





RealRate

FINANCE SERVICES 2020

Oportun Financial Corp
Rank 39 of 59



The relative strengths and weaknesses of Oportun Financial Corp 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 Oportun Financial Corp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 126% points. The greatest weakness of Oportun Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 133% points.

The company's Economic Capital Ratio, given in the ranking table, is 46%, being 2.0% points below the market average of 48%.

Input Variable	Value in 1000 USD
Cash and Current Assets	72,179
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	57,243
Intangible Assets	0
Investment Income	0
Investments	89,689
Labor Expense	90,647
Loans Income	544,126
Loans Payable	0
Operating Expenses	101,981
Operating and Employee Liabilities	53,357
Other Assets	2,040,006
Other Compr. Net Income	-30
Other Expenses	176,050
Other Liabilities	1,659,751
Other Net Income	-97,237
Other Revenues	56,022
Revenue from Contract with Customer	0
Selling and General Administrative Expense	15,392

Output Variable	Value in 1000 USD
Liabilities	1,713,108
Assets	2,201,874
Expenses	441,313
Revenues	600,148
Stockholders Equity	488,766
Net Income	61,598
Comprehensive Net Income	61,568
Economic Capital Ratio	46%