goeasy Ltd.
TSX Symbol: **GSY**

goeasy Ltd.
33 City Centre Drive
Suite 510
Mississauga, Ontario
L5B 2N5 Canada
Tel: 905-272-2788

Press Release

June 3, 2024

goeasy Ltd. Achieves $4 Billion Consumer Loan Portfolio

Mississauga, Ontario, June 3, 2024: *goeasy* Ltd. (TSX: GSY), ("***goeasy***" or the "**Company**"), one of Canada's leading consumer lenders focused on delivering a full suite of financial services to Canadians with non-prime credit, announced today that its consumer loan portfolio has surpassed $4 billion in gross loan balances.

The Company began consumer lending in 2006, with the launch of easyfinancial, after opening the first kiosk at an easyhome leasing store in Edmonton, Alberta. Since then, the Company has broadened its range of consumer credit products and now offers a wide range of interest rates that serve the entire non-prime credit market. Today, goeasy is one of Canada's largest non-prime consumer lenders, with over 400 locations across the country, online and mobile lending platforms, and point-of-sale financing offered in retail, powersports, automotive, home improvement and healthcare verticals through over 10,000 merchant partners. Since inception, the Company has originated over $13.5 billion in consumer loans and has acquired and organically served over 1.4 million Canadians, who have been denied credit by banks or other traditional lenders. goeasy aims to provide its customers with a better financial future, with 60% graduating back to prime credit after 36 months of borrowing activity, and 60% improving their credit score.

"After surpassing the $3 billion loan portfolio mark in April of 2023, we have leveraged the benefits of scale and our diversified lending model to further expand the loan portfolio, reaching the $4 billion loan portfolio milestone just 14 months later. We are incredibly proud of this achievement and believe that it further solidifies our position as a leader in the Canadian non-prime consumer credit market," said Jason Mullins, goeasy's President and Chief Executive Officer, "Based on the momentum in our business, we are confident that we will achieve, or exceed, the high end of our loan portfolio guidance for 2024 of $4.55 billion. We are excited to continue serving the millions of everyday Canadians who rely on us for access to credit today, while providing a path to rebuild their credit for tomorrow."

The Company remains well positioned to achieve its long-term growth objectives, including a consumer loan portfolio of between $5.8 billion and $6.2 billion by the end of 2026.

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 2,500 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 omnichannel model that includes 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 over 10,000 merchant partners across Canada. Throughout the

Company's history, it has acquired and organically served approximately 1.4 million Canadians and originated over $13.5 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 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 78 nationalities who believe strongly in giving back to communities in which it operates. To date, goeasy has raised and donated over $5.6 million to support its long-standing partnerships with BGC Canada and many other local charities. In 2023, the Company announced a 3-year, $1.4 million commitment to BGC Canada's Food Fund.

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.

For further information contact:

Jason Mullins
President & Chief Executive Officer
(905) 272-2788

Farhan Ali Khan
Senior Vice President, Chief Corporate Development Officer
(905) 272-2788