



Q3 2026 Earnings Presentation

October 28, 2026

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Forward-Looking Statements

This Presentation includes “forward-looking statements” within the meaning of the “safe harbor” provisions of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. OppFi’s actual results may differ from its expectations, estimates and projections and consequently, you should not rely on these forward-looking statements as predictions of future events. Words such as “expect,” “estimate,” “project,” “budget,” “forecast,” “opportunity,” “anticipate,” “intend,” “plan,” “may,” “will,” “could,” “should,” “believes,” “predicts,” “potential,” “possible,” “continue,” “positions,” and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. These forward-looking statements include, without limitation, OppFi’s expectations with respect to its full year 2026 guidance, the future performance of OppFi’s platform and underwriting models, the anticipated performance of its recently launched line of credit product, the expected benefits of its ongoing migration to the LOLA platform, statements regarding OppFi’s proposed acquisition of BNCC, including the anticipated timing, structure, benefits and strategic rationale of the transaction, OppFi’s expectations with respect to the geographic expansion and product diversification that may come from the acquisition, and expectations for OppFi’s growth and future financial performance. These forward-looking statements are based on OppFi’s current expectations and assumptions about future events and are based on currently available information as to the outcome and timing of future events. These forward-looking statements involve significant risks and uncertainties that could cause the actual results to differ materially from the expected results. Most of these factors are outside OppFi’s control and are difficult to predict. Factors that may cause such differences include, but are not limited to, the impact of general economic conditions, including economic slowdowns, inflation, interest rate changes, recessions, the impact of tariffs, and tightening of credit markets on OppFi’s business; the impact of challenging macroeconomic and marketplace conditions; the impact of stimulus or other government programs; risks related to the proposed acquisition of BNCC including the risk that the transactions may not be completed in a timely manner or at all, the failure to satisfy closing conditions or obtain required regulatory approvals, the impact of the transaction on OppFi’s governance structure, integration or execution challenges, and adverse reactions from customers or stockholders; whether OppFi will be successful in obtaining declaratory relief against the Commissioner of the Department of Financial Protection and Innovation for the State of California; whether OppFi will be subject to AB 539; whether OppFi’s bank partners will continue to lend in California and whether OppFi’s financing sources will continue to finance the purchase of participation rights in loans originated by OppFi’s bank partners in California; OppFi’s ability to scale and grow the Bitty business; the impact that events involving financial institutions or the financial services industry generally, such as actual concerns or events involving liquidity, defaults, or non-performance, may have on OppFi’s business; risks related to any material weakness in OppFi’s internal controls over financial reporting; the ability of OppFi to grow and manage growth profitably and retain its key employees; risks related to new products; the implementation and migration of technology platforms; risks related to evaluating and potentially consummating acquisitions; concentration risk; risks related to OppFi’s ability to comply with various covenants in its corporate and warehouse credit facilities; risks related to potential litigation; changes in applicable laws or regulations, including, but not limited to, impacts from the One Big Beautiful Bill Act; the possibility that OppFi may be adversely affected by other economic, business, and/or competitive factors; and other risks and uncertainties indicated from time to time in OppFi’s filings with the United States Securities and Exchange Commission, in particular, contained in the section captioned “Risk Factors.” OppFi cautions that the foregoing list of factors is not exclusive, and readers should not place undue reliance upon any forward-looking statements, which speak only as of the date made. OppFi does not undertake or accept any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements to reflect any change in its expectations or any change in events, conditions or circumstances on which any such statement is based.

Non-GAAP Financial Measures

This Presentation includes certain non-GAAP financial measures that are unaudited and do not conform to GAAP, such as Adjusted EBT, Adjusted Net Income and margin thereof, Adjusted EPS, and Free Cash Flow. Adjusted EBT is defined as Net Income, adjusted for (1) income tax expense; (2) change in fair value of warrant liabilities; (3) other adjustments, net; and (4) other income. Adjusted Net Income is defined as Adjusted EBT as defined above, adjusted for taxes assuming a tax rate for each period presented that reflects the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes, in order to allow for a comparison with other publicly traded companies. Adjusted Net Income Margin is defined as Adjusted Net Income as defined above divided by Total Revenue. Adjusted EPS is defined as Adjusted Net Income as defined above, divided by weighted average diluted shares outstanding, which represents shares of both classes of common stock outstanding and includes the impact of dilutive securities, such as restricted stock units, performance stock units, and stock options. Free Cash Flow is defined as net cash provided by operating activities minus net cash used in investing activities. These non-GAAP financial measures have not been prepared in accordance with accounting principles generally accepted in the United States and may be different from non-GAAP financial measures used by other companies. OppFi believes that the use of these non-GAAP financial measures provides an additional tool for investors to use in evaluating ongoing operating results and trends. These non-GAAP measures with comparable names should not be considered in isolation from, or as an alternative to, financial measures determined in accordance with GAAP. See “Reconciliation of Non-GAAP Financial Measures” below for reconciliations for OppFi’s non-GAAP financial measures to the most directly comparable GAAP financial measures. A reconciliation of projected full year 2026 Adjusted Net Income and Adjusted EPS to the most directly comparable GAAP financial measures is not included in this Presentation because, without unreasonable efforts, the Company is unable to predict with reasonable certainty the amount or timing of non-GAAP adjustments that are used to calculate these measures.

Important Additional Information and Where to Find It

In connection with the proposed transaction between OppFi and BNCCORP, Inc. (“BNCC”), OppFi has filed with the U.S. Securities and Exchange Commission (the “SEC”) a registration statement on Form S-4 (File No. 333-297733) (the “registration statement”), which includes a proxy statement of BNCC and a prospectus of OppFi (the “proxy statement/prospectus”), and OppFi may file with the SEC other relevant documents regarding the proposed transaction. INVESTORS AND SECURITY HOLDERS ARE URGED TO READ THE REGISTRATION STATEMENT AND THE PROXY STATEMENT/PROSPECTUS CAREFULLY AND IN THEIR ENTIRETY AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC BY OPPFI, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY CONTAIN OR WILL CONTAIN IMPORTANT INFORMATION ABOUT OPPFI, BNCC, BNC NATIONAL BANK AND THE PROPOSED TRANSACTION. A definitive copy of the proxy statement/prospectus has been mailed to stockholders of BNCC. Investors and security holders will be able to obtain the registration statement and the proxy statement/prospectus, as well as other filings containing information about OppFi, free of charge from OppFi or from the SEC’s website. The documents filed by OppFi with the SEC may be obtained free of charge at OppFi’s website, at <https://investors.opffi.com/financials/sec-filings/default.aspx>, or by requesting them by mail at 130 E. Randolph Street, Suite 3400, Chicago, IL 60601 or by email at corporate.secretary@opffi.com.

Website

This Presentation contains reproductions and references to the Company’s website and mobile content. Website and mobile content are not incorporated into this Presentation. Any references to URLs for the websites are intended to be inactive textual references only.

