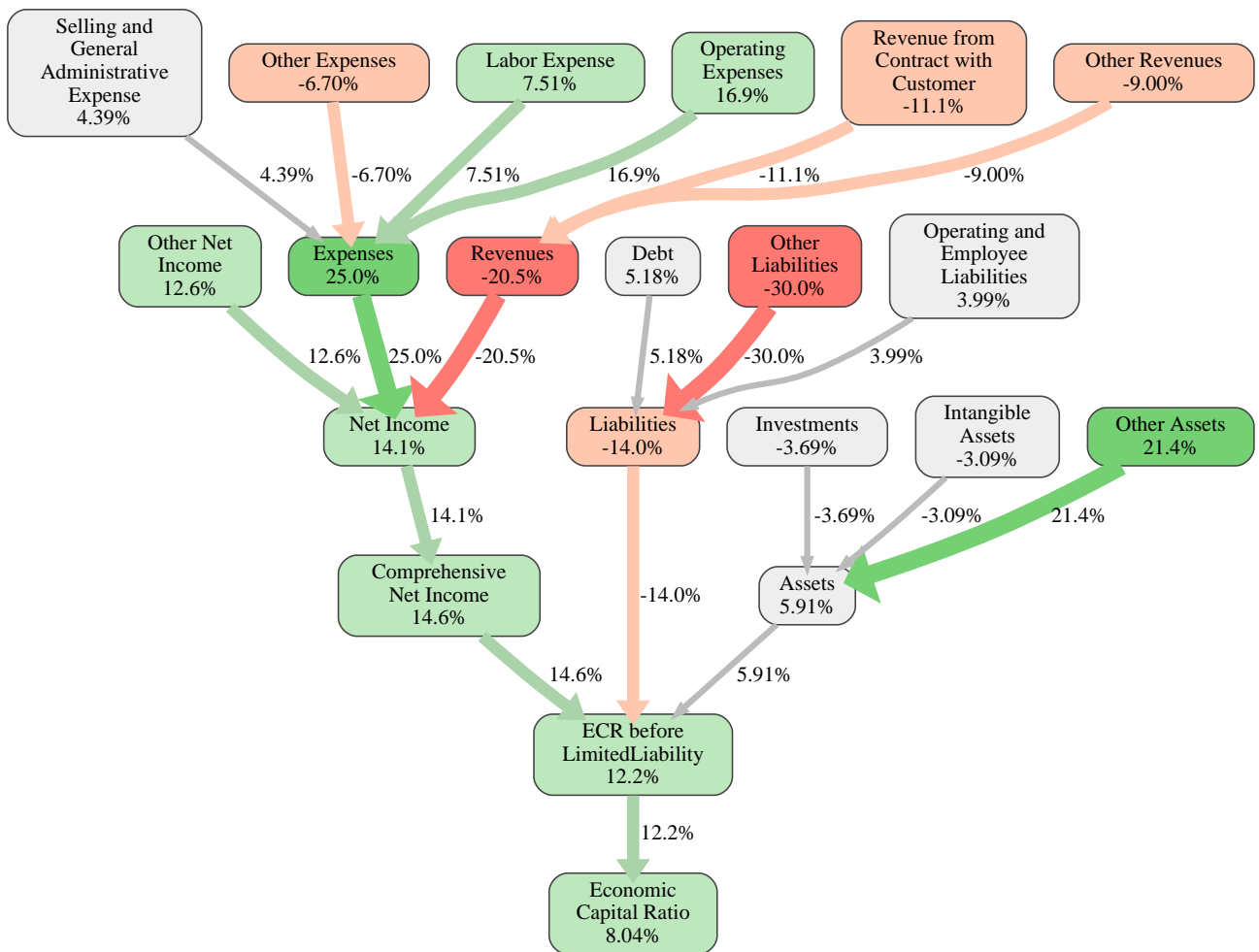




RealRate

FINANCE SERVICES 2025

Oppfi Inc
Rank 21 of 49





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 Expenses, 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 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 99%, being 8.0% points above the market average of 90%.

Input Variable	Value in 1000 USD
Cash and Current Assets	61,344
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	10,583
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	0
Operating and Employee Liabilities	13,294
Other Assets	569,244
Other Compr. Net Income	0
Other Expenses	4,215
Other Liabilities	393,664
Other Net Income	88,052
Other Revenues	0
Revenue from Contract with Customer	0
Selling and General Administrative Expense	0

Output Variable	Value in 1000 USD
Liabilities	406,958
Assets	641,171
Expenses	4,215
Revenues	0
Stockholders Equity	234,213
Net Income	83,837
Comprehensive Net Income	83,837
BaseVar	570,198
ECR before LimitedLiability	38%
Economic Capital Ratio	99%