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SPF HOLDINGS

Standard Premium Finance

2026 Annual Shareholder Meeting

Shareholder Updates

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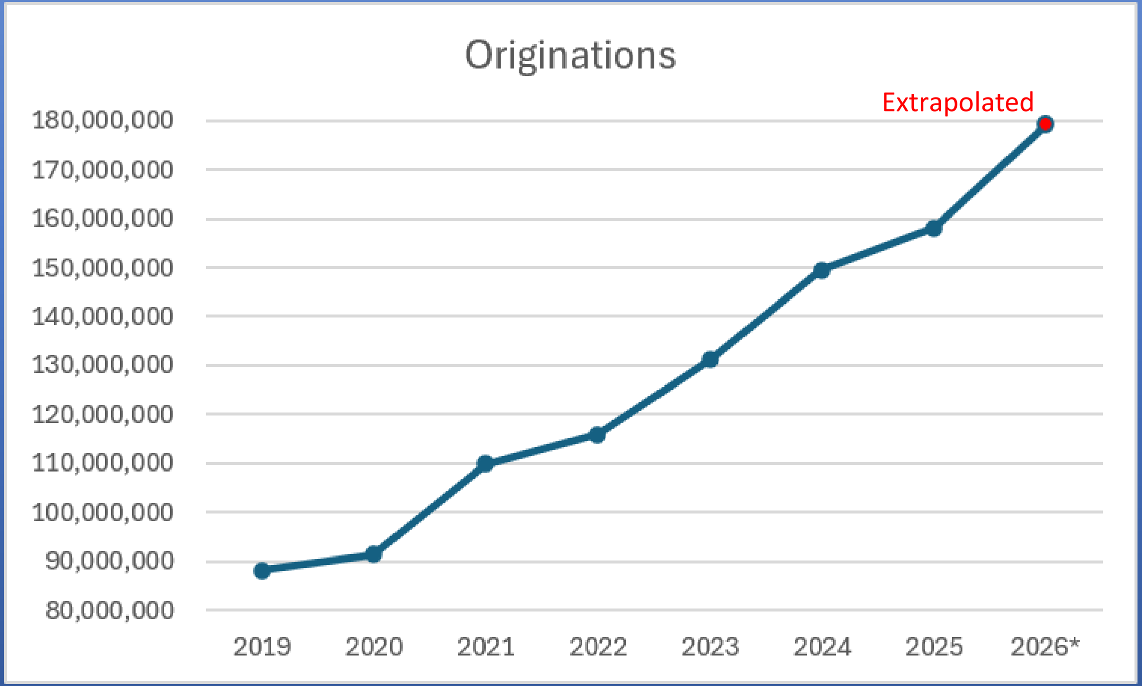
Growth through the Years

- FY 2025 - $158.1M
- FY 2024 – $149.5M
- FY 2023 – $131.1M
- FY 2022 – $115.8M
- FY 2021 – $109.8M
- FY 2020 – $91.4M
- FY 2019 – $88.1M
- *Q1 2026 – Loan Originations of $44.8M*



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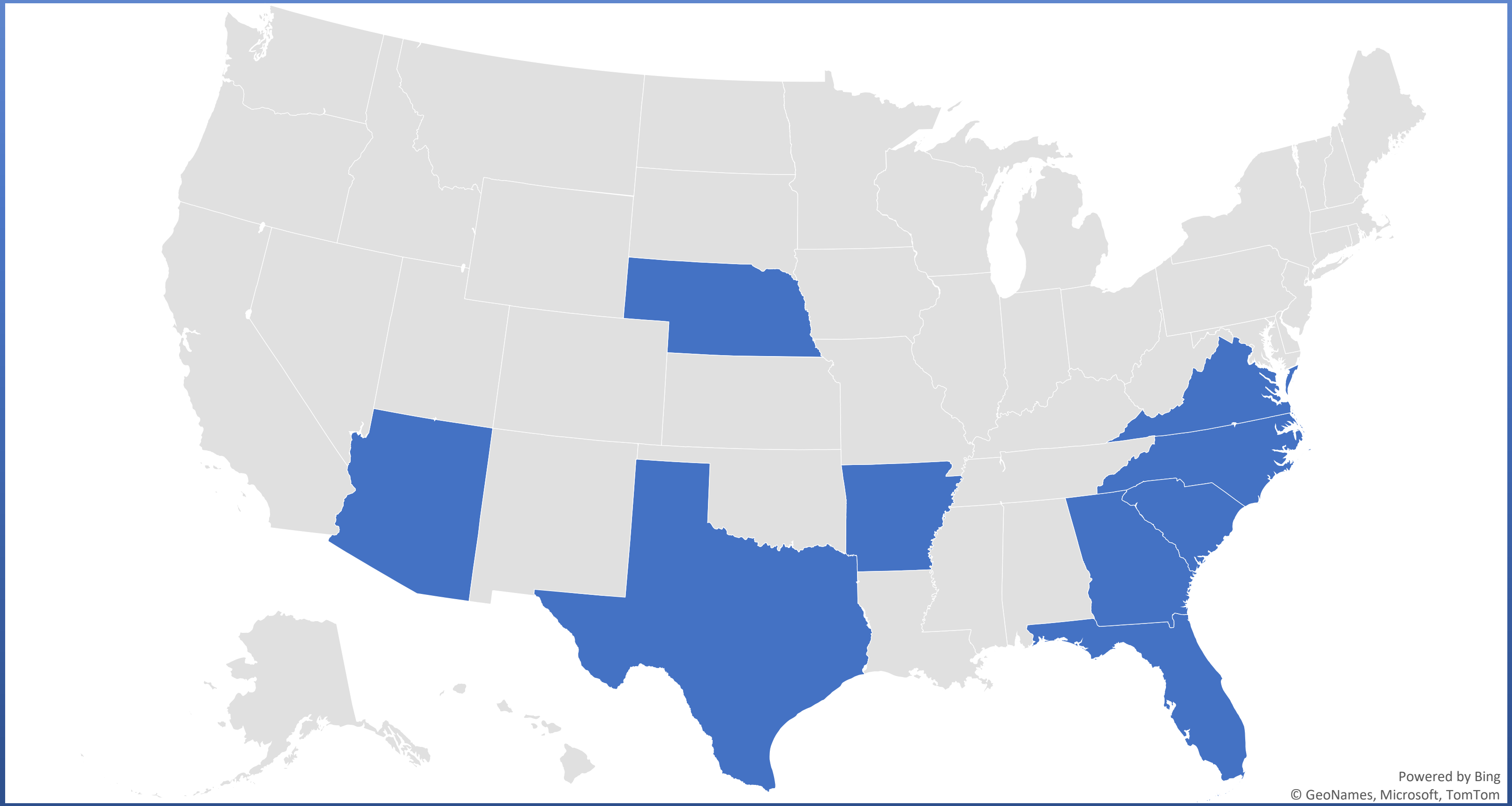
Licensing in New States

