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INVESTOR PRESENTATION

MARCH 2024

ABOUT GOEASY

PROVIDES NON-PRIME LEASING AND LENDING SERVICES THROUGH ITS EASYHOME, EASYFINANCIAL AND LENDCARE BRANDS

QUICK FACTS

- OVER 400 LOCATIONS
- NATIONAL FOOTPRINT
- >1.3M[1] CUSTOMERS SERVED
- $12.8B[1] LOAN ORIGINATIONS
- 4.7 / 5 STARS[2] CUSTOMER SATISFACTION
- $4.2B[1] TOTAL ASSETS

WHAT MAKES US UNIQUE

OUR HISTORY
- 33 years of industry leading experience
- 20% revenue CAGR since 2019[3]

OUR PEOPLE
- Over 2,400 employees (51% female employees)
- 78 nationalities represented by our employees

OUR CUSTOMERS
- Approximately 353,000 total active customers[4]

OUR OMNICHANNEL MODEL
- Omnichannel approach optimizes customer lifetime value versus online only lending model

OUR COMMITMENT TO OUR COMMUNITIES
- Over $5.5 million donated to BGC Canada (formerly know as Boys & Girls Clubs of Canada) and other local charities to date
- easybites program launched in 2014 and has built 100 new kitchens in Boys and Girls Clubs across Canada
- In 2023, the Company announced a 3-year, $1.4 million commitment to BGC Canada's Food Fund to help address the rising issue of food insecurity amongst Canadian households

1. As of December 31, 2023
2. Feefo – goeasy, based on 482 service ratings over the past year as of February 2024
3. CAGR represents 2019 –2023
4. As of December 31 2023, defined as sum of number of active loans in easyfinancial and LendCare. It is not a de-duped number between the two brands
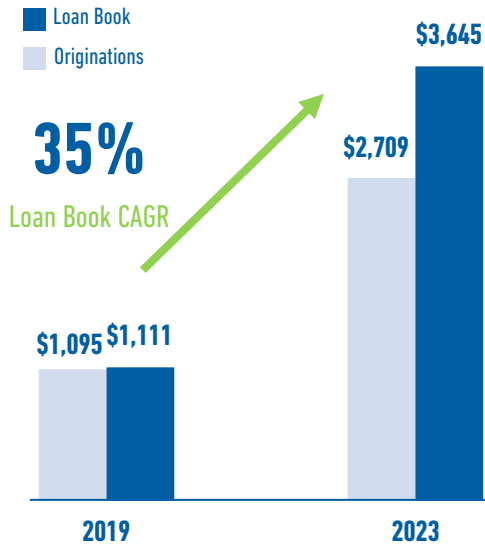
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COMPREHENSIVELY SERVES CUSTOMERS' FINANCIAL NEEDS

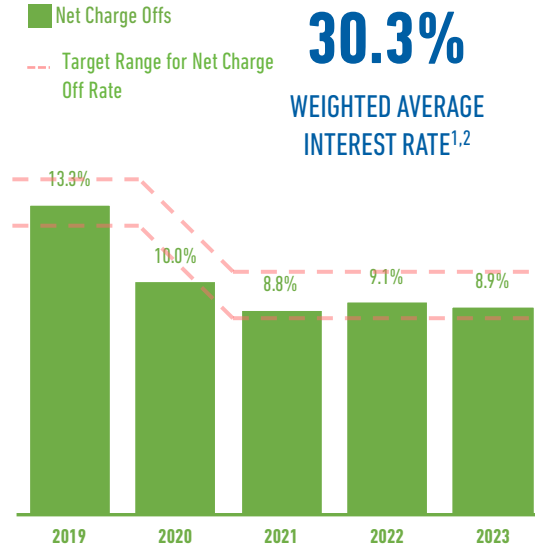| BRAND	**DIRECT TO CONSUMER LENDING**	**POINT-OF-SALE FINANCING**	**CONSUMER LEASING**
	easy*financial*	LendCare	easy*home*
ESTABLISHED	2006	2004	1990
PRODUCTS	Personal Loans Home Equity Loans	Financing for Powersports, Automotive, Retail and Healthcare	Lease-to-Own Financing for Home Entertainment Products, Computers, Appliances and Household Furniture
ANCILLARY SERVICES	Creditor Insurance Home & Auto Benefit Plan Credit Optimizer	Creditor Insurance Warranty Coverage Gap Insurance	Customer Protection Program Lease Damage Waiver
RETAIL LOCATIONS[1] (December 31, 2023)	300	Over 9,500 (Merchant Partners)	144

1. easyhome locations include franchise stores. easyfinancial locations include 2 kiosks located within easyhome stores and 3 operations centres

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PERFORMANCE OF THE LOAN PORTFOLIO DRIVES FCF GENERATION
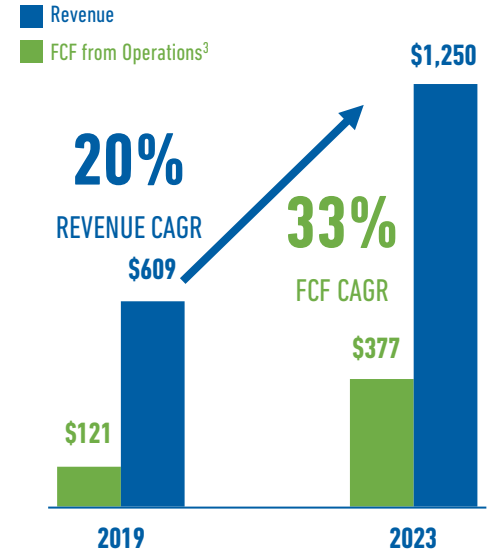
Growing Loan Portfolio

- ■ Loan Book
- ■ Originations

35%

Loan Book CAGR

$3,645

$2,709

$1,095 $1,111

2019   2023

Stable Credit Performance

- ■ Net Charge Offs
- --- Target Range for Net Charge Off Rate

30.3%

WEIGHTED AVERAGE INTEREST RATE[1,2]

13.3%
10.0%
8.8%
9.1%
8.9%

2019   2020   2021   2022   2023

Weighted Average Credit Score of Originations

Q4 2019[4]
583

Q4 2023
616

Meaningful FCF Generation

- ■ Revenue
- ■ FCF from Operations[3]

20%

REVENUE CAGR

33%

FCF CAGR

$1,250

$609

$377

$121

2019   2023

Adj. Operating Margin %[5]

27.7%   39.3%

Note: Supplementary financial measures are not determined in accordance with IFRS, do not have standardized meanings and may not be comparable to financial measures presented by other companies

1. As of December 31 2023
2. Weighted average interest rate is a supplementary financial measure
3. Free cash flows from operations before net growth in gross consumer loans receivable is a non-IFRS measure. Please see the appendix for a reconciliation to the most directly comparable IFRS measures

4. Reflects easyfinancial prior to the LendCare acquisition
5. Adjusted operating margin is a non-IFRS ratio. Please see the appendix for a reconciliation to the most directly comparable IFRS measures
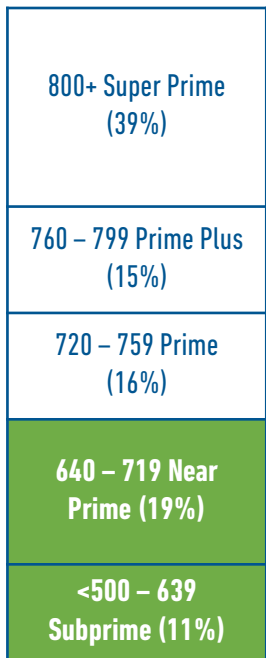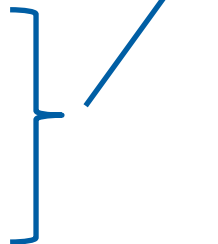
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OUR MARKET & CUSTOMERS

