Meeting Between Staff of the Federal Reserve Board, Federal Reserve Bank of Chicago, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation with Representatives of OppFi, Inc., BNCCorp, Inc., and BNC Bank

June 23, 2026

Participants: Lucy Chang, Mark Buresh, Patrick Grant, and Amory Goldberg (Board)

Megan Holoubek, Chameen Letourneau, Rachel Grundmeier, Hamid Noreen (Federal Reserve Bank of Chicago)

Jason Almonte, Karen Boehler, Andrew Davis, Gregory Drehmel, John Hansen, Michelle Johanpeter, Andrew King, Pritika Patel, Megan Robledo, Gabe Swan, Ashley Vincoy, Hannah Wendling, and Christopher Windberg (OCC)

Greg Feder, Troy Simons, Justin Shaffer, Sandra Macias, Brandon Davis, Jennifer Ball, Sherry Baker (FDIC)

Todd Schwartz, Pamela Johnson, Chris McKay, Stephanie Metzger, Manny Chagas, Marv Gurevich, John Kakos, and Juan Pablo Perez-Sangimino (OppFi),

Michele Alt, Douglas Landy, and Siena Marr (Klaros Group, advisor to OppFi)

Michael Lewis, Joshua Samek, and Matthew Katz (Sidley Austin, counsel for OppFi)

Michael Vekich and Daniel Collins (BNC Bancorp),

Karen Grandstrand (Frederickson & Byron, counsel to BNC Bancorp)

Summary: Staff of the Federal Reserve Board, Federal Reserve Bank of Chicago, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation (collectively, the "agencies") met with representatives of OppFi, Inc. and BNC Bancorp (collectively, the "applicant") to discuss the proposed acquisition by OppFi of BNC Bancorp. The public portion of the presentation is attached and reflects the portion of the discussion designated as non-confidential by OppFi.

Attachment

Proposed OppFi Bank, N.A.

Pre-Filing Meeting

Office of the Comptroller of the Currency
Federal Deposit Insurance Corporation
Federal Reserve Bank of Chicago
Board of Governors for the Federal Reserve System

June 23, 2026

OppFi

Confidentiality Request

OppFi respectfully requests confidential treatment for the separately bound portions of this presentation (the “Presentation”) labelled with “Confidential Treatment Requested,” pursuant to the Freedom of Information Act (“FOIA”), 5 U.S.C. § 552(b), and the implementing regulations of the Board of Governors of the Federal Reserve System (“FRB”), Office of the Comptroller of the Currency (“OCC”), and Federal Deposit Insurance Corporation (“FDIC”) thereunder, 12 C.F.R. Parts 4, 261, and 309. OppFi does so on the grounds that they contain highly sensitive, nonpublic information regarding (i) OppFi’s and BNCCORP’s businesses and operations, together with those of their subsidiaries, that have not previously been disclosed to the public, (ii) other information regarding the terms of the proposed transactions that has not previously been disclosed to the public, and (iii) records containing sensitive personal information, furnished in confidence. The disclosure of such information would be likely to cause OppFi and BNCCORP, together with their subsidiaries, substantial competitive harm, and would constitute a clearly unwarranted invasion of the personal privacy of individuals associated with such entities. Confidential treatment is therefore warranted pursuant to 5 U.S.C. §§ 552(b)(4), (6) as well as 12 C.F.R. §§ 4.12(b)(4), (6), 12 C.F.R. §§ 261.15(a)(4), (6), and 12 C.F.R. §§ 309.5(g)(4), (6). In the event of a third party FOIA request, we respectfully request notice of such request, as well as a reasonable period of time to respond prior to any anticipated release of material by OCC, FRB and Federal Reserve Bank, or FDIC staff.

In addition, we request, pursuant to FOIA and applicable regulations and for reasons including those set forth above, that any memoranda, notes, or other writings of any kind whatsoever made by an employee, agent, or any person under the control of the OCC, FRB and Federal Reserve Bank, and FDIC (or any other governmental agency) that incorporate, include, or relate to any of the matters referred to in the Presentation for which confidential treatment is sought (i) furnished by OppFi Inc. or any respective employees or agents to such governmental agency or (ii) referred to in any conference, meeting, telephone conversation or interview between (a) employees, former employees, representatives, agents, or counsel of OppFi Inc. and (b) employees, agents or any persons under the control of such governmental agencies, be maintained in confidence, not be made part of any public record, and not be disclosed to any person.