2021 Licenses – Nine States



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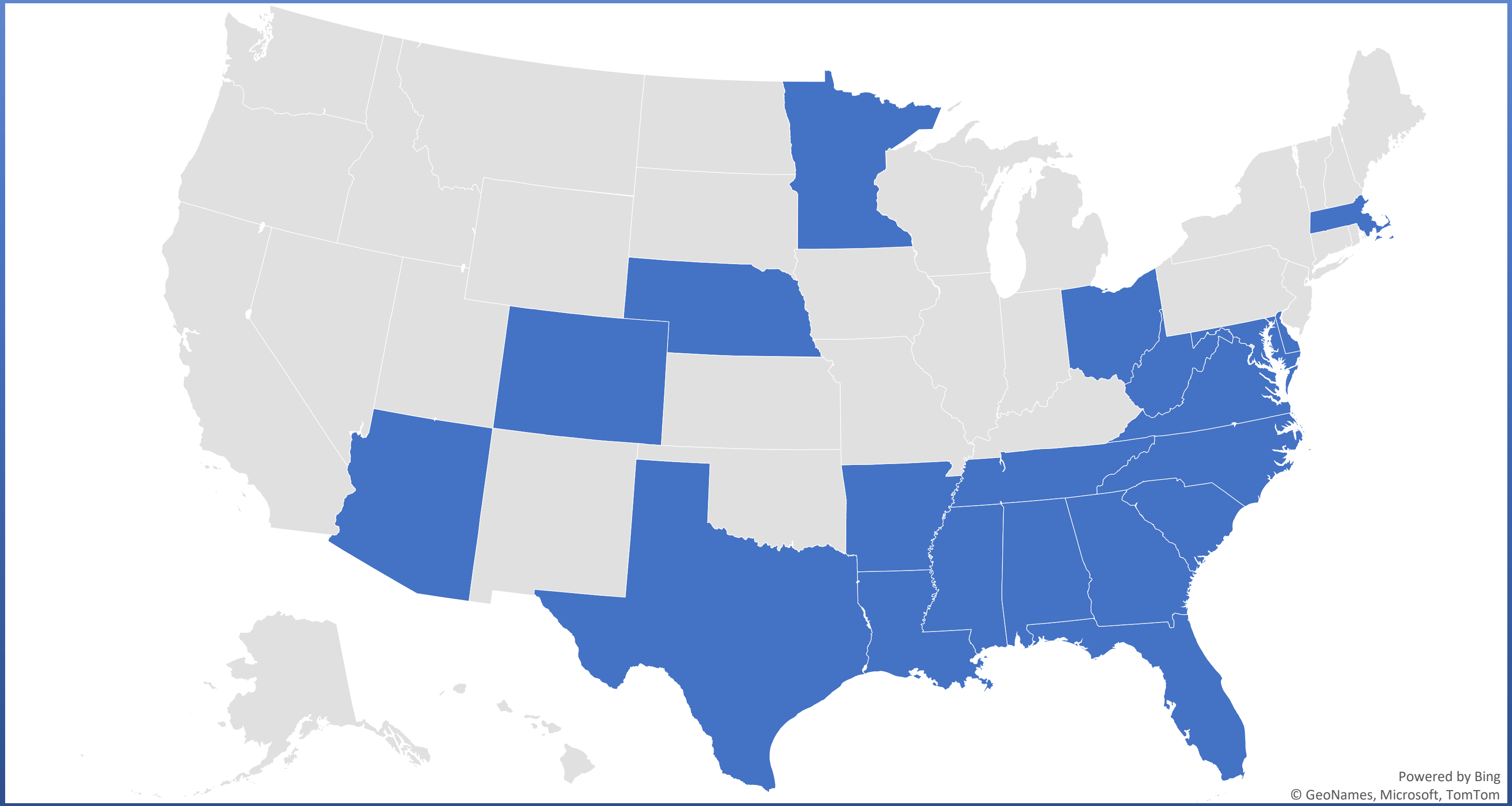
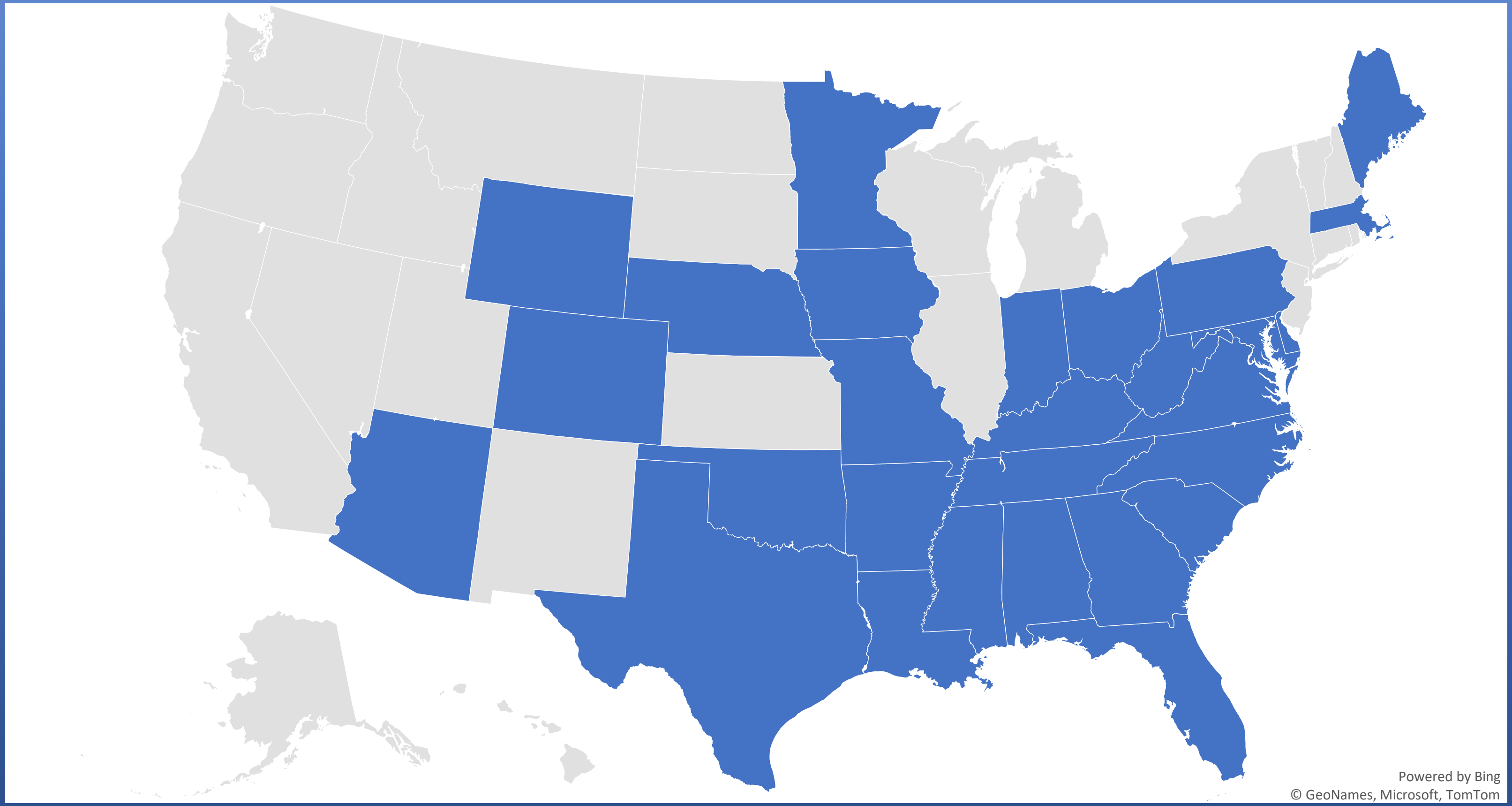
Licensing in New States