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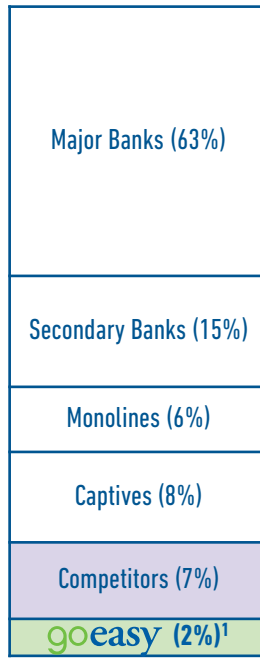# ESTABLISHED CONSTITUENT IN THE SIZABLE AND UNDERSERVED CANADIAN MARKET
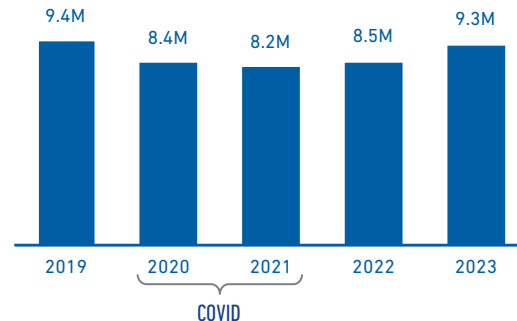
31.8M Canadians With Credit Reports

800+ Super Prime (39%)
760 – 799 Prime Plus (15%)
720 – 759 Prime (16%)
640 – 719 Near Prime (19%)
<500 – 639 Subprime (11%)

~9.3M People

~$218B Non-Prime Consumer Credit

Major Banks (63%)
Secondary Banks (15%)
Monolines (6%)
Captives (8%)
Competitors (7%)
goeasy (2%)[1]

Industry Growth Post COVID

Canadians with Non-Prime Credit Scores

2019	2020	2021	2022	2023
9.4M	8.4M	8.2M	8.5M	9.3M

COVID

Non-Prime Consumer Credit Growth (Balances)
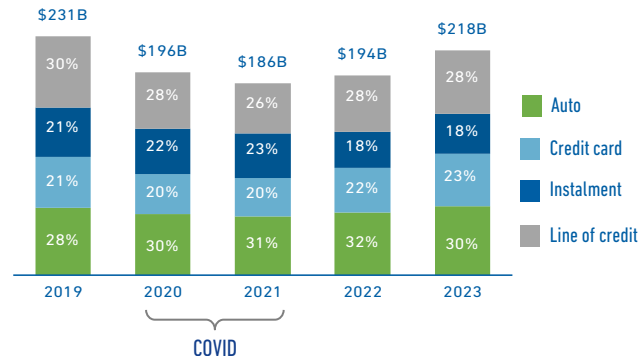
	2019 ($231B)	2020 ($196B)	2021 ($186B)	2022 ($194B)	2023 ($218B)
Line of credit	30%	28%	26%	28%	28%
Instalment	21%	22%	23%	18%	18%
Credit card	21%	20%	20%	22%	23%
Auto	28%	30%	31%	32%	30%

COVID

Legend: Auto, Credit card, Instalment, Line of credit

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OUR CUSTOMERS ARE EVERYDAY CANADIANS

43 AVERAGE CUSTOMER AGE

3.7 AVERAGE YEARS AT EMPLOYER

1.9 AVERAGE NUMBER OF CHILDREN[1]

3.7 AVERAGE YEARS AT RESIDENCE

~$60K AVERAGE INDIVIDUAL INCOME

579 MEDIAN CREDIT SCORE

72% OF CURRENT CUSTOMERS HAVE BEEN DENIED CREDIT BY A BANK OR CREDIT UNION

80% OF CURRENT CUSTOMERS RELY ON ACCESS TO CREDIT WHEN A FINANCIAL EMERGENCY COMES UP[2]

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SERVING NON-PRIME CUSTOMERS THAT CARRY LOWER LEVELS OF DEBT

	PRIME[1]	NON-PRIME[1]
# OF CUSTOMERS	22.5M	9.3M
AVERAGE TOTAL DEBT BALANCE	$145,641	$68,489

53%
LOWER THAN PRIME CUSTOMERS

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CORPORATE STRATEGY

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ESTABLISHED STRATEGY SUPPORTED BY FOUR KEY PILLARS

PRODUCT RANGE

Full suite of products and value add ancillary services

CHANNEL

Multiple channels of distribution for customers

GEOGRAPHIC EXPANSION

Strong presence in Canada with opportunity for further growth and expansion

FINANCIAL WELLNESS

Helping customers improve financial future through education

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CORPORATE STRATEGY
I. PRODUCT RANGE

COMPREHENSIVE SUITE OF PRODUCTS THAT MEET THE NEEDS OF OUR CUSTOMERS

	UNSECURED PERSONAL LOAN	RETAIL LOAN	HEALTHCARE LOAN	AUTO LOAN	POWERSPORTS LOAN	HOME EQUITY LOAN
AVG. LOAN SIZE	$8,288	$4,604	$3,871	$19,707	$17,517	$54,603
INTEREST RATE[1]	24.99% – 46.96%	14.90% – 29.90%	15.90% – 29.90%	11.90% – 34.90%	9.90% – 29.90%	9.99% – 25.99%
TOTAL YIELD	43.5%	24.2%	19.4%	24.2%	27.3%	22.3%
TERM (MONTHS)	9 – 84 Months	6 – 60 Months	12 – 60 Months	12 – 84 Months	9 – 96 Months	72 – 120 Months
AVG. RISK SCORE[2]	588	707	722	668	633	637

Unsecured Loans (58% of Portfolio)   *Secured Loans (42% of Portfolio)*

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A SUITE OF PRODUCTS THAT MEET ALL OUR CUSTOMERS NEEDS

UNSECURED PERSONAL LOAN

LOAN SIZE	**$500 – $27,500**
INTEREST RATE	**24.99% – 46.96%**
TERM	**9 – 84 MONTHS**

- Fixed rate, unsecured instalment loans to customers who have limited access to traditional bank financing products
- Able to extend credit to those with bruised or no credit history such as new Canadians
- Most commonly used for bill payments, debt consolidation and home & auto repairs
- Personalized rate and flexible payment terms that fit customer's budget
- Fast access to funds in as little as 2 hours after getting approved
- Assisting customers with rebuilding their credit and graduating to lower (i.e. bank) rates

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A SUITE OF PRODUCTS THAT MEET ALL OUR CUSTOMERS NEEDS (CONT.)

RETAIL FINANCING

LOAN SIZE	$1,000 – $25,000
INTEREST RATE	14.90% – 29.90%
TERM	6 – 60 MONTHS

- Fixed rate, unsecured instalment loans to finance customers' everyday household purchases such as furniture and appliances
- Offered through long-standing partnerships with 1,600+ merchants
- Seamless point-of-sale experience with automated approvals
- Flexible financing options with extended terms for manageable payments

HEALTHCARE FINANCING

LOAN SIZE	$500 – $15,000
INTEREST RATE	15.90% – 29.90%
TERM	12 – 60 MONTHS

- Fixed rate, unsecured healthcare financing for medical, dental, orthodontic, veterinary and cosmetic procedures
- Offered through partnerships with ~800 veterinary clinics, dental clinics and medical device companies
- Express credit decisions and flexible financing options

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A SUITE OF PRODUCTS THAT MEET ALL OUR CUSTOMERS NEEDS (CONT.)

