

OppFi



We empower everyday consumers to rebuild financial health through facilitating credit access, enabling savings, and building wealth.

WHO WE HELP

Through simple and transparent financial products, OppFi provides access to credit to help 150 million everyday consumers who are locked out of the mainstream financial options.



150M

have less than \$1,000 in savings²



115M

live paycheck to paycheck¹



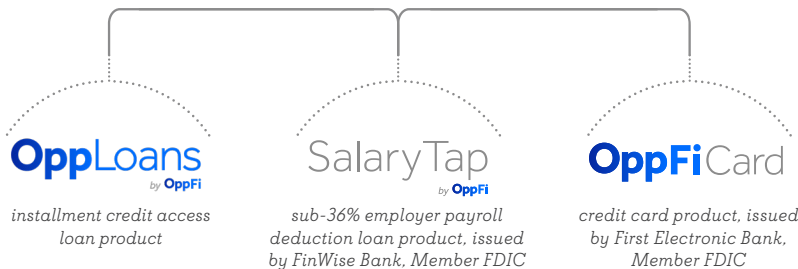
60M

lack access to credit³

PLATFORM OF PRODUCTS

OppFi (NYSE: OPFI) is a leading financial technology platform that powers banks to help everyday consumers gain access to credit.

OppFi



AWARDS & RECOGNITION

Inc. 5000 (6 years: 2016–2020);
Inc. 500 (4 years: 2016–2019)

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

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

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

Forbes America 2021 list of America's Best Startup Employers

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

Built In 2021 Best Places to Work Chicago

Glassdoor 2018 & 2019 Best Places to Work

Chicago Tribune 2018 Top Chicago Workplace

Headquartered in
Chicago

Founded in
2012

Employees
600+⁵

Facilitated issuance of more than
1.8M loans⁴

Helped more than
700,000 customers⁵

14,000
online customer reviews (4.8/5)^{4,6}

85
Net Promoter Score (NPS)⁴

A+
rating with BBB⁴

For more information on our products: <https://www.oppfi.com/products/>

¹ Friedman, Zack. "78% Of Workers Live Paycheck To Paycheck." Forbes.com, January 11, 2019

² Elkins, Kathleen. "Here's how much money Americans have in their savings accounts." CNBC.com, Sept 13, 2017

³ Hamdani, Kausar, et al. "UNEQUAL ACCESS TO CREDIT The Hidden Impact of Credit Constraints." NewYorkFed.org, 2019

⁴ Last updated August 16, 2021. For additional information, please see OppFi's 2020 Annual Social Impact Report, which can be accessed here <https://www.oppfi.com/social-impact/>

⁵ <https://www.opplods.com/about-us/>

⁶ Average reviews rating is derived through a third-party service that aggregates consumer ratings from multiple review platforms.

The average cumulative rating is a snapshot as of 12/31/2020

OppFi Social Impact

01 PROVIDE ACCESS TO THE BEST AVAILABLE CREDIT

Through bank partners, we expand access to credit by creating and delivering the best products and experiences to consumers

02 BUILD AND PROMOTE FINANCIAL HEALTH

We help build a pathway toward better financial health through resources and financial education

03 DELIVER EXCEPTIONAL CUSTOMER SERVICE

We are committed to providing a superior customer experience with strong satisfaction benchmarks, fair servicing practices, and high service-level standards

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

KRISTINA, FRESNO, CA

OPPFI 2020 SOCIAL IMPACT REPORT HIGHLIGHTS

Through our relationships with mission-aligned companies, like SpringFour and Steady, we provided consumers **100K+ referrals to free financial health resources.**¹



We reported the payment histories of **424,149 customers** to all three major credit bureaus.²



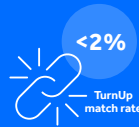
An internal **Vantage Score® Study** revealed that consumers who paid their loan off increased their Vantage Score® by 32 points.³



Over **1M user visits to OppU**, our free online financial education hub that offers standards-aligned financial literacy classes and educational content posted to our blog.⁴



Less than **2%** of customers who have opted into the OppFi TurnUp program have received and closed a loan with a partner.⁵



We helped a total of **280,516**⁶ customers gain access to credit in 2020, representing over **\$483M in total net originations.**⁷



¹ OppFi 2020 Social Impact Report, page 13
² Total unique consumers reported. May include loans originated prior to 2020.
³ Consumers who took out a loan using the OppFi platform and applied for credit during Q1 2019 and paid their loan off in full prior to May 2020.
⁴ OppFi 2020 Social Impact Report, page 12
⁵ We define closed loans as those customers who matched with a pre-qualified offer from our partners and actually received a loan through one of those partners.
⁶ Number of unique customers who were approved for a loan in FY 2020
⁷ Total Net Originations for FY 2020 (includes refinances)

For the full 2020 Social Impact Report, please visit www.oppfi.com/social-impact/

SOCIAL IMPACT PARTNERSHIPS

We partner with mission-aligned organizations to support our commitment to help customers build a better financial path through more financial resources, education, and support.



FINANCIAL EDUCATION & RESOURCES

Our financial education program, OppU, offers free standards-aligned financial literacy courses and free educational articles authored by its team of personal finance writers.

www.opploans.com/oppu



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