

Olympia Financial Group Inc. Announces 2025 Annual Results

Calgary, Alberta--(Newsfile Corp. - February 27, 2026) - Olympia Financial Group Inc. (TSX: OLY ("Olympia")) today announces its operating and financial results for the year ended December 31, 2025.

The audited financial statements and notes, as well as management's discussion and analysis, are now available on SEDAR (www.sedarplus.ca).

Results from operations for the year ended December 31, 2025, include the following (compared to operations for the year ended December 31, 2024):

- Total net earnings and comprehensive income decreased 17% to \$19.86 million from \$23.92 million.
- Total revenue decreased 4% to \$98.86 million from \$102.92 million mainly due to a decrease in trust income.
- Service revenue increased 5% to \$50.00 million from \$47.78 million mainly due to an increase in monthly and transaction fees related to account growth within the IAS division.
- Trust, interest, and other income decreased 11% to \$48.87 million from \$55.14 million mainly due to a decrease in interest rates on trust fund placements made over the previous 12 months.
- Total expenses increased 1% to \$72.51 million from \$71.94 million mainly due to computer system upgrades utilizing advanced AI and business process automation, as well as higher legal fees. These increases were partially offset by lower operational wage costs.
- Basic and diluted earnings per share attributable to shareholders of Olympia decreased 17% to \$8.25 per share from \$9.94 per share.

About Olympia Financial Group Inc.

Olympia conducts most of its operations through its subsidiary Olympia Trust Company, a non-deposit taking trust company. Olympia Trust Company is licensed to conduct trust activities in Alberta, British Columbia, Saskatchewan, Manitoba, Quebec, Newfoundland and Labrador, Prince Edward Island, New Brunswick, and Nova Scotia. Olympia Trust Company administers self-directed registered plan accounts, corporate trust, and transfer agency services. Olympia also provides currency exchange and global payment services through its subsidiary Olympia Currency and Global Payments Inc., and offers private health services plans and information technology services to exempt market dealers, registrants, and issuers through its subsidiary Olympia Benefits Inc.

Olympia's common shares are listed on the Toronto Stock Exchange under the symbol "OLY".

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Statements Regarding Forward Looking Information

Certain portions of this press release as well as other public statements by Olympia contain "forward-looking information" within the meaning of applicable Canadian securities legislation, which is also referred to as "forward-looking statements", which may not be based on historical fact. Wherever possible, words such as "will", "plans," "expects," "targets," "continue", "estimates," "scheduled," "anticipates," "believes," "intends," "may," and similar expressions or statements that certain actions, events or results "may," "could," "would," "might" or "will" be taken, occur or be achieved, have been used to identify forward-looking information. Forward-looking statements contained in Olympia's public disclosure include, without limitation, Olympia's earnings expectations, fee income, expense levels, general economic, political and market factors in North America and internationally, interest and foreign exchange rates, global equity and capital markets, business competition, technological change, changes in government regulations, unexpected judicial or regulatory proceedings, catastrophic events, and Olympia's ability to complete strategic transactions and other factors. In addition, this news release contains forward-looking statements relating to the monthly dividend payments to holders of Olympia common shares.

All material assumptions used in making forward-looking statements are based on management's knowledge of current business conditions and expectations of future business conditions and trends, including their knowledge of the current interest rate and liquidity conditions affecting Olympia and the Canadian economy. Certain material factors or assumptions are applied by Olympia in making forward-looking statements, including without limitation, factors and assumptions regarding interest and foreign exchange rates, availability of key personnel, the effect of competition, government regulation of its business, computer failure or security breaches, future capital requirements, acceptance of its products in the marketplace, its operating cost structure, the current tax regime and the ability of Olympia to obtain necessary third-party and governmental approvals, as applicable.



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