RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050

April 23, 2026

To the CEO
Oppfi Inc
130 E. RANDOLPH STREET
SUITE 3400
CHICAGO, IL 60601
USA

Oppfi Inc TOP Rated in the US Finance Services Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US Finance Services ranking. I am happy to inform you that Oppfi Inc has been TOP Rated at rank 9 out of 43.

Overall, 43 US companies were analyzed with respect to their financial strength. The complete rating is published at https://www.realrate.ai/rankings. Your individual rating report, showing your strengths compared to your competitors is attached.

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just $9,900. Simply sign the attached order form and send it back via email.

I took the liberty of sending an identical letter to the Marketing Department. Please feel free to book a short video call with me: https://calendly.com/holger-bartel

Sincerely,

Dr. Holger Bartel, CEO

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RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the Finance Services RealRate rating for Oppfi Inc. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Oppfi Inc (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	**2026 US Finance Services RealRate rating seal for Oppfi Inc**
Amount	**USD 9,900**
Order no.	2026-0001818502

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

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State / provice		Email address	
ZIP code			
Country			

Shipping address
The electronic RealRate rating seal and the invoice will be sent to

Delivery email	

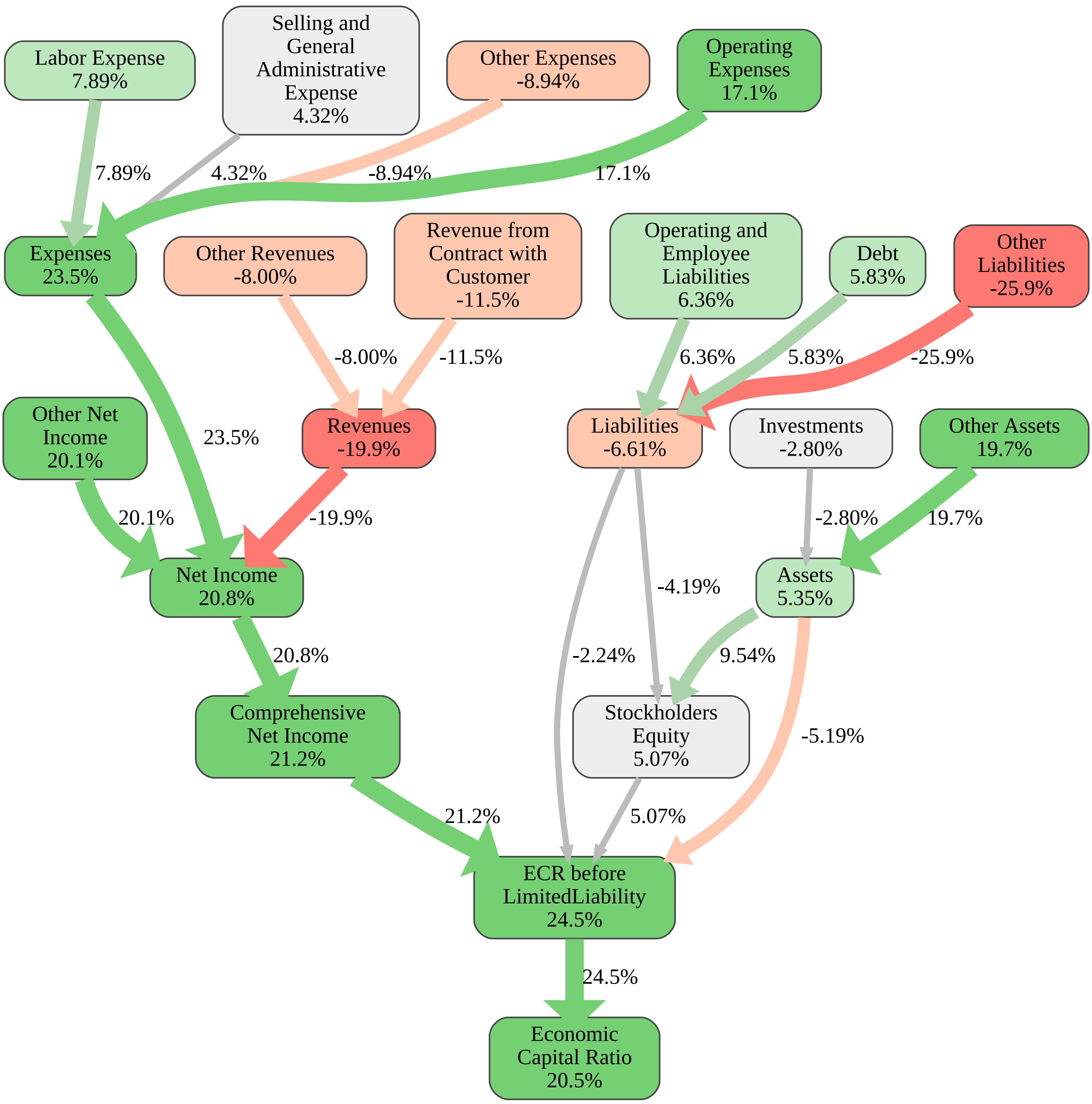
Oppfi Inc

Date, location, name

FINANCE SERVICES 2026

Oppfi Inc
Rank 9 of 43

OppFi



FINANCE SERVICES 2026

Oppfi Inc
Rank 9 of 43

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 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 98%, being 20% points above the market average of 78%.

Input Variable	Value in 1000 USD
Cash and Current Assets	49,451
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	8,834
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	0
Operating and Employee Liabilities	11,424
Other Assets	695,805
Other Compr. Net Income	0
Other Expenses	9,885
Other Liabilities	433,790
Other Net Income	156,132
Other Revenues	0
Revenue from Contract with Customer	0
Selling and General Administrative Expense	0

Output Variable	Value in 1000 USD
Liabilities	445,214
Assets	754,090
Expenses	9,885
Revenues	0
Stockholders Equity	308,876
Net Income	146,247
Comprehensive Net Income	146,247
BaseVar	682,660
ECR before LimitedLiability	50%
Economic Capital Ratio	98%