

FINANCIAL SUMMARY

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(in \$000s except per share amounts,
store counts, employee counts,
percentages and ratios)

2024

2023

2022

2021

2020

INCOME STATEMENT

Revenue	1,523,289	1,250,069	1,019,336	826,722	652,922
Operating income	609,657	476,518	332,407	281,003	216,436
Net income	283,110	247,898	140,161	244,943	136,505
Diluted earnings per share	16.3	14.48	8.42	14.62	8.76

BALANCE SHEET

Cash	251,381	144,577	62,654	102,479	93,053
Gross consumer loans receivable	4,596,115	3,645,202	2,794,694	2,030,339	1,246,840
Lease assets	40,973	45,187	48,437	47,182	49,384
Total assets	5,194,536	4,164,167	3,302,889	2,596,153	1,501,916
External debt ₃	3,629,803	2,819,665	2,229,260	1,552,679	887,749
Shareholders' equity	1,201,063	1,054,077	869,688	789,913	443,512

FINANCIAL METRICS

Revenue growth	21.90%	22.60%	23.30%	26.60%	7.10%
Operating margin	40.00%	38.10%	32.60%	34.00%	33.10%
Adjusted operating margin ₁	41.20%	39.30%	36.20%	38.30%	33.10%
Efficiency ratio _{1,4}	25.30%	30.20%	33.60%	37.20%	-
Adjusted net income ₂	290,142	243,175	192,261	174,759	117,646

Adjusted diluted earnings per share ¹	16.71	14.21	11.55	10.43	7.57
Return on receivables ⁴	6.80%	7.60%	5.80%	-	-
Adjusted return on receivables ^{1,4}	7.00%	7.50%	8.00%	-	-
Return on assets	6.10%	6.70%	4.80%	11.50%	9.80%
Adjusted return on assets ¹	6.20%	6.50%	6.60%	8.20%	8.50%
Return on equity	24.90%	25.90%	17.60%	36.70%	36.10%
Adjusted return on equity ¹	25.50%	25.40%	24.20%	26.20%	31.10%
Return on tangible common equity ^{1,4}	32.80%	36.70%	28.40%	50.70%	38.30%
Adjusted return on tangible common equity ^{1,4}	32.50%	34.60%	36.40%	35.30%	33.00%
Net debt to net capitalization ³	0.74	0.72	0.71	0.65	0.64
Annual dividend per share	4.68	3.84	3.64	2.64	1.8
OPERATING METRICS					
Gross loan originations	3,166,227	2,709,194	2,377,606	1,594,480	1,033,130
Growth in gross consumer loans receivable	950,913	850,508	764,355	783,499	136,207
Net charge-offs as a percentage of average gross consumer loans receivable	9.20%	8.90%	9.10%	8.80%	10.00%
Free cash flows from operations before net growth in gross consumer loans receivable ²	481,467	377,291	258,474	260,104	210,619

OPERATIONS

Total store count:

<i>easyfinancial</i>	295	300	302	294	266
<i>easyhome</i>	134	144	154	158	161
Employees	2,500	2,463	2,492	2,394	2,024

Notes:

These are non-IFRS ratios. Refer to 1) "Key Performance Indicators and Non-IFRS Measures" section on page 42 of the Company's MD&A year ended December 31, 2024 for FY 24 metric, 2) "Key Performance Indicators and Non-IFRS Measures" section on page 43 of the Company's MD&A year ended December 31, 2023 for FY 23 and FY 22 metrics, 3) "Key Performance Indicators and Non-IFRS Measures" section on page 50 of the Company's MD&A year ended December 31, 2021 for FY 21 and FY 20 metrics.

These are non-IFRS measures. Refer to 1) "Key Performance Indicators and Non-IFRS Measures" section on page 42 of the Company's MD&A year ended December 31, 2024 for FY 24 metric, 2) "Key Performance Indicators and Non-IFRS Measures" section on page 43 of the Company's MD&A year ended December 31, 2023 for FY 23 and FY 22 metrics, 3) "Key Performance Indicators and Non-IFRS Measures" section on page 50 of the Company's MD&A year ended December 31, 2021 for FY 21 and FY 20 metrics.

This is a capital management measure. Refer to 1) "Financial Condition" section on page 54 of the Company's MD&A year ended December 31, 2024 for FY 24 metric, 2) "Financial Condition" section on page 55 of the Company's MD&A year ended December 31, 2023 for FY 23 and FY 22 metrics, 2) "Financial Condition" section on page 61 of the Company's MD&A year ended December 31, 2021 for FY 21 and FY20 metrics.

Comparable efficiency ratio measure for the year 2020 was not published; comparable reported and adjusted return on receivables financial ratios for the years 2020 to 2021 were not published.

Note: Non-IFRS ratios, non-IFRS measures and capital management measures are not determined in accordance with IFRS, do not have standardized meanings and may not be comparable to similar financial measures presented by other companies.