UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934
DATE OF REPORT (Date of earliest event reported): August 10, 2026

OppFi Inc.

(Exact Name of Registrant as Specified in its Charter)

Delaware	**001-39550**	**85-1648122**
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

130 E. Randolph Street, Suite 3400
Chicago, Illinois 60601
(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: (312) 212-8079

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d- 2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e- 4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of Each Class	Trading Symbol	Name of Each Exchange on Which Registered
Class A common stock, par value $0.0001 per share	**OPFI**	**The New York Stock Exchange**

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 1.01 Entry into a Material Definitive Agreement.

On August 10, 2026 (the "Closing Date"), Opportunity Funding SPE Residual, LLC, a Delaware limited liability company (the "Borrower") and direct wholly owned subsidiary of Opportunity Financial, LLC, a Delaware limited liability company ("OppFi-LLC") and subsidiary of OppFi Inc., a Delaware corporation ("OppFi" or the "Company"), OppFi-LLC, as guarantor, UMB Bank, N.A., as administrative agent and collateral agent, Sertoma Park LLC, as a lender, and the lenders party thereto entered into a Senior Secured Multi-Draw Term Loan Agreement (the "Agreement"). The Agreement provides for maximum borrowings of $100.0 million at a fixed interest rate equal to 12.50% per annum prior to the consummation of OppFi Inc.'s pending acquisition of BNCCORP, Inc. and its subsidiary BNC Bank (the "Bank Acquisition") and 13.50% per annum thereafter, with each funded loan subject to a 1.25% original issue discount retained by the lenders at the time of each draw. The Agreement has a maturity date of the four year anniversary of the date of the initial draw, which the Borrower may request be extended for additional one-year periods at the lenders' discretion and is subject to semi-annual amortization payments of 10% of the aggregate principal amount of loans funded by the lenders. Loans under the Agreement may be drawn during a draw period ending on the six month anniversary of the Closing Date in an initial principal amount of $75.0 million and subsequently in a minimum principal amount of the lesser of $5.0 million or the remaining undrawn commitment thereunder and, once repaid, may not be reborrowed. No loans were drawn upon entry into the Agreement, and the Borrower's ability to draw loans under the Agreement is subject to the satisfaction of customary closing conditions and the lenders' receipt of customary closing deliverables. In connection with the Agreement, OppFi-LLC entered into a guaranty in favor of the administrative agent and collateral agent, and OppFi-LLC and the Borrower each granted a security interest in all of their assets, which, for the Borrower, consist primarily of its equity interests in two Company special purpose vehicles that hold consumer loan receivables. The value of such equity interests represents the residual cash flows from those vehicles after payment of their respective senior secured obligations.

The Agreement is subject to a borrowing base and various financial covenants, including, prior to the Bank Acquisition, minimum tangible net worth, liquidity and maximum consolidated debt to tangible net worth and, subsequent to the Bank Acquisition, capital and leverage ratios. Outstanding obligations under the Agreement may be voluntarily prepaid in whole or in part at any time, subject to payment of additional interest to the extent aggregate prepayments during any twelve-month period until the third anniversary of the Closing Date exceed a specified threshold. In addition, the Borrower is subject to certain mandatory prepayment requirements in the event borrowings under the Agreement exceed the borrowing base. The Agreement contains customary events of default for agreements of this nature, including, but not limited to, failure to make payments under the Agreement when due, cross default, breach of the Agreement, misrepresentation and bankruptcy.

Immediately prior to, but conditioned upon, the closing of the Bank Acquisition and subject to the receipt by the lenders of customary closing deliverables and the satisfaction of limited conditions, the Borrower's obligations under the Agreement will be automatically assumed by a new special purpose vehicle borrower owned by OppFi-LLC pursuant to a Senior Secured Multi-Draw Term Loan Agreement that is attached as an appendix to the Agreement and OppFi-LLC's guaranty will be released and the all assets lien granted by OppFi-LLC will be released.

The Company intends to use the proceeds of the Agreement to support its ongoing growth in finance receivables and for working capital and general corporate purposes.

The foregoing description of the Agreement does not purport to be complete and is qualified in its entirety by reference to the full text of the Agreement, which will be filed as an exhibit to the Company's quarterly report on Form 10-Q for the quarterly period ending September 30, 2026.

Item 2.02 Results of Operations and Financial Condition.

On August 10, 2026, OppFi issued a press release announcing the financial results for the second quarter ended June 30, 2026. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

This information and the information contained in Exhibit 99.1 is furnished and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or incorporated by reference in any filing under the Securities Act of 1933, as amended (the "Securities Act"), or the Exchange Act, except as may be expressly set forth by specific reference in any such filing, regardless of any general incorporation language in the filing.

Item 2.03 Creation of a Direct Financial Obligation or an Obligation under an Off-Balance Sheet Arrangement of a Registrant.

The information regarding the Agreement set forth in Item 1.01 of this Current Report on Form 8-K is incorporated by reference in this Item 2.03.

Item 7.01 Regulation FD Disclosure.

On August 10, 2026, OppFi issued an earnings presentation to accompany the press release. A copy of the earnings presentation is furnished as Exhibit 99.2 to this Current Report on Form 8-K and is incorporated herein by reference.

This information and the information contained in Exhibit 99.2 is furnished and shall not be deemed “filed” for purposes of Section 18 of the Exchange Act, or incorporated by reference in any filing under the Securities Act or the Exchange Act, except as may be expressly set forth by specific reference in any such filing, regardless of any general incorporation language in the filing.

Item 9.01 Financial Statements and Exhibits.
(d) *Exhibits*

Exhibit Index

Exhibit Number	Description
99.1	Press Release dated August 10, 2026.
99.2	OppFi Inc. Presentation dated August 10, 2026.
104	Cover Page Interactive Data File (the cover page tags are embedded within the Inline XBRL document).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: August 10, 2026	OppFi Inc.
	By: /s/ Pamela D. Johnson
	Pamela D. Johnson
	Chief Financial Officer

NEWS RELEASE

OppFi Reports Second Quarter 2026 Results, Record Second Quarter Revenue

2026-08-10

Total revenue increased 1.9% year over year to $145.2 million, a Company record for any second quarter

Net income increased 36.0% year over year to $15.6 million

CHICAGO, Aug. 10, 2026 /PRNewswire/ -- OppFi Inc. (NYSE: OPFI) ("OppFi" or the "Company"), a tech-enabled digital finance platform that partners with banks to offer financial products and services to everyday Americans, today reported financial results for the second quarter ended June 30, 2026.

