

PORFOLIO CONCENTRATION LIMIT REPORT

TWG HI FINANCE TRUST

October 24, 2025

- a. Max 85% Promotional Loan - Hybrid Loans. (**13.26%**)
 - Max 25% Promotional Loan - Hybrid Loans with an interest rate less than 7% (**0%**)
- b. Max 30% Promotional Loan – NINP Loans (**35.75%**)
 - Max 27% Promotional Loan – NINP Loans with > 6-month Promotional Period (**35.75%**)
 - Max 15% Promotional Loan – NINP Loans with > 12-month Promotional Period (**3.87%**)
 - Max 0% Promotional Loan – NINP Loans with > 84-month Default Term (**0%**)
- c. Max 25% Promotional Loan – EPNI Loans (**0%**)
 - Max 0% Promotional Loan – EPNI Loans with > 72-month Promotional Period (**0%**)
- d. Max 17% Promotional Loan – WPDI Loans (**25.60%**)
 - Max 9% Promotional Loan – WPDI Loans with > 12-month Promotional Period (**19.78%**)
- e. Installment Loans
 - Max 30% Installment Loans > 120-month term (**5.06%**)
 - Max 28% Installment Loans > 144-month term (**5.06%**)
- f. Pricing
 - Max sale price of 101.21% (**101.07%**)
 - Max 40% with a sale price > (but excluding) 100% and less than or equal to 103% (**17.89%**)
 - Max 37% with a sale price > (but excluding) 100% and less than or equal to 103% which is other than 132PF (**5.56%**)
 - Max weighted average SFC net margin (after payment of all required fees (including fees to manufacturers, dealer marketing associations and brokers) 4% (**0.92%**)
 - Max weighted average Dealer Fee 15% (**4.63%**)
- g. Average Original Face Amount of Loans < \$20,000 (**\$12,281**)
 - Max 38% of all Loans > \$50,000 Original Face Amount (**6.19%**)

h. State Concentrations

- top state no greater than 25% (**11.64%**)
- second state no greater than 20% (**10.05%**)
- any other state is no greater than 15% (**8.30%**)

i. Geographic limitations: 0% of properties to be improved located outside of the United States (including Alaska, Hawaii and the District of Columbia)

j. FICO limits Total Portfolio as applicable:

- Max 50% FICO < 680 (**3.64%**)
- Max 70% FICO < 700 (**10.85%**)
- Minimum weighted average FICO 700 (**788**)
- [reserved]

k. Max 1% Promotional Loan – WPDI Buy Deeper Loans (**0%**)