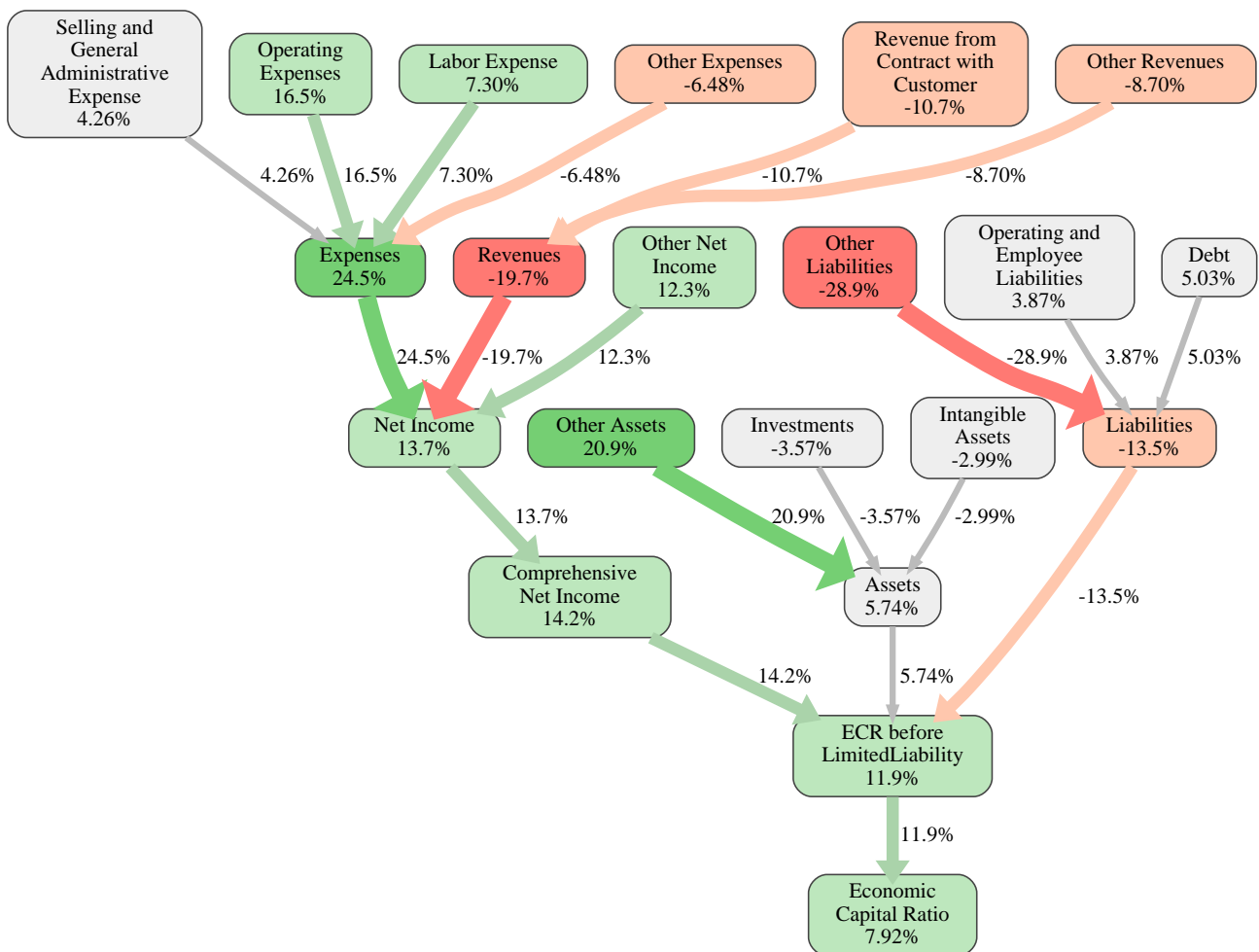




RealRate

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 24% points. The greatest weakness of Oppfi Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 89%, being 7.9% points above the market average of 81%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Current Assets	61,344	Liabilities	406,958
Cost of Goods Sold	0	Assets	641,171
Debt	0	Expenses	4,215
Deposits and Payables to Customers	0	Revenues	0
Depreciation Interest and Fees Expenses	0	Stockholders Equity	234,213
Intangible Assets	0	Net Income	83,837
Investment Income	0	Comprehensive Net Income	83,837
Investments	10,583	BaseVar	570,198
Labor Expense	0	ECR before LimitedLiability	38%
Loans Income	0	Economic Capital Ratio	89%
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		