2022 Licenses – Twenty States



Licensing in New States

2023 Licenses – Twenty-Eight States & DC



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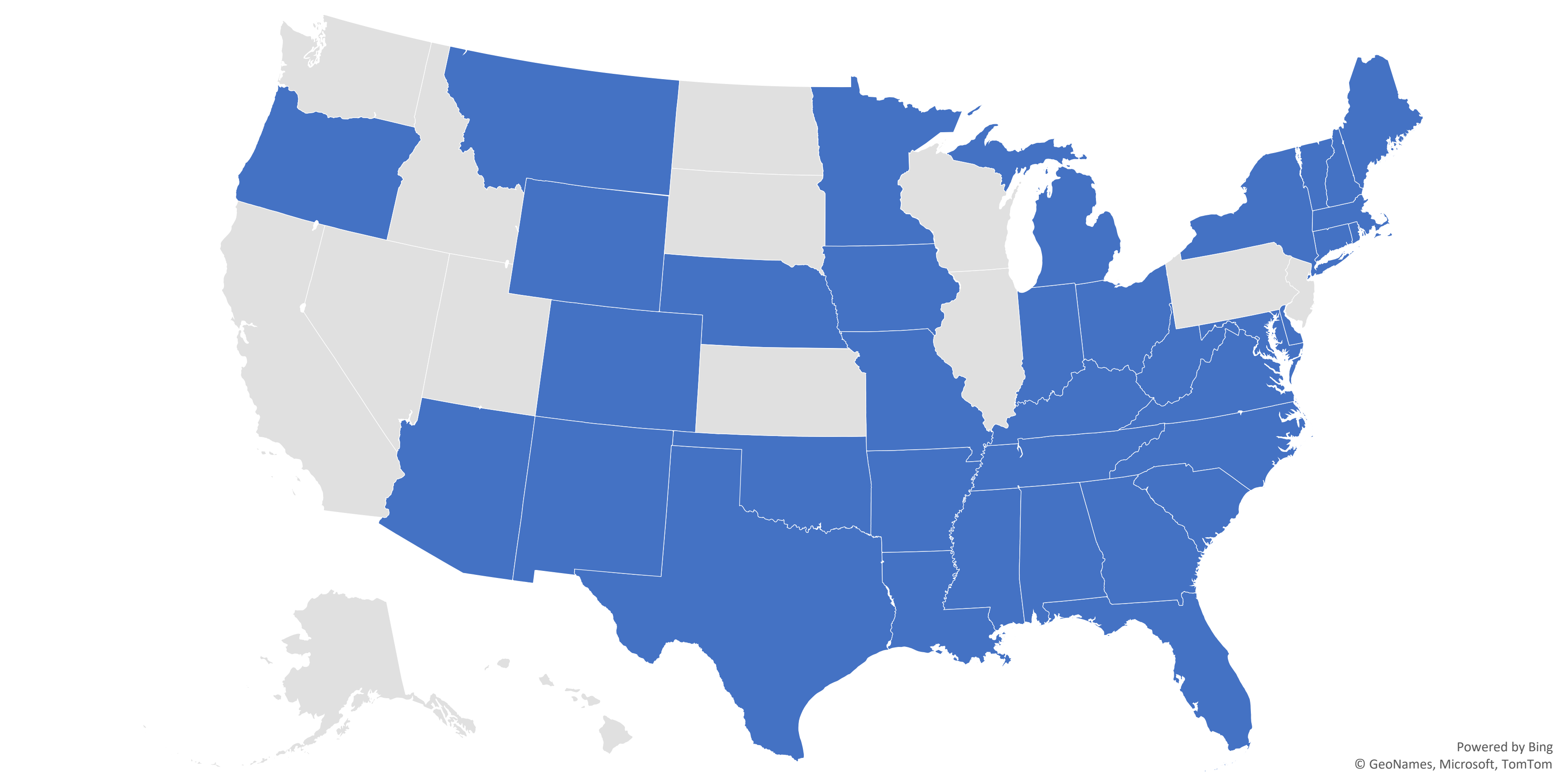
Licensing in New States

