

# Standard Premium Finance

2025 Annual Shareholder Meeting  
Shareholder Updates

# Growth through the Years

- 4.2% YOY Growth in 2025
- FY 2024 – \$149.5M
- FY 2023 – \$131.1M
- FY 2022 – \$115.8M
- FY 2021 – \$109.8M
- FY 2020 – \$91.4M
- FY 2019 – \$88.1M
- *Q2 2025 – Loan Originations of \$77.9M*





# FY 2024 and FY 2023 Comparative Income Statements

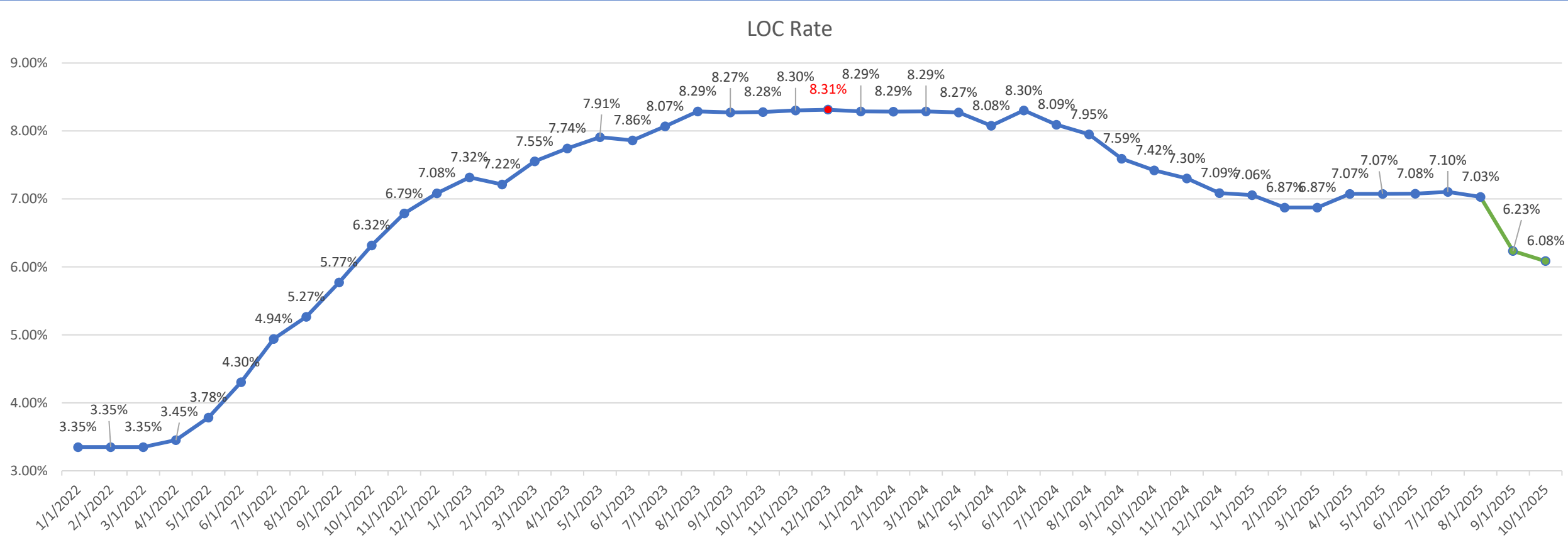
- Total Revenues increased approx. \$2,200,000 or 27.3% YOY
- Income before taxes reached a record \$1,320,139
- Earnings per share each year of \$0.29 and \$0.14
- Diluted earnings per share each year of \$0.24 and \$0.13

