

goeasy Ltd. Surpasses \$5 Billion Consumer Loan Portfolio

MISSISSAUGA, ON, June 12, 2025 /CNW/ - goeasy Ltd. (TSX: GSY), ("**goeasy**" or the "**Company**"), a leading consumer lender focused on delivering a full suite of financial services to Canadians with near to non-prime credit scores, announced today that it has reached the milestone of surpassing a \$5 billion loan book.

Achieving a \$5 billion loan portfolio is a significant highlight in goeasy's journey. After surpassing the \$4 billion loan portfolio mark in June 2024, the Company leveraged its scale and diversified its lending model to increase the loan book by another \$1 billion only a year later. The Company is well-positioned to achieve its long-term growth objectives, expecting to organically grow the loan portfolio to between \$7.35 billion and \$7.75 billion by 2027.

"We began our consumer lending journey in 2006 when easyfinancial was born, opening our first kiosk in Edmonton, Alberta. Since then, we have significantly broadened our range of consumer lending products to offer a wide variety of interest rates that cater to the entire non-prime credit market," said David Ingram, Executive Chairman. "Today, I'm proud to announce that goeasy has reached a \$5 billion loan portfolio, solidifying our place as one of Canada's largest non-prime lenders. With over 400 locations, online and mobile platforms, and point-of-sale financing in multiple sectors through over 10,000 merchant partners, we've significantly expanded our reach and offerings, positioning ourselves for a bright and promising future."

In the first quarter of 2025, the Company welcomed over 43,000 new customers, building on the record 315,000 loans issued in 2024. goeasy plays an essential role in the financial system by empowering the 9.6 million hard-working, everyday Canadians with non-prime credit to achieve the life they deserve. The Company offers a range of financial products and services, including unsecured personal loans, home equity instalment loans, point-of-sale financing through a large network of merchant partners, and lease-to-own merchandise.

"We have reached the \$5 billion milestone in our loan portfolio through the dedicated efforts of our easyhome, easyfinancial, and LendCare brands, proudly serving approximately 1.5 million Canadians," said Dan Rees, goeasy's Chief Executive Officer. "This achievement reflects our dedicated team and our exceptional ability to adapt in a constantly changing macroeconomic landscape, while staying true to the mission of providing a responsible and reliable source of financing for underserved customers."

About goeasy

goeasy Ltd. is a Canadian company, headquartered in Mississauga, Ontario, that provides non-prime leasing and lending services through its easyhome, easyfinancial and LendCare brands. Supported by over 2,600 employees, the Company offers a wide variety of financial products and services including unsecured and secured instalment loans, merchant financing through a variety of verticals and lease-to-own merchandise. Customers can transact seamlessly through an omni-channel model that includes



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online and mobile platforms, over 400 locations across Canada, and point-of-sale financing offered in the retail, powersports, automotive, home improvement and healthcare verticals, through approximately 11,000 merchant partners across Canada. Throughout the Company's history, it has acquired and organically served over 1.5 million Canadians and originated over \$16.6 billion in loans.

Accredited by the Better Business Bureau, goeasy is the proud recipient of several awards in recognition of its exceptional culture and continued business growth including 2024 Best Workplaces™ in Financial Services & Insurance, Waterstone Canada's Most Admired Corporate Cultures, ranking on the 2022 Report on Business Women Lead Here executive gender diversity benchmark, placing on the 2024 Report on Business ranking of Canada's Top Growing Companies, ranking on the TSX30, Greater Toronto Top Employers Award and has been certified as a Great Place to Work®. The Company is represented by a diverse group of team members from over 90 nationalities who believe strongly in giving back to communities in which it operates. To date, goeasy has raised and donated over \$6.5 million to support its long-standing partnerships with BGC Canada and many other local charities.

goeasy Ltd.'s common shares are listed on the TSX under the trading symbol "GSY". goeasy is rated BB- with a stable trend from S&P and Ba3 with a stable trend from Moody's.

For more information about goeasy and our business units, visit www.goeasy.com, www.easyfinancial.com, www.lendcare.ca, www.easyhome.ca.

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