

Solution Financial Reports Q3 2025 Financial Results

Vancouver, British Columbia--(Newsfile Corp. - September 11, 2025) - **Solution Financial Inc. (TSX: SFI)** (the "**Company**") a leading provider of luxury and ultra luxury asset leasing in Canada, today announced its financial results for the third quarter ending July 31, 2025.

Earnings Highlights for the Quarter:

- Net income for the quarter was \$93,077 compared to net income of \$181,158 in the comparative quarter in 2024.
- Adjusted net income⁽¹⁾ was \$190,256 compared to \$298,162 in the comparative quarter.
- Revenue was \$2,296,637 compared to \$4,097,517 in the comparative quarter.
- Total leasing portfolio increased to \$31,798,185 compared to \$30,123,209 during the prior quarter.

Operational Highlights for the Quarter:

- Portfolio size reached \$31 million.
- Increased volume of ultra luxury leasing.
- Completed new AML compliance training and program updates.
- Finalized AI-driven enhancement to quoting and reporting capabilities to further improve efficiencies.
- Renewed securitization financing facility in May.

"The third quarter reflects both the strength of our core portfolio and the continued progress we are making on operational excellence," said Bryan Pang, CEO of Solution Financial Inc. "Reaching a \$31 million portfolio is a meaningful milestone for our business, and we are encouraged by early quoting activity in the ultra luxury segment, which has the potential to further expand our market reach. At the same time, we completed significant compliance and technology initiatives—updating our AML training for new regulatory requirements and embedding AI enhancements into our quoting and reporting systems. These improvements are designed to drive greater accuracy, efficiency, and scalability. Combined with the renewal of our securitization financing facility, we believe we are well positioned to support disciplined growth and deliver long-term value for our shareholders."

Financial Results

Solution is reporting net income of \$93,077 or \$0.001 per share for the quarter ending July 31, 2025. This compares to net income of \$181,158 or \$0.002 for the quarter ending July 31, 2024.

Adjusted net income, which is more reflective of actual cash earnings, for the quarter ending July 31, 2025, was \$190,256⁽¹⁾ or \$0.002 per share compared to \$298,162 or \$0.003 per share for the quarter ending July 31, 2024. Adjusted net income excludes the non-cash accretion expense related to right of use assets of \$16,482, income tax provision of \$33,350, amortization of \$28,733, and provision for credit losses of \$18,614.

Lease Portfolio

At July 31, 2025, Solution had 369 vehicles in its lease portfolio, a net increase of 14 vehicles over the quarter to bring the total lease portfolio value to \$31.6 million.

At July 31, 2025 the average remaining lease term for the portfolio was 2.58 years, weighted by net book value for each vehicle. At July 31, 2025, Solutions' 369 leases were generating annualized gross rental and lease cash flows of approximately \$7.8 million.

About Solution

Solution Financial commenced operations in 2004 and specializes in sourcing and leasing luxury and exotic vehicles, yachts and other high value assets. Solution works with a select group of luxury automotive and marine dealerships providing lending solutions to clients who prefer more flexible leasing options than those traditionally offered by banks and other lease providers. Typical customers include new immigrants, business owners and international students who tend to upgrade their vehicles more frequently than traditional lease agreements allow. Solution Financial provides a unique leasing experience whereby it partners with its clients to help source limited edition and difficult to acquire vehicles as well as providing white glove services to clients for insuring, maintaining, upgrading, and reselling their vehicles.

Note 1 - Non-IFRS Financial Metrics

Solution provides all financial information in accordance with International Financial Reporting Standards ("IFRS"). To supplement our consolidated financial statements presented in accordance with IFRS, we are also providing with this press release, certain non-IFRS financial measures, including Adjusted Net Income. In calculating these non-IFRS financial measures, we have excluded certain transactions that are not necessarily indicative of our ongoing operations or do not impact cash flows. These measures are not recognized measures under IFRS and do not have a standardized meaning prescribed by IFRS and are therefore unlikely to be comparable to similar measures presented by other issuers. These measures should not be considered in isolation nor as a substitute for analysis of our financial information reported under IFRS.

Cautionary Statement Regarding Forward-Looking Statements

This press release contains "forward-looking information" as defined under applicable Canadian securities laws. This information includes, but is not limited to, statements concerning our objectives, our strategies to achieve those objectives, as well as statements made with respect to management's beliefs, plans, estimates, projections and intentions, and similar statements concerning anticipated future events, results, circumstances, performance or expectations that are not historical facts. Forward-looking information generally can be identified by the use of forward-looking terminology such as "outlook", "objective", "may", "will", "expect", "intend", "estimate", "anticipate", "believe", "should", "plans" or "continue", or similar expressions suggesting future outcomes or events. Such forward-looking information reflects management's current beliefs and is based on information currently available to management. Although forward-looking information contained in this press release is based upon what management believes are reasonable assumptions, there can be no assurance that actual results will be consistent with this forward-looking information. Certain statements included in this press release may be considered a "financial outlook" for purposes of applicable Canadian securities laws, and as such the financial outlook may not be appropriate for purposes other than this press release.

The forward-looking information contained in this press release is made as of the date of this press release and should not be relied upon as representing Solution's views as of any date subsequent to the date of this press release. Except as required by applicable law, management and Solution's Board of Directors undertake no obligation to publicly update or revise any forward-looking information, whether as a result of new information, future events or otherwise.

For further information, please contact Sean Hodgins at (778) 318-1514.

ON BEHALF OF THE BOARD,

(signed) "Bryan Pang"

Bryan Pang

President, CEO and Director

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