



3Q 26 Earnings Presentation

October 28, 2026

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This presentation, the related remarks, and the responses to various questions may contain various “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact but instead represent the Company’s expectations or beliefs concerning future events. Forward-looking statements include, without limitation, statements concerning financial outlook or future plans, objectives, goals, projections, strategies, events, or performance, and underlying assumptions and other statements related thereto. Words such as “may,” “will,” “should,” “likely,” “anticipates,” “expects,” “intends,” “plans,” “projects,” “believes,” “estimates,” “outlook,” and similar expressions may be used to identify these forward-looking statements. Such forward-looking statements speak only as of the date on which they were made and are about matters that are inherently subject to risks and uncertainties, many of which are outside of the control of the Company. As a result, actual performance and results may differ materially from those contemplated by these forward-looking statements. Therefore, investors should not place undue reliance on such statements.

Factors that could cause actual results or performance to differ from the expectations expressed or implied in forward-looking statements include, but are not limited to, the following: managing growth effectively, implementing the Company’s growth strategy, opening new branches as planned, and continuing to expand our lending partnership with Column N.A.; the Company’s convenience check strategy; the Company’s policies and procedures for underwriting, processing, and servicing loans; the Company’s ability to collect on its loan portfolio; the Company’s insurance operations; exposure to credit risk and repayment risk, which risks may increase in light of adverse or recessionary economic conditions; the implementation of evolving underwriting models and processes, including as to the effectiveness of the Company’s custom scorecards; changes in the competitive environment in which the Company operates or a decrease in the demand for its products; the geographic concentration of the Company’s loan portfolio; the failure of third-party service providers, including those providing information technology products; changes in economic conditions in the markets the Company serves, including levels of unemployment and bankruptcies; the ability to achieve successful acquisitions and strategic alliances; the ability to realize the anticipated benefits from our lending partnership with Column N.A.; the ability to make technological improvements as quickly as competitors; security breaches, cyber-attacks, failures in information systems, or fraudulent activity; the development and use of artificial intelligence; the ability to originate loans; reliance on information technology resources and providers, including the risk of prolonged system outages; changes in current revenue and expense trends, including trends affecting delinquencies and credit losses; any future public health crises, including the impact of such crises on our operations and financial condition; changes in operating and administrative expenses; the departure, transition, or replacement of key personnel; the ability to timely and effectively implement, transition to, and maintain the necessary information technology systems, infrastructure, processes, and controls to support the Company’s operations and initiatives; changes in interest rates; existing sources of liquidity may become insufficient or access to these sources may become unexpectedly restricted; exposure to financial risk due to asset-backed securitization transactions; risks related to regulation and legal proceedings, including changes in laws or regulations or in the interpretation or enforcement of laws or regulations; changes in accounting standards, rules, and interpretations and the failure of related assumptions and estimates; the impact of changes in tax laws and guidance, including the timing and amount of revenues that may be recognized; risks related to the ownership of the Company’s common stock, including volatility in the market price of shares of the Company’s common stock; the timing and amount of future cash dividend payments; and anti-takeover provisions in the Company’s charter documents and applicable state law. The foregoing factors and others are discussed in greater detail in the Company’s filings with the SEC. The Company will not update or revise forward-looking statements to reflect events or circumstances after the date of this presentation or to reflect the occurrence of unanticipated events or the non-occurrence of anticipated events, whether as a result of new information, future developments, or otherwise, except as required by law.

This presentation contains certain non-GAAP measures. Please refer to the Appendix accompanying this presentation for a reconciliation of non-GAAP measures to the most comparable GAAP measures.

This presentation also contains certain financial terms and abbreviations. Please refer to the Appendix accompanying this presentation for a glossary of terms and abbreviations.

3Q 26 Highlights



Portfolio Trends

\$157MM ENR Growth YoY

Up 7.6% YoY

\$62MM Sequential ENR Growth

In line with seasonal norms

\$530MM Origination Volume

Up \$8MM, or 1.5%, YoY

\$6.2MM ENR per Branch

Up 6.1% YoY

\$345MM Auto-Secured Portfolio

Up \$70MM, or 25.2%, YoY



Operating Effectiveness

7.5% 30+ DQ %

Up 50 bps both sequentially and YoY

10.9% Net Credit Loss Rate

Better by 130 bps sequentially; up 70 bps YoY

12.6% Operating Expense Ratio

20 bps decrease YoY, inclusive of 40 bps impact from bank partnership program

74% Fixed-Rate Debt

WAC of 4.8%

\$324MM Unused Capacity

Substantial bandwidth to fund growth



Returns

\$1.61 Diluted EPS

Up 13.4% YoY

15.9% ROE / 2.8% ROA

Up 30 bps YoY / Down 10 bps YoY

4.0% Dividend Yield

3Q 26 \$0.30 dividend per share

\$31MM Capital Return and \$8MM Increase in Stockholders' Equity (YTD)

\$50MM Capital Generation (YTD)¹



Strategic Execution

Bank Partnership Program

- Expanded the bank partnership
 - NC (launched 3Q, completion 4Q)
 - LA and MO (launched 4Q)
- 40%+ of current run-rate originations
- Pre-tax margin projected to improve 200+ bps vs. similar state-licensed loans

Omni-Channel Lending

End-to-end digital lending capability launched July 2026

Technology, Analytics, & AI

- Completion of new branch origination platform rollout expected in 4Q
- Proprietary origination scorecard live in three states during 3Q; full rollout expected in 4Q 2026

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

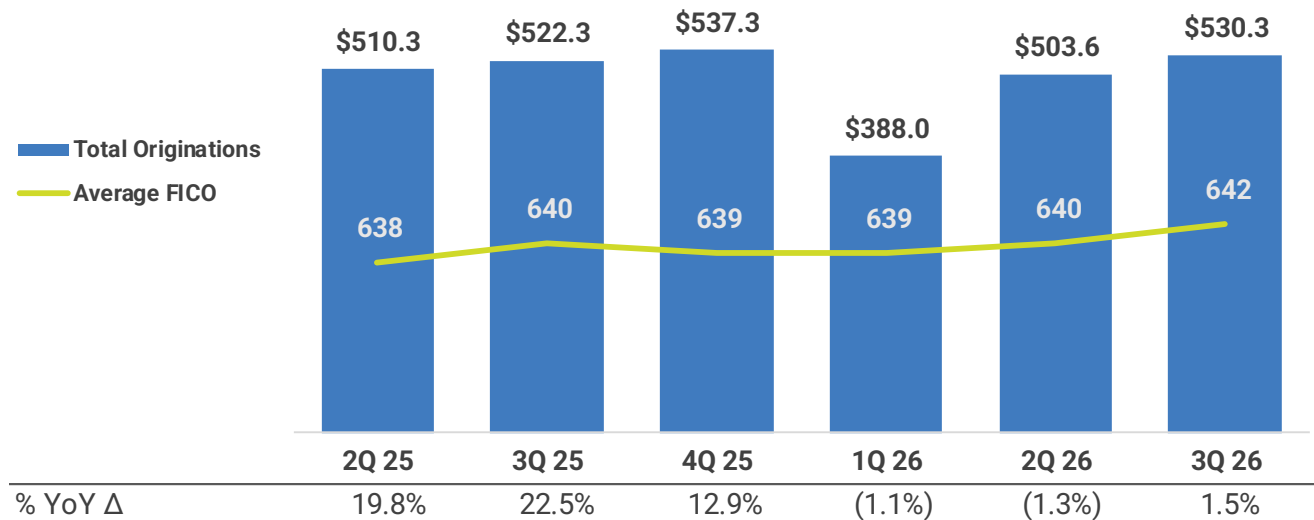
3Q 26 Financial Highlights

\$ in millions (except per share amounts)	3Q 26	3Q 25	\$ Chg B/(W)	% Chg B/(W)
Total revenue	\$ 178.8	\$ 165.5	\$ 13.3	8.0%
Provision for credit losses	66.2	60.5	(5.7)	(9.4%)
G&A expense	68.6	64.1	(4.6)	(7.1%)
Interest expense	24.1	22.0	(2.2)	(9.9%)
Income taxes	4.7	4.6	(0.1)	(2.3%)
Net income	\$ 15.1	\$ 14.4	\$ 0.8	5.3%
Diluted EPS	\$ 1.61	\$ 1.42	\$ 0.19	13.4%
Ending net finance receivables	\$ 2,209.9	\$ 2,053.0	\$ 156.9	7.6%
Average net finance receivables	\$ 2,170.7	\$ 2,001.4	\$ 169.4	8.5%
Operating expense ratio	12.6%	12.8%		
Return on assets	2.8%	2.9%		
Return on equity	15.9%	15.6%		

