





RealRate

FINANCE SERVICES 2024

Oportun Financial Corp Rank 43 of 50



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 Loans Income, increasing the Economic Capital Ratio by 77% points. The greatest weakness of Oportun Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 124% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 42% points below the market average of 47%.

Input Variable	Value in 1000 USD
Cash and Current Assets	91,187
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	45,401
Intangible Assets	0
Investment Income	0
Investments	21,105
Labor Expense	121,843
Loans Income	963,496
Loans Payable	0
Operating Expenses	534,319
Operating and Employee Liabilities	28,376
Other Assets	3,299,596
Other Compr. Net Income	0
Other Expenses	-133,917
Other Liabilities	2,979,108
Other Net Income	-596,839
Other Revenues	93,423
Revenue from Contract with Customer	0
Selling and General Administrative Expense	72,385

Output Variable	Value in 1000 USD
Liabilities	3,007,484
Assets	3,411,888
Expenses	640,031
Revenues	1,056,919
Stockholders Equity	404,404
Net Income	-179,951
Comprehensive Net Income	-179,951
Economic Capital Ratio	5.6%