2024 Licenses – Thirty-Six States & DC



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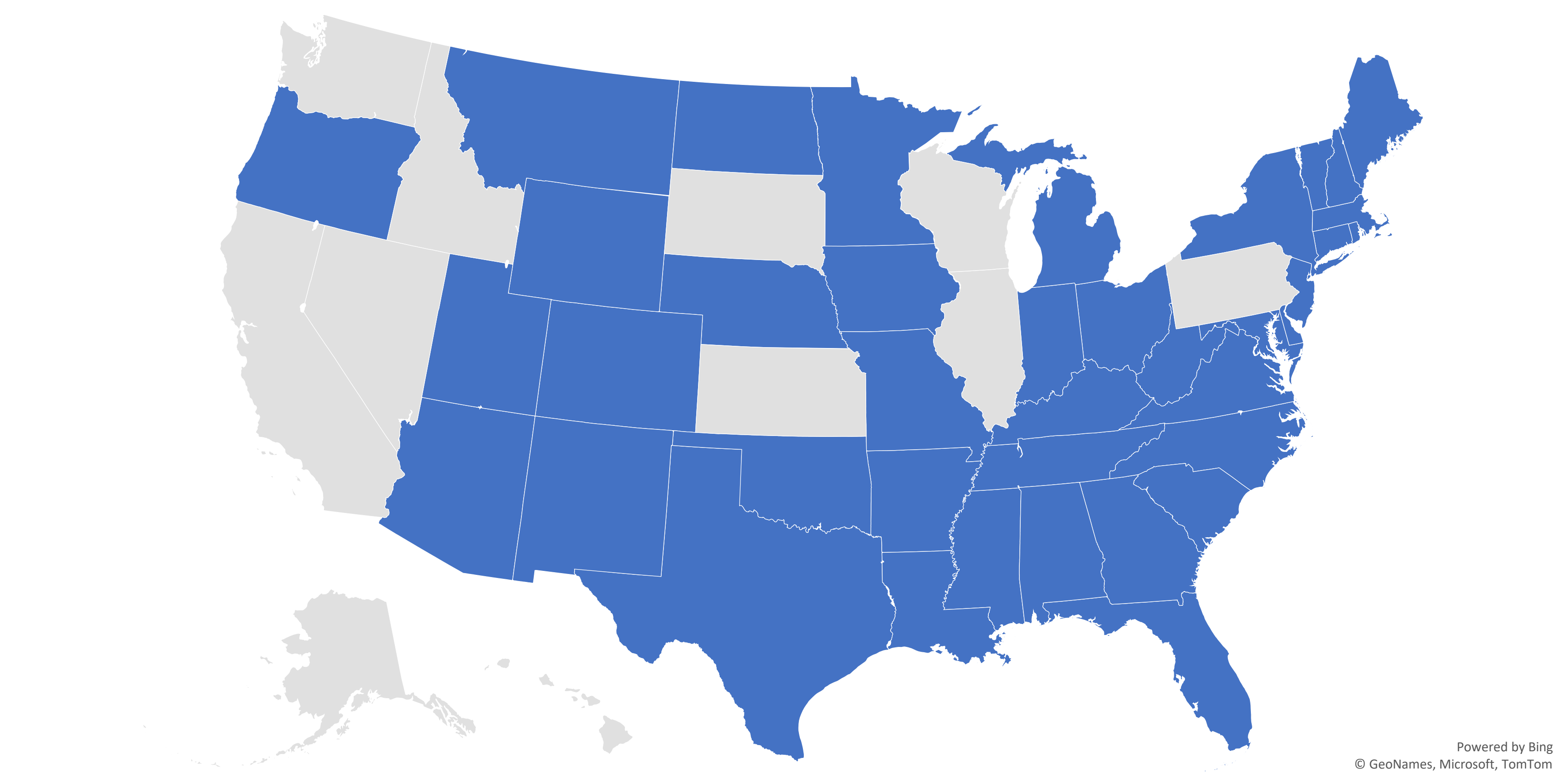
Licensing in New States