"The strategic transformation of OppFi continues to gain momentum as we execute against the initiatives that lay the foundation for our next chapter," said Todd Schwartz, CEO and Executive Chairman. "As we advance our pending acquisition of BNCCORP, Inc. and BNC National Bank, prepare the launch of our new line of credit product, and further expand our product roadmap, we are building a more diversified, technology-enabled financial platform. We believe a broader product suite, enhanced technology capabilities, and the strategic benefits of operating as a national bank will strengthen our long-term earnings power, drive more consistent performance across economic cycles, and position OppFi to create substantial long-term value for customers, communities, and shareholders."

Financial Summary

The following tables present a summary of OppFi's results for the three and six months ended June 30, 2026 and 2025 (in thousands, except per share data). 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.

(Unaudited)	Three Months Ended June 30, 2026		Three Months Ended June 30, 2025		Change %
Total revenue(1)	$	145,170	$	142,443	1.9 %
Net income	$	15,612	$	11,480	36.0 %
Net income (loss) attributable to OppFi Inc.	$	14,842	$	(20,780)	NM(4)
Adjusted net income(2)	$	28,760	$	39,401	(27.0) %
Basic EPS	$	0.22	$	(0.78)	NM
Diluted EPS(3)	$	0.18	$	(0.78)	NM
Adjusted EPS(2,3)	$	0.33	$	0.45	(25.0) %

(1) Total revenue is calculated as the sum of interest on finance receivables and other revenue.
(2) Adjusted Net Income and Adjusted EPS are non-GAAP financial measures. See "Reconciliation of Non-GAAP Financial Measures" below for a detailed description and reconciliation of such non-GAAP financial measures to their most directly comparable GAAP financial measures.
(3) Diluted EPS calculated on a GAAP basis excludes dilutive securities, including Class V Voting Stock, restricted stock units, performance stock units, and stock options in any periods in which their inclusion would have an antidilutive effect.
(4) "NM" signifies a non-meaningful comparison.

(Unaudited)	Six Months Ended June 30, 2026		Six Months Ended June 30, 2025		Change %
Total revenue(1)	$	297,051	$	282,711	5.1 %
Net income	$	69,650	$	31,870	118.5 %
Net income (loss) attributable to OppFi Inc.	$	43,243	$	(32,152)	NM(4)
Adjusted net income(2)	$	58,805	$	73,219	(19.7) %
Basic EPS	$	0.91	$	(1.28)	NM
Diluted EPS(3)	$	0.74	$	(1.28)	NM
Adjusted EPS(2,3)	$	0.68	$	0.83	(17.7) %

(1) Total revenue is calculated as the sum of interest on finance receivables and other revenue.
(2) Adjusted Net Income and Adjusted EPS are non-GAAP financial measures. See "Reconciliation of Non-GAAP Financial Measures" below for a detailed description and reconciliation of such non-GAAP financial measures to their most directly comparable GAAP financial measures.
(3) Diluted EPS calculated on a GAAP basis excludes dilutive securities, including Class V Voting Stock, restricted stock units, performance stock units, and stock options in any periods in which their inclusion would have an antidilutive effect.
(4) "NM" signifies a non-meaningful comparison.

Key Performance Metrics

The following tables represent key quarterly metrics as of and for the three and six months ended June 30, 2026 and 2025 (in thousands, except percentage metrics).

(Unaudited)	Three Months Ended June 30, 2026		Three Months Ended June 30, 2025		Change %
Total net originations(a)	$	212,038	$	233,873	(9.3) %
Total retained net originations(a)	$	176,761	$	205,706	(14.1) %
Ending receivables(b)	$	440,065	$	437,750	0.5 %
Net charge-offs as % of total revenue(c)		39.5 %		31.9 %	23.7 %
Net charge-offs as % of average receivables, annualized(c)		52.3 %		43.5 %	20.4 %

Average yield, annualized(d)	132.4 %	136.1 %	(2.7) %
Auto-approval rate(e)	81.2 %	79.7 %	1.8 %

(a) 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.
(b) Ending receivables are defined as the unpaid principal balances of loans at the end of the reporting period.
(c) 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.
(d) Average yield is defined as total revenue from the period as a percent of average receivables and is presented as an annualized metric.
(e) Auto-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.

	Six Months Ended June 30,		Change
(Unaudited)	2026	2025	%
Total net originations(a)	$ 388,012	$ 423,041	(8.3) %
Total retained net originations(a)	$ 328,211	$ 374,669	(12.4) %
Ending receivables(b)	$ 440,065	$ 437,750	0.5 %
Net charge-offs as % of total revenue(c)	41.0 %	33.3 %	23.3 %
Net charge-offs as % of average receivables, annualized(c)	53.8 %	45.0 %	19.5 %
Average yield, annualized(d)	131.1 %	135.3 %	(3.2) %
Auto-approval rate(e)	80.2 %	76.5 %	5.0 %

(a) 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.
(b) Ending receivables are defined as the unpaid principal balances of loans at the end of the reporting period.
(c) 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.
(d) Average yield is defined as total revenue from the period as a percent of average receivables and is presented as an annualized metric.
(e) Auto-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.

Share Repurchase Program

During the six months ended June 30, 2026, OppFi repurchased $11.2 million of its Class A common stock at an average purchase price of $9.46 per share. During the second quarter, the Company initiated repurchases under the $40 million share repurchase program authorized by its Board of Directors on May 6, 2026.

Full Year 2026 Guidance Update

OppFi is updating its full year 2026 guidance as follows:

- Total revenue between $600 million and $625 million
- Adjusted net income1 between $115 million and $130 million; and
- Adjusted EPS1 between $1.34 and $1.51, based on approximate weighted average diluted share count of 86 million shares

(1) Non-GAAP Financial Measures: Adjusted Net Income and Adjusted EPS are non-GAAP financial measures. See "Reconciliation of Non-GAAP Financial Measures" below for a detailed description and reconciliation of such non-GAAP financial measures to their 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 press release 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.

Conference Call

Management will host a conference call today at 5:00 p.m. ET to discuss OppFi's financial results and business outlook. The webcast of the conference call will be made available on the Investor Relations page of the Company's website.

The conference call can also be accessed with the following dial-in information:

- Domestic: (833) 419-0865
- International: (785) 838-9333
- Conference ID: OPPFI

An archived version of the webcast will be available on OppFi's website.

About OppFi

OppFi (NYSE: OPFI) is a tech-enabled digital finance platform that partners with banks to offer financial products and services to everyday Americans. Through this transparent and responsible platform, which emphasizes financial inclusion and exceptional customer experience, the Company assists consumers who are underserved by traditional financing options in building improved financial health. OppLoans by OppFi maintains a 4.4/5.0 star rating on Trustpilot based on over 5,600 reviews, positioning the Company among the top consumer-rated financial platforms online. OppFi also holds a 35% equity interest in Bitty Holdings, LLC ("Bitty"), a credit access company that provides revenue-based financing and other working capital solutions to small businesses. For additional information, please visit oppfi.com.