AUTOMOTIVE FINANCING

LOAN SIZE	$4,000 – $50,000
INTEREST RATE	11.90% – 34.90%
TERM	12 – 84 MONTHS

- Secured automotive financing offered through partnerships with ~2,500 dealerships, with a target to scale to ~8,000
- Underwritten based on credit and affordability
- Competitive advantages in approval rate, speed, merchant support and dealer commission

POWERSPORTS FINANCING

LOAN SIZE	$500 – $20,000
INTEREST RATE	9.90% – 29.90%
TERM	9 – 96 MONTHS

- Leading provider for non–prime financing of powersports and recreational vehicle products in Canada
- Offered through partnerships with 2,300+ active merchant partners
- Offers flexible financing options and competitive approval rates to help dealer partners increase sales volumes and better serve customers

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A SUITE OF PRODUCTS THAT MEET ALL OUR CUSTOMERS NEEDS (CONT.)

HOME IMPROVEMENT LOAN

LOAN SIZE	$1,000 – $25,000
INTEREST RATE	19.90% – 24.90%
TERM	60 – 180 MONTHS

- Financing for household upgrades such as HVAC, home renovations, water systems, roofing, flooring, etc.
- Established relationship with ~400 national–scale distributors
- Flexible financing options with competitive rates, payment terms up to 180 months

HOME EQUITY LOAN

LOAN SIZE	$15,000 – $100,000
INTEREST RATE	9.99% – 25.99%
TERM	48 – 120 MONTHS
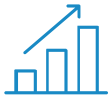
- Financing secured by the equity in customers' homes
- Typically a second lien charge with LTVs <65% (including GSY loan)
- Most commonly used for home renovation, debt consolidation and large emergency expenses
- Provides homeowners access to a larger loan and lower rate of interest

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COMPLEMENTED BY VALUE ADDED ANCILLARY SERVICES

	DESCRIPTION	THIRD-PARTY PROVIDER
LOAN PROTECTION PLAN	Creditor insurance that offers customers payment protection in the event of injury, critical illness, involuntary job loss or death. Six consecutive months of full loan payment with a $2,000 lump sum payment in the case of involuntary job loss.	ASSURANT® / securian CANADA
GAP INSURANCE & WARRANTY	Gap insurance that protects buyer and lender from any shortfall on amount owed in case of total loss insurance claim. Warranty coverage for white labeled product for exclusive distribution through LendCare - 27 months powertrain warranty on current model year units, plus 15 years transmissions, seals and gaskets coverage.	iA Financial Group / PG
HOME & AUTO BENEFITS	Benefit plan that includes coverage for roadside assistance, locksmith services, legal and financial advice and much more.	FIMC Real Benefits for Real Life.
CREDIT OPTIMIZER	Canada's only credit optimizer service that provides simulator tools to create customized action plans to help customers improve their credit scores.	ScoreNavigator® + TransUnion

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CORPORATE STRATEGY

II. CHANNEL

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OMNICHANNEL DISTRIBUTION MODEL

Call Centre

goeasy Connect

Online

Partner & 3rd Party Websites

Retail

5,600+ Dealership Partners

3,900+ Retail Merchant Partners

Established Go-To-Market Strategy Comprised Of Multiple Channels To Connect With Customers
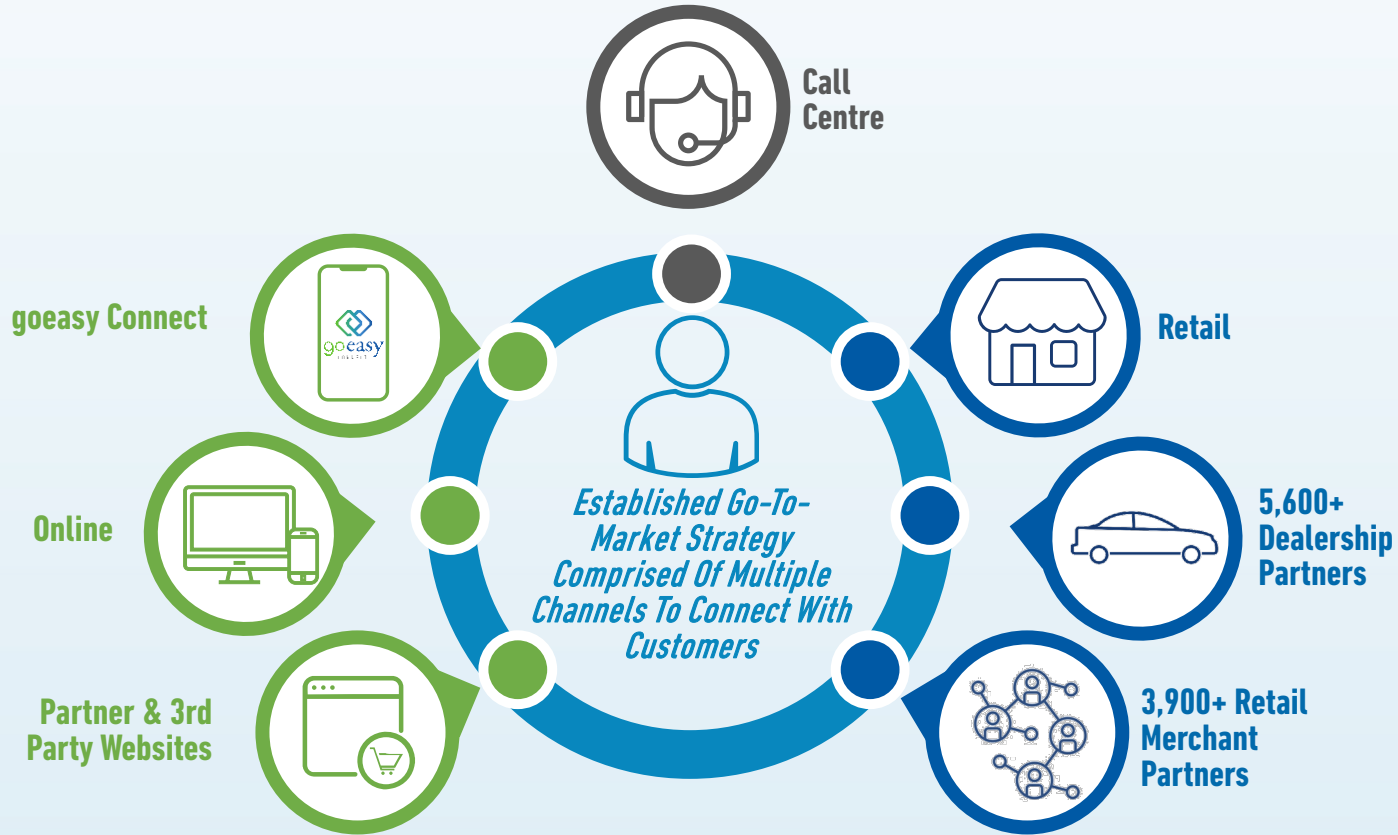
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INTRODUCING GOEASY CONNECT

Vision – Connecting Canadians to a Better Financial Future

- Create a **single digital point of interaction** to connect customers to all products and channels across goeasy

- Help Canadians **improve their credit score** and graduate to lower rates

- Deliver **customized pre-approved credit offers** anytime, anywhere

- **Extend customer lifetime value** by deepening relationships and providing value-added experiences in the palm of their hand

GOEASY CONNECT FEATURE OVERVIEW

Payment Tracking

Biometric Login

Push Notifications

Real-Time Account Management

Application Tracking

Click-to-Call Home Branch

Pre-Approved Offers

Financial Literacy Resources

goeasy CONNECT

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THE GOEASY CONNECT CUSTOMER JOURNEY STARTS WITH DISCOVERY

"I would download this app as soon as it's available. I got my loan, and I would love to see what I still have owing, whether I still pay interest on it, how many more years I will pay etc. Excellent app."