Q3 2026 Highlights



Launched new **Line of Credit** product, representing a significant milestone in the expansion of OppFi's product suite



All new customers now run through **LOLA**, OppFi's new application system



Repurchased \$6.7 million of common stock under \$40 million authorization, reflecting confidence in long-term earnings potential



Net Income of **\$34.5 million** and Diluted EPS of **\$0.40**, and Adjusted Net Income¹ of **\$31.6 million** and Adjusted EPS¹ of **\$0.37**



Strong balance sheet with **\$140.7 million** of unrestricted and restricted cash at quarter end



Recoveries of previously charged-off loans of **\$15.2 million**, an increase of 38% year over year

OppFi

At-A-Glance

A tech-enabled digital finance platform that partners with banks to offer financial products and services for everyday Americans.

1. For Q3 2026 at the time of loan approval.

2. Based on 19.0 million underbanked households and average household size of 2.51. Federal Deposit Insurance Corporation (FDIC), 2023 FDIC National Survey of Unbanked and Underbanked Households (November 2024); U.S. Census Bureau, "Average Number of People per Household, by Race and Hispanic Origin, Marital Status, Age, and Education of Householder: 2023", Table AVG1, November 2023

3. Based on 36.2 million small businesses in the United States, U.S. Small Business Administration 2025 Small Business Profile. 59% of small businesses applied for financing in 2024 and 59% of those did not receive the full amount of financing sought, 2025 Report on Employer Firms: Findings from the 2024 Small Business Credit Survey, Federal Reserve Bank

4. As of September 30, 2026.

5. 2015-2025.



Mission-driven Platform

Providing best-in-class products and customer service with a 71 NPS Score¹



Large Addressable Market

48 million Americans² and over 12 million small businesses³ are underbanked and lack traditional credit options



Significant Economic Scale

Facilitated more than \$9.6 billion in gross loan issuance covering over 5.1 million loans, since inception⁴



Profitable Across Business Cycles

11 consecutive years of positive net income⁵



Strong Fundamentals and Balance Sheet

Operating efficiency drives strong free cash flow and a robust balance sheet which positions OppFi for growth



Financial Highlights

Q3 2026 Financial Highlights

\$34.5M
Net Income

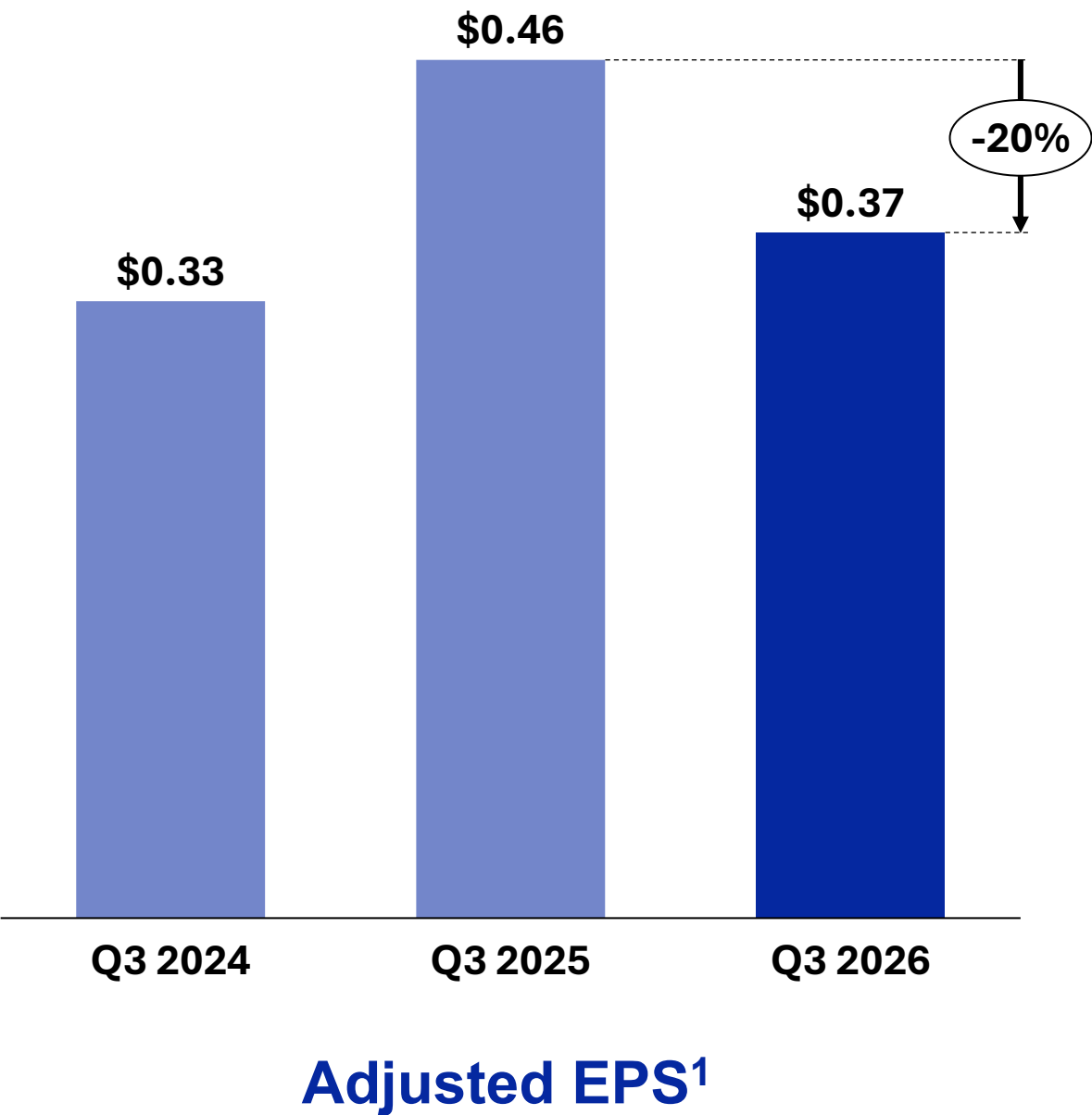
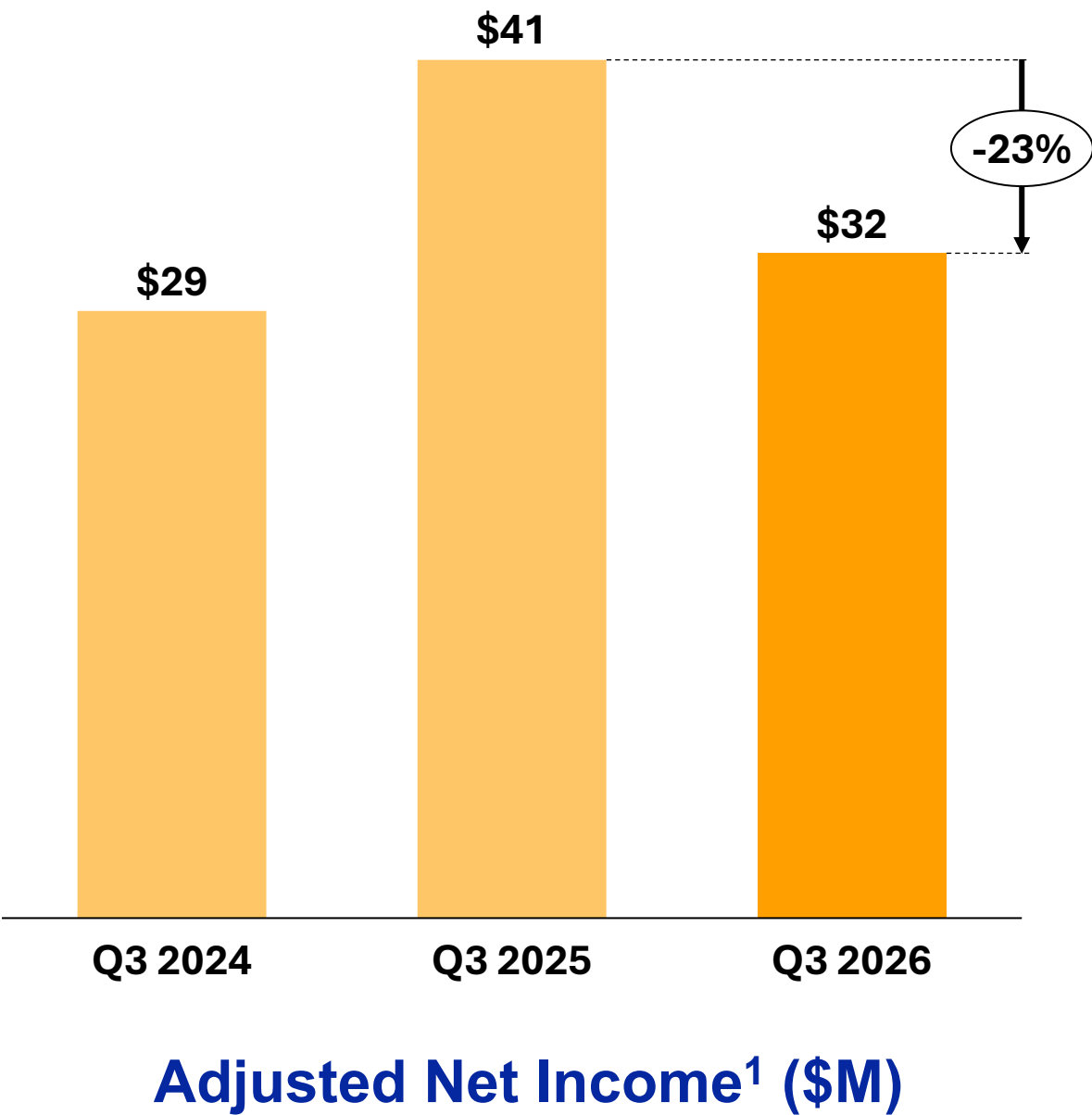
\$31.6M
Adj. Net Income¹