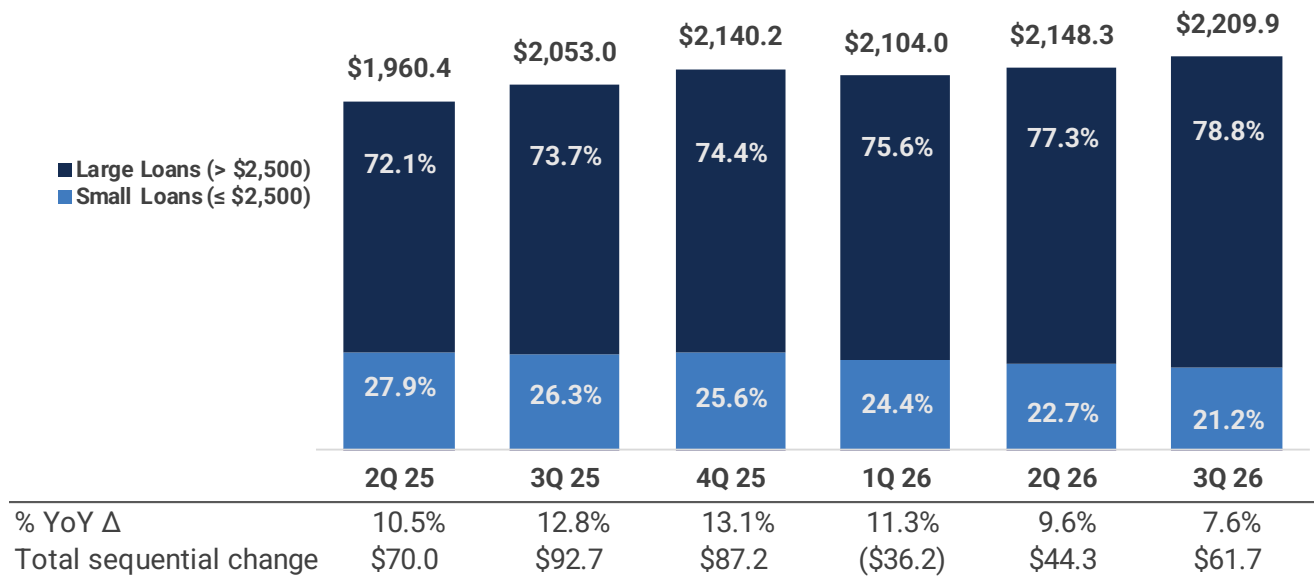
- Net income of \$15.1MM and diluted EPS of \$1.61
- ENR up \$156.9MM, or 7.6%, YoY
- Record total revenue of \$178.8MM grew 8.0% YoY
- Operating expense ratio of 12.6%, a YoY improvement of 20 bps, inclusive of 40 bps impact from bank partnership program

Responsible Portfolio Growth

Quarterly Origination Trend (\$ in millions)



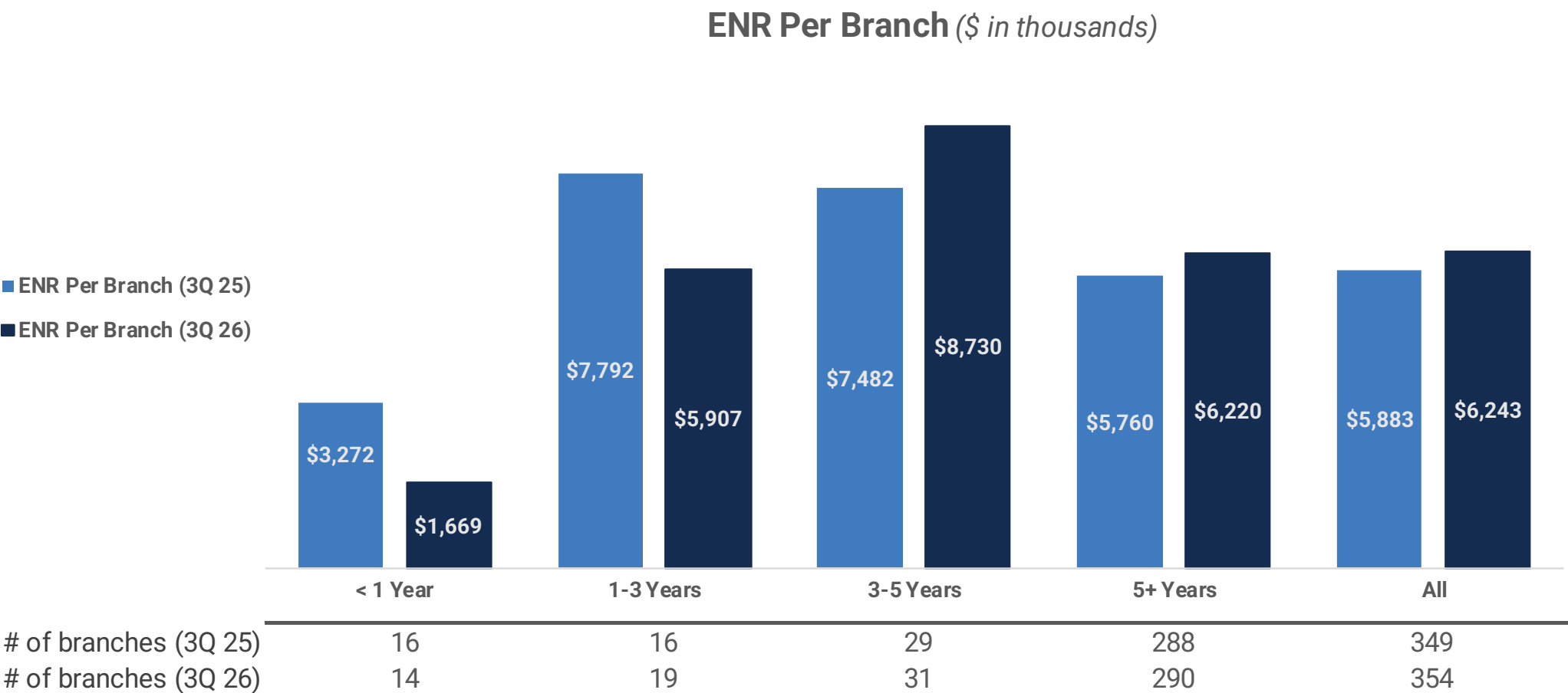
Portfolio Growth Trend (\$ in millions)



- Total originations up 5.3% from 2Q 26 and 1.5% from 3Q 25
- Achieved 7.6% YoY portfolio growth driven by large loans, including high-quality auto-secured loans, and new branch openings
- Auto-secured product portfolio grew \$69.5MM to 15.6% of the total portfolio, compared to 13.4% in the prior-year period
- New branches opened since 3Q 25 have generated \$23.4MM, or 14.9%, of total YoY portfolio growth