	For the Year Ended December 31,	
	2024	2023
<b>REVENUES</b>		
Finance charges	\$ 10,549,453	\$ 8,285,805
Late charges	1,209,614	1,067,914
Origination fees	384,076	369,291
<b>{ TOTAL REVENUES }</b>	<b>12,143,143</b>	<b>9,723,010</b>
<b>OPERATING COSTS AND EXPENSES</b>		
Interest	4,407,653	3,798,046
Salaries and wages	2,118,609	1,767,153
Commissions	1,449,676	1,150,746
Provision for credit losses	1,254,525	950,815
Professional fees	372,162	310,951
Postage	113,529	114,980
Insurance	170,959	124,484
Other operating expenses	935,891	792,942
<b>TOTAL COSTS AND EXPENSES</b>	<b>10,823,004</b>	<b>9,010,117</b>
<b>INCOME BEFORE INCOME TAXES</b>	<b>1,320,139</b>	<b>712,893</b>
<b>PROVISION FOR INCOME TAXES</b>	<b>340,146</b>	<b>180,491</b>
<b>NET INCOME</b>	<b>979,993</b>	<b>532,402</b>
<b>PREFERRED SHARE DIVIDENDS</b>	<b>(116,200)</b>	<b>(116,200)</b>
<b>NET INCOME ATTRIBUTABLE TO COMMON STOCKHOLDERS</b>	<b>\$ 863,793</b>	<b>\$ 416,202</b>
Net income per share attributable to common stockholders		
Basic	\$ 0.29	\$ 0.14
Diluted	\$ 0.24	\$ 0.13
Weighted average common shares outstanding		
Basic	2,942,797	2,905,016
Diluted	4,050,262	3,294,511

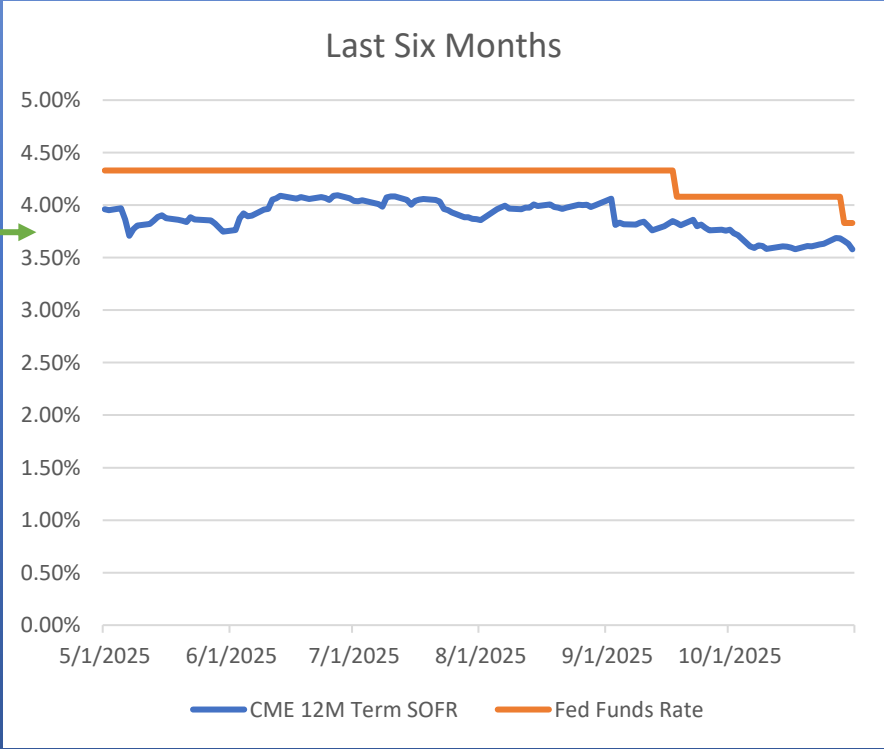
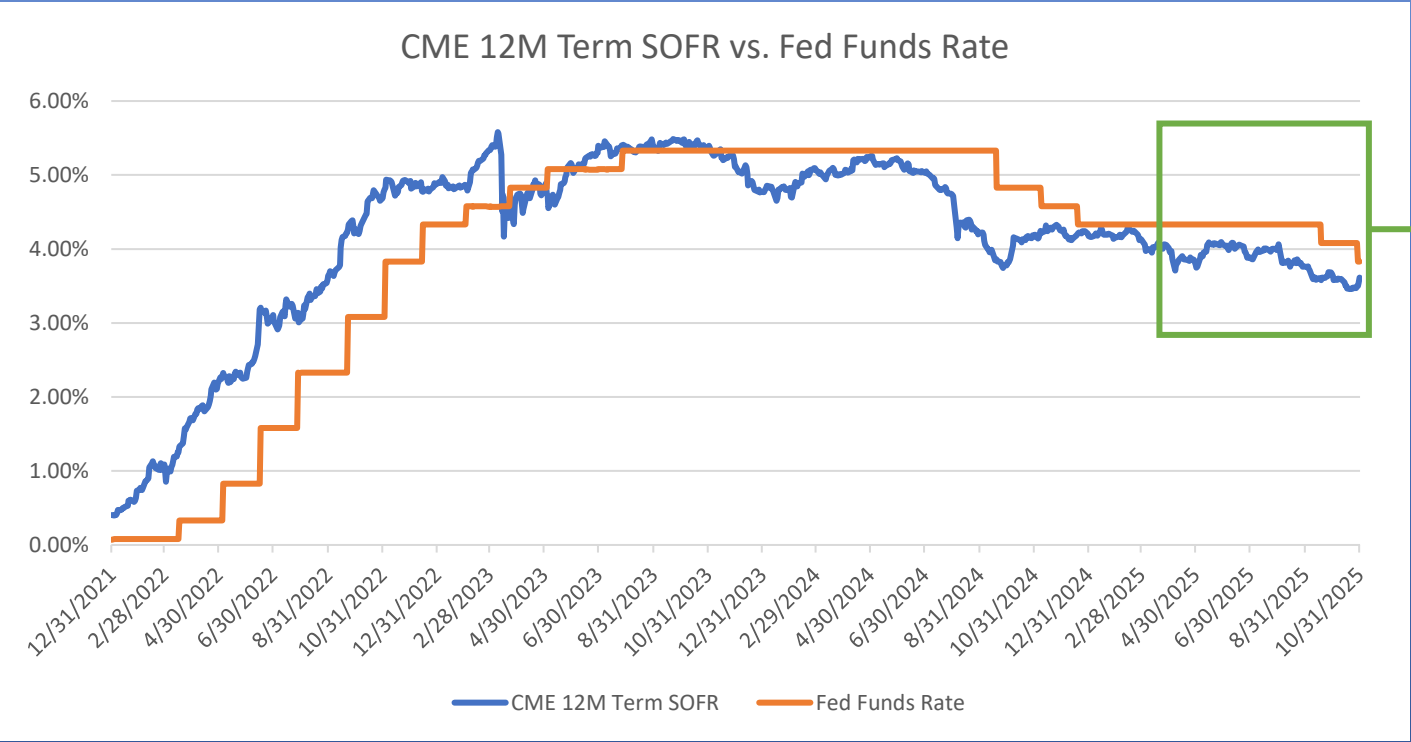
# Expanded Line of Credit

	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%

# Expanded Line of Credit



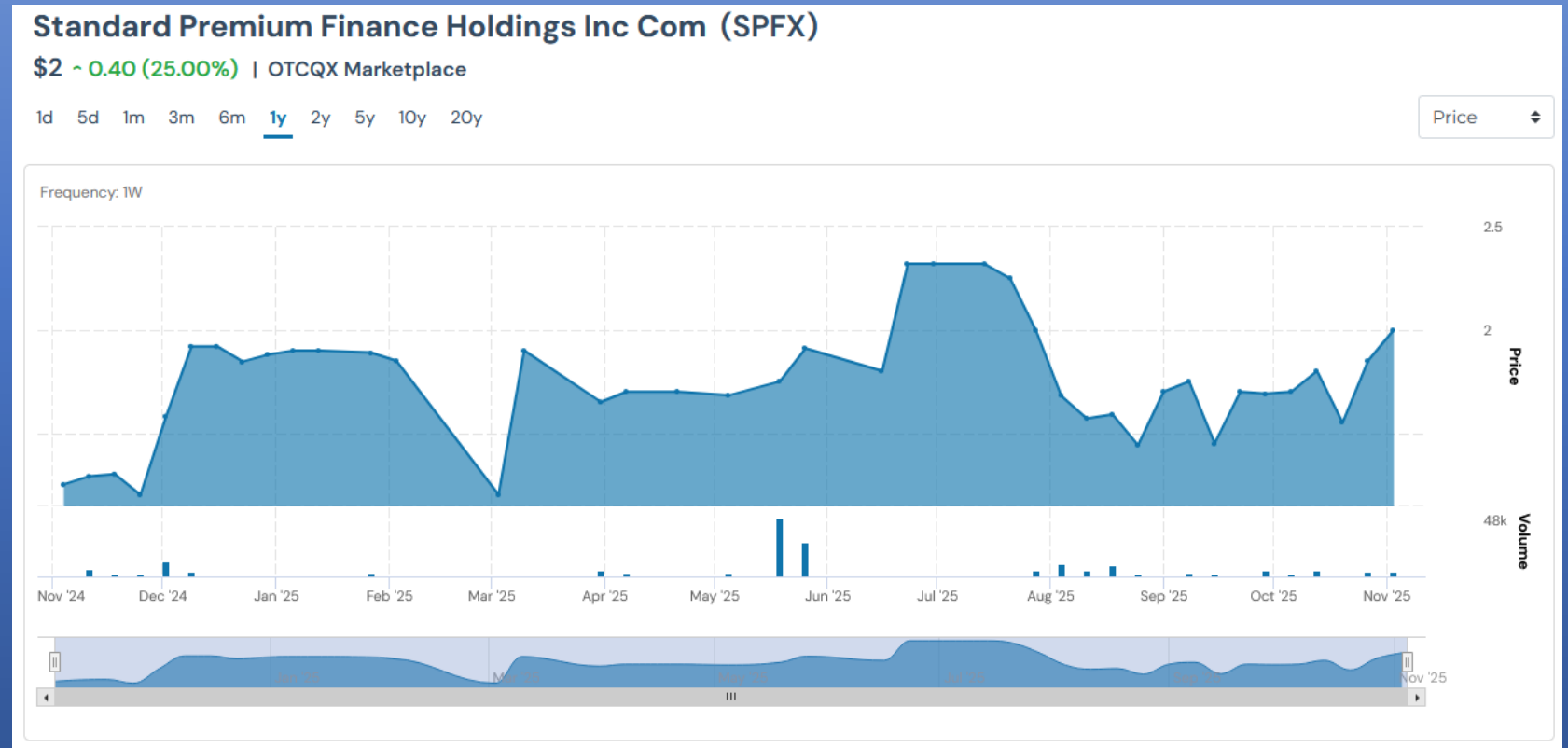
# Expanded Line of Credit



# SPFX Stock Trading Activity on OTCQX

As of November 6, 2025

- SPFX Stock Closing Price as of November 6, 2025 is \$2.00
- Average Daily Volume during 2025 is 535 shares
- Maximum Daily Volume during 2025 is 21,022 shares in May 2025 (possible correlation with PR campaign)



# SPFX On the OTCQX

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



# Recent Press Releases

- **Press Releases**
  - 2025 Annual Shareholder Meeting
  - \$115 Million Credit Agreement
  - Appoints Renee Magness
  - Expanded Federal Disaster Insurance Coverage
  - FY 2025 Projections – Record Earnings
  - Expanded Stock Repurchase Program
  - Q2 Earnings Release
  - \$50 Million Credit Agreement
  - Tariff-proof Industry

Thank you for attending the 2025  
Annual Shareholder Meeting!