Jonathan

Step 1: Discover

Awareness of goeasy Connect

50K+
app downloads
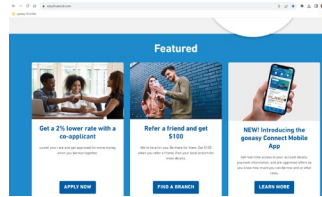
Website

Direct Mail
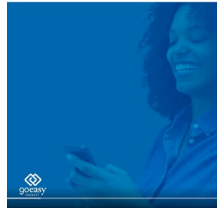
Online
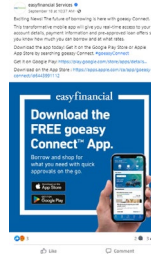
In Branch

DOWNLOAD

Step 2: Get Started

Easy and **seamless** sign in experience
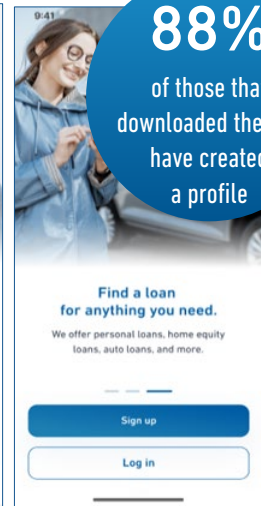
88%
of those that downloaded the app have created a profile

SIGN UP & LOGIN

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GOEASY CONNECT IS DESIGNED TO CONNECT, CONVERT AND ENGAGE

Step 3: Connect

Value added features that create a stickiness factor to drive high frequency customer login.
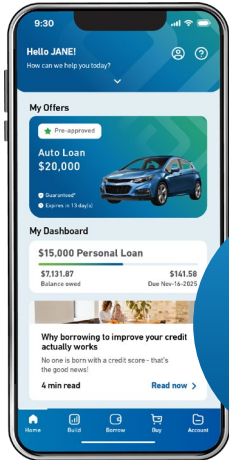
2,776
application starts
(70% EFS, 21% LC)

TRACK YOUR PAYMENTS AND MONITOR YOUR ACCOUNT IN REAL-TIME

Step 4: Convert

Dynamically provide customers with offers tailored to their credit profile and borrowing needs.
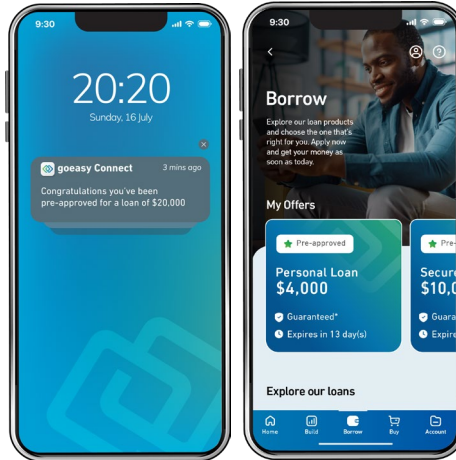
ACCEPT YOUR PRE-APPROVED OFFER

Step 5: Engage

Connect our customers to our people, products and financial literacy resources.
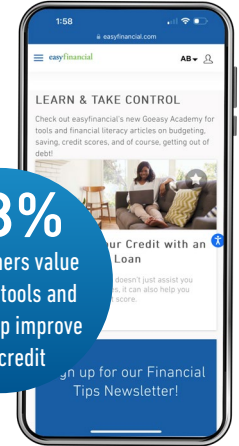
68%
of customers value financial tools and tips to help improve their credit

CONTACT YOUR BRANCH   ENGAGE WITH GOEASY ACADEMY

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CORPORATE STRATEGY
III. GEOGRAPHIC EXPANSION

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GEOGRAPHIC EXPANSION

WITHIN CANADA

30.4M CANADIANS[1]
8.5M NON-PRIME[1]

GVA

GTA

QUEBEC
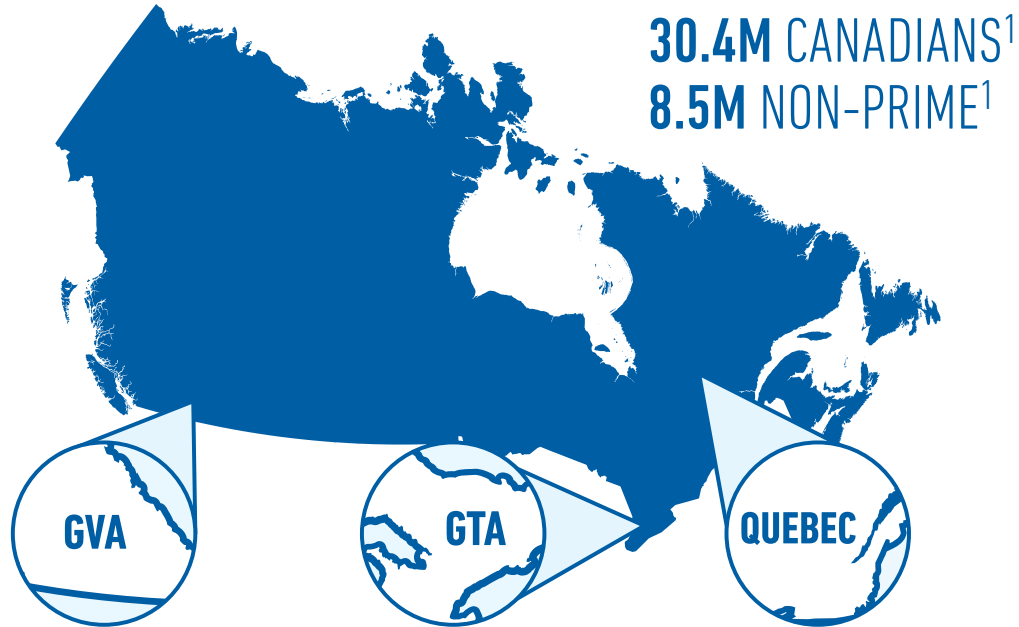
...WITH POTENTIAL IN THE US AND UK MARKETS

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PUTTING NON-PRIME CANADIANS ON A PATH TO A BETTER FINANCIAL FUTURE

Improving Financial Literacy

- Hundreds of articles, tools and resources through goeasy academy
- Expanded content creation strategy – Podcast, influencer strategies, spokespeople, community based activities & channel expansion
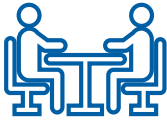
One to One Personalized Relationships

"Great service learned more in 20 minutes with them then 15 years at banks"

★★★★★

Amazing will definitely continue to recommend to everyone

Reducing Cost of Borrowing through a Full Suite of Products

- Unsecured, home equity, auto, powersports, retail, healthcare, etc.
- Interest rate range from 9.9% to 46.9%

1 IN 3 CUSTOMERS GRADUATE TO PRIME CREDIT[1]

60% OF CUSTOMERS IMPROVE THEIR CREDIT SCORE[2]

A business and a brand differentiated by creating the path to better borrowing for non-prime Canadians

1. Prime credit is defined as opening a trade with a prime lender within 12 months of borrowing from easyfinancial as of December 2023
2. As measured by an increase in TransUnion Risk Score within 12 months of borrowing from easyfinancial as of December 2023

28

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COMPETITIVE & LEGISLATIVE LANDSCAPE