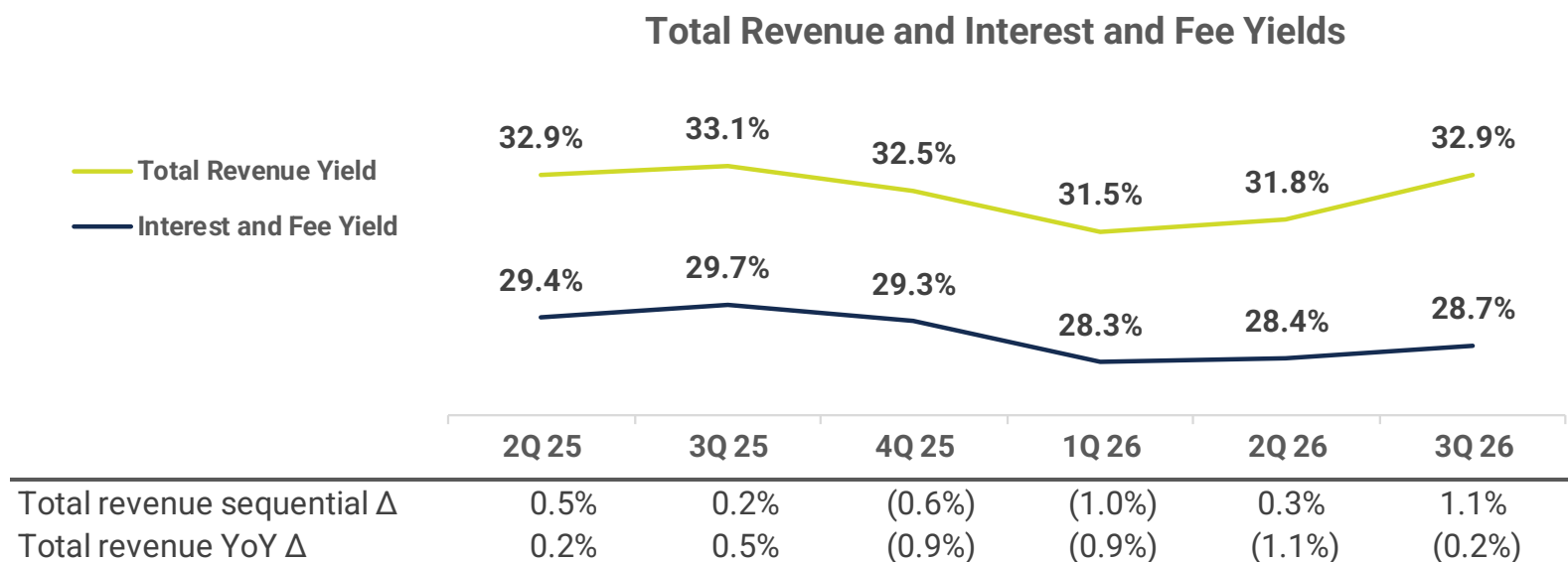
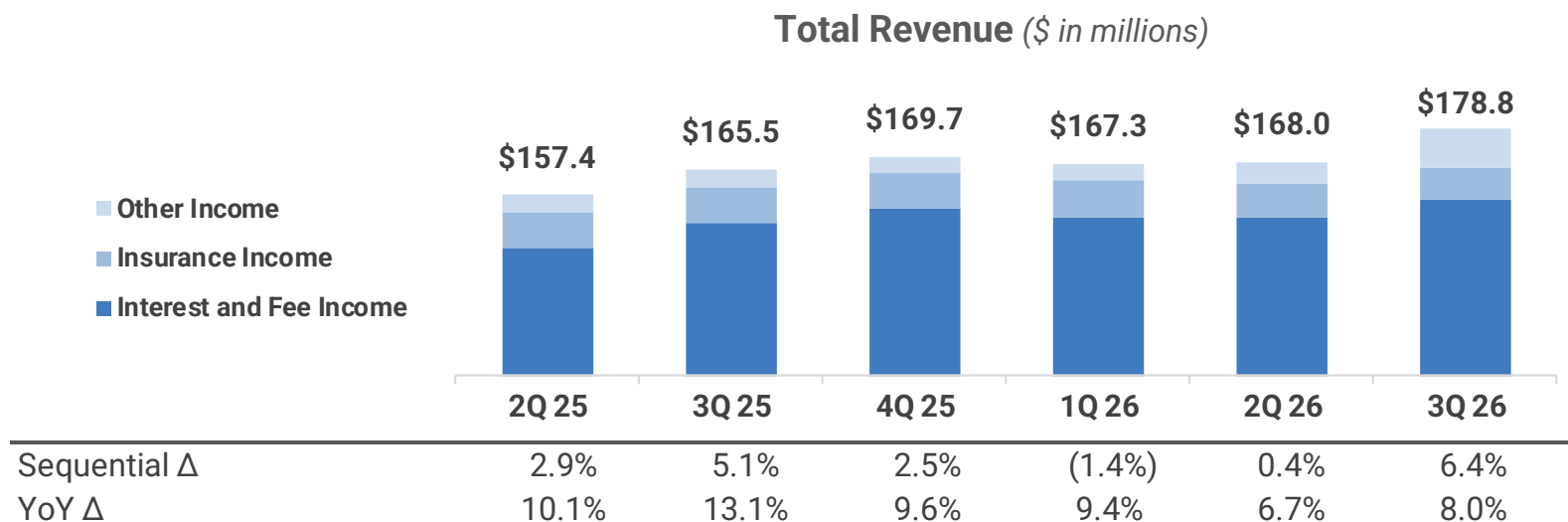
Increased ENR Per Branch is Driving Efficiency

- 14 new branches opened since 3Q 25 have generated \$23.4MM, or 14.9%, of the \$156.9MM YoY portfolio growth
- Same store receivables grew 6.7% YoY, compared to 3Q 25 YoY growth of 9.9%



Note: ENR per branch in the age cohorts less than 5+ years may fluctuate period-over-period due to differences in average branch maturity within each cohort and the timing of new branch openings.

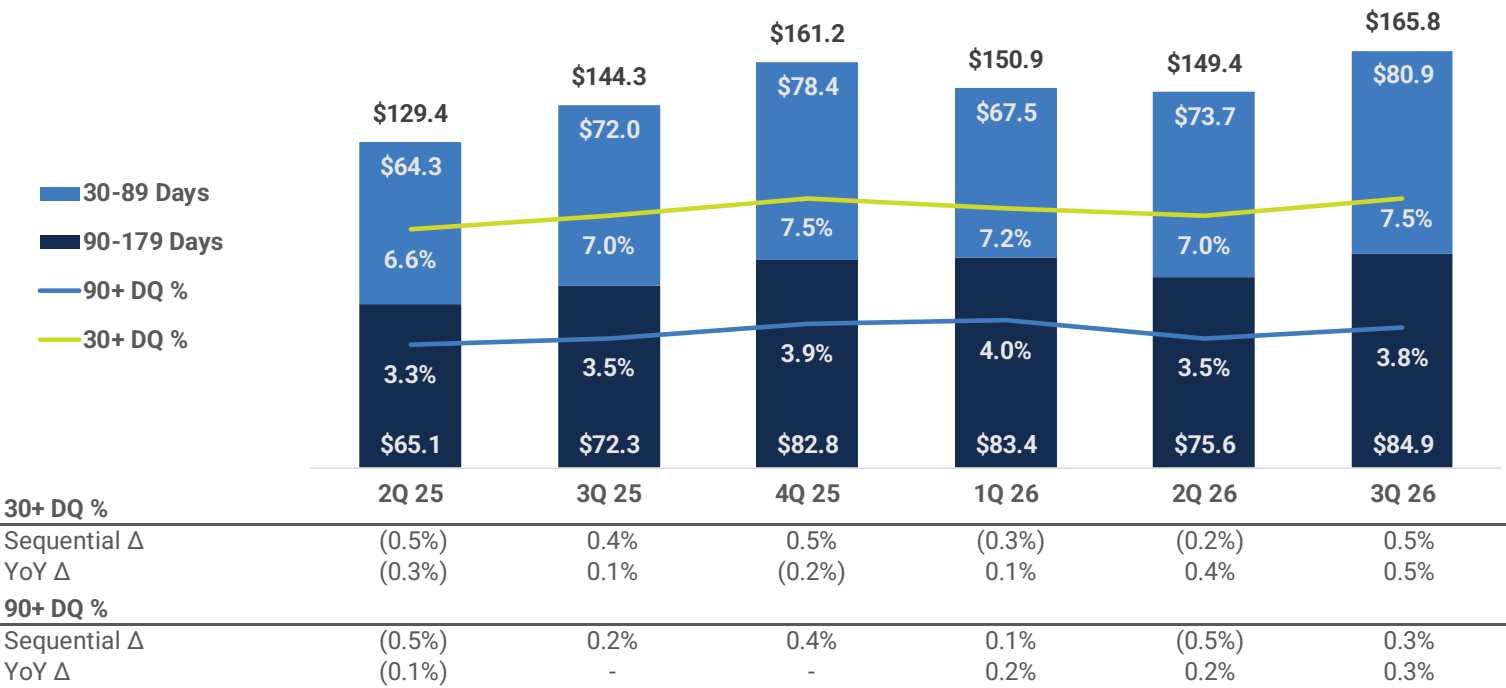
Revenue Up 8.0% on Receivable Growth and Bank Partnership Expansion