\$0.41
Basic EPS

\$0.40
Diluted EPS

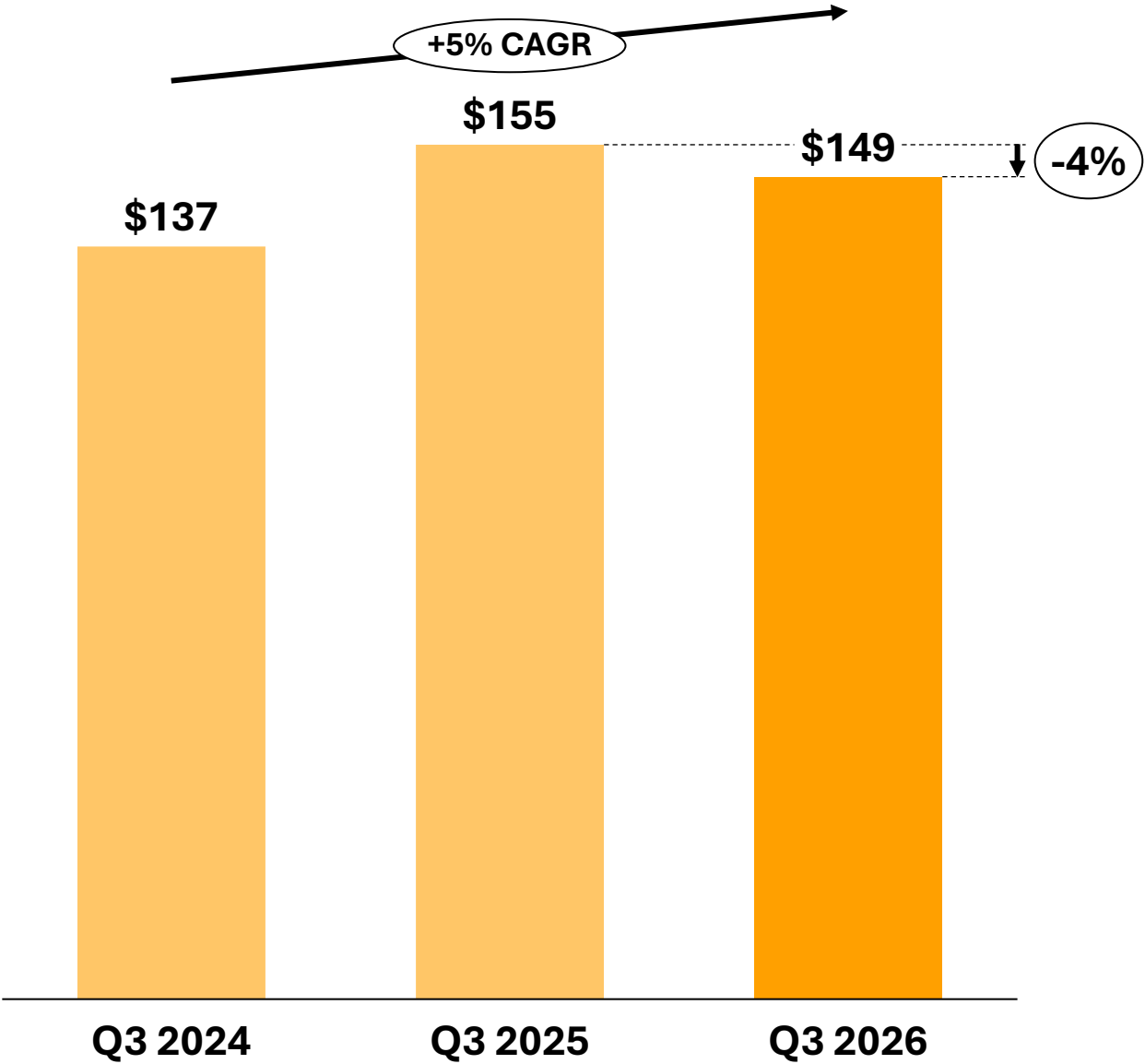
\$0.37
Adjusted EPS¹

Investment in key strategic initiatives positions OppFi
for stronger long-term returns