2025 Licenses – Thirty-Nine States & DC



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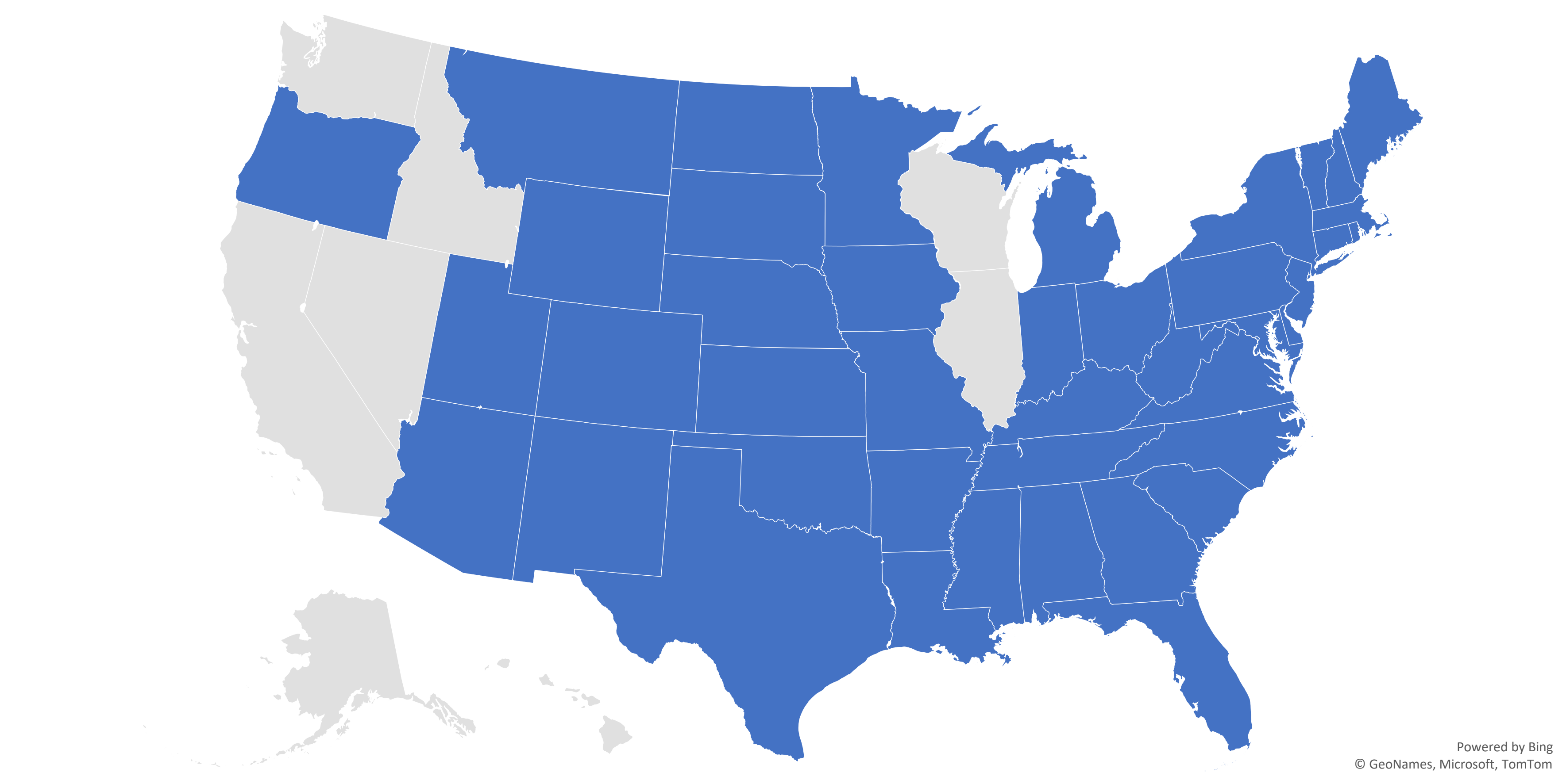
Licensing in New States

2026 Licenses – Forty-Two States & DC



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Q1 2026 and FY 2025 Comparative Balance Sheets

- $79.2M portfolio balance, net of CECL allowances and deferred interest
- ~9% growth since FY 2025 year-end

Standard Premium Finance Holdings, Inc. and Subsidiary
Consolidated Balance Sheets
March 31, 2026 (unaudited) and December 31, 2025

	March 31, 2026 (unaudited)	December 31, 2025
ASSETS		
CURRENT ASSETS		
Cash	$ 10,609	$ 10,970
Premium finance contracts and related receivable, net of allowance for credit losses of $2,355,793 and $2,202,768 at March 31, 2026 and December 31, 2025, respectively	79,265,444	72,837,383
Prepaid expenses and other current assets	1,672,112	347,905
TOTAL CURRENT ASSETS	80,948,165	73,196,258
Property and equipment, net	135,801	115,594
Operating lease assets	127,281	151,823
Finance lease assets	8,838	12,152
OTHER ASSETS		
Cash surrender value of life insurance	774,706	766,130
Deferred tax asset	599,000	575,000
TOTAL OTHER ASSETS	1,373,706	1,341,130
TOTAL ASSETS	$ 82,593,791	$ 74,816,957

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SPF HOLDINGS

Q1 2026 and FY 2025 Comparative Balance Sheets

- Line of Credit
  - Main source of funds
  - Lowered cost of capital
- Investor Notes
  - Increase borrowing power
  - Stable investment returns

LIABILITIES AND STOCKHOLDERS' EQUITY		
CURRENT LIABILITIES		
Cash overdraft	$ 510,552	$ 497,169
Line of credit, net	54,026,565	49,233,077
Drafts payable	4,473,397	2,074,866
Note payable - current portion	859,000	2,524,799
Note payable - stockholders and related parties - current portion	1,185,000	1,185,000
Operating lease obligation - current portion	94,825	107,326
Finance lease obligation - current portion	9,934	13,518
Accrued expenses and other current liabilities	2,841,010	2,436,432
TOTAL CURRENT LIABILITIES	64,000,283	58,072,187
LONG-TERM LIABILITIES		
Note payable, net of current portion	7,977,925	6,302,126
Note payable - stockholders and related parties, net of current portion	1,383,500	1,443,500
Life insurance policy loan	494,392	494,428
Operating lease obligation, net of current portion	32,456	44,497
TOTAL LONG-TERM LIABILITIES	9,888,273	8,284,551
TOTAL LIABILITIES	73,888,556	66,356,738