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UNIQUE VALUE PROPOSITON UNDERPINS COMPETITIVE DIFFERENTIATION
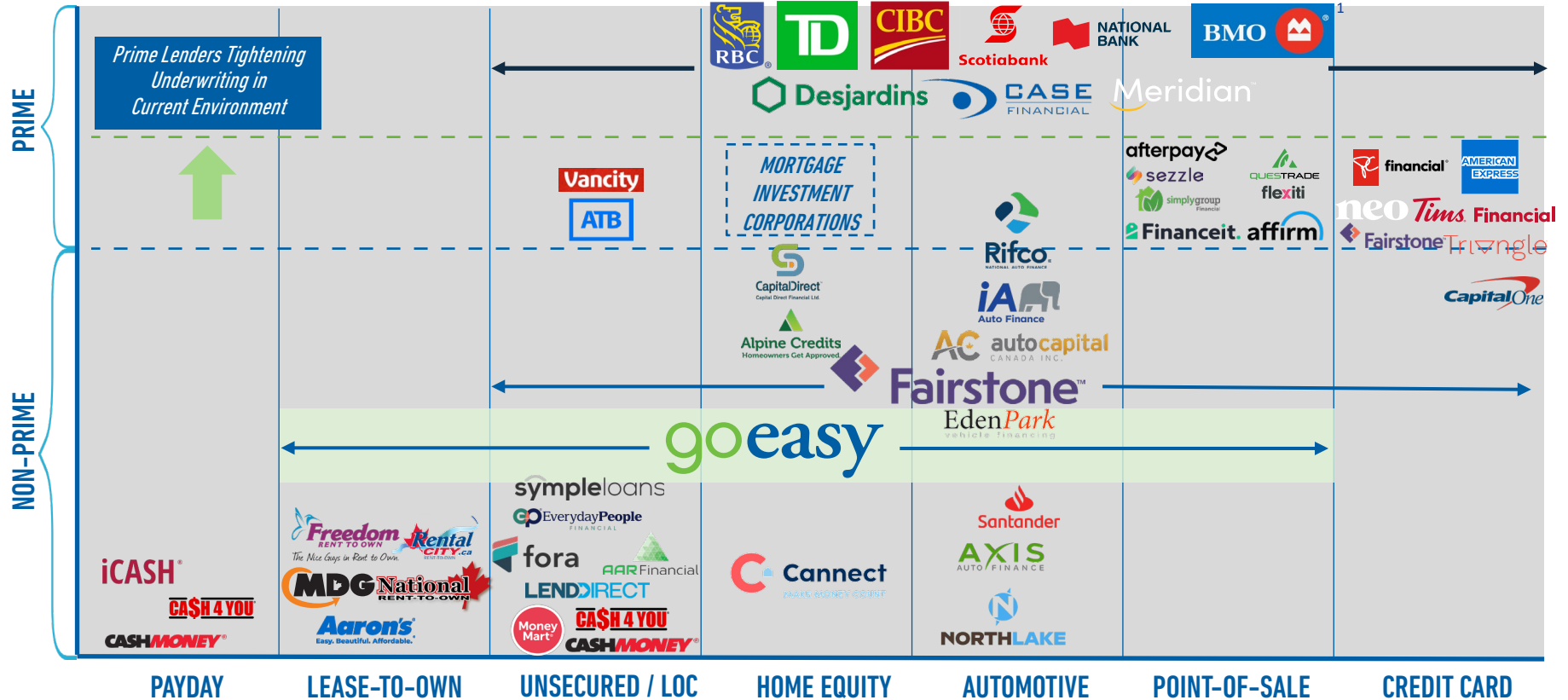
1. BMO announced exit from indirect automotive financing business as of September 15, 2023

OPERATING IN A CONSTRUCTIVE ENVIRONMENT

Market Dynamics

Limited number of market participants operating in Canada

35 domestic banks vs more than 4,000 in the US [1]

Banking Systems

One of the most accessible banking systems in the world

More than 99 per cent of Canadian adults have an account with a financial institution [2]

Regulatory Framework

Simplified regulatory framework

Lending in Canada is regulated under federal law, various provincial consumer protection acts

Recourse Laws

Consumers have a strong obligation to repay debts

Inability to "walk away" from financial obligations given recourse laws [3]

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EVOLVING AND CONSTRUCTIVE REGULATORY ENVIRONMENT

- In March 2023, the Government of Canada announced through the Federal Budget its intent to reduce the maximum allowable rate of interest to an annual percentage rate ("APR") of 35%, which is assumed to become effective mid-year 2024, though the enforcement date has yet to be announced

- goeasy has been on a multi-year journey to reduce the weighted average annual interest rate for its customers, currently approximately 30%

- The Company's existing strategy has already been to continuously reduce the weighted average interest rate charged to its borrowers going forward

- Strategy has enabled goeasy to scale to approximately $3.65B in consumer loans, while originating over $12.8B in loans and serving over 1.3M Canadians

- The Company expects the change in regulations **will be favourable for goeasy in the long term**, as it will disproportionately affect companies with less scale and higher funding costs, leading to less competition

CURRENT PORTFOLIO STATISTICS[1]

30.3%
WEIGHTED AVERAGE INTEREST RATE[2] ON CONSUMER LOAN PORTFOLIO

63.5%
OF CONSUMER LOAN PORTFOLIO CARRIES INTEREST RATE LESS THAN OR EQUAL TO 35% APR

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RISK & ANALYTICS

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ROOTED IN ESTABLISHED UNDERWRITING PRACTICES TO MANAGE RISK

PRE-QUALIFICATION

- Knock-out rules determine initial eligibility
- Robust merchant evaluation process

CREDIT ADJUDICATION

- Application information combined with underlying data from credit report and banking history
- Proprietary custom risk models based on historical analysis of thousands of attributes unique to the customer
- Asset evaluation for secured products

AFFORDABILITY

- Detailed debt to income calculation
- Establishes a maximum loan amount based on ability to repay

REPAYMENT

- Payments set up via electronic pre-authorized debit from the customer's bank account
- Loan repayment schedule often set up to align with customer's payroll cycle

FULFILMENT

- Custom loan document generation including optional ancillary product enrollment
- Centralized funding controls
- Application to funding in as little as one hour

VERIFICATION

- Supporting electronic documentation validation including identity, credit report, banking, residency and income
- Performed by a central loan approval office

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ROBUST DATA INFRASTRUCTURE AND ADVANCED MODELING & ANALYTICS

- Expanding sources of data leveraged through advanced modelling and analytical techniques to optimize lending decisions throughout the customer lifecycle
- Robust risk appetite framework utilized to measure key trends and proactively identify areas of opportunity / concern

EASYFINANCIAL DATA REPOSITORY[1]

- 22.2 TB of data
- 76,642 unique data points
- 7.97 million applications
- 893,241 unique customers

CUSTOMER DATA INTERACTIONS

- Customer web analytics
- Machine / device fingerprinting
- Customer demographic and income / liabilities data
- Customized credit report characteristics and spending / payment algorithms
- Banking and credit card transaction history (up to one year)
- easyfinancial lifetime borrowing and repayment history
- easyfinancial collection and customer contact history

ADVANCED MODELING & ANALYTICS

- Eligibility and pre-qualification rule sets
- Proprietary customer adjudication and behavioural risk scores
- Comprehensive affordability assessment
- Price elasticity testing and optimization
- Fraud and document verification screening
- Proprietary collection scores and treatment optimization

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PREDICTIVE ANALYTICS AND NEW DATA SOURCES IMPROVE MODELLING

GSY MODEL PREDICTIVE POWER VS. TRANSUNION CREDIT SCORE[1]
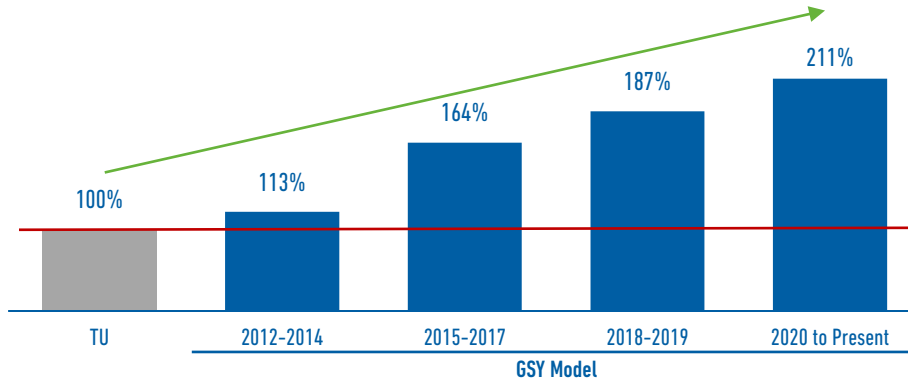
- GSY credit models have improved significantly over time with the use of more data and sophisticated modelling techniques