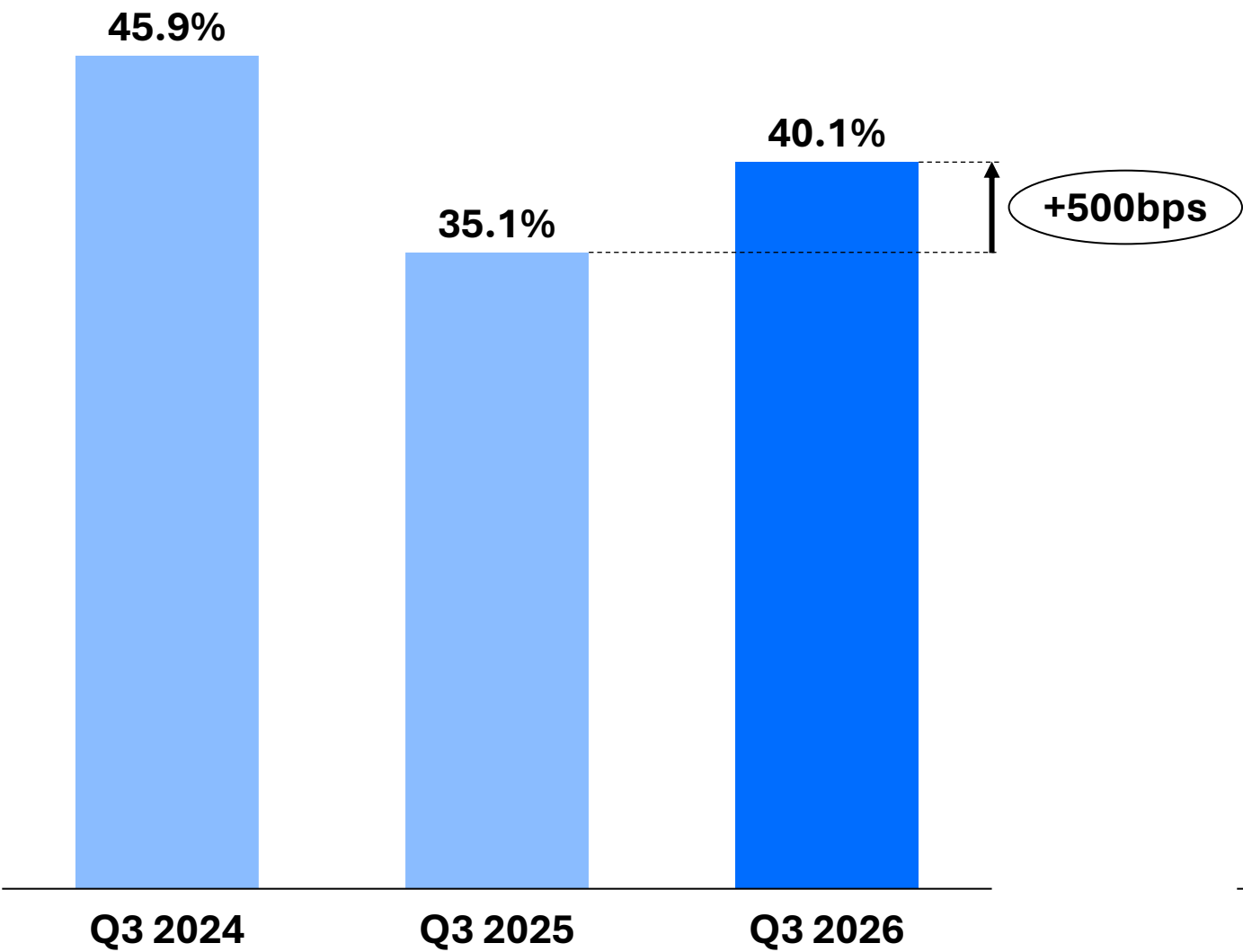
¹ Adjusted Net Income and Adjusted EPS are non-GAAP financial measures. See the disclaimer on “Non-GAAP Financial Measures” on slide 2 for a detailed description of such non-GAAP financial measures and the appendix for a reconciliation of such non-GAAP financial measures to their most directly comparable GAAP financial measures.
² Percentages presented are calculated from the underlying whole-dollar amounts.

Q3 2026 Performance



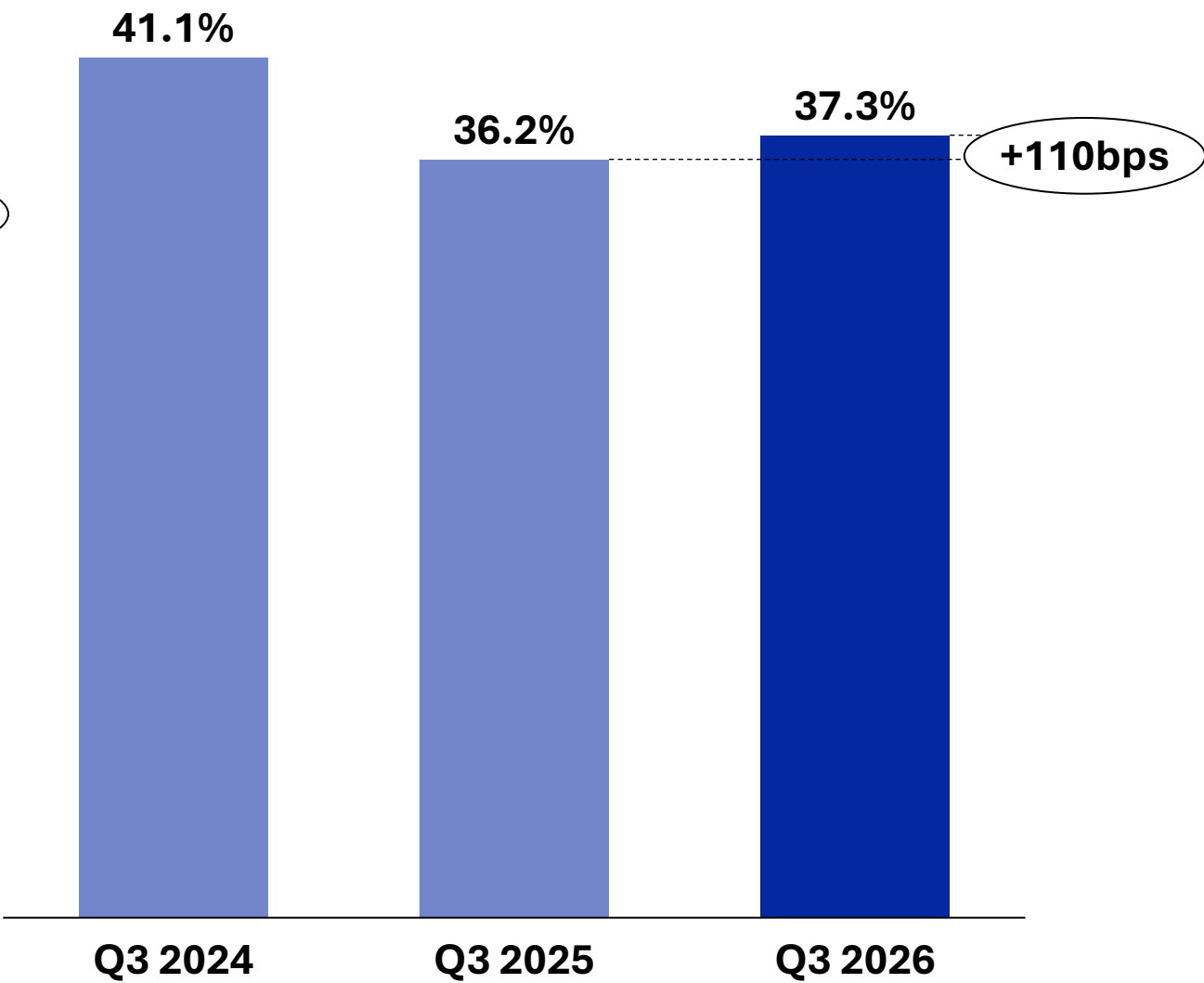
Total Revenue¹ (\$M)

