NEWS RELEASE

Atlanticus Ranks in Top 5 of Fortune's 100 Fastest-Growing Companies List for Second Consecutive Year

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Financial technology company empowering better financial outcomes for everyday Americans ranks as #4 fastest growing company

ATLANTA, Oct. 31, 2022 (GLOBE NEWSWIRE) – Atlanticus Holdings Corporation (NASDAQ: ATLC) ("Atlanticus," "we," "our" or "us"), a technology company enabling bank, retail, and healthcare partners to offer more inclusive financial services, is proud to announce it has been ranked as #4 in Fortune's 100 Fastest-Growing Companies list. Atlanticus was also recognized on Fortune's list in 2021 as the #1 fastest-growing company.

Atlanticus is one of only 24 companies who have returned in 2022 from last year's top 100 companies. The annual list, now in its 37th year, ranked qualifying companies based on growth in revenue, profits, and stock returns, over the three-year period through June 30, 2022.

"This year's economic volatility has posed challenges for companies and individuals globally, making this recognition even more meaningful as we continue to grow and unlock opportunities for the financially underserved," said Jeff Howard, President and Chief Executive Officer of Atlanticus. "We could not be prouder of our dedicated team who continues working toward a common goal of providing everyday Americans with equitable access to financial services."

Over 100 million Americans have limited options when it comes to financial services. Atlanticus is a financial empowerment platform providing a robust experience curated for the unique needs of those everyday Americans who have limited options when it comes to meeting their financial needs. For over 25 years, Atlanticus has provided its team members with the resources necessary to work together to maintain a single-minded focus of helping meet the needs of the financial underserved. For more information on how Atlanticus is making a real impact for real people, please visit: **https://www.atlanticus.com/our-commitment/**

About Atlanticus Holdings Corporation

Empowering Better Financial Outcomes for Everyday Americans

Atlanticus' technology allows bank, retail, and healthcare partners to offer more inclusive financial services to everyday Americans through the use of proprietary analytics. We apply the experience gained and infrastructure built from servicing over 18 million customers and $27 billion in consumer loans over our 25-year operating history to support lenders that originate a range of consumer loan products. These products include retail and healthcare private label credit and general purpose credit cards marketed through our omnichannel platform, including retail point-of-sale, healthcare point-of-care, direct mail solicitation, internet-based marketing, and partnerships with third parties. Additionally, through our CAR subsidiary, Atlanticus serves the individual needs of automotive dealers and automotive non-prime financial organizations with multiple financing and service programs.

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