



We facilitate safe, simple and more affordable credit access to the 60¹ million everyday Americans who currently lack traditional options while rebuilding their financial health.

WHO WE HELP

OppFi (NYSE: OPFI) is a leading financial technology platform that powers banks to help the everyday consumer gain access to credit. Through its unwavering commitment to customer service, OppFi is changing the way everyday consumers, who are turned away by mainstream options, access credit to support their financial health and live the life they deserve.



60M
U.S. adults lack access to traditional credit¹



64%
of U.S. consumers live paycheck to paycheck²



44%
of U.S. adults have savings to cover a \$1,000 unplanned expense³

AWARDS & RECOGNITION

Inc. 5000 (6 years: 2016-2021); Inc. 500 (4 years: 2016-2019)

Crain's Business Fast 50 (2019, 2020, 2021, 2022)

Deloitte's Technology Fast 500™ (2018, 2019, 2020, 2021)

Financial Times' List of The Americas' Fastest Growing Companies (2020 & 2021)

Fintech Breakthrough's Best Consumer Lending Company (2021) and Best Consumer Lending Platform (2020)

Forbes America (2021) list of America's Best Startup Employers

Built In (2021 & 2022) Best Places to Work Chicago and (2022) Best Large Companies to Work For Chicago and (2022) Best Perks and Benefits Chicago

Glassdoor (2018 & 2019) Best Places to Work

Chicago Tribune (2018) Top Chicago Workplace

Headquartered in **Chicago**

Founded in **2012**

Employees **450+**⁴

Facilitated issuance of more than **2.5M** loans^{5,6}

Helped more than **900,000** customers⁶

21,000+ online customer reviews (4.7/5.0)^{7,8}

85 Net Promoter Score (NPS)⁸

A+ rating with BBB⁸

“OppFi gave me a chance. I'm building up my credit and it's giving me hope.”

KRISTINA, FRESNO, CA

1. Hamdani, Kausar, et al. "UNEQUAL ACCESS TO CREDIT The Hidden Impact of Credit Constraints." NewYorkFed.org, 2019
 2. LendingClub Corporation. "New Reality Check: The Paycheck-To-Paycheck Report: The Credit Edition." PYMNTS.com, May 2, 2022
 3. Bennett, Karen. "Survey: Less than half of Americans have savings to cover a \$1,000 surprise expense." Bankrate.com, January 19, 2022"
 4. https://www.opploans.com/about-us/
 5. https://www.oppfi.com/press-release/oppfi-reaches-facilitated-issuance-of-2-million-installment-loans/
 6. Last updated August 31, 2022
 7. Average reviews rating and review volumes are derived through a third-party service (ReviewTrackers.com) that aggregates consumer ratings from multiple review platforms including Google, Credit Karma, Trustpilot and BBB. The average cumulative rating is a snapshot as of 12/31/2021.
 8. As of December 31, 2021

CONTACTS

Media Relations:
media@oppfi.com

Investor Relations:
investors@oppfi.com

www.oppfi.com