Total revenue decreased 3.8% YoY driven by lower receivables balances over the period and lower yield on those receivables



Net Charge-Off Rate²

Net charge-offs as a percentage of total revenue increased 500 bps YoY as a result of elevated charge-offs more than offsetting higher recoveries of previously charged off loans



Operating Expense Margin

Total Expenses as a percentage of Total Revenue increased 110 basis points year over year, largely driven by a reduction in revenue year over year combined with one-time expenses related to the Transaction³

1. Total Revenue is calculated as the sum of Interest on Finance Receivables and Other Revenue.
2. Percentages presented are calculated from the underlying whole-dollar amounts.
3. The “Transaction” refers to the proposed acquisition of BNCC. For more information, please refer to “Recent Events” in Item 2. Management’s Discussion and Analysis of Financial Condition and Results of Operations in OppFi’s Form 10-Q for the quarter ended September 30, 2026.

Q3 2026 Key Performance Indicators

- **Total net originations decreased 7% year over year** as a result of tightened marketing partner screening criteria year over year, and **total retained net originations decreased 11% year over year**, attributed to the decrease in total net originations, furthered by the growth in the percentage of loans retained by our bank partners
- **Ending receivables decreased 5% year over year** as a result of lower retained net originations through the first nine months of 2026
- **Net charge-off rate as percentage of total revenue increased to 40% from 35% year over year**, and the **annualized net charge off rate as a percentage of average receivables increased to 53% from 47% year over year**, as a result of elevated charge-offs offsetting higher recoveries of previously charged off loans
- **Average yield decreased to 131% from 133% year over year**, as elevated delinquency in the portfolio outweighed the increase in the average statutory rate during the period
- **Automatic approval rate increased to 80% from 79% year over year**, reflecting the continued application of algorithmic automation projects that streamline the origination process

UNAUDITED QUARTER ENDED		
(\$ in millions)	9/30/2025	9/30/2026
Total Net Originations ¹	\$246	\$229
Total Retained Net Originations ¹	\$215	\$191
Ending Receivables ²	\$481	\$459
Net Charge-Off Rate as % of Total Revenue ³	35%	40%
Net Charge-Off Rate as % of Avg. Receivables, Annualized ³	47%	53%
Average Yield, Annualized ⁴	133%	131%
Automatic Approval Rate ⁵	79%	80%

1. Total net originations are defined as gross originations net of transferred balance on refinanced loans, while total retained net originations are defined as the portion of total net originations with respect to which the Company ultimately purchased a receivable from bank partners.

2. Ending receivables are defined as the unpaid principal balances of loans at the end of the reporting period.

3. Net charge-offs as a percentage of total revenue and net charge-offs as a percentage of average receivables represent total charge-offs from the period less recoveries as a percentage of total revenue and as a percentage of average receivables. Net charge-offs as a percentage of average receivables is presented as an annualized metric. Finance receivables are charged off at the earlier of the time when accounts reach 90 days past due on a recency basis, when OppFi receives notification of a customer bankruptcy or is otherwise deemed uncollectible.

4. Average yield is defined as total revenue from the period as a percent of average receivables and is presented as an annualized metric.

5. Automatic approval rate is calculated by taking the number of approved loans that are not decisioned by a loan processor or underwriter (auto-approval) divided by the total number of loans approved.

Free Cash Flow Generation & Capital Allocation Optionality

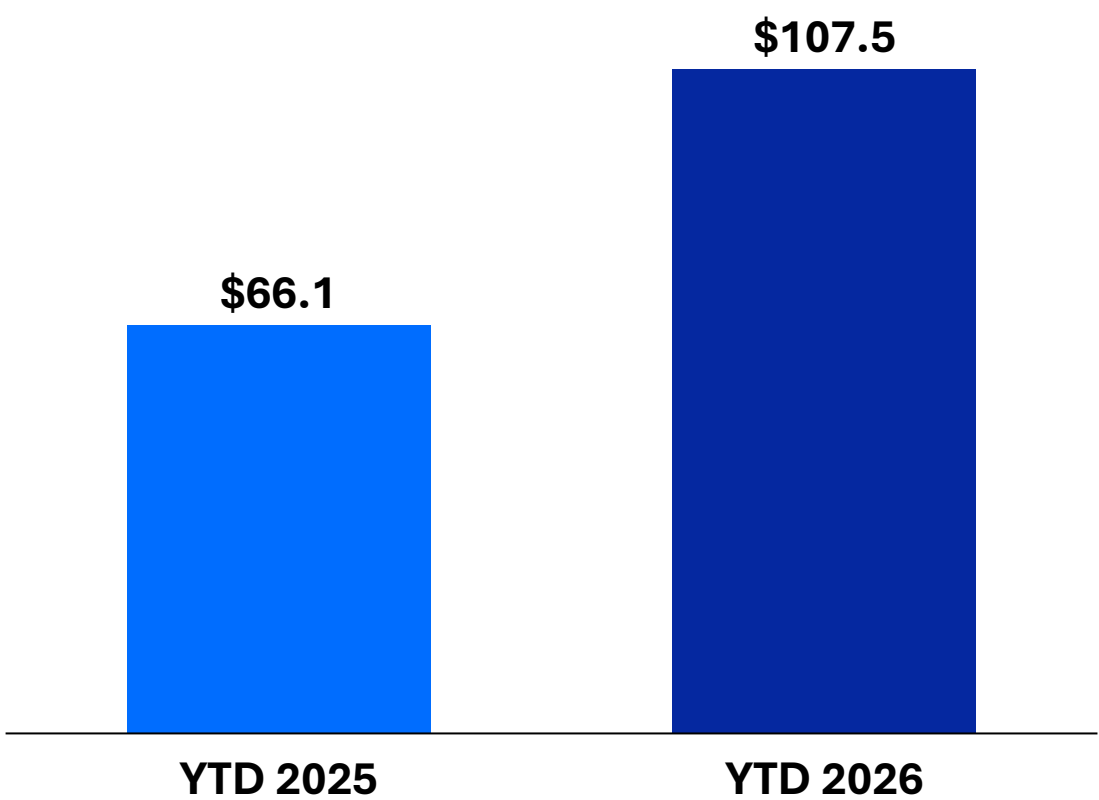
2026 Key Liquidity and Capital Allocation Highlights

- **\$17.9M** in share repurchases (YTD as of 9/30/26)
- Board authorized a \$40 million repurchase plan for Class A common stock (Q2-26)
- On April 15, OppFi terminated the Gray Rock funding facility
- On September 15, OppFi borrowed **\$75M** under the term loan agreement with affiliates of Castlelake