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.oppfi.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@oppfi.com**.

Participants in a Solicitation

This communication is not a solicitation of a proxy from any security holder of BNCC or OppFi. However, OppFi, BNCC and certain of their respective directors and executive officers may be deemed to be participants in a solicitation of proxies from the stockholders of BNCC in respect of the proposed transaction. Information about OppFi's directors and executive officers is available in its Annual Report on Form 10-K for the year ended December 31, 2025 and other documents filed by OppFi with the SEC. Information regarding the persons who may, under the rules of the SEC, be deemed participants in the proxy solicitation and a description of their direct and indirect interests, by security holdings or otherwise, is contained in the registration statement and in the proxy statement/prospectus and other relevant materials to be filed with the SEC. Free copies of these documents may be obtained as described in the preceding paragraph.

This communication shall not constitute an offer to sell or the solicitation of an offer to buy any securities of OppFi or a solicitation of any vote or approval with respect to the proposed transaction by OppFi or BNCC, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. No offering of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the U.S. Securities Act of 1933, as amended.

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Investor Relations:
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Forward-Looking Statements

This press release 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 launch and performance of its new line of credit product, 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; 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 press release includes certain non-GAAP financial measures that are unaudited and do not conform to GAAP, such as Adjusted EBT, Adjusted Net Income, and Adjusted EPS. 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 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. 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.

Consolidated Statements of Operations

The following tables present consolidated statements of operations for the three and six months ended June 30, 2026 and 2025 (in thousands, except share and per share data). 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.

(Unaudited)	Three Months Ended June 30, 2026	Three Months Ended June 30, 2025	Change $	Change %
Revenue:				
Interest on finance receivables	$ 143,726	$ 141,144	$ 2,582	1.8 %
Other revenue	1,444	1,299	145	11.2
	145,170	142,443	2,727	1.9
Change in fair value of finance receivables	(58,999)	(42,197)	(16,802)	39.8
Net revenue	86,171	100,246	(14,075)	(14.0)
Expenses:				
Salaries and employee benefits	16,294	17,754	(1,460)	(8.2)
Professional fees	13,613	4,792	8,821	184.1
Direct marketing costs	11,403	11,890	(487)	(4.1)
Interest expense and amortized debt issuance costs	8,125	9,639	(1,514)	(15.7)
Technology costs	3,525	3,382	143	4.2
Payment processing fees	1,634	1,527	107	7.0
Depreciation and amortization	1,509	1,502	7	0.5
Occupancy	987	1,030	(43)	(4.2)
General, administrative and other	4,726	3,922	804	20.5
Total expenses	61,816	55,438	6,378	11.5
Income from operations	24,355	44,808	(20,453)	(45.6)
Other income (expense):				
Change in fair value of warrant liabilities	201	(33,304)	33,505	100.6
Income from equity method investment	813	1,121	(308)	(27.5)
Other income	87	79	8	10.1
Income before income taxes	25,456	12,704	12,752	100.4
Income tax expense	9,844	1,224	8,620	704.0
Net income	15,612	11,480	4,132	36.0
Less: net income attributable to noncontrolling interest	770	32,260	(31,490)	(97.6)
Net income (loss) attributable to OppFi Inc.	$ 14,842	$ (20,780)	$ 35,622	171.4 %
Earnings (loss) per common share attributable to OppFi Inc.:				
Earnings (loss) per common share:				
Basic	$ 0.22	$ (0.78)		
Diluted	$ 0.18	$ (0.78)		
Weighted average common shares outstanding:				
Basic	67,512,878	26,610,330		
Diluted	86,037,151	26,610,330		

(Unaudited)	Six Months Ended June 30, 2026	Six Months Ended June 30, 2025	Change $	Change %
Revenue:				
Interest on finance receivables	$ 294,252	$ 280,262	$ 13,990	5.0 %
Other revenue	2,799	2,449	350	14.3
	297,051	282,711	14,340	5.1
Change in fair value of finance receivables	(123,582)	(91,655)	(31,927)	34.8
Net revenue	173,469	191,056	(17,587)	(9.2)
Expenses:				
Salaries and employee benefits	30,548	31,532	(984)	(3.1)
Direct marketing costs	21,788	22,178	(390)	(1.8)
Professional fees	20,877	8,991	11,886	132.2
Interest expense and amortized debt issuance costs	16,635	19,886	(3,251)	(16.3)
Technology costs	6,854	6,343	511	8.1
Payment processing fees	3,292	3,157	135	4.3
Depreciation and amortization	2,100	3,262	(1,162)	(35.6)
Occupancy	1,858	2,069	(211)	(10.2)
General, administrative and other	9,800	6,338	3,462	54.6
Total expenses	113,752	103,756	9,996	9.6
Income from operations	59,717	87,300	(27,583)	(31.6)
Other income (expense):				
Change in fair value of warrant liabilities	21,496	(54,911)	76,407	139.1
Income from equity method investment	1,933	2,197	(264)	(12.0)
Other income	319	159	160	100.6
Income before income taxes	83,465	34,745	48,720	140.2

Income tax expense	13,815	2,875	10,940	380.5
Net income	69,650	31,870	37,780	118.5
Less: net income attributable to noncontrolling interest	26,407	64,022	(37,615)	(58.8)
Net income (loss) attributable to OppFi Inc.	$ 43,243	$ (32,152)	$ 75,395	234.5 %
Earnings (loss) per common share attributable to OppFi Inc.:				
Earnings (loss) per common share:				
Basic	$ 0.91	$ (1.28)		
Diluted	$ 0.74	$ (1.28)		
Weighted average common shares outstanding:				
Basic	47,371,349	25,158,196		
Diluted	86,117,558	25,158,196		

Condensed Consolidated Balance Sheets

The following table presents consolidated balance sheets as of June 30, 2026 and December 31, 2025 (in thousands). 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.

	(Unaudited) June 30, 2026	December 31, 2025	Change $	Change %
Assets				
Cash and restricted cash	$ 91,846	$ 93,263	$ (1,417)	(1.5) %
Finance receivables at fair value	496,306	546,236	(49,930)	(9.1)
Equity method investment	19,958	19,076	882	4.6
Other assets	162,619	95,515	67,104	70.3
Total assets	$ 770,729	$ 754,090	$ 16,639	2.2 %
Liabilities and stockholders' equity				
Accounts payable and accrued expenses	$ 44,231	$ 46,171	$ (1,940)	(4.2) %
Total debt	276,453	321,353	(44,900)	(14.0)
Warrant liabilities	4,959	26,455	(21,496)	(81.3)
Other liabilities	30,831	51,235	(20,404)	(39.8)
Total liabilities	356,474	445,214	(88,740)	(19.9)
Total stockholders' equity	414,255	308,876	105,379	34.1
Total liabilities and stockholders' equity	$ 770,729	$ 754,090	$ 16,639	2.2 %

Condensed Consolidated Statement of Cash Flows

The following table presents the consolidated statement of cash flows for the six months ended June 30, 2026 and 2025 (in thousands). 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.