- GSY custom models outperform generic credit bureau scores in predicting the expectation of loss for the non–prime consumer by a widening margin

Time	2012–2014	2015–2017	2018–2019	2020–Present
Candidate Attributes	**~160** TU Characteristics EFS Application Variables	**~860** TU Characteristics TU Algorithms EFS Application Variables	**~1,360** TU Characteristics TU Algorithms EFS Application Variables EFS Feature Engineering	**~2,140** TU Characteristics TU Algorithms EFS Application Variables EFS Feature Engineering Banking Data Attributes
Modelling Techniques	**Traditional Predictive Modelling Gen 1** Logistic Regression	**Traditional Predictive Modelling Gen 2** Logistic Regression	**Advanced Predictive Modelling Gen 1** Linear Regression Linear Programming Optimization Ensemble	**Advanced Predictive Modelling Gen 2** Logistic Regression Neural Nets Random Forest Gradient Boosting

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DEMONSTRATED TRACK RECORD OF DRIVING STEADY FINANCIAL PERFORMANCE

Shift towards secured lending

+

Risk-adjusted pricing

Gross loan book composition

Year	Unsecured	Secured[1]
2019	89.6%	10.4%
2020	87.5%	12.5%
2021	67.2%	32.8%
2022	61.0%	39.0%
2023	58.1%	41.9%

■ Unsecured ■ Secured[1]
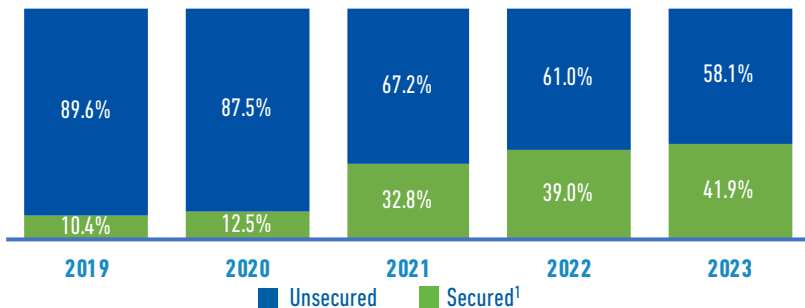
Increased diversification in loan portfolio through secured loans

Weighted average interest rate[3] of consumer loans + credit score of new originations

Q4 2019[2]
583

Q4 2023
616

Year	Weighted Average Interest Rate
2019	40.0%
2020	37.9%
2021	33.3%
2022	30.5%
2023	30.3%

■ Weighted Average Interest Rate of Consumer Loans   ⬭ Weighted Average Credit Score of Originations

Evolving credit adjudication capabilities

Resulting in improved, stable credit performance

Net charge off rate (%)

Period	Rate
2019	13.3%
2020	10.0%
Q1 2021	9.1%
Q2 2021	8.2%
Q3 2021	8.3%
Q4 2021	9.6%
Q1 2022	8.8%
Q2 2022	9.3%
Q3 2022	9.3%
Q4 2022	9.0%
Q1 2023	8.9%
Q2 2023	9.1%
Q3 2023	8.8%
Q4 2023	8.8%

– – – Target range for net charge off rate

37

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RECENT TARGETED CREDIT & UNDERWRITING ENHANCEMENTS REDUCE RISK

Enhanced underwriting and income verification processes

Lowered debt-to-income ratios to reflect increasing consumer expenses

Introducing next generation credit models to reduce default rates

Q4 2021   **Q1** 2022   **Q2**   **Q3**   **Q4** 2023

Tightened credit tolerance by increasing required credit criteria

Tightened credit tolerance by increasing required credit criteria

Series of credit adjustments across the product suite including changes to credit thresholds, affordability calculations and underwriting requirements

Targeted credit adjustments typically produce ~2.2x more loss savings than origination reduction

Latest generation of statistical credit models incorporating new data sources are 200% more predictive than scores offered by credit reporting agencies

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FINANCIAL PERFORMANCE & CAPITAL STRUCTURE

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ACCELERATING LOAN PORTFOLIO GROWTH LEADING TO REVENUE GROWTH

($ in millions)

ORIGINATIONS AND LOAN BOOK

Legend:
- Originations
- Loan Book

35%
LOAN BOOK CAGR SINCE 2019

Year	Originations	Loan Book
2019	$1,095	$1,111
2020	$1,033	$1,247
2021	$1,594	$2,030
2022	$2,378	$2,795
2023	$2,709	$3,645

SEGMENTED REVENUE

Legend:
- easyfinancial Revenue
- easyhome Revenue

20%
REVENUE CAGR SINCE 2019

Year	Total Revenue
2019	$609
2020	$653
2021	$827
2022	$1,019
2023	$1,250

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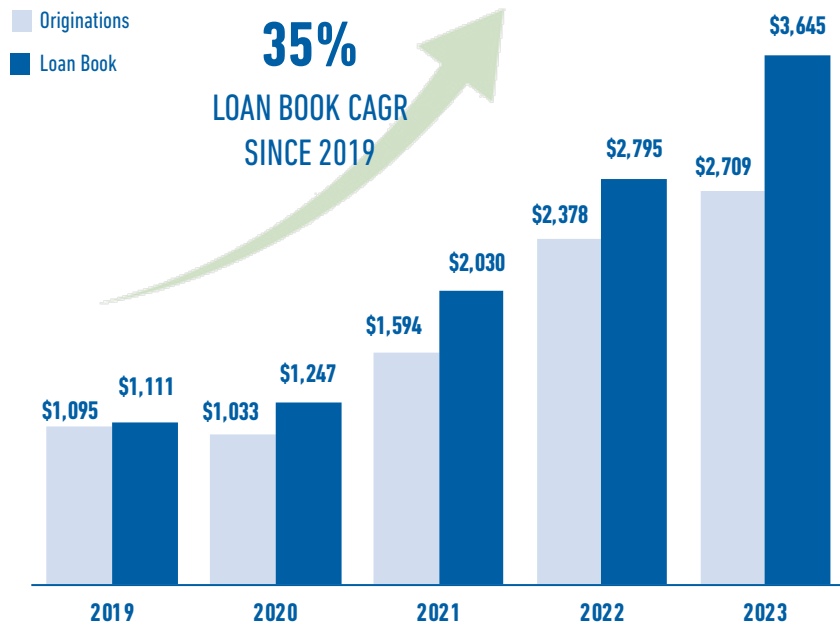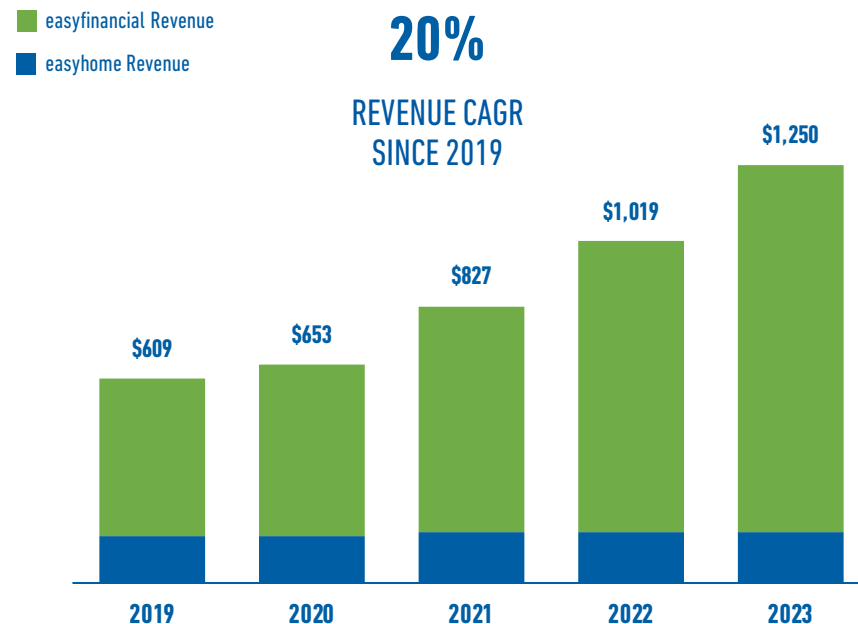
OUR BUSINESS GENERATES SUPERIOR RETURNS