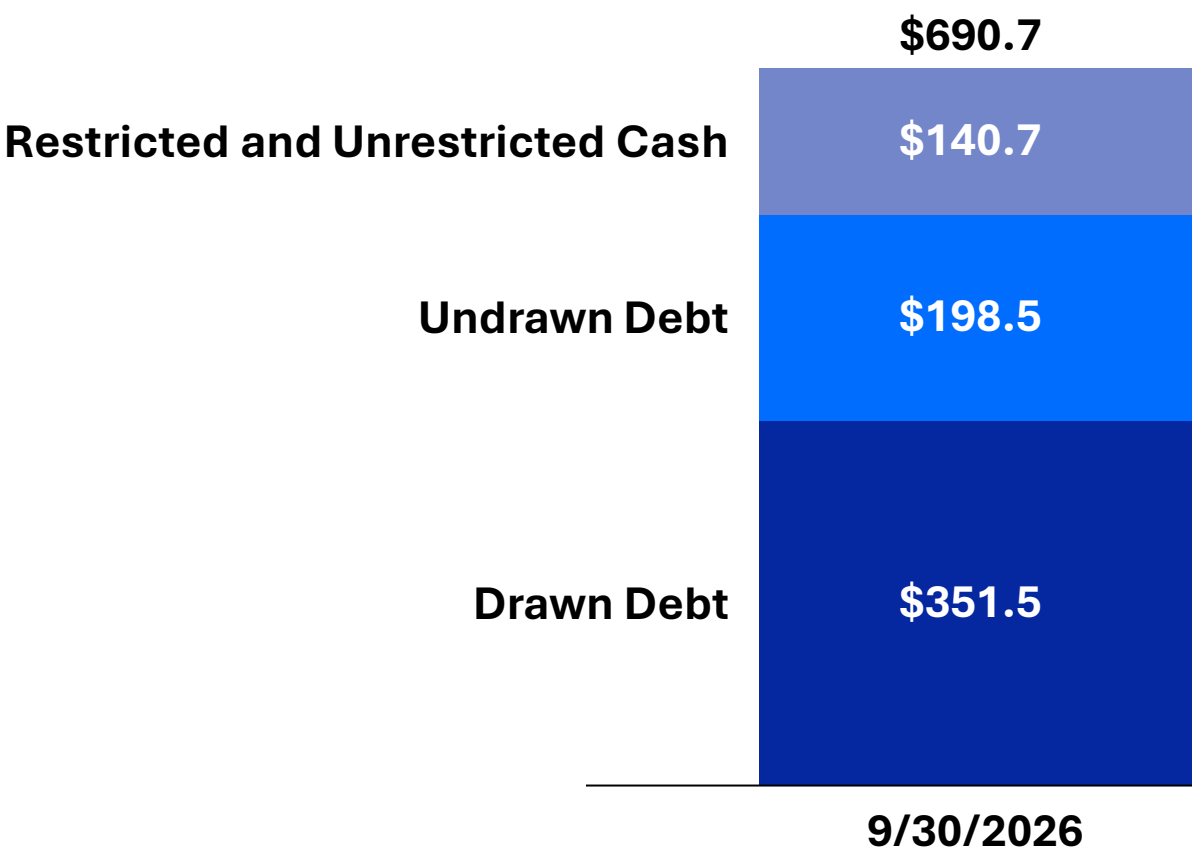
1. Free cash flow is a non-GAAP financial measure. See the disclaimer on "Non-GAAP Financial Measures" on slide 2 for a detailed description of such non-GAAP financial measures and the appendix for a reconciliation of non-GAAP financial measures to their most directly comparable GAAP financial measures.

Free Cash Flow Generation (\$M)¹

\$108M of Free Cash Flow generated in the first nine months of 2026



Total Funding Capacity (\$M)





Full Year 2026 Earnings Guidance

Total Revenue

\$600M
to
\$610M

*Top end reduced
from \$625M*

Adjusted Net Income¹

\$115M
to
\$120M

*Top end reduced
from \$130M*

Adjusted EPS^{1,2}

\$1.34
to
\$1.40

*Top end reduced
from \$1.51*

Appendix

Results

Outstanding Customer Satisfaction

71 Net Promoter Score (NPS)

4.7 
12,365 reviews

4.4 
5,824 reviews

A+ Rating 

1. Note: NPS is for Q3 2026 at the time of approval.
Ratings reflect data as of October 27, 2026.

Selected Customer Testimonials



"They are amazing!!! Great customer service! Tons of knowledge, and willing to help. Easy application process! Fast funding!! And Great Customer Service!!! I will recommend, and personally use again! Thank you for everything OppLoans!"

March 2026, Trustpilot



"I submitted 10 because your customer service and online services are so accurate. This company addresses your request with proficiency and delivery. I will continue to use OppLoans in the future."

January 2026, NPS



"The application is straightforward and you get a response almost immediately. And depending on the time of day, you receive the funds the same day. Thank you for making things easy when people have financial emergencies!"

March 2026, Trustpilot

Q3 Income Statement

(in Thousands, except share and per share data) (Unaudited)	Three Months Ended September 30,		Variance	
	2026	2025	\$	%
Revenue:				
Interest on finance receivables	\$ 147,652	\$ 153,706	\$ (6,054)	(3.9%)
Other revenue	1,578	1,383	195	14.1%
	149,230	155,089	(5,859)	(3.8%)
Change in fair value of finance receivables	(56,476)	(50,532)	(5,944)	11.8%
Net revenue	92,754	104,557	(11,803)	(11.3%)
Expenses:				
Direct marketing costs	13,044	14,514	(1,470)	(10.1%)
Salaries and employee benefits	12,718	14,513	(1,795)	(12.4%)
Interest expense and amortized debt issuance costs	8,659	10,079	(1,420)	(14.1%)
Professional fees	7,538	6,100	1,438	23.6%
Technology costs	3,934	3,131	803	25.6%
Depreciation and amortization	1,945	1,133	812	71.7%
Payment processing fees	1,675	1,712	(37)	(2.2%)
Occupancy	985	1,030	(45)	(4.4%)
General, administrative and other	5,212	3,900	1,312	33.6%
Total expenses	55,710	56,112	(402)	(0.7%)
Income from operations	37,044	48,445	(11,401)	(23.5%)
Other income:				
Change in fair value of warrant liabilities	2,842	31,688	(28,846)	(91.0%)
Income from equity method investment	774	1,365	(591)	(43.3%)
Other income	86	82	4	4.9%
Income before income taxes	40,746	81,580	(40,834)	(50.1%)
Income tax expense	6,267	5,647	620	11.0%
Net income	34,479	75,933	(41,454)	(54.6%)
Less: net income attributable to noncontrolling interest	-	34,298	(34,298)	(100.0%)
Net income attributable to OppFi Inc.	\$ 34,479	\$ 41,635	\$ (7,156)	(17.2%)
Earnings per common share attributable to OppFi Inc.:				
Earnings per common share:				
Basic	\$ 0.41	\$ 1.48		
Diluted	\$ 0.40	\$ 0.77		
Weighted average common shares outstanding:				
Basic	85,066,885	28,163,404		
Diluted	85,571,877	88,236,591		

1. Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes. Percentages presented are calculated from the underlying whole-dollar amounts.