	Six Months Ended June 30,		Change	
(Unaudited)	2026	2025	$	%
Net cash provided by operating activities	$ 182,812	$ 179,357	$ 3,455	1.9 %
Net cash used in investing activities	(78,481)	(115,561)	37,080	(32.1)
Net cash used in financing activities	(105,748)	(73,819)	(31,929)	43.3
Net decrease in cash and restricted cash	$ (1,417)	$ (10,023)	$ 8,606	(85.9) %

Financial Capacity and Capital Resources

As of June 30, 2026, OppFi had $64.3 million in unrestricted cash, an increase of $14.9 million from December 31, 2025. As of June 30, 2026, OppFi had an additional $173.5 million of unused debt capacity under its financing facilities for future availability, representing a 39% overall undrawn capacity, a decrease from $203.6 million as of December 31, 2025. The decrease in undrawn debt was driven primarily by the termination of the Gray Rock SPV LLC revolving line of credit. Including total financing commitments of $450.0 million and cash and restricted cash on the balance sheet of $91.8 million, OppFi had approximately $541.8 million in funding capacity as of June 30, 2026.

Reconciliation of Non-GAAP Financial Measures

The following tables present reconciliations of non-GAAP financial measures for the three and six months ended June 30, 2026 and 2025 (in thousands, except share and per share data). 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.

Adjusted EBT and Adjusted Net Income

Comparison of the three months ended June 30, 2026 and 2025

	Three Months Ended June 30,		Change	
(Unaudited)	2026	2025	$	%
Net income	$ 15,612	$ 11,480	$ 4,132	36.0 %
Income tax expense	9,844	1,224	8,620	704.0
Other income	(87)	(79)	(8)	10.1
Change in fair value of warrant liabilities	(201)	33,304	(33,505)	(100.6)
Other adjustments, net(a)	12,659	5,542	7,117	128.4
Adjusted EBT	37,827	51,471	(13,644)	(26.5)
Less: pro forma taxes(b)	9,067	12,070	(3,003)	(24.9)
Adjusted net income	$ 28,760	$ 39,401	$ (10,641)	(27.0) %
Adjusted earnings per share	$ 0.33	$ 0.45		
Weighted average diluted shares outstanding	86,037,151	88,419,961		

(a) For the three months ended June 30, 2026, other adjustments, net of $12.7 million included $7.9 million in expenses related to the proposed transaction of BNCC (the "Transaction") and the series of transactions which resulted in OppFi becoming the sole owner of OppFi-LLC and the termination of the Tax Receivable Agreement (collectively, the "Corporate Simplification"), $3.1 million in expenses related to stock compensation, $1.4 million in expenses related to severance, and $0.4 million in expenses related to legal matters. For the three months ended June 30, 2025, other adjustments, net of $5.5 million included $5.1 million in expenses related to stock compensation, $0.3 million in expenses related to severance, and $0.2 million in expenses related to legal matters. 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.
(b) Assumes a tax rate of 23.97% for the three months ended June 30, 2026 and 23.45% for the three months ended June 30, 2025, reflecting the

U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes.

Comparison of the six months ended June 30, 2026 and 2025

(Unaudited)	Six Months Ended June 30, 2026	Six Months Ended June 30, 2025	Change $	Change %
Net income	$ 69,650	$ 31,870	$ 37,780	118.5 %
Income tax expense	13,815	2,875	10,940	380.5
Other income	(319)	(159)	(160)	100.6
Change in fair value of warrant liabilities	(21,496)	54,911	(76,407)	(139.1)
Other adjustments, net(a)	15,694	6,152	9,542	155.1
Adjusted EBT	77,344	95,649	(18,305)	(19.1)
Less: pro forma taxes(b)	18,539	22,430	(3,891)	(17.3)
Adjusted net income	$ 58,805	$ 73,219	$ (14,414)	(19.7) %
Adjusted earnings per share	$ 0.68	$ 0.83		
Weighted average diluted shares outstanding	86,117,558	88,208,125		

(a) For the six months ended June 30, 2026, other adjustments, net of $15.7 million included $8.9 million in expenses related to the Transaction and Corporate Simplification, $4.7 million in expenses related to stock compensation, $1.6 million in expenses related to severance, and $0.5 million in expenses related to legal matters. For the six months ended June 30, 2025, other adjustments, net of $6.2 million included $6.4 million in expenses related to stock compensation, $0.6 million in expenses related to severance, $0.5 million in expenses related to legal matters, 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.
(b) Assumes a tax rate of 23.97% for the six months ended June 30, 2026 and 23.45% for the six months ended June 30, 2025, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes.

Adjusted Earnings Per Share

Comparison of the three months ended June 30, 2026 and 2025

(Unaudited)	Three Months Ended June 30, 2026	Three Months Ended June 30, 2025
Weighted average Class A common stock outstanding	67,512,878	26,610,330
Weighted average Class V voting stock outstanding	17,857,291	60,251,993
Dilutive impact of restricted stock units	513,835	1,304,191
Dilutive impact of performance stock units	3,267	41,427
Dilutive impact of stock options	149,880	212,020
Weighted average diluted shares outstanding	86,037,151	88,419,961

(In thousands, except share and per share data) (Unaudited)	Three Months Ended June 30, 2026 $	2026 Per Share	2025 $	2025 Per Share
Weighted average diluted shares outstanding		86,037,151		88,419,961
Net income	$ 15,612	$ 0.18	$ 11,480	$ 0.13
Income tax expense	9,844	0.11	1,224	0.01
Other income	(87)	—	(79)	—
Change in fair value of warrant liabilities	(201)	—	33,304	0.38
Other adjustments, net(a)	12,659	0.15	5,542	0.06
Adjusted EBT	37,827	0.44	51,471	0.58
Less: pro forma taxes(b)	9,067	0.11	12,070	0.14
Adjusted net income	$ 28,760	$ 0.33	$ 39,401	$ 0.45

(a) For the three months ended June 30, 2026, other adjustments, net of $12.7 million included $7.9 million in expenses related to the Transaction and Corporate Simplification, $3.1 million in expenses related to stock compensation, $1.4 million in expenses related to severance, and $0.4 million in expenses related to legal matters. For the three months ended June 30, 2025, other adjustments, net of $5.5 million included $5.1 million in expenses related to stock compensation, $0.3 million in expenses related to severance, and $0.2 million in expenses related to legal matters. 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.
(b) Assumes a tax rate of 23.97% for the three months ended June 30, 2026 and 23.45% for the three months ended June 30, 2025, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes.