Finally, the materials in the Presentation for which confidential treatment is sought includes information that is protected by the attorney-client privilege and other applicable privileges and protections. The parties’ disclosure of this information to the OCC, FRB and Federal Reserve Bank, and FDIC does not waive, destroy, or otherwise affect applicability of any such protections. 12 U.S.C. § 1828(x).

A. Public Portion

1. Introductions
2. OppFi & BNC Overview & Alignment
3. Transaction Summary & Benefits

OppFi

1. Introductions

OppFi Bank Team

Todd Schwartz
Post-acquisition President & CEO

Michael M. Vekich
Post-acquisition
OppFi Bank, N.A. Ind. Director

Daniel J. Collins
Post-acquisition
BNCPO President

Pamela Johnson
Post-acquisition Enterprise
Chief Financial Officer

Chris McKay
Post-acquisition Enterprise
Chief Credit Officer

Manny Chagas
Post-acquisition Enterprise
Chief Operating Officer

Stephanie Metzger
Post-acquisition Enterprise
Chief Mkt. & Product Officer

Marv Gurevich
Post-acquisition Enterprise
General Counsel

John Kakos
Post-acquisition Chief Accounting Officer

Introductions - Advisors & Counsel

Michele Alt
Partner & Co-Founder
Klaros Group

Douglas Landy
Partner
Klaros Group

Siena Marr
Licensing Practice Manager
Klaros Group

Michael Lewis
Partner
Sidley Austin

Joshua Samek
Partner
Sidley Austin

Matthew S. Katz
Senior Managing Associate
Sidley Austin

Karen L. Grandstrand
Shareholder
Fredrikson & Byron, P.A.
Counsel to BNC

2. OppFi & BNC Overview & Alignment

OppFi

At-A-Glance

A tech-enabled digital finance platform offering financial products and services to everyday Americans since 2012

Mission-Driven Platform

Providing best-in-class products and customer service with a 75 NPS score*

Founder-Led Public Company

Public since 2021 (NYSE: OPFI); owner / operator dynamic aligns interests with all stockholders, creating long-term, sustainable shareholder value

Significant Economic Scale

Facilitated more than $8.6 billion in gross loan issuance covering over 4.7 million loans (as of December 31, 2026)

Profitable Across Business Cycles

11 consecutive years (2015 - 2025) of positive net income with ~70% CAGR

Strong Balance Sheet

$754 million total assets; $445 million total liabilities

*For Q1 2026 at the time of loan approval

OppFi Inc. Board of Directors

Executive Chairman
Todd Schwartz

- Partner, Schwartz Capital Group (current)
- Partner, Strand Equity Partners (current)
- BBA, Tulane University

Director
Ted Schwartz

- Managing Partner, Schwartz Capital Group (current)
- Co-Founder, Strand Equity Partners (current)
- Founder & Chairman, APAC Consumer Services

Director
David Vennettilli

- Principal, Schwartz Capital Group (current)
- Principal, Strand Equity Partners (current)
- GTCR
- Moelis & Company
- BBA, University of Michigan Ross School of Business

Lead Ind. Director
Jocelyn Moore

- EVP of Communications and Public Affairs, NFL
- Managing Director, Glover Park Group
- Deputy Staff Director, Senate Finance Committee
- MEd and BA, University of Florida

Ind. Director
Greg Zeeman

- CEO, Oasis Financial
- COO, Enova International
- COO, HSBC North America
- Deputy CEO, HSBC Singapore
- MBA, Harvard Business School

Ind. Director
Christina Favilla

- COO, Sterling National Bank
- COO, GE Capital
- President, Discover Bank
- MBA, Fordham Gabelli School of Business