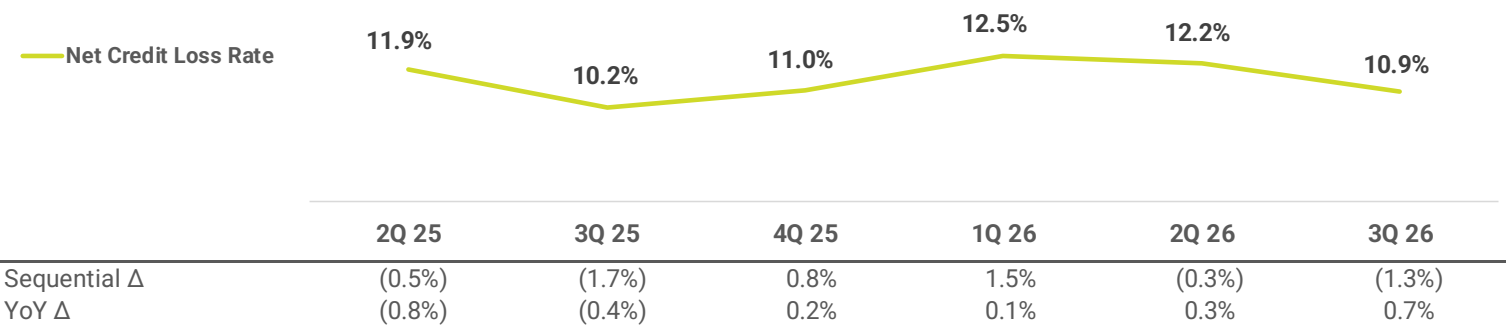
- Record total revenue of \$178.8MM grew 8.0% YoY, driven by a \$169.4MM increase in ANR and fee income from the bank partnership rollout
- Total revenue yield decreased 20 bps YoY primarily due to mix shift toward larger loans and auto-secured products, which typically carry lower yields and lower loss rates, partially offset by bank partnership fee income of 120 bps
- Total revenue yield up 110 bps sequentially, driven by bank partnership expansion and seasonality

Recent Credit Trends

30+ & 90+ DQ % (\$ in millions)



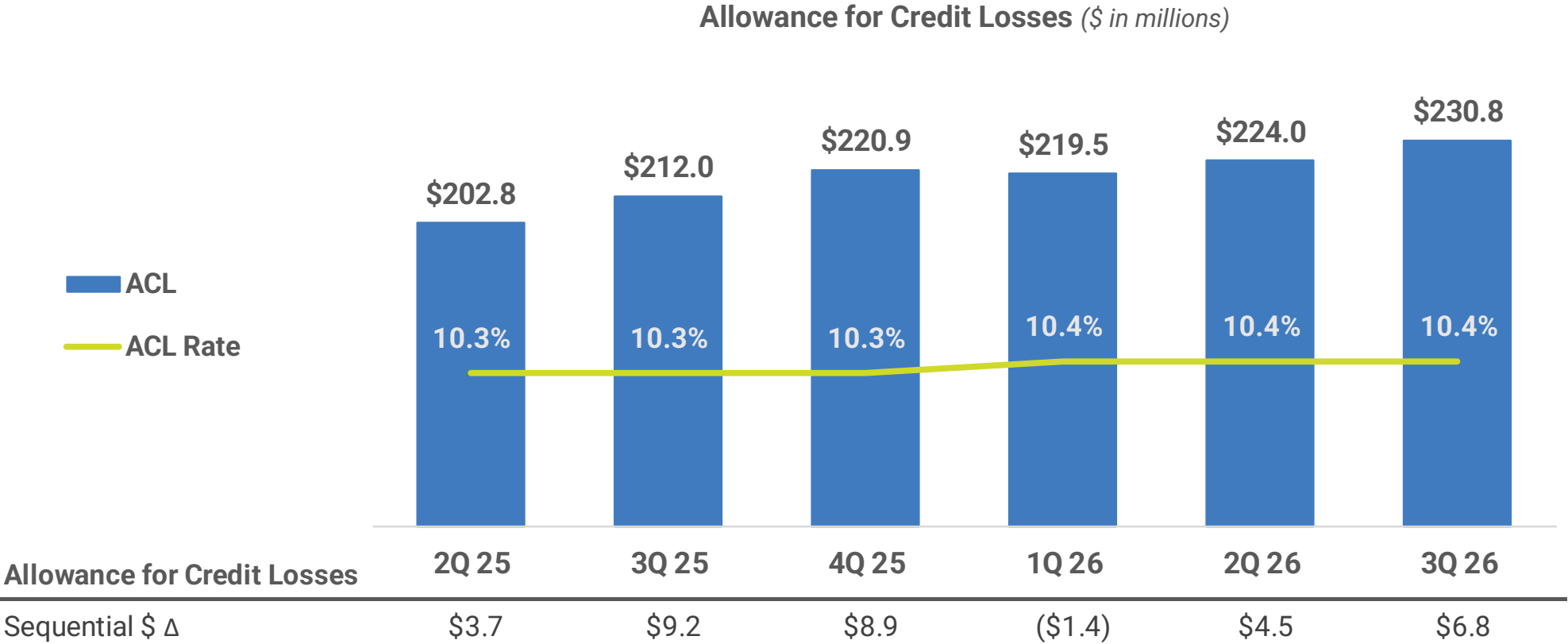
Net Credit Loss Rates



- 3Q 26 30+ delinquency rate increased 50 bps both sequentially and YoY to 7.5%. The increase primarily reflects slower portfolio growth and the performance of higher-risk segments that we have since tightened.
- Total delinquency of \$165.8MM compares favorably to the allowance for credit losses of \$230.8MM as of 3Q 26
- 3Q 26 net credit loss rate decreased 130 bps sequentially, due to seasonality
- 3Q 26 net credit loss rate increased 70 bps YoY primarily due to loans originated in 2025 in higher-risk segments and slower portfolio growth than the prior-year period

