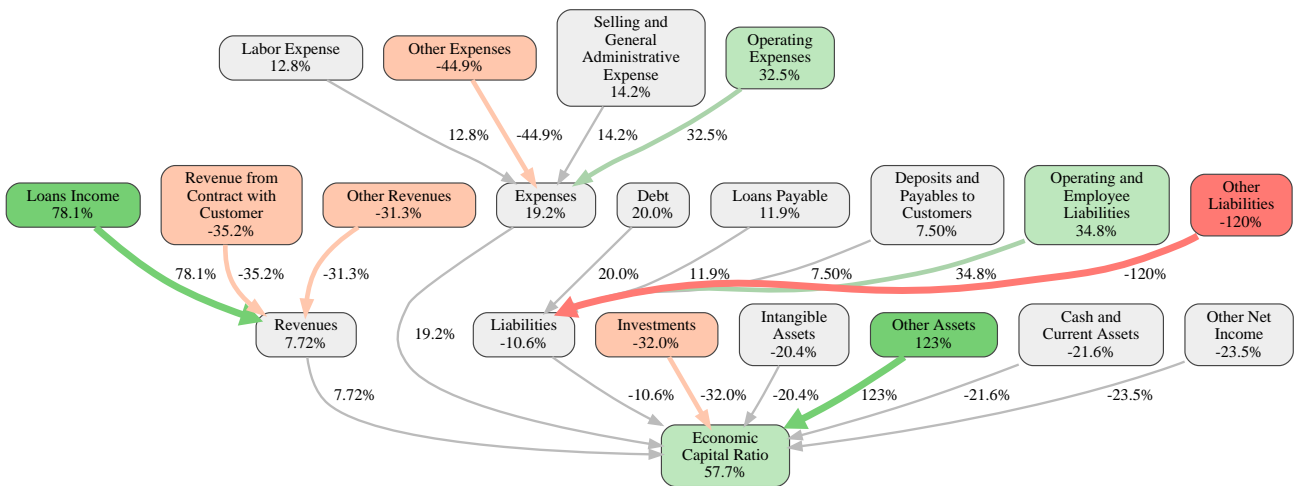




# FINANCE SERVICES 2021

Oportun Financial Corp  
Rank 40 of 56





RealRate

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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 123% points. The greatest weakness of Oportun Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 120% points.

The company's Economic Capital Ratio, given in the ranking table, is 36%, being 58% points above the market average of -22%.

Input Variable	Value in 1000 USD
Cash and Current Assets	136,187
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	47,067
Intangible Assets	0
Investment Income	0
Investments	47,978
Labor Expense	106,446
Loans Income	545,466
Loans Payable	0
Operating Expenses	129,795
Operating and Employee Liabilities	49,684
Other Assets	1,824,886
Other Compr. Net Income	-99
Other Expenses	134,731
Other Liabilities	1,493,000
Other Net Income	-190,306
Other Revenues	38,268
Revenue from Contract with Customer	0
Selling and General Administrative Expense	20,471

Output Variable	Value in 1000 USD
Liabilities	1,542,684
Assets	2,009,051
Expenses	438,510
Revenues	583,734
Stockholders Equity	466,367
Net Income	-45,082
Comprehensive Net Income	-45,181
Economic Capital Ratio	36%