SPF HOLDINGS

Q1 2026 and FY 2025 Comparative Balance Sheets

- Shares outstanding decreased through buyback program
- Retained earnings surpasses $5 million

STOCKHOLDERS' EQUITY:		
Preferred stock, par value $0.001 per share; 20 million shares authorized, 600,000 shares designated as Series A - convertible, 166,000 issued and outstanding at March 31, 2026 and December 31, 2025	166	166
Common stock, par value $0.001 per share; 100 million shares authorized, 2,940,030 and 3,001,216 shares issued and outstanding at March 31, 2026 and December 31, 2025, respectively	2,940	3,001
Additional paid in capital	3,514,577	3,513,577
Retained earnings	5,187,552	4,943,475
TOTAL STOCKHOLDERS' EQUITY	8,705,235	8,460,219
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$ 82,593,791	$ 74,816,957

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SPF HOLDINGS

FY 2025 and FY 2024 Comparative Income Statements

- Total Revenues increased while Total Expenses remained stable
- Net Income exceeded $1,000,000 for the first time
- Earnings per share each year of $0.37 and $0.29
- Diluted earnings per share each year of $0.29 and $0.24

	For the Year Ended December 31, 2025	2024
REVENUES		
Finance charges	$ 10,979,188	$ 10,549,453
Late charges	1,129,309	1,209,614
Origination fees	361,273	384,076
TOTAL REVENUES	12,469,770	12,143,143
OPERATING COSTS AND EXPENSES		
Interest	4,106,382	4,407,653
Salaries and wages	2,206,730	2,118,609
Commissions	1,797,196	1,449,676
Provision for credit losses	1,261,034	1,254,525
Professional fees	281,944	372,162
Postage	123,324	113,529
Insurance	174,188	170,959
Other operating expenses	926,717	935,891
TOTAL COSTS AND EXPENSES	10,877,515	10,823,004
INCOME BEFORE INCOME TAXES	1,592,255	1,320,139
PROVISION FOR INCOME TAXES	378,295	340,146
NET INCOME	1,213,960	979,993
PREFERRED SHARE DIVIDENDS	(116,200)	(116,200)
NET INCOME ATTRIBUTABLE TO COMMON STOCKHOLDERS	$ 1,097,760	$ 863,793
Net income per share attributable to common stockholders		
Basic	$ 0.37	$ 0.29
Diluted	$ 0.29	$ 0.24
Weighted average common shares outstanding		
Basic	3,001,216	2,942,797
Diluted	4,192,439	4,050,262

SPF HOLDINGS

Expanded Line of Credit

	Previous Line of Credit	New Line of Credit
Credit Facility	$50,000,000	$115,000,000
Initial Commitment	$35,000,000	$75,000,000
Maturity Date	November 30, 2025	September 25, 2028
Bank Participants	One Bank	Three Banks
Interest Rate Index	1-Month Term SOFR	1-Month Term SOFR
Interest Rate Margin	2.55% - 2.96% (typically, 2.75%)	2.10%

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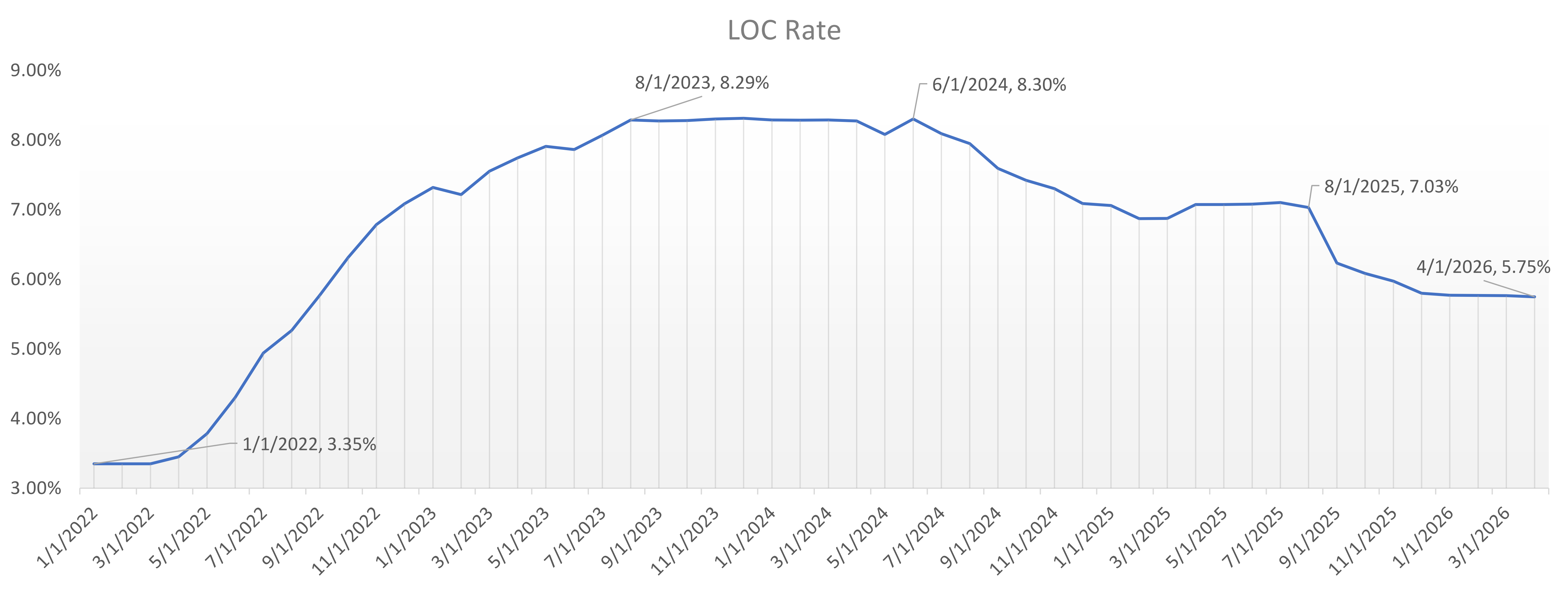
Expanded Line of Credit



