





RealRate

FINANCE SERVICES 2022

Oportun Financial Corp
Rank 42 of 63



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 128% points. The greatest weakness of Oportun Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 171% points.

The company's Economic Capital Ratio, given in the ranking table, is 42%, being 1.4% points above the market average of 41%.

Input Variable	Value in 1000 USD
Cash and Current Assets	130,959
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	57,931
Intangible Assets	104,014
Investment Income	0
Investments	38,403
Labor Expense	115,833
Loans Income	575,839
Loans Payable	0
Operating Expenses	139,564
Operating and Employee Liabilities	0
Other Assets	2,673,249
Other Compr. Net Income	0
Other Expenses	179,928
Other Liabilities	2,342,744
Other Net Income	-48,632
Other Revenues	50,943
Revenue from Contract with Customer	0
Selling and General Administrative Expense	37,480

Output Variable	Value in 1000 USD
Liabilities	2,342,744
Assets	2,946,625
Expenses	530,736
Revenues	626,782
Stockholders Equity	603,881
Net Income	47,414
Comprehensive Net Income	47,414
Economic Capital Ratio	42%