Comparison of the six months ended June 30, 2026 and 2025

(Unaudited)	Six Months Ended June 30, 2026	2025
Weighted average Class A common stock outstanding	47,371,349	25,158,196
Weighted average Class V voting stock outstanding	38,051,607	61,470,613
Dilutive impact of restricted stock units	535,209	1,322,965
Dilutive impact of performance stock units	8,131	51,902
Dilutive impact of stock options	151,262	204,449
Weighted average diluted shares outstanding	86,117,558	88,208,125

(In thousands, except share and per share data) (Unaudited)	Six Months Ended June 30, 2026 $	2026 Per Share	2025 $	2025 Per Share
Weighted average diluted shares outstanding		86,117,558		88,208,125
Net income	$ 69,650	$ 0.81	$ 31,870	$ 0.36
Income tax expense	13,815	0.16	2,875	0.03
Other income	(319)	—	(159)	—
Change in fair value of warrant liabilities	(21,496)	(0.25)	54,911	0.62
Other adjustments, net(a)	15,694	0.18	6,152	0.07
Adjusted EBT	77,344	0.90	95,649	1.08
Less: pro forma taxes(b)	18,539	0.22	22,430	0.25
Adjusted net income	$ 58,805	$ 0.68	$ 73,219	$ 0.83

(a) For the six months ended June 30, 2026, other adjustments, net of $15.7 million included $8.9 million in expenses related to the Transaction and Corporate Simplification, $4.7 million in expenses related to stock compensation, $1.6 million in expenses related to severance, and $0.5 million in expenses related to legal matters. For the six months ended June 30, 2025, other adjustments, net of $6.2 million included $6.4 million in expenses related to stock compensation, $0.6 million in expenses related to severance, $0.5 million in expenses related to legal matters, 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.
(b) Assumes a tax rate of 23.97% for the six months ended June 30, 2026 and 23.45% for the six months ended June 30, 2025, reflecting the U.S. federal statutory rate of 21% and a blended statutory rate for state income taxes.

View original content to download multimedia:**https://www.prnewswire.com/news-releases/oppfi-reports-second-quarter-2026-results-record-second-quarter-revenue-302847461.html**

SOURCE OppFi

Q2 2026
Earnings Presentation

August 10, 2026

Disclaimer

This presentation (the "Presentation") of OppFi Inc. ("OppFi" or the "Company") is for information purposes only. Certain information contained herein has been derived from sources prepared by third parties. While such information is believed to be reliable for the purposes used herein, the Company makes no representation or warranty with respect to the accuracy of such information. Trademarks and trade names referred to in this Presentation are the property of their respective owners. The information contained herein does not purport to be all-inclusive. This Presentation does not constitute investment, tax, or legal advice.

No representation or warranty, express or implied, is or will be given by the Company or any of its respective affiliates, directors, officers, employees or advisers or any other person as to the accuracy or completeness of the information in this Presentation, and no responsibility or liability whatsoever is accepted for the accuracy or sufficiency thereof or for any errors, omissions or misstatements, negligent or otherwise, relating thereto. The information contained in this Presentation is preliminary in nature and is subject to change, and any such changes may be material. The Company disclaims any duty to update the information contained in this Presentation, which information is given only as of the date of this Presentation unless otherwise stated herein.

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 launch and performance of its new line of credit product, 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; 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.oppfi.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@oppfi.com.

Participants in a Solicitation

This Presentation is not a solicitation of a proxy from any security holder of BNCC or OppFi. However, OppFi, BNCC and certain of their respective directors and executive officers may be deemed to be participants in a solicitation of proxies from the stockholders of BNCC in respect of the proposed transaction. Information about OppFi's directors and executive officers is available in its Annual Report on Form 10-K for the year ended December 31, 2025 and other documents filed by OppFi with the SEC. Information regarding the persons who may, under the rules of the SEC, be deemed participants in the proxy solicitation and a description of their direct and indirect interests, by security holdings or otherwise, is contained in the registration statement and in the proxy statement/prospectus and other relevant materials to be filed with the SEC. Free copies of these documents may be obtained as described in the preceding paragraph.

This Presentation shall not constitute an offer to sell or the solicitation of an offer to buy any securities of OppFi or a solicitation of any vote or approval with respect to the proposed transaction by OppFi or BNCC, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. No offering of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the U.S. Securities Act of 1933, as amended.

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.

Q2 2026 Earnings Highlights

Record Second Quarter Total Revenue

Total Revenue of **$145.2 million,** an increase of 1.9**%** year over year, a Company record for any second quarter

Net Income of **$15.6 million**, an increase of 36**%** year over year, and Net Income margin of 10.8**%,** up from 8.1%

Ending Receivables as of the quarter end of **$440.1 million**, up 0.5**%** year over year

Recoveries of previously charged-off loans of **$14.8 million**, an increase of 39% year over year

Strong balance sheet with **$91.8 million** of cash, cash equivalents and restricted cash at quarter end

Share repurchases initiated under $40 million authorization, reflecting confidence in long-term earnings potential

OppFi

OppFi

At-A-Glance

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

Mission-driven Platform

Providing best-in-class products and customer service with a 73 NPS Score[1]

Large Addressable Market

48 million Americans[2] and over 12 million small businesses[3] are underbanked and lack traditional credit options

Significant Economic Scale

Facilitated more than $9.2 billion in gross loan issuance covering over 4.9 million loans, since inception[4]

Profitable Across Business Cycles

11 consecutive years of positive net income[5]

Strong Fundamentals and Balance Sheet

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

1. For Q2 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 June 30, 2026.
5. 2015-2025.

OppFi

Financial Highlights

Q2 2026 Financial Highlights

$15.6M
Net Income

$14.8M
Net Income Attributable to OppFi Inc.

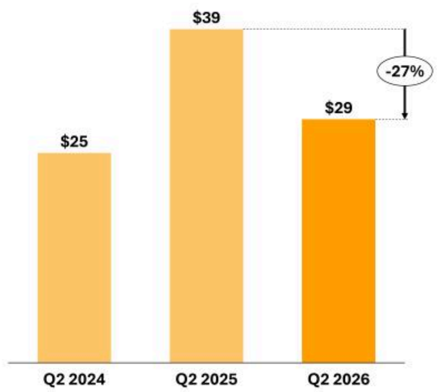
$28.8M
Adj. Net Income[1]

$0.22
Basic EPS

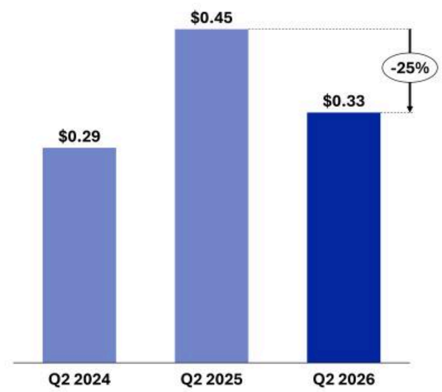
$0.18
Diluted EPS

$0.33
Adjusted EPS[1]