CONSUMER LENDING ECONOMICS EXPRESSED AS % OF AVERAGE LOAN BOOK

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q4 – YoY
TOTAL YIELD ON CONSUMER LOANS	36.2%	35.6%	35.4%	35.3%	34.9%	(130 bps)
BAD DEBT (INCL. LOSS PROVISION)	(11.5%)	(10.4%)	(10.8%)	(10.7%)	(10.2%)	130 bps
OPERATING EXPENSES (NET OF LEASING)[1]	(10.1%)	(10.6%)	(9.9%)	(9.1%)	(8.9%)	120 bps
FINANCE COSTS	(4.6%)	(4.7%)	(4.8%)	(4.9%)	(5.2%)	(60 bps)
ADJUSTED PRE-TAX RETURN ON RECEIVABLES	10.0%	9.9%	9.8%	10.6%	10.6%	60 bps
ADJUSTED RETURN ON RECEIVABLES[1]	7.5%	7.2%	7.2%	7.8%	7.7%	
ADJUSTED RETURN ON EQUITY[1]	24.6%	23.9%	24.2%	26.6%	26.7%	

- Net interest margin reduction of 190 bps YoY, due to decreasing total yield and higher borrowing costs, has been offset by 250 bps of strong credit and payment performance and increased operating leverage

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CAPITAL STRUCTURE ESTABLISHED TO SUPPORT ACCELERATED ORGANIC GROWTH

- $200M SECURITIZATION FACILITY

- UPSIZED SECURITIZATION FACILITY TO $600M
- $173M EQUITY ISSUANCE
- US$320M NOTES ISSUANCE

- ESTABLISHED NEW $200M SECURITIZATION FACILITY COLLATERALIZED BY AUTOMOTIVE LOANS
- $57.9M EQUITY ISSUANCE

- US$550M NOTES ISSUANCE
- UPSIZED AUTOMOTIVE SECURITIZATION FACILITY TO $500M
- INCREASED REVOLVING CREDIT FACILITY TO $370M
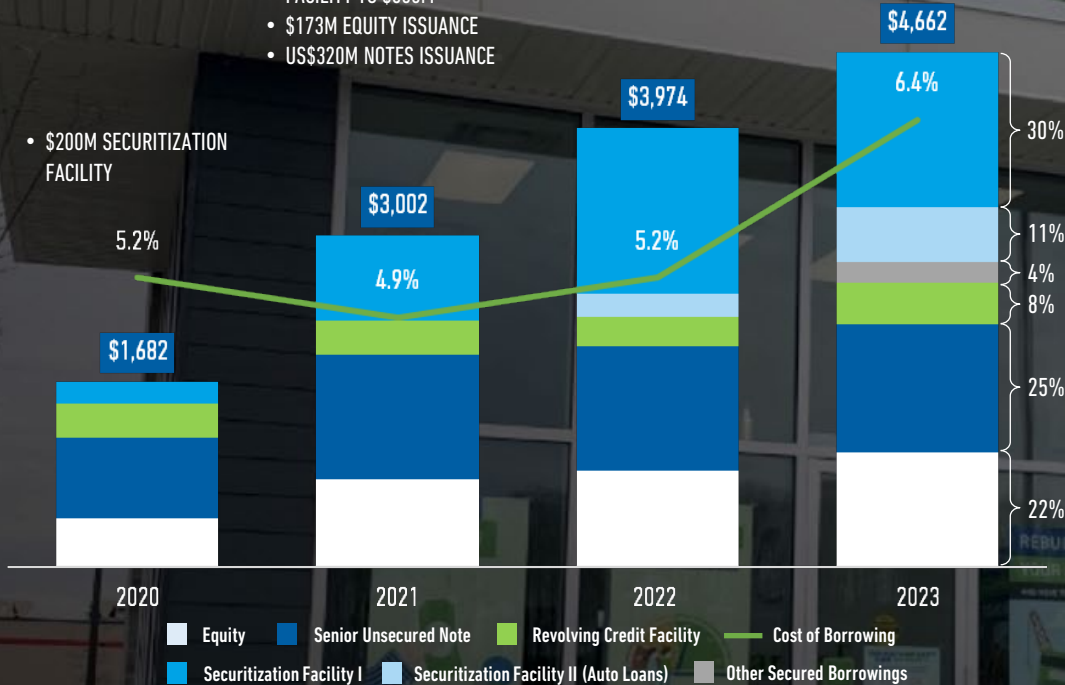
Well positioned capital structure with balanced debt mix and staggered maturities

- Senior unsecured notes have locked in interest rates and cross-currency swaps

- Securitization warehouse facilities draws have locked in interest rates via a swap hedge

- Revolving credit facility is used for short-term operational needs and carries a lower spread at variable interest rates; future draws subject to changes in Prime Rate and Canadian Bankers' Acceptance rate

- Forward rate curves are analyzed each month to assess downstream rate movements, which then inform optimal utilization of available debt facilities to drive the most cost-effective source of funding

- At Q4 2023, 93% of the Company's drawn debt is with fixed / hedged rates; weighted average cost of borrowing at 6.4%

- Net debt to net capitalization at 0.72, in line with the Company's target leverage profile

Chart values:

Year	Total	Cost of Borrowing
2020	$1,682	5.2%
2021	$3,002	4.9%
2022	$3,974	5.2%
2023	$4,662	6.4%

2023 breakdown: 30%, 11%, 4%, 8%, 25%, 22%

Legend: Equity, Senior Unsecured Note, Revolving Credit Facility, Cost of Borrowing, Securitization Facility I, Securitization Facility II (Auto Loans), Other Secured Borrowings

Note: Capital stack ($M) defined as total shareholders' equity plus maximum funding capacity of the Company's debt; cost of borrowing defined as the average blended coupon interest rate on drawn balance of the Company's debt

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INTRODUCING NEW 3-YEAR FORECAST

KEY PERFORMANCE INDICATOR	2024	2025	2026
Gross consumer loans receivable at year end	$4.35 to $4.55 billion	$5.10 to $5.40 billion	$5.80 to $6.20 billion
Total Company revenue	$1.45 to $1.55 billion	$1.55 to $1.75 billion	$1.70 to $1.90 billion
Total yield on consumer loans (including ancillary products)	33.0% to 35.0%	31.0% to 33.0%	29.5% to 31.5%
Net charge offs as a percentage of average gross consumer loans receivable	8.0% to 10.0%	7.5% to 9.5%	7.25% to 9.25%
Total Company operating margin	39%+	40%+	41%+
Return on equity	21%+	21%+	21%+

FORECASTING ~$6.0B CONSUMER LOAN PORTFOLIO BY END OF 2026

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STRONG LOAN GROWTH & STABLE CREDIT PERFORMANCE LED TO RECORD RESULTS

ORIGINATION GROWTH

- Record volume of applications for credit, up 29% YoY

- Record fourth quarter loan originations of $705M, an increase of $73M or 12% YoY

- 40,300 new customers, up 15% YoY

- Record fourth quarter loan growth of $215M, up 4% YoY and at the higher end of the Company's forecasted range