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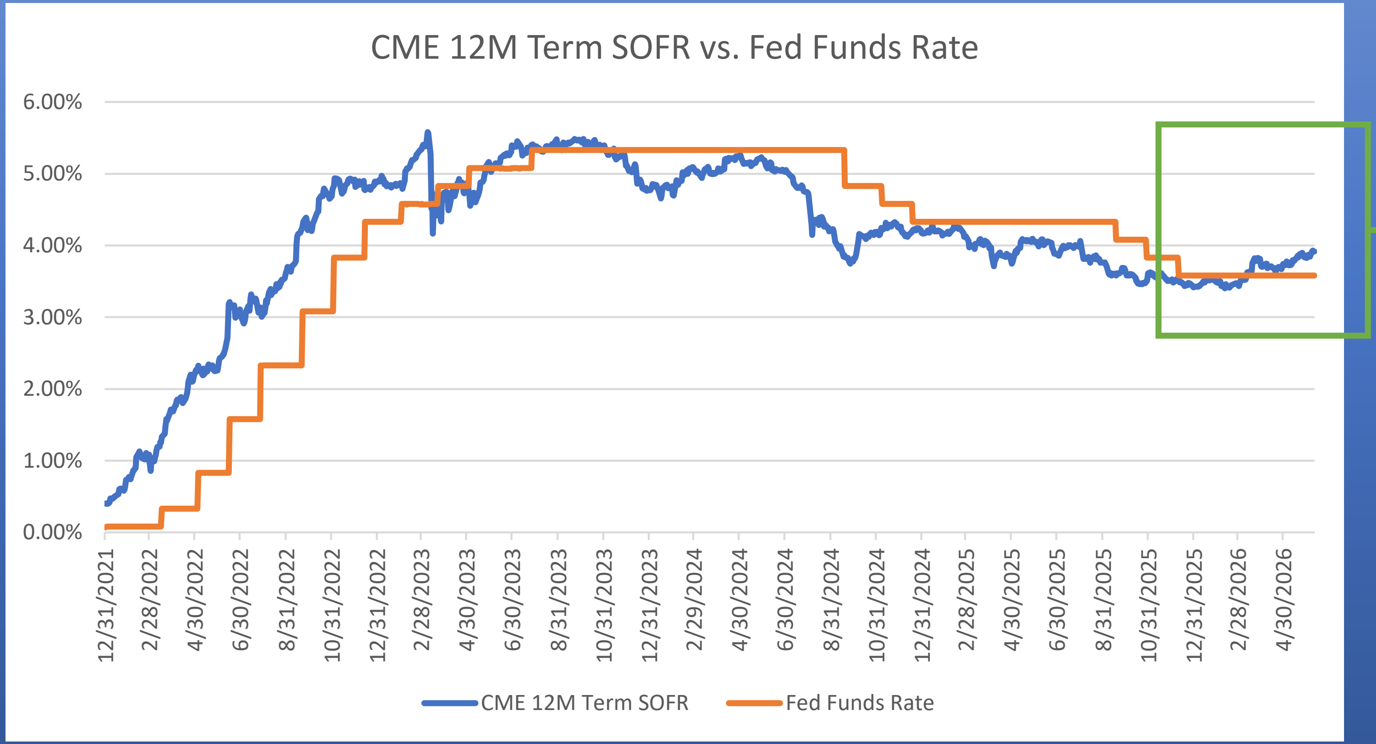
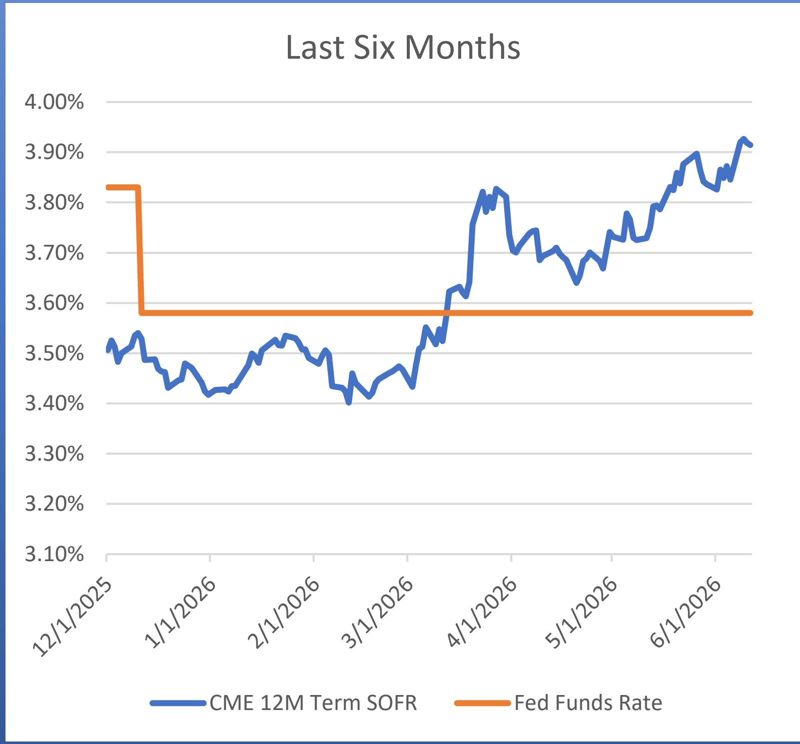
Expanded Line of Credit