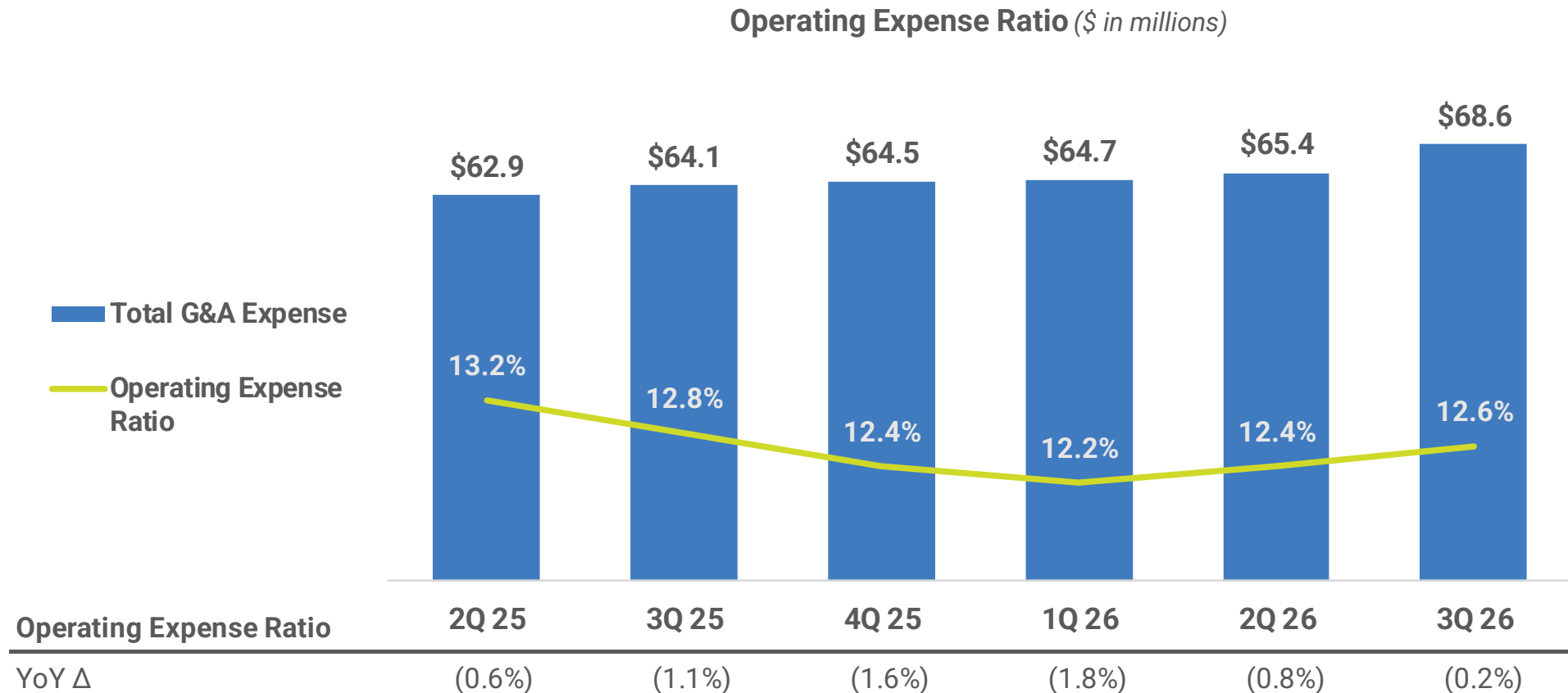
Reserves For Credit Losses

- ACL increased \$6.8MM in 3Q 26, driven by portfolio growth; ACL rate remained flat sequentially at 10.4%. The 10 bps YoY increase in the ACL rate reflects updates to macroeconomic assumptions.



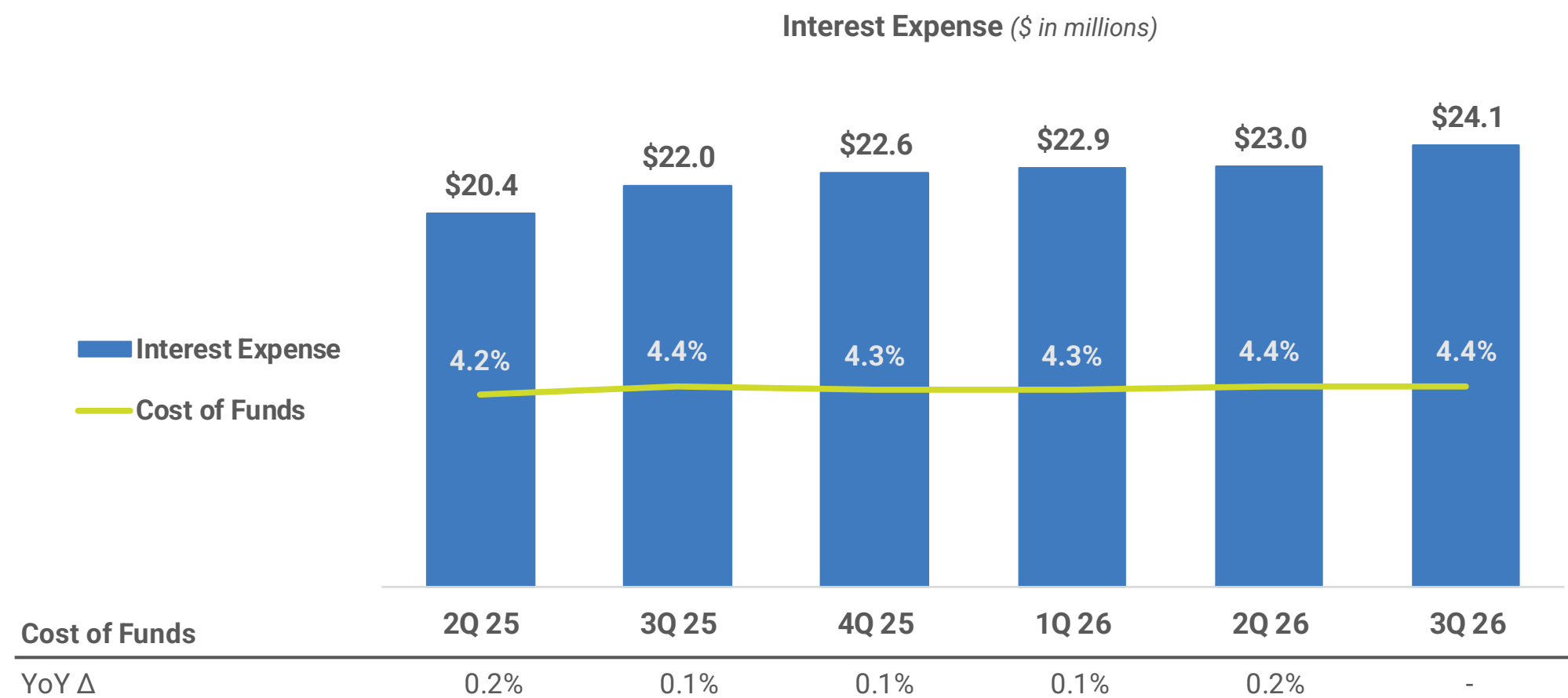
Investing for Long-Term Growth While Maintaining Expense Discipline

- Operating expense ratio of 12.6%, a YoY improvement of 20 bps, despite bank partnership impact and investment in technology, digital capabilities, and growth (including 14 new branches opened since 3Q 25)
 - Inclusive of 40 bps from bank partnership loans, where origination costs are expensed upfront rather than deferred
- YoY total revenue growth outpaced G&A expense growth by 2.9x



