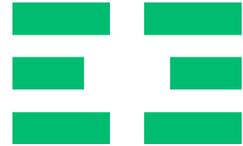




World Acceptance Corporation

RISK LEVEL:



Lower Risk

Subsidiaries: World Acceptance Corporation of Alabama, World Finance Corporation of Colorado, World Finance Corporation of Georgia, World Finance Corporation of Illinois, World Finance Company of Idaho, LLCWorld Finance Company of Indiana, LLCWorld Finance Company of Kentucky, LLCWorld Finance Corporation of Louisiana, World Finance Company of Mississippi, LLCWorld Acceptance Corporation of Missouri, World Finance Corporation of New Mexico, World Acceptance Corporation of Oklahoma, Inc., World Finance Company of South Carolina, LLCWFC of South Carolina, Inc.WFC Services, Inc., (SC)World Finance Corporation of Tennessee, WFC Limited Partnership, World Finance Corporation of Texas, World Finance Corporation of Wisconsin

DESCRIPTION:

World Acceptance Corporation is Lower Risk. The company does not yield to political activism in shaping corporate governance, preventing initiatives that potentially alienate consumers, divide employees, and harm shareholders. The company implements race and identity-based policies that replace merit, excellence, and integrity with preferential treatment and outcomes. Overall, the company does not embrace corporate initiatives that redirect its central focus from business goals to partisan policies and divisive issues. This approach protects free exercise, free speech, and free enterprise.

Corporate Weaponization

Has canceled customers, suppliers, or vendors due to their political views or religious beliefs OR corporately boycotts, divests, or sanctions regions, people groups, or industries. Lower Risk

World has not publicly canceled customers, suppliers, or vendors based on political views or religious beliefs (1).

Charitable giving (including employee matching programs) policies or practices discriminate against charitable organizations based on views or religious beliefs. N/A

World does not publish charitable giving guidelines (1).

Employment policies fail to protect against viewpoint or other discrimination and/or are ideological in nature. High Risk

World appears to prioritize diversity over merit in its leadership composition. From its 2025 Proxy Statement: "our Board adopted a diversity policy (the "Diversity Policy") to further reinforce our commitment to achieve and maintain Board diversity in its broadest sense, reflecting, but not limited to, professional experience, industry background, education, geography, gender, race, ethnicity, sexual orientation, national origin, age, social class, beliefs, religion, and disability" (1). The company does not provide viewpoint protections for its employees (2).

Corporate Governance and Public Policy

Uses corporate reputation to support causes, organizations, or policies hostile to freedom of expression.

Lower Risk

World has not supported ideological causes or policies (1).

Uses corporate funds to advance ideological causes, organizations, or policies hostile to freedom of expression.

Lower Risk

World has not used corporate funds to advance ideological causes, organizations, or policies (1).

Uses corporate political actions and/or financial contributions for ideological, non-business purposes.

Lower Risk

World has not used its PAC donations for ideological purposes and does not engage in lobbying at this time (1)(2)(3).

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