Deliberate credit tightening and moderated originations position the portfolio for stronger long-term returns



Adjusted Net Income[1] ($M)



Adjusted EPS[1]

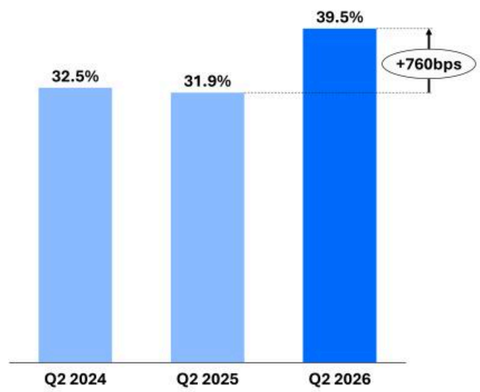
1. Adjusted Net Income and Adjusted EPS are non-GAAP financial measures. See the disclaimer on "Non-GAAP Financial Measures" on slide 2 for a detailed description of such non-GAAP financial measures and the appendix for a reconciliation of such non-GAAP financial measures to their most directly comparable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

Q2 2026 Performance:

Record Second Quarter Total Revenue

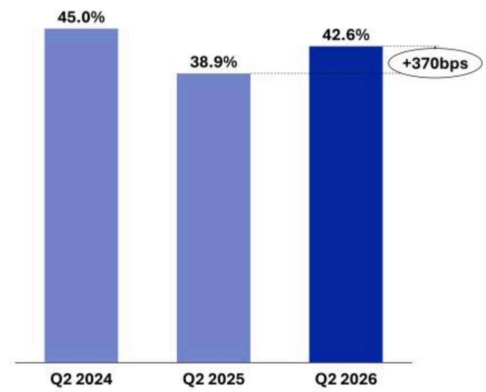
Total Revenue[1] ($M)

Total revenue increased 1.9% YoY driven by higher receivables balances over the period



Net Charge-Off Rate[2]

Net charge-offs as a percentage of total revenue increased 760 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 370 basis points year over year, largely driven by one-time expenses related to the Transaction and Corporate Simplification[3]

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, and the "Corporate Simplification" refers to the series of transactions which resulted in OppFi becoming the sole owner of OppFi-LLC and the termination of the Tax Receivable Agreement. 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 June 30, 2026.

Q2 2026 Key Performance Indicators

- **Total net originations decreased 9% year over year** as a result of lower net originations from refinance customers, as the prior year period benefited from changes to our credit model that increased the maximum loan amount those customers could refinance, while **total retained net originations decreased 14% 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 increased 1% year over year** as a result of a higher balance to start the year, partially offset by lower retained net originations and higher gross charge-offs for the period

- **Net charge-off rate as percentage of total revenue increased to 40% from 32% year over year,** and the **annualized net charge off rate as a percentage of average receivables increased to 52% from 43% year over year,** as a result of elevated charge-offs offsetting higher recoveries of previously charged off loans

- **Average yield decreased to 132% from 136% 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 81% from 80% year over year,** reflecting the continued application of algorithmic automation projects that streamline the origination process

	UNAUDITED QUARTER ENDED	
($ in millions)	6/30/2025	6/30/2026
Total Net Originations[1]	$234	$212
Total Retained Net Originations[1]	$206	$177
Ending Receivables[2]	$438	$440
Net Charge-Off Rate as % of Total Revenue[3]	32%	40%
Net Charge-Off Rate as % of Avg. Receivables, Annualized[3]	43%	52%
Average Yield, Annualized[4]	136%	132%
Automatic Approval Rate[5]	80%	81%

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

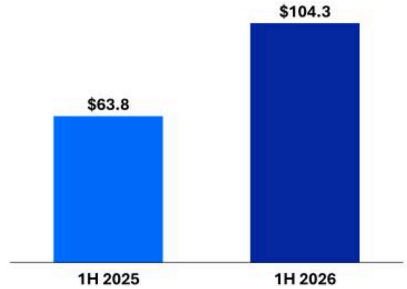
2026 Key Liquidity and Capital Allocation Highlights

- **$11.2M** in share repurchases at an average price of $9.46 (YTD as of 6/30/26)
- On April 15, OppFi terminated the GrayRock funding facility, which reduces each of the Total Funding Capacity and Undrawn Debt by $75M.
- Board authorized a $40 million repurchase plan for Class A common stock (Q2-26)

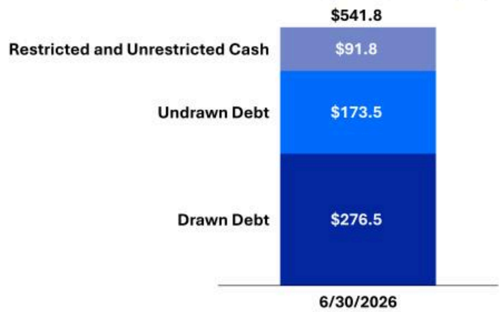
1. Free cash flow is a non-GAAP financial measure. See the disclaimer on "Non-GAAP Financial Measures" on slide 2 for a detailed description of such non-GAAP financial measures and the appendix for a reconciliation of non-GAAP financial measures to their most directly comparable GAAP financial measures.

Free Cash Flow Generation ($M)[1]

$104M of Free Cash Flow generated in the first half of 2026



Total Funding Capacity ($M)



OppFi

Full Year 2026 Earnings Guidance

Total Revenue	Adjusted Net Income[1]	Adjusted EPS[1,2]
$600M to $625M	$115M to $130M	$1.34 to $1.51
Reduced from $650M to $675M	*Reduced from $153M to $160M*	*Reduced from $1.76 to $1.84*

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. A reconciliation of projected 2026 Adjusted Net Income and Adjusted EPS to the most directly comparable GAAP financial measure 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.
2. Adjusted EPS of $1.34 to $1.51 is based on weighted average diluted shares outstanding of approximately 86 million.

