



Everyday People Financial Corp. (TSX-V: EPF | OTCQB: EPFCF)

Fact Sheet for XTM Shareholders – October 2025

We Are Everyday People

Everyday People Financial Corp. (“EPF”) is a technology-driven financial services company helping individuals and businesses manage money better. Founded in 1988, EPF operates across Canada and the United Kingdom with a workforce of 650 employees in world-class offices strategically located in key financial and commercial centres:

- | Edmonton, Alberta – Corporate Headquarters, Strategic Operations Hub & Investor Relations
- | Toronto, Ontario – National Financial Services Centre
- | Montreal, Quebec – Technology & Compliance Office
- | Vancouver, British Columbia – West Coast Financial Services
- | Ayrshire, Scotland – RCM Centre of Excellence for UK Operations
- | Glasgow, Scotland – Everyday People Financial Solutions Limited
- | London, England – European Corporate Headquarters and Strategic Development Office

EPF delivers fee-for-service, capital-light solutions across three pillars – Revenue Cycle Management, Financial Services – generating strong recurring revenue, positive cash flow, and sustainable profit growth.

Financial Strength – Q2 2025 Highlights

Revenue	\$22.1 million
Adjusted EBITDA	\$2.2 million
Net Income	\$0.8 million
Operating Cash Flow (6M)	\$6.2 million
Total Assets	\$73 million

EPF Outlook

Positioned as one of Canada’s fastest-growing diversified financial platforms, EPF continues to scale RCM operations across the UK and Canada, expand Financial Services through Everyday Payments and EP Wallet, and grow profitably under a disciplined, capital-light model.



Driven by people. Grounded in purpose. Built for growth.

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