Stock Buyback Program

Date	Type	# Shares	Avg. Price per Share	Total $ Amount
December 2025	Open Market	1,186	$1.87	$2,213
March 2026	Private	60,000	$2.25	$135,000
April 2026	Private	16,000	$2.25	$36,000
June 2026	Open Market	564	$1.95	$1,100
Total		**77,750**	**$2.24**	**$174,313**
		~2.5% of shares		

IMMINENT OPPORTUNITY

NASDAQ UPLISTING

Close the Valuation Gap

TARGETED FUNDRAISE

Network of independent insurance agents

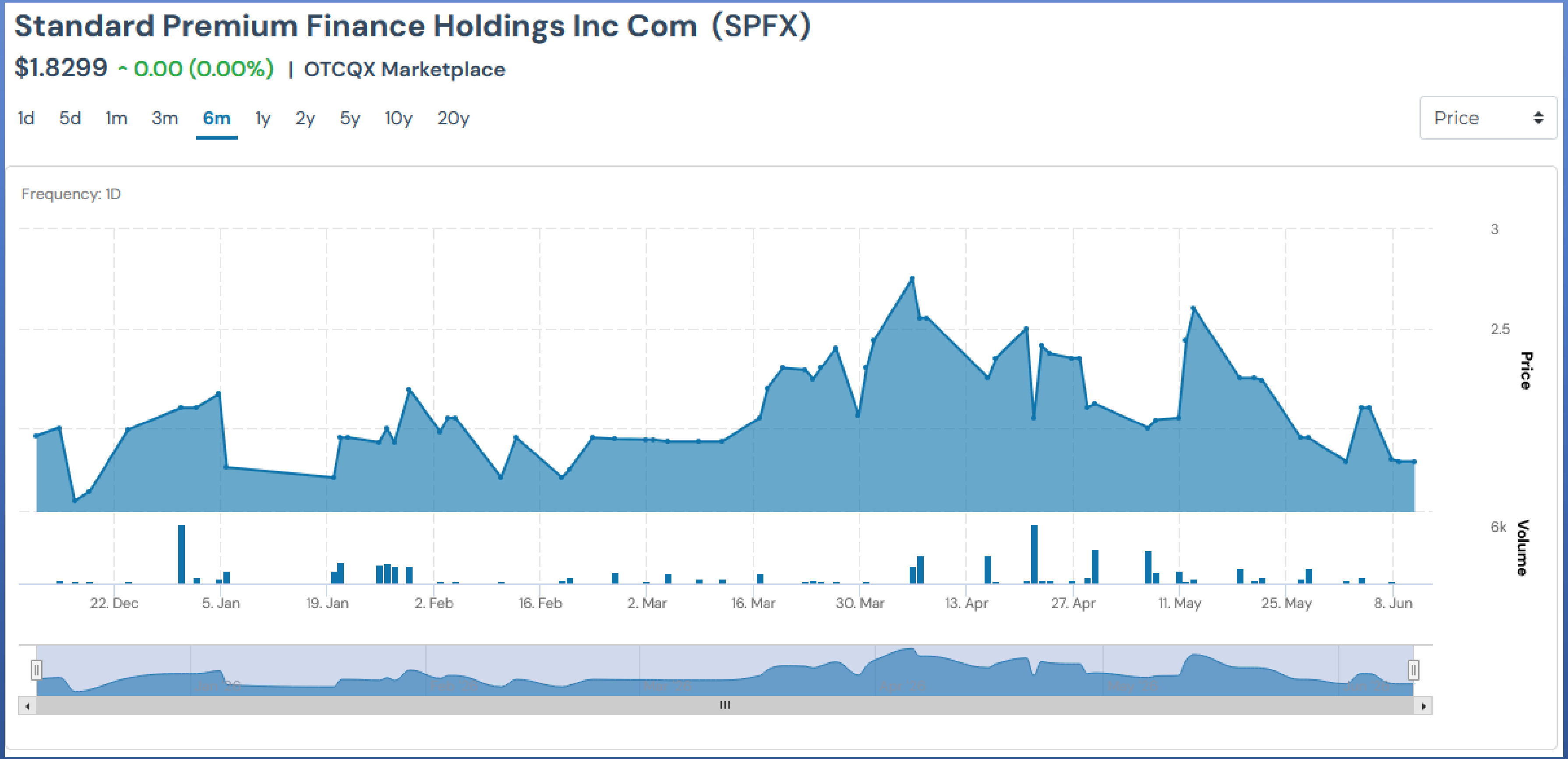
ACQUISITION

Use of Funds

SPF HOLDINGS

SPFX on the OTCQX

- ~500 average daily share volume
- NASDAQ Listing Requirements
- Monitoring increased shareholder base
- Leak-out of Legacy shares
- Additional IR and Exposure Efforts



SPF HOLDINGS

SPFX In the Public Eye

- Press Releases
  - Storytelling Opportunities
  - Engages New and Existing Shareholders
- Social Media
  - Marketing Representatives
  - Agent Relationships
  - Mergers & Acquisitions
- Other Media
  - Conferences
  - Podcasts
  - Interviews
  - Articles & White Papers

Recent Press Releases

- Press Releases
  - Record-Breaking Q1 2026 Results
  - 35th Corporate Anniversary
  - Stock Repurchase Announcement
  - 2026 Shareholder Meeting Announcement
  - FY 2025 Earnings Release
  - Presentation at National Investment Banking
  - Presentation at DealFlow Conference
  - 2026 Market Outlook and Industry Trends
  - Forty State License Approvals
  - Q3 2025 Earnings Release
  - 2025 Annual Shareholder Meeting
  - $115 Million Credit Agreement

SPF HOLDINGS

Recognition

SPF HOLDINGS

Thank you for attending the 2026 Annual Shareholder Meeting!