





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 145% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 52% points below the market average of 73%.

Input Variable	Value in 1000 USD
Cash and Current Assets	98,817
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	67,630
Intangible Assets	0
Investment Income	0
Investments	30,448
Labor Expense	154,850
Loans Income	876,114
Loans Payable	0
Operating Expenses	216,120
Operating and Employee Liabilities	0
Other Assets	3,484,430
Other Compr. Net Income	0
Other Expenses	314,009
Other Liabilities	3,066,096
Other Net Income	-218,842
Other Revenues	76,431
Revenue from Contract with Customer	0
Selling and General Administrative Expense	58,838

Output Variable	Value in 1000 USD
Liabilities	3,066,096
Assets	3,613,695
Expenses	811,447
Revenues	952,545
Stockholders Equity	547,599
Net Income	-77,744
Comprehensive Net Income	-77,744
Economic Capital Ratio	21%