Appendix

Results

Outstanding Customer Satisfaction

73 Net Promoter Score (NPS)

4.7 Google
12,190 reviews

4.4 Trustpilot
5,653 reviews

A+ Rating BBB ACCREDITED BUSINESS

1. Note: NPS is for Q2 2026 at the time of approval.
Ratings reflect data as of July 14, 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

Q2 Income Statement

(in Thousands, except share and per share data)	Three Months Ended June 30,		Variance	
(Unaudited)	2026	2025	$	%
Revenue:				
Interest on finance receivables	$ 143,726	$ 141,144	$ 2,582	1.8%
Other revenue	1,444	1,299	145	11.2%
	145,170	**142,443**	**2,727**	**1.9%**
Change in fair value of finance receivables	(58,999)	(42,197)	(16,802)	39.8%
Net revenue	**86,171**	**100,246**	**(14,075)**	**(14.0%)**
Expenses:				
Salaries and employee benefits	16,294	17,754	(1,460)	(8.2%)
Professional fees	13,613	4,792	8,821	184.1%
Direct marketing costs	11,403	11,890	(487)	(4.1%)
Interest expense and amortized debt issuance costs	8,125	9,639	(1,514)	(15.7%)
Technology costs	3,525	3,382	143	4.2%
Payment processing fees	1,634	1,527	107	7.0%
Depreciation and amortization	1,509	1,502	7	0.5%
Occupancy	987	1,030	(43)	(4.2%)
General, administrative and other	4,726	3,922	804	20.5%
Total expenses	61,816	55,438	6,378	11.5%
Income from operations	**24,355**	**44,808**	**(20,453)**	**(45.6%)**
Other (expense) income:				
Change in fair value of warrant liabilities	201	(33,304)	33,505	100.6%
Income from equity method investment	813	1,121	(308)	(27.5%)
Other income	87	79	8	10.1%
Income before income taxes	**25,456**	**12,704**	**12,752**	**100.4%**
Income tax expense	9,844	1,224	8,620	704.0%
Net income	**15,612**	**11,480**	**4,132**	**36.0%**
Less: net income attributable to noncontrolling interest	770	32,260	(31,490)	(97.6%)
Net income (loss) attributable to OppFi Inc.	**$ 14,842**	**$ (20,780)**	**$ 35,622**	**171.4%**
Earnings (loss) per common share attributable to OppFi Inc.:				
Earnings (loss) per common share:				
Basic	$ 0.22	$ (0.78)		
Diluted	$ 0.18	$ (0.78)		
Weighted average common shares outstanding:				
Basic	67,512,878	26,610,330		
Diluted	86,037,151	26,610,330		

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)	Six Months Ended June 30,		Variance	
(Unaudited)	2026	2025	$	%
Revenue:				
Interest on finance receivables	$ 294,252	$ 280,262	$ 13,990	5.0%
Other revenue	2,799	2,449	350	14.3%
	297,051	**282,711**	**14,340**	**5.1%**
Change in fair value of finance receivables	(123,582)	(91,655)	(31,927)	34.8%
Net revenue	**173,469**	**191,056**	**(17,587)**	**(9.2%)**
Expenses:				
Salaries and employee benefits	30,548	31,532	(984)	(3.1%)
Direct marketing costs	21,788	22,178	(390)	(1.8%)
Professional fees	20,877	8,991	11,886	132.2%
Interest expense and amortized debt issuance costs	16,635	19,886	(3,251)	(16.3%)
Technology costs	6,854	6,343	511	8.1%
Payment processing fees	3,292	3,157	135	4.3%
Depreciation and amortization	2,100	3,262	(1,162)	(35.6%)
Occupancy	1,858	2,069	(211)	(10.2%)
General, administrative and other	9,800	6,338	3,462	54.6%
Total expenses	113,752	103,756	9,996	9.6%
Income from operations	**59,717**	**87,300**	**(27,583)**	**(31.6%)**
Other income (expense):				
Change in fair value of warrant liabilities	21,496	(54,911)	76,407	139.1%
Income from equity method investment	1,933	2,197	(264)	(12.0%)
Other income	319	159	160	100.6%
Income before income taxes	**83,465**	**34,745**	**48,720**	**140.2%**
Income tax expense	13,815	2,875	10,940	380.5%
Net income	**69,650**	**31,870**	**37,780**	**118.5%**
Less: net income attributable to noncontrolling interest	26,407	64,022	(37,615)	(58.8%)
Net income (loss) attributable to OppFi Inc.	**$ 43,243**	**$ (32,152)**	**$ 75,395**	**234.5%**
Earnings (loss) per common share attributable to OppFi Inc.:				
Earnings (loss) per common share:				
Basic	$ 0.91	$ (1.28)		
Diluted	$ 0.74	$ (1.28)		
Weighted average common shares outstanding:				
Basic	47,371,349	25,158,196		
Diluted	86,117,558	25,158,196		

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)	June 30, 2026 Unaudited		December 31, 2025		Variance $		Variance %
Assets							
Cash and restricted cash	$	91,846	$	93,263	$	(1,417)	(1.5%)
Finance receivables at fair value		496,306		546,236		(49,930)	(9.1%)
Equity method investment		19,958		19,076		882	4.6%
Other assets		162,619		95,515		67,104	70.3%
Total assets	**$**	**770,729**	**$**	**754,090**	**$**	**16,639**	**2.2%**
Liabilities and stockholders' equity							
Accounts payable and accrued expenses	$	44,231	$	46,171	$	(1,940)	(4.2%)
Total debt		276,453		321,353		(44,900)	(14.0%)
Warrant liabilities		4,959		26,455		(21,496)	(81.3%)
Other liabilities		30,831		51,235		(20,404)	(39.8%)
Total liabilities		**356,474**		**445,214**		**(88,740)**	**(19.9%)**
Total stockholders' equity		**414,255**		**308,876**		**105,379**	**34.1%**
Total liabilities and stockholders' equity	**$**	**770,729**	**$**	**754,090**	**$**	**16,639**	**2.2%**

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

(in Thousands)	Six Months Ended June 30,				Variance		
(Unaudited)	2026		2025		$		%
Net cash provided by operating activities	$	182,812	$	179,357	$	3,455	1.9%
Net cash used in investing activities		(78,481)		(115,561)		37,080	(32.1%)
Net cash used in financing activities		(105,748)		(73,819)		(31,929)	43.3%
Net decrease in cash and restricted cash	**$**	**(1,417)**	**$**	**(10,023)**	**$**	**8,606**	**(85.9%)**

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.