Year to Date Income Statement

(in Thousands, except share and per share data) (Unaudited)	Nine Months Ended September 30,		Variance	
	2026	2025	\$	%
Revenue:				
Interest on finance receivables	\$ 441,904	\$ 433,968	\$ 7,936	1.8%
Other revenue	4,377	3,832	545	14.2%
	446,281	437,800	8,481	1.9%
Change in fair value of finance receivables	(180,058)	(142,187)	(37,871)	26.6%
Net revenue	266,223	295,613	(29,390)	(9.9%)
Expenses:				
Salaries and employee benefits	43,266	46,045	(2,779)	(6.0%)
Direct marketing costs	34,832	36,692	(1,860)	(5.1%)
Professional fees	28,415	15,091	13,324	88.3%
Interest expense and amortized debt issuance costs	25,294	29,965	(4,671)	(15.6%)
Technology costs	10,788	9,474	1,314	13.9%
Payment processing fees	4,967	4,869	98	2.0%
Depreciation and amortization	4,045	4,395	(350)	(8.0%)
Occupancy	2,843	3,099	(256)	(8.3%)
General, administrative and other	15,012	10,238	4,774	46.6%
Total expenses	169,462	159,868	9,594	6.0%
Income from operations	96,761	135,745	(38,984)	(28.7%)
Other income (expense):				
Change in fair value of warrant liabilities	24,338	(23,223)	47,561	204.8%
Income from equity method investment	2,707	3,562	(855)	(24.0%)
Other income	405	241	164	68.1%
Income before income taxes	124,211	116,325	7,886	6.8%
Income tax expense	20,082	8,522	11,560	135.7%
Net income	104,129	107,803	(3,674)	(3.4%)
Less: net income attributable to noncontrolling interest	26,407	98,320	(71,913)	(73.1%)
Net income attributable to OppFi Inc.	\$ 77,722	\$ 9,483	\$ 68,239	719.6%
Earnings per common share attributable to OppFi Inc.:				
Earnings per common share:				
Basic	\$ 1.29	\$ 0.36		
Diluted	\$ 1.14	\$ 0.36		
Weighted average common shares outstanding:				
Basic	60,027,387	26,168,321		
Diluted	85,933,941	26,168,321		

1. Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes. Percentages presented are calculated from the underlying whole-dollar amounts.

Condensed Balance Sheet

(in Thousands)	September 30,	December 31,	Variance	
	2026	2025	\$	%
	Unaudited			
Assets				
Cash and restricted cash	\$ 140,673	\$ 93,263	\$ 47,410	50.8%
Finance receivables at fair value	518,884	546,236	(27,352)	(5.0%)
Equity method investment	20,348	19,076	1,272	6.7%
Other assets	162,495	95,515	66,980	70.1%
Total assets	\$ 842,400	\$ 754,090	\$ 88,310	11.7%
Liabilities and stockholders' equity				
Accounts payable and accrued expenses	\$ 37,406	\$ 46,171	\$ (8,765)	(19.0%)
Total debt	349,639	321,353	28,286	8.8%
Warrant liabilities	2,117	26,455	(24,338)	(92.0%)
Other liabilities	9,915	51,235	(41,320)	(80.6%)
Total liabilities	399,077	445,214	(46,137)	(10.4%)
Total stockholders' equity	443,323	308,876	134,447	43.5%
Total liabilities and stockholders' equity	\$ 842,400	\$ 754,090	\$ 88,310	11.7%

1. Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes. Percentages presented are calculated from the underlying whole-dollar amounts.

Condensed Cash Flow Statement

<i>(in Thousands)</i> <i>(Unaudited)</i>	Nine Months Ended September 30,		Variance	
	2026	2025	\$	%
Net cash provided by operating activities	\$ 268,129	\$ 284,481	\$ (16,352)	(5.7%)
Net cash used in investing activities	(160,606)	(218,419)	57,813	(26.5%)
Net cash used in financing activities	(60,113)	(79,157)	19,044	(24.1%)
Net increase (decrease) in cash and restricted cash	\$ 47,410	\$ (13,095)	\$ 60,505	462.0%

1. Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes. Percentages presented are calculated from the underlying whole-dollar amounts.

Q3 Adjusted Net Income Reconciliation

<i>(in Thousands, except share and per share data)</i> <i>(Unaudited)</i>	Three Months Ended September 30,		Variance	
	2026	2025	\$	%
Net income	\$ 34,479	\$ 75,933	\$ (41,454)	(54.6%)
Income tax expense	6,267	5,647	620	11.0%
Other income	(86)	(82)	(4)	4.9%
Change in fair value of warrant liabilities	(2,842)	(31,688)	28,846	(91.0%)
Other adjustments, net ¹	3,691	3,393	298	8.8%
Adjusted EBT²	41,509	53,203	(11,694)	(22.0%)
Less: pro forma taxes ³	9,950	12,476	(2,526)	(20.2%)
Adjusted net income²	\$ 31,559	\$ 40,727	\$ (9,168)	(22.5%)
Adjusted earnings per share ²	\$ 0.37	\$ 0.46		
Weighted average diluted shares outstanding	85,571,877	88,236,591		
Total revenue	\$ 149,230	\$ 155,089		
Net income margin	23.1%	49.0%		
Adjusted net income margin ²	21.1%	26.3%		

1. For the three months ended September 30, 2026, other adjustments, net of \$3.7 million included \$1.8 million in expenses related to the Transaction, \$1.6 million in expenses related to stock compensation, and \$0.3 million in expenses related to severance. For the three months ended September 30, 2025, other adjustments, net of \$3.4 million included \$1.9 million in expenses related to stock compensation, \$1.0 million in expenses related to corporate development, \$0.4 million in expenses related to legal matters, and \$0.1 million in expenses related to severance. The sum of the individual components of other adjustments, net may not equal the total presented due to the use of rounded numbers for disclosure purposes.

2. Adjusted EBT, Adjusted Net Income (and margin thereof), and Adjusted EPS are non-GAAP financial measures. See the disclaimer on "Non-GAAP Financial Measures" on slide 2 for a detailed description of such non-GAAP financial measures.

3. Assumes a tax rate of 23.97% for the three months ended September 30, 2026 and 23.45% for the three months ended September 30, 2025, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes.

4. Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes. Percentages presented are calculated from the underlying whole-dollar amounts.

Year to Date Adjusted Net Income Reconciliation

<i>(in Thousands, except share and per share data)</i> <i>(Unaudited)</i>	Nine Months Ended September 30,		Variance	
	2026	2025	\$	%
Net income	\$ 104,129	\$ 107,803	\$ (3,674)	(3.4%)
Income tax expense	20,082	8,522	11,560	135.7%
Other income	(405)	(241)	(164)	68.1%
Change in fair value of warrant liabilities	(24,338)	23,223	(47,561)	(204.8%)
Other adjustments, net ¹	19,385	9,544	9,841	103.1%
Adjusted EBT²	118,853	148,851	(29,998)	(20.2%)
Less: pro forma taxes ³	28,490	34,906	(6,416)	(18.4%)
Adjusted net income²	\$ 90,363	\$ 113,945	\$ (23,582)	(20.7%)
Adjusted earnings per share ²	\$ 1.05	\$ 1.29		
Weighted average diluted shares outstanding	85,933,941	88,218,365		
Total revenue	\$ 446,281	\$ 437,800		
Net income margin	23.3%	24.6%		
Adjusted net income margin ²	20.2%	26.0%		

1. For the nine months ended September 30, 2026, other adjustments, net of \$19.4 million included \$10.6 million in expenses related to the Transaction and the series of transactions that resulted in OppFi becoming the sole owner of OppFi-LLC and the termination of the Tax Receivable Agreement (the "Corporate Simplification"), \$6.4 million in expenses related to stock compensation, \$1.9 million in expenses related to severance, and \$0.5 million in expenses related to legal matters. For the nine months ended September 30, 2025, other adjustments, net of \$9.5 million included \$8.3 million in expenses related to stock compensation, \$1.0 million in expenses related to corporate development, \$0.9 million in expenses related to legal matters, \$0.7 million in expenses related to severance, and \$0.2 million in expenses related to an adjustment to the Company's outstanding lease obligations, partially offset by a \$1.4 million addback related to the partial forgiveness of remaining expenses related to OppFi Card's exit activities. The sum of the individual components of other adjustments, net may not equal the total presented due to the use of rounded numbers for disclosure purposes.