- Strong performance across several of the Company's products and acquisition channels

STABLE CREDIT PERFORMANCE

- Net charge off rate of 8.8%, at the lower end of the Company's forecasted range of between 8.5% and 9.5%, and down from 9.0% in Q4 2022

- Stable credit performance reflects improved credit and product mix of the loan portfolio and proactive credit and underwriting enhancements

- Loan loss provision rate reduced slightly to 7.28%, compared to 7.37% in Q3 2023

STRONG LIQUIDITY PROFILE

- Issued US$550M of senior unsecured notes due 2028 and entered into a currency swap, resulting in a Canadian dollar equivalent cost of 8.79%; proceeds funded redemption of senior unsecured notes due 2024

- Increased revolving securitization warehouse facility collateralized by automotive consumer loans by $125M to $500M and extended maturity to December 16, 2025

- Amended facility incorporates key modifications including improved eligibility criteria and pool concentration limits

- Total debt capacity of ~$901M

OPERATING LEVERAGE & PROFITABILITY

- Scale leading to increased operating leverage, with record efficiency ratio improving 390bps from 32.2% in Q4 2022 to 28.3% in Q4 2023

- Reported net income of $74.6M and diluted earnings per share of $4.34

- Record adjusted net income of $69.0M, up 35% YoY from $51.0M

- Record adjusted diluted earnings per share[1] of $4.01, up 32% YoY from $3.05

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Q4 2023 FINANCIAL PERFORMANCE HIGHLIGHTS

($ in millions)

LOAN ORIGINATIONS AND RECEIVABLES

	Q4 22	Q4 23	YoY Chg.	YoY Chg. %
Originations	$632	$705	$73	11.5%
Gross consumer loans receivable	$2,795	$3,645	$851	30.4%

- Growth driven by record volume of applications for credit and strong performance across several products and acquisition channels, including unsecured lending, point-of-sale lending and automotive financing

REVENUE AND PORTFOLIO YIELD

	Q4 22	Q4 23	YoY Chg.	YoY Chg. %
Revenue	$273	$338	$65	23.7%
Total yield on consumer loans (including ancillary products)[1]	36.2%	34.9%	(130bps)	(3.6%)

- Portfolio yield in line with guided range, reflecting interest rate reduction programs and increased secured lending

NET CHARGE OFF AND PROVISION RATES

	Q4 22	Q4 23	YoY Chg.	YoY Chg. %
Net charge off rate	9.0%	8.8%	20bps	2.2%
Loan loss provision rate	7.62%	7.28%	34bps	4.5%

- Credit performance at the lower end of the Company's forecasted range of between 8.5% and 9.5%, and down from 9.0% in Q4 2022
- Lower provision rate due to improved credit quality and product mix

OPERATING INCOME AND EPS

	Q4 22	Q4 23	YoY Chg.	YoY Chg. %
Operating inc.	$76	$137	$61	80.9%
Adj. operating inc.[2]	$100	$141	$41	41.0%
Diluted EPS	$1.71	$4.34	$2.63	153.8%
Adj. diluted EPS[1]	$3.05	$4.01	$0.96	31.5%

- Record reported operating income of $137M, record adjusted operating income[2] of $141M
- Reported diluted EPS of $4.34; after adjustments, record adjusted diluted EPS[1] of $4.01, up 32% YoY

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QUARTERLY HIGHLIGHTS

NEW CUSTOMER ACQUISITION

- Record quarter for application volume at 531,000, up 29% YoY
- 40,300 new customers, up 15% YoY
- Net lending volume to new customers represented 67% of total credit advanced, up from 66%

CROSS-SELLING

- Continued performance in cross-selling pre-approved unsecured loans to existing and former customers
- Lending to an existing customer produces lower losses and more predictable credit risk

AUTO FINANCING

- Strategic initiative to become the leading non-prime, non-bank auto lender in Canada
- Record quarterly originations, exceeding $100 million, up 48% YoY
- Increased the dealer network by 200 from ~3,100 to ~3,300

POINT-OF-SALE FINANCING

- Growing retail, home and health care verticals with originations up 50% YoY
- Over 380 new merchants added in the quarter
- Point-of-sale financing offered through a record ~9,500 merchants

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PRODUCT & CHANNEL STRATEGY DRIVING ORIGINATIONS

($ in millions)

GROSS LOAN ORIGINATIONS

	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23
	$632	$616	$667	$722	$705
% YoY change	24.8%	29.2%	6.1%	12.7%	11.5%

GROSS CONSUMER LOANS RECEIVABLE

	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23
	$2,795	$2,991	$3,200	$3,430	$3,645
% Secured[1]	39.0%	40.5%	41.2%	41.4%	41.9%
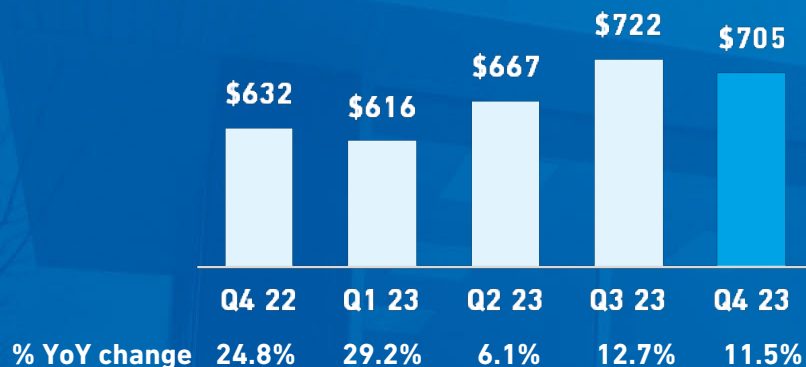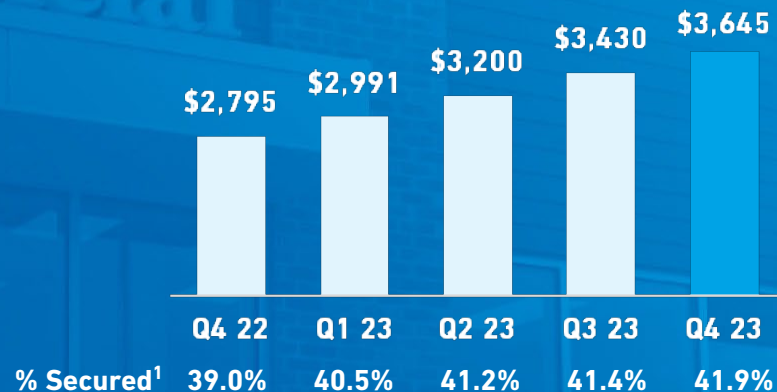
Q4 2023 HIGHLIGHTS

- Strong performance from omnichannel and multi-product strategy
- Originations of $705M in Q4 2023 compared to $632M in Q4 2022, up 12% and resulting in record fourth quarter loan growth of $215M
- 41.9% of consumer loan portfolio now secured, up from 39.0% in Q4 2022

1. Secured instalment loans include loans secured by real estate, personal property or by way of a Notice of Security Interest

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HIGH QUALITY ORIGINATIONS PROVIDE CONFIDENCE IN FUTURE CREDIT PERFORMANCE

616 REPRESENTS SECOND HIGHEST WEIGHTED AVERAGE CREDIT SCORE OF QUARTERLY LOAN ORIGINATIONS IN COMPANY HISTORY

<15% OF APPLICATIONS FUNDED DURING QUARTER, REFLECTIVE OF RIGOROUS CREDIT AND UNDERWRITING CRITERIA

~64% LTVs (INCLUSIVE OF GOEASY LOANS) FOR HOME EQUITY ORIGINATIONS, LOWER THAN PORTFOLIO AVERAGE OF ~66%

8TH CONSECUTIVE QUARTER OF 600+ WEIGