

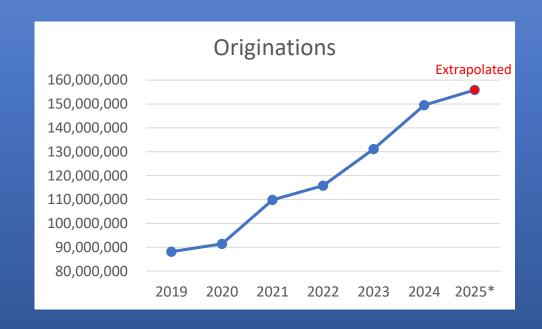
Standard Premium Finance

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

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REVENUES				
Finance charges \$ 10,549,453 \$ 8,285,805 Late charges 1,209,614 1,067,914 Origination fees 384,076 369,291 TOTAL REVENUES 12,143,143 9,723,010 OPERATING COSTS AND EXPENSES Laterest 4,407,653 3,788,046 Salaries and wages 2,118,609 1,767,153 Commissions 1,449,676 1,150,746 Provision for credit losses 2,118,609 1,767,153 Commissions 1,449,676 1,150,746 Provision for credit losses 372,162 310,951 Professional fees 372,162 310,951 Professional fees 113,529 114,980 Insurance 170,959 124,484 Other operating expenses 935,891 792,942 TOTAL COSTS AND EXPENSES 10,823,004 9,010,117 INCOME BEFORE INCOME TAXES 1,320,139 712,893 PROVISION FOR INCOME TAXES 340,146 180,491 NET INCOME 979,993 532,402 PREFERRED SHARE DIVIDENDS (116,200) NET INCOME ATTRIBUTABLE TO COMMON STOCKHOLDERS \$ 863,793 \$ 416,202 Net income per share attributable to common stockholders \$ 0.29 \$ 0.14 Basic \$ 0.29 \$ 0.14 Diluted \$ 0.294 \$ 0.13 Weighted average common shares outstanding \$ 2,942,797 2,905,016 Basic 2,942,797 2,905,016 Diluted \$ 0.295,016 Diluted			2024	2023
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INCOME BEFORE INCOME TAXES 1,320,139 712,893	TOTAL COSTS AND EXPENSES		10,823,004	9,010,117
PROVISION FOR INCOME TAXES 340,146 180,491 NET INCOME 979,993 532,402 PREFERRED SHARE DIVIDENDS (116,200) (116,200) NET INCOME ATTRIBUTABLE TO COMMON STOCKHOLDERS \$ 863,793 \$ 416,202 Net income per share attributable to common stockholders \$ 0.29 \$ 0.14 Dituted \$ 0.24 \$ 0.13 Weighted average common shares outstanding 2,942,797 2,905,016				
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PREFERRED SHARE DIVIDENDS (116,200) (116,200) NET INCOME ATTRIBUTABLE TO COMMON STOCKHOLDERS \$ 863,793 \$ 416,202 Net income per share attributable to common stockholders \$ 0.29 \$ 0.14 Diluted \$ 0.24 \$ 0.13 Weighted average common shares outstanding Basic 2,942,797 2,905,016		_		
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NET INCOME ATTRIBUTABLE TO COMMON STOCKHOLDERS \$ 863,793 \$ 416,202 Net income per share attributable to common stockholders \$ 0.29 \$ 0.14 Diluted \$ 0.24 \$ 0.13 Weighted average common shares outstanding Basic 2,942,797 2,905,016				
Net income per share attributable to common stockholders \$ 0.29 \$ 0.14 Basic \$ 0.29 \$ 0.14 Diluted \$ 0.24 \$ 0.13 Weighted average common shares outstanding Basic 2,942,797 2,905,016	PREFERRED SHARE DIVIDENDS		(116,200)	(116,200)
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Basic \$ 0.29 \$ 0.14 Diluted \$ 0.24 \$ 0.13 Weighted average common shares outstanding Basic 2,942,797 2,905,016	Net income per share attributable to common stockholders			
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	Diluted	<u></u>	4,050,262	3,294,511

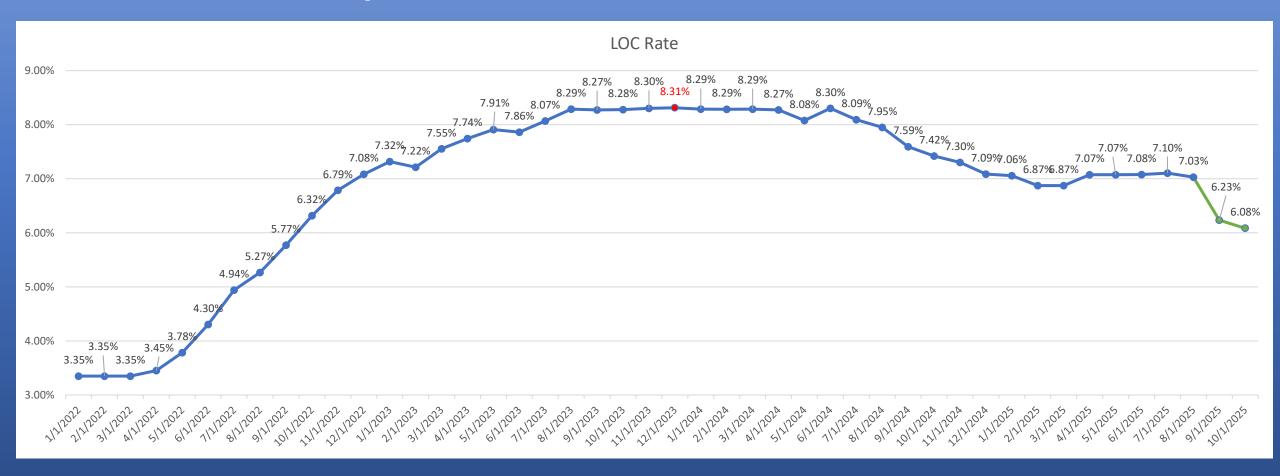


Expanded Line of Credit

	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%

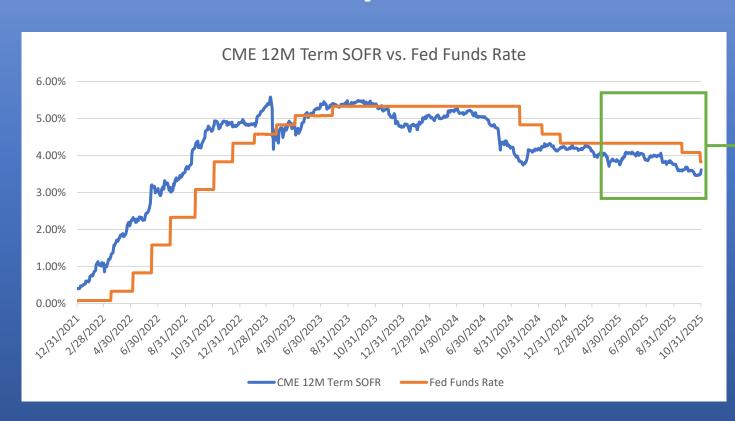


Expanded Line of Credit





Expanded Line of Credit







SPFX Stock Trading Activity on OTCQX

- 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)

As of November 6, 2025





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!