2. Adjusted EBT, Adjusted Net Income (and margin thereof), and Adjusted EPS are non-GAAP financial measures. See the disclaimer on "Non-GAAP Financial Measures" on slide 2 for a detailed description of such non-GAAP financial measures.

3. Assumes a tax rate of 23.97% for the nine months ended September 30, 2026 and 23.45% for the nine months ended September 30, 2025, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes.

4. Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes. Percentages presented are calculated from the underlying whole-dollar amounts.

Q3 Adjusted Earnings per Share Reconciliation

<i>(Unaudited)</i>	Three Months Ended September 30,	
	2026	2025
Weighted average Class A common stock outstanding	85,066,885	28,163,404
Weighted average Class V voting stock outstanding	-	58,852,443
Dilutive impact of restricted stock units	361,279	969,852
Dilutive impact of performance stock units	-	31,906
Dilutive impact of stock options	143,713	218,986
Weighted average diluted shares outstanding	85,571,877	88,236,591

<i>(in Thousands, except share and per share data)</i> <i>(Unaudited)</i>	Three Months Ended September 30, 2026		Three Months Ended September 30, 2025	
	\$	Per Share	\$	Per Share
Weighted average diluted shares outstanding		85,571,877		88,236,591
Net income	\$ 34,479	\$ 0.40	\$ 75,933	\$ 0.86
Income tax expense	6,267	0.07	5,647	0.06
Other income	(86)	-	(82)	-
Change in fair value of warrant liabilities	(2,842)	(0.03)	(31,688)	(0.36)
Other adjustments, net ¹	3,691	0.04	3,393	0.04
Adjusted EBT²	41,509	0.49	53,203	0.60
Less: pro forma taxes ³	9,950	0.12	12,476	0.14
Adjusted net income²	\$ 31,559	\$ 0.37	\$ 40,727	\$ 0.46

- For the three months ended September 30, 2026, other adjustments, net of \$3.7 million included \$1.8 million in expenses related to the Transaction, \$1.6 million in expenses related to stock compensation, and \$0.3 million in expenses related to severance. For the three months ended September 30, 2025, other adjustments, net of \$3.4 million included \$1.9 million in expenses related to stock compensation, \$1.0 million in expenses related to corporate development, \$0.4 million in expenses related to legal matters, and \$0.1 million in expenses related to severance. The sum of the individual components of other adjustments, net may not equal the total presented due to the use of rounded numbers for disclosure purposes.
- Adjusted EBT, Adjusted Net Income (and margin thereof), and Adjusted EPS are non-GAAP financial measures. See the disclaimer on "Non-GAAP Financial Measures" on slide 2 for a detailed description of such non-GAAP financial measures.
- Assumes a tax rate of 23.97% for the three months ended September 30, 2026 and 23.45% for the three months ended September 30, 2025, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes.
- Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes.

Year to Date Adjusted Earnings per Share Reconciliation

<i>(Unaudited)</i>	Nine Months Ended September 30,	
	2026	2025
Weighted average Class A common stock outstanding	60,027,387	26,168,321
Weighted average Class V voting stock outstanding	25,275,155	60,590,252
Dilutive impact of restricted stock units	477,232	1,205,261
Dilutive impact of performance stock units	5,421	45,237
Dilutive impact of stock options	148,746	209,294
Weighted average diluted shares outstanding	85,933,941	88,218,365

<i>(in Thousands, except share and per share data)</i> <i>(Unaudited)</i>	Nine Months Ended September 30, 2026		Nine Months Ended September 30, 2025	
	\$	Per Share	\$	Per Share
Weighted average diluted shares outstanding		85,933,941		88,218,365
Net income	\$ 104,129	\$ 1.21	\$ 107,803	\$ 1.22
Income tax expense	20,082	0.23	8,522	0.10
Other income	(405)	-	(241)	-
Change in fair value of warrant liabilities	(24,338)	(0.28)	23,223	0.26
Other adjustments, net ¹	19,385	0.23	9,544	0.11
Adjusted EBT²	118,853	1.38	148,851	1.69
Less: pro forma taxes ³	28,490	0.33	34,906	0.40
Adjusted net income²	\$ 90,363	\$ 1.05	\$ 113,945	\$ 1.29

- For the nine months ended September 30, 2026, other adjustments, net of \$19.4 million included \$10.6 million in expenses related to the Transaction and Corporate Simplification, \$6.4 million in expenses related to stock compensation, \$1.9 million in expenses related to severance, and \$0.5 million in expenses related to legal matters. For the nine months ended September 30, 2025, other adjustments, net of \$9.5 million included \$8.3 million in expenses related to stock compensation, \$1.0 million in expenses related to corporate development, \$0.9 million in expenses related to legal matters, \$0.7 million in expenses related to severance, and \$0.2 million in expenses related to an adjustment to the Company's outstanding lease obligations, partially offset by a \$1.4 million addback related to the partial forgiveness of remaining expenses related to OppFi Card's exit activities. The sum of the individual components of other adjustments, net may not equal the total presented due to the use of rounded numbers for disclosure purposes.

- Adjusted EBT, Adjusted Net Income (and margin thereof), and Adjusted EPS are non-GAAP financial measures. See the disclaimer on "Non-GAAP Financial Measures" on slide 2 for a detailed description of such non-GAAP financial measures.

- Assumes a tax rate of 23.97% for the nine months ended September 30, 2026 and 23.45% for the nine months ended September 30, 2025, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes.

- Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes.

Free Cash Flow Reconciliation

<i>(in Thousands)</i> <i>(Unaudited)</i>	Nine Months Ended September 30,		Variance	
	2026	2025	\$	%
Net cash provided by operating activities	\$ 268,129	\$ 284,481	\$ (16,352)	(5.7%)
Less: Net cash used in investing activities	(160,606)	(218,419)	57,813	(26.5%)
Free cash flow¹	\$ 107,523	\$ 66,062	\$ 41,461	62.8%

1. Free cash flow is a non-GAAP financial measure. See the disclaimer on "Non-GAAP Financial Measures" on slide 2 for a detailed description of such Non-GAAP financial measures.
 2. Certain columns and rows may not sum due to the use of rounded numbers for disclosure purposes. Percentages presented are calculated from the underlying whole-dollar amounts.

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Thank You