Cost of Funds

- Cost of funds stable at 4.4% both sequentially and YoY

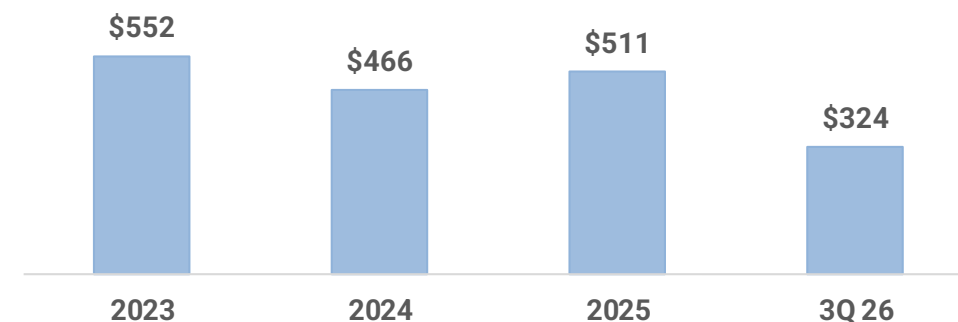


Strong Funding Profile

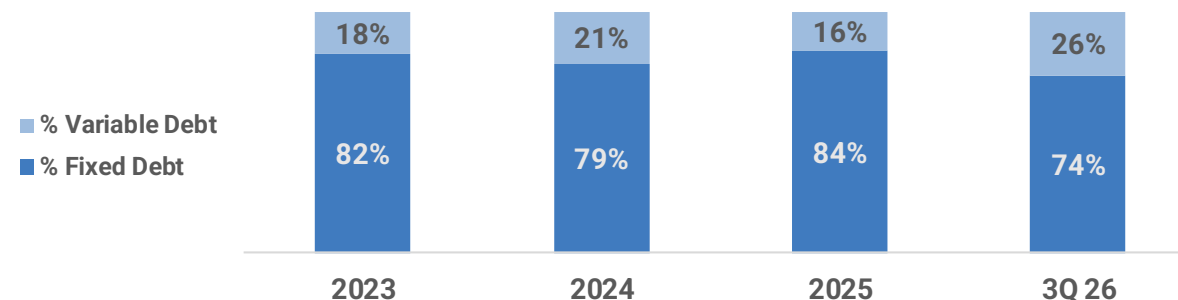
- Total unused capacity was \$324MM (subject to borrowing base) as of September 30, 2026
- Available liquidity of \$104MM as of September 30, 2026
- Fixed-rate debt represented 74% of total debt as of September 30, 2026, with WAC of 4.8%

Securitizations as of September 30, 2026 (\$ in millions)				
Transaction		Revolving		
Period	Debt Balance	Maturity	Maturity Date	WAC
3Q 21	\$172	Jul 2026	Aug 2033	2.4%
4Q 21	\$125	Sep 2026	Oct 2033	3.9%
1Q 22	\$37	Feb 2025	Mar 2032	5.8%
2Q 24	\$188	May 2027	Jul 2036	6.2%
4Q 24	\$251	Nov 2026	Dec 2033	5.3%
1Q 25	\$266	Mar 2027	Apr 2034	5.3%
4Q 25	\$253	Oct 2027	Nov 2037	4.8%

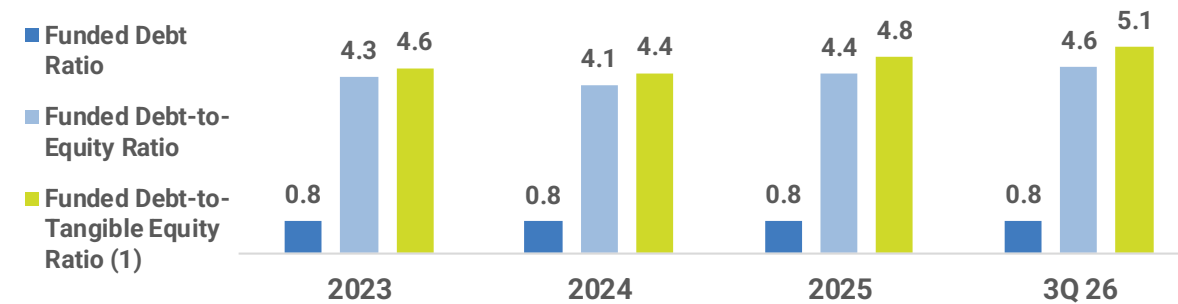
Unused Capacity (\$ in millions)



Fixed vs. Variable Debt



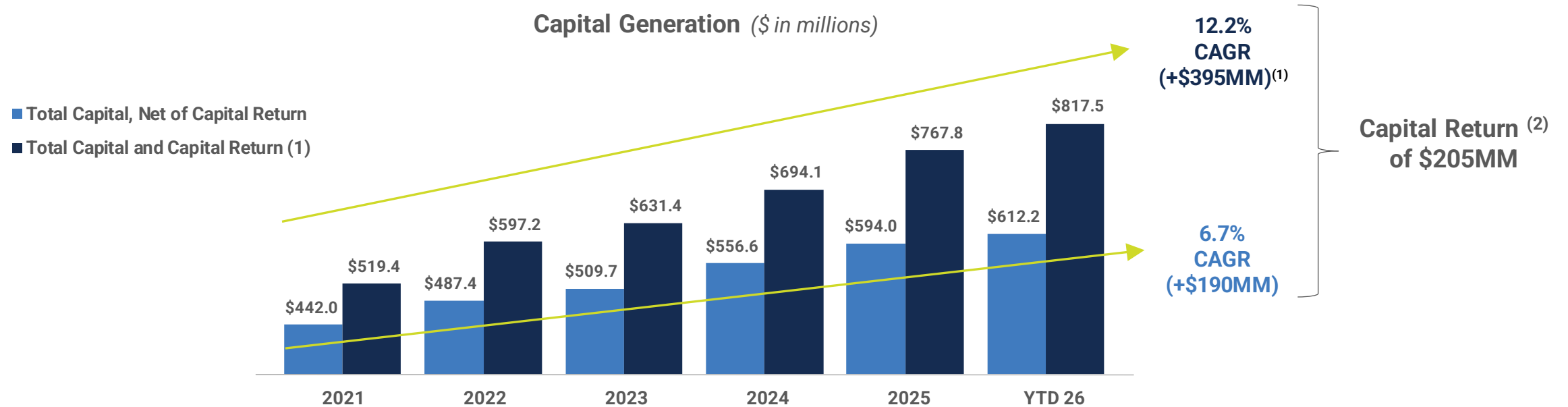
Funded Debt Ratios



Cost of funds (YTD) 3.9% 4.2% 4.3% 4.4%

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

Excess Capital Consistently Returned to Stockholders



Capital Performance Since Year-End 2020 ⁽²⁾

- \$190MM total capital increase
- \$205MM returned to stockholders
- \$395MM ⁽¹⁾ capital generated at 12.2% CAGR
- 20.9% ratio of capital generation to average stockholders' equity ⁽¹⁾

Proven Track Record

- Proven track record of excess capital generation
 - Returning capital to stockholders
 - Reinvesting to drive sustainable, long-term profitable growth
- Significant capital generated even during recent periods of high inflation

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

(2) Cumulative change since year-end 2020 through the period ended 3Q 26.