BNC National Bank Overview

Established: 1987

CEO: Dan Collins

HQ: Glendale, AZ

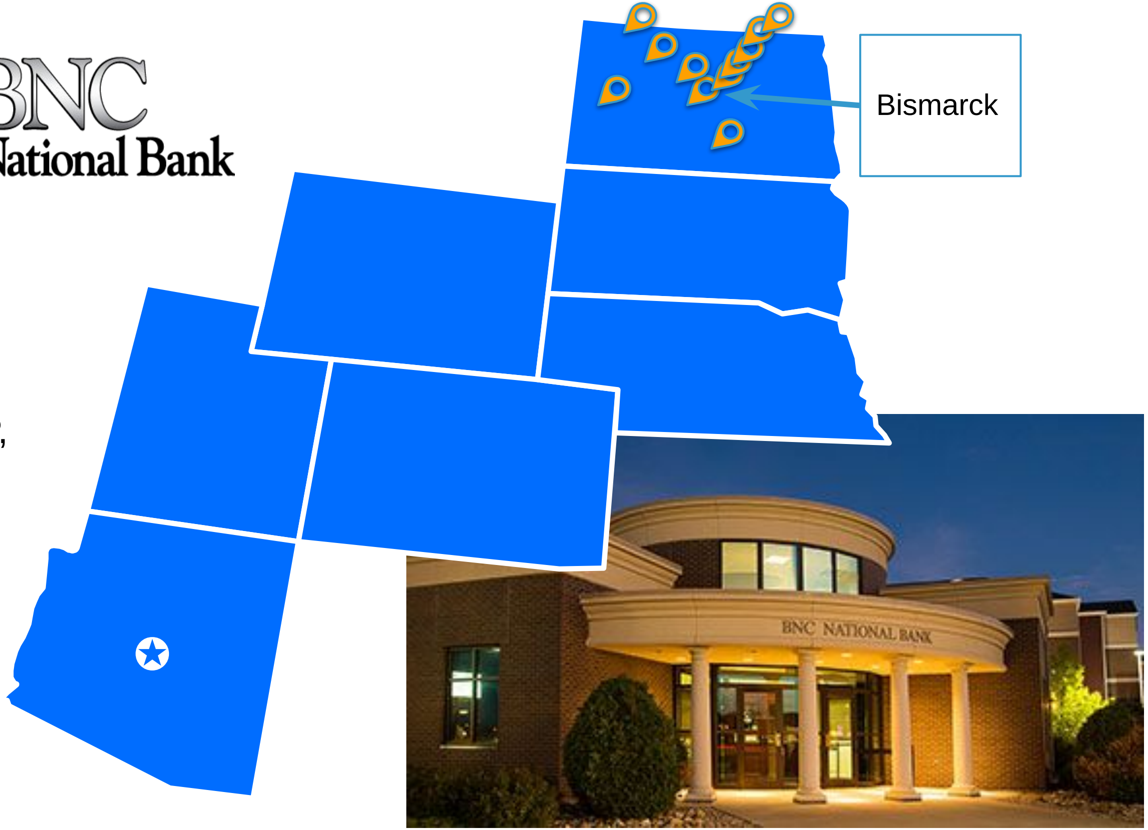
Additional Locations: 10 branches in ND

Holding Company: BNCCORP, INC., Bismarck, ND

Assets: $1.1 billion

CRA Rating: Satisfactory

BNC National Bank



Alignment

We have both built successful finance businesses

BNC serves customers overlooked by larger banks in its footprint

OppFi seeks to provide credit to the underserved nationwide

BNC faces competition from bigger banks with bigger tech budgets

OppFi has capital, expertise, & proven tech

Together, we can better meet customer needs locally & nationwide

3. Transaction Summary & Benefits

Acquisition Overview

Consideration

OppFi will acquire 100% of BNCCORP, INC. common stock for a mix of cash and stock.

OFFER

$19.37

Per Share in cash + 1.90 shares of OppFi Class A common stock for each BNCCORP, INC. share owned

DEAL VALUE

~$130.7M

1.2x Book Value

Steps to Completion

4-step, multi-application process with all three federal banking agencies and the Federal Reserve Bank of Chicago (see slide 13)

TARGET CLOSING

Q4 2026

Acquisition Steps

Step	Description
1	Establish OppFi Interim Bank, N.A.
2	OppFi Inc. Acquisition of BNCCORP, INC. and BNC National Bank, N.A.
3	Merge BNC National Bank into OppFi Interim Bank, N.A.
4	Merge Opportunity Financial, LLC into OppFi Bank, N.A.

Community Benefits

Support for BNC's Existing Community

Maintenance of BNC programs, services, and facilities

Same community banking products offered in the same locations by the same team

OppFi investments to digitize BNC's existing lending business, improve customer acquisition capabilities, & expand customer base

CRA Lending & Engagement

Post-acquisition engagement with community leaders and regulators to enhance BNC's CRA program

Combined Bank to offer small business lending products to underserved communities nationwide, providing capital to small business located in LMI census tracts

Financial Inclusion

Expanding credit access for poorly served Americans

Lending to customers in 10 additional states

Alignment with OCC Project REACH to remove barriers to financial inclusion