Q2 Adjusted Net Income Reconciliation

(in Thousands, except share and per share data)	Three Months Ended June 30,				Variance		
(Unaudited)	2026		2025		$		%
Net income	**$**	**15,612**	**$**	**11,480**	**$**	**4,132**	**36.0%**
Income tax expense		9,844		1,224		8,620	704.0%
Other income		(87)		(79)		(8)	10.1%
Change in fair value of warrant liabilities		(201)		33,304		(33,505)	(100.6%)
Other adjustments, net[1]		12,659		5,542		7,117	128.4%
Adjusted EBT[2]		**37,827**		**51,471**		**(13,644)**	**(26.5%)**
Less: pro forma taxes[3]		9,067		12,070		(3,003)	(24.9%)
Adjusted net income[2]	**$**	**28,760**	**$**	**39,401**	**$**	**(10,641)**	**(27.0%)**
Adjusted earnings per share[2]	$	0.33	$	0.45			
Weighted average diluted shares outstanding		86,037,151		88,419,961			
Total revenue	$	145,170	$	142,443			
Net income margin		10.8%		8.1%			
Adjusted net income margin[2]		19.8%		27.7%			

1. For the three months ended June 30, 2026, other adjustments, net of $12.7 million included $7.9 million in expenses related to the Transaction and Corporate Simplification, $3.1 million in expenses related to stock compensation, $1.4 million in expenses related to severance, and $0.4 million in expenses related to legal matters. For the three months ended June 30, 2025, other adjustments, net of $5.5 million included $5.1 million in expenses related to stock compensation, $0.3 million in expenses related to severance, and $0.2 million in expenses related to legal matters. 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 June 30, 2026 and 23.45% for the three months ended June 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

(in Thousands, except share and per share data)	Six Months Ended June 30,		Variance	
(Unaudited)	2026	2025	$	%
Net income	**$ 69,650**	**$ 31,870**	**$ 37,780**	**118.5%**
Income tax expense	13,815	2,875	10,940	380.5%
Other income	(319)	(159)	(160)	100.6%
Change in fair value of warrant liabilities	(21,496)	54,911	(76,407)	(139.1%)
Other adjustments, net[1]	15,694	6,152	9,542	155.1%
Adjusted EBT[2]	**77,344**	**95,649**	**(18,305)**	**(19.1%)**
Less: pro forma taxes[3]	18,539	22,430	(3,891)	(17.3%)
Adjusted net income[2]	**$ 58,805**	**$ 73,219**	**$ (14,414)**	**(19.7%)**
Adjusted earnings per share[2]	$ 0.68	$ 0.83		
Weighted average diluted shares outstanding	86,117,558	88,208,125		
Total revenue	$ 297,051	$ 282,711		
Net income margin	23.4%	11.3%		
Adjusted net income margin[2]	19.8%	25.9%		

1. For the six months ended June 30, 2026, other adjustments, net of $15.7 million included $8.9 million in expenses related to the Transaction and Corporate Simplification, $4.7 million in expenses related to stock compensation, $1.6 million in expenses related to severance, and $0.5 million in expenses related to legal matters. For the six months ended June 30, 2025, other adjustments, net of $6.2 million included $6.4 million in expenses related to stock compensation, $0.6 million in expenses related to severance, $0.5 million in expenses related to legal matters, 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 six months ended June 30, 2026 and 23.45% for the six months ended June 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.

Q2 Adjusted Earnings per Share Reconciliation

(Unaudited)	Three Months Ended June 30, 2026	Three Months Ended June 30, 2025
Weighted average Class A common stock outstanding	67,512,878	26,610,330
Weighted average Class V voting stock outstanding	17,857,291	60,251,993
Dilutive impact of restricted stock units	513,835	1,304,191
Dilutive impact of performance stock units	3,267	41,427
Dilutive impact of stock options	149,880	212,020
Weighted average diluted shares outstanding	**86,037,151**	**88,419,961**

(in Thousands, except share and per share data)	Three Months Ended June 30, 2026		Three Months Ended June 30, 2025	
(Unaudited)	$	Per Share	$	Per Share
Weighted average diluted shares outstanding		**86,037,151**		**88,419,961**
Net income	**$ 15,612**	**$ 0.18**	**$ 11,480**	**$ 0.13**
Income tax expense	9,844	0.11	1,224	0.01
Other income	(87)	(0.00)	(79)	(0.00)
Change in fair value of warrant liabilities	(201)	(0.00)	33,304	0.38
Other adjustments, net[1]	12,659	0.15	5,542	0.06
Adjusted EBT[2]	**37,827**	**0.44**	**51,471**	**0.58**
Less: pro forma taxes[3]	9,067	0.11	12,070	0.14
Adjusted net income[2]	**$ 28,760**	**$ 0.33**	**$ 39,401**	**$ 0.45**

1. For the three months ended June 30, 2026, other adjustments, net of $12.7 million included $7.9 million in expenses related to the Transaction and Corporate Simplification, $3.1 million in expenses related to stock compensation, $1.4 million in expenses related to severance, and $0.4 million in expenses related to legal matters. For the three months ended June 30, 2025, other adjustments, net of $5.5 million included $5.1 million in expenses related to stock compensation, $0.3 million in expenses related to severance, and $0.2 million in expenses related to legal matters. 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 June 30, 2026 and 23.45% for the three months ended June 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 Earnings per Share Reconciliation

(Unaudited)	Six Months Ended June 30, 2026	Six Months Ended June 30, 2025
Weighted average Class A common stock outstanding	47,371,349	25,158,196
Weighted average Class V voting stock outstanding	38,051,607	61,470,613
Dilutive impact of restricted stock units	535,209	1,322,965
Dilutive impact of performance stock units	8,131	51,902
Dilutive impact of stock options	151,262	204,449
Weighted average diluted shares outstanding	**86,117,558**	**88,208,125**

(in Thousands, except share and per share data)	Six Months Ended June 30, 2026		Six Months Ended June 30, 2025	
(Unaudited)	$	Per Share	$	Per Share
Weighted average diluted shares outstanding		**86,117,558**		**88,208,125**
Net income	**$ 69,650**	**$ 0.81**	**$ 31,870**	**$ 0.36**
Income tax expense	13,815	0.16	2,875	0.03
Other income	(319)	(0.00)	(159)	(0.00)
Change in fair value of warrant liabilities	(21,496)	(0.25)	54,911	0.62
Other adjustments, net[1]	15,694	0.18	6,152	0.07
Adjusted EBT[2]	**77,344**	**0.90**	**95,649**	**1.08**
Less: pro forma taxes[3]	18,539	0.22	22,430	0.25
Adjusted net income[2]	**$ 58,805**	**$ 0.68**	**$ 73,219**	**$ 0.83**

1. For the six months ended June 30, 2026, other adjustments, net of $15.7 million included $8.9 million in expenses related to the Transaction and Corporate Simplification, $4.7 million in expenses related to stock compensation, $1.6 million in expenses related to severance, and $0.5 million in expenses related to legal matters. For the six months ended June 30, 2025, other adjustments, net of $6.2 million included $6.4 million in expenses related to stock compensation, $0.6 million in expenses related to severance, $0.5 million in expenses related to legal matters, 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 six months ended June 30, 2026 and 23.45% for the six months ended June 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.

Free Cash Flow Reconciliation

(in Thousands)	Six Months Ended June 30,				Variance	
(Unaudited)	2026		2025		$	%
Net cash provided by operating activities	$	182,812	$	179,357	$ 3,455	1.9%
Less: Net cash used in investing activities		(78,481)		(115,561)	37,080	(32.1%)
Free cash flow[1]	**$**	**104,331**	**$**	**63,796**	**$ 40,535**	**63.5%**

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.

Thank You