Earnings Drivers and Long-Term Objectives

2026: Targeting YoY net income growth of 6%–9%, EPS growth of 10%–13%, and ENR growth of 5%–7%

2027: Strong YoY net income growth, driven by portfolio growth, bank partnership, and credit improvement

Long-term: ROE $\geq 18\%$, ROA $\geq 3\%$, and NCL rate below 10%

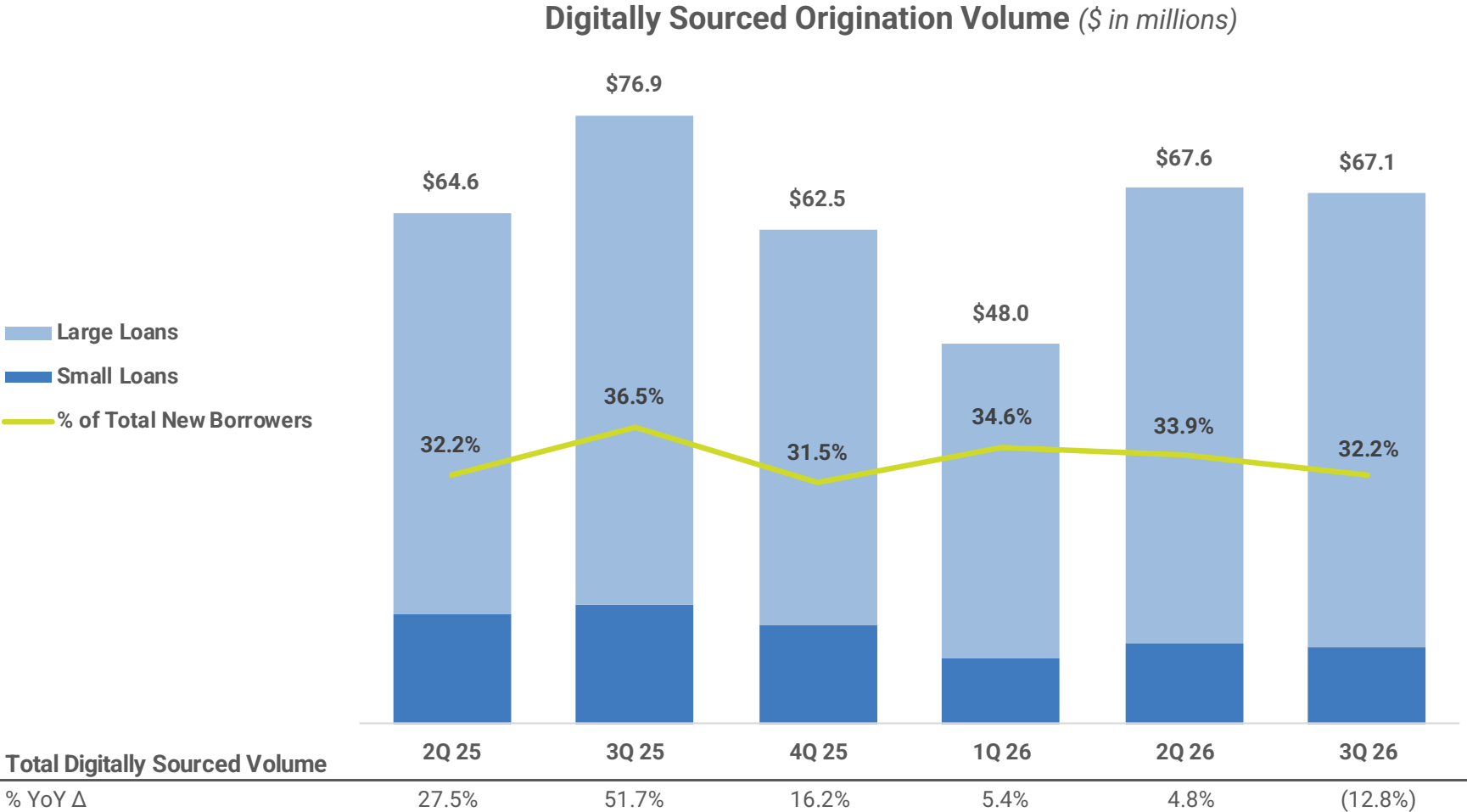
	3Q 2026 Results	4Q 2026 Guidance	Long-Term Objectives		
Originations & Loan Growth	Growth of \$62MM <i>Growth from large loans, including high-quality auto-secured loans and new branch openings</i>	Growth of ~\$60MM <i>Loan demand expected to remain higher in 4Q driven by holiday demand</i>	Return on Equity	$\geq 18\%$	Return on equity supported by portfolio growth, bank partnership, improved credit performance, and operating efficiency
CECL Provision Reserve Impact	Build of \$6.8MM <i>Seasonal increase in portfolio growth drove reserve build</i>	Build of ~\$6.0MM <i>Reserve build expected to align with portfolio growth</i>	Return on Assets	$\geq 3\%$	Return on assets driven by strong risk-adjusted returns and efficient capital deployment
Net Credit Loss Rate	NCL Rate of 10.9% <i>Seasonal decrease vs. prior quarter</i>	NCL Rate of ~11.5% <i>Recent credit trends and expected seasonal increase vs. prior quarter</i>	Net Credit Loss Rate	$< 10\%$	Net credit loss rate below 10% achieved through enhanced credit models and investments in data, analytics, and collections
Strategic Initiatives	Net Income Benefit ~\$3.0MM <i>Primarily driven by bank partnership</i>	Net Income Benefit ~\$5.0MM <i>Strategic initiative economics are included in full-year net income guidance</i>			

Note: Ranges reflect current expectations and are subject to change based on geopolitical and macroeconomic conditions that may affect loan demand and resulting economics. Long-term objectives are not tied to a specific year and are distinct from 2027 expectations.

Appendix

Digitally Sourced Originations

- Digitally sourced origination volume represented 32.2% of total new borrower volume
- Large loans (inclusive of auto-secured) represented 84.4% of new borrower digitally sourced loans originated in 3Q 26



Consolidated Income Statements

\$ in thousands	3Q 26	3Q 25	2025	2024	2023	2022
Revenue						
Interest and fee income	\$ 155,747	\$ 148,672	\$ 578,949	\$ 528,894	\$ 489,698	\$ 450,854
Insurance income, net	10,727	11,391	45,573	40,695	44,529	43,502
Other income	12,302	5,424	21,076	18,914	17,172	12,831
Total revenue	178,776	165,487	645,598	588,503	551,399	507,187
Expenses						
Provision for credit losses	66,163	60,474	245,432	212,200	220,034	185,115
Personnel	40,546	39,517	159,637	153,789	156,872	141,243
Occupancy	7,451	7,160	28,204	25,823	25,029	23,809
Marketing	5,312	4,212	18,551	19,006	15,774	15,378
Other	15,318	13,179	51,183	49,080	45,444	42,098
Total general and administrative	68,627	64,068	257,575	247,698	243,119	222,528
Interest expense	24,148	21,971	84,814	74,530	67,463	34,223
Income before income taxes	19,838	18,974	57,777	54,075	20,783	65,321
Income taxes	4,725	4,618	13,365	12,848	4,825	14,097
Net income	\$ 15,113	\$ 14,356	\$ 44,412	\$ 41,227	\$ 15,958	\$ 51,224

Consolidated Balance Sheets

\$ in thousands	3Q 26	3Q 25	2025	2024	2023	2022
Cash	\$ 7,628	\$ 4,084	\$ 3,823	\$ 3,951	\$ 4,509	\$ 3,873
Net finance receivables	2,209,925	2,053,017	2,140,199	1,892,535	1,771,410	1,699,393
Unearned insurance premiums	(49,073)	(50,987)	(52,896)	(48,068)	(47,892)	(51,008)
Allowance for credit losses	(230,800)	(212,000)	(220,900)	(199,500)	(187,400)	(178,800)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	1,930,052	1,790,030	1,866,403	1,644,967	1,536,118	1,469,585
Restricted cash	133,276	104,459	94,174	131,684	124,164	127,926
Lease assets	45,903	40,782	43,828	38,442	34,303	34,521
Intangible assets	36,355	30,385	31,781	24,524	15,846	12,122
Restricted available-for-sale investments	24,015	22,344	24,211	21,712	22,740	20,416
Property and equipment	12,576	12,996	13,156	13,677	13,787	14,526
Deferred tax assets, net	-	587	-	9,286	13,641	13,810
Other assets	20,634	22,599	26,554	20,866	29,419	28,208
Total assets	\$ 2,210,439	\$ 2,028,266	\$ 2,103,930	\$ 1,909,109	\$ 1,794,527	\$ 1,724,987
Debt	\$ 1,749,991	\$ 1,581,992	\$ 1,650,764	\$ 1,478,336	\$ 1,399,814	\$ 1,355,359
Unamortized debt issuance costs	(4,141)	(7,521)	(8,591)	(6,338)	(4,578)	(9,512)
Net debt	1,745,850	1,574,471	1,642,173	1,471,998	1,395,236	1,345,847
Lease liabilities	48,018	42,906	45,968	40,579	36,576	36,712
Deferred tax liabilities, net	1,090	-	3,345	-	-	-
Accounts payable and accrued expenses	34,131	38,971	39,352	39,454	40,442	33,795
Total liabilities	1,829,089	1,656,348	1,730,838	1,552,031	1,472,254	1,416,354
Common stock	1,541	1,522	1,517	1,492	1,457	1,433
Additional paid-in capital	144,101	139,868	138,666	130,725	121,752	112,384
Retained earnings	436,623	400,844	410,721	378,482	349,579	345,545
Accumulated other comprehensive income (loss)	(392)	(10)	(2)	62	(372)	(586)
Treasury stock	(200,523)	(170,306)	(177,810)	(153,683)	(150,143)	(150,143)
Total stockholders' equity	381,350	371,918	373,092	357,078	322,273	308,633
Total liabilities and stockholders' equity	\$ 2,210,439	\$ 2,028,266	\$ 2,103,930	\$ 1,909,109	\$ 1,794,527	\$ 1,724,987

Non-GAAP Financial Measures

In addition to financial measures presented in accordance with generally accepted accounting principles (“GAAP”), this presentation contains certain non-GAAP financial measures. The Company’s management utilizes non-GAAP measures as additional metrics to aid in, and enhance, its understanding of the Company’s financial results. The Company believes that these non-GAAP measures provide useful information by excluding certain material items that may not be indicative of our operating results. As a result, the Company believes that the non-GAAP measures that it has presented will aid in the evaluation of the operating performance of the business.

Total capital and capital return, capital generation, and capital generation as a percentage of average stockholders’ equity are non-GAAP measures that incorporate stock repurchases and dividends returned to stockholders into measures of total capital. Management uses these measures to evaluate the Company’s ability to generate capital to return to stockholders, reinvest in strategic initiatives, and evaluate its capacity to absorb losses. The Company also believes that these capital and absorption measures provide useful information to users of the Company’s financial statements in the evaluation of its ability to generate capital to return to stockholders, reinvest in strategic initiatives, and evaluate its capacity to absorb losses.

Tangible equity and the funded debt-to-tangible equity ratio are non-GAAP measures that adjust GAAP measures to exclude intangible assets. Management uses these equity measures to evaluate and manage the Company’s capital and leverage position. The Company also believes that these equity measures are commonly used in the financial services industry and provide useful information to users of the Company’s financial statements in the evaluation of its capital and leverage position.

The Company believes that the aforementioned non-GAAP measures will aid users of its financial statements in the evaluation of its operating performance. This non-GAAP financial information should be considered in addition to, not as a substitute for or superior to, measures of financial performance prepared in accordance with GAAP. In addition, the Company’s non-GAAP measures may not be comparable to similarly titled non-GAAP measures of other companies. The following tables provide reconciliations of GAAP measures to non-GAAP measures.

Non-GAAP Financial Measures (Cont'd)

\$ in millions	2021	2022	2023	2024	2025	YTD 26	Cumulative ⁽¹⁾
Capital and cumulative capital return:							
Stockholders' equity	\$ 282.7	\$ 308.6	\$ 322.3	\$ 357.1	\$ 373.1	\$ 381.4	\$ 109.2
Allowance for credit losses	159.3	178.8	187.4	199.5	220.9	230.8	80.8
Total capital	\$ 442.0	\$ 487.4	\$ 509.7	\$ 556.6	\$ 594.0	\$ 612.2	\$ 190.0
Dividends to stockholders	\$ 9.9	\$ 11.8	\$ 11.9	\$ 12.3	\$ 12.2	\$ 8.8	\$ 66.9
Stock repurchased	67.4	20.6	-	3.5	24.1	22.7	138.4
Cumulative capital return	\$ 77.4	\$ 109.8	\$ 121.7	\$ 137.6	\$ 173.9	\$ 205.3	\$ 205.3
Total capital and cumulative capital return (non-GAAP)	\$ 519.4	\$ 597.2	\$ 631.4	\$ 694.1	\$ 767.8	\$ 817.5	\$ 395.4
Capital generation:							
Change in total capital	\$ 19.9	\$ 45.4	\$ 22.2	\$ 46.9	\$ 37.4	\$ 18.2	\$ 190.0
Capital return	77.4	32.4	11.9	15.9	36.3	31.5	205.3
Capital generation (non-GAAP)	\$ 97.3	\$ 77.8	\$ 34.2	\$ 62.8	\$ 73.7	\$ 49.6	\$ 395.4
÷ Average stockholders' equity (ASE)	280.8	301.4	321.1	344.6	363.8	376.2	329.6
÷ Years included in average	1.00	1.00	1.00	1.00	1.00	0.75	5.75
Change in total capital as a % of ASE	7.1%	15.1%	6.9%	13.6%	10.3%	6.4%	10.0%
Capital return as a % of ASE	27.6%	10.7%	3.7%	4.6%	10.0%	11.2%	10.9%
Capital generation as % of ASE (non-GAAP)	34.7%	25.8%	10.6%	18.2%	20.3%	17.6%	20.9%

(1) Cumulative change since year-end 2020 through the period ended 3Q 26

Non-GAAP Financial Measures (Cont'd)

\$ in thousands	3Q 26	2025	2024	2023
Debt	\$ 1,749,991	\$ 1,650,764	\$ 1,478,336	\$ 1,399,814
Total stockholders' equity	381,350	373,092	357,078	322,273
Less: intangible assets	36,355	31,781	24,524	15,846
Tangible equity (non-GAAP)	\$ 344,995	\$ 341,311	\$ 332,554	\$ 306,427
Funded debt-to-equity ratio	4.6	4.4	4.1	4.3
Funded debt-to-tangible equity ratio (non-GAAP)	5.1	4.8	4.4	4.6

Glossary

- ACL – Allowance for Credit Losses
- Allowance for credit losses (ACL) rate – allowance for credit losses as a percentage of ENR
- ANR – average net finance receivables
- Average FICO – weighted-average FICO score at origination, weighted by loan volume
- Bank partnership fee income – marketing, processing, and servicing fees earned for services performed to administer the bank partnership program
- Bps – basis points
- Capital generation – the year-to-date change in total capital and capital return from the prior year-end
- Cost of funds – annualized interest expense as a percentage of average net finance receivables
- Cumulative capital return – dividend and common stock repurchase activity that has occurred since December 31, 2020
- Debt balance – the balance for each respective debt agreement, composed of principal balance and accrued interest
- Dividend yield – annualized dividends per share divided by the closing share price as of the last day of the quarter
- Delinquency rate (DQ %) – delinquent loans outstanding as a percentage of ending net finance receivables
- ENR – ending net finance receivables
- Funded debt ratio – total debt divided by total assets
- Interest and fee yield – annualized interest and fee income as a percentage of average net finance receivables
- Net credit loss (NCL) rate – annualized net credit losses as a percentage of average net finance receivables
- Operating expense ratio – annualized general and administrative expenses as a percentage of average net finance receivables
- Originations – the principal balance of loan originations, refinancings, and purchases
- Return on assets (ROA) – annualized net income as a percentage of average total assets
- Return on equity (ROE) – annualized net income as a percentage of average stockholders' equity
- Same store – comparison of branches with a comparable branch base; the comparable branch base includes those branches open for at least 1 year
- Total capital – stockholders' equity plus allowance for credit losses
- Total revenue yield – annualized total revenue as a percentage of average net finance receivables
- WAC – weighted-average coupon
- YoY – year-over-year



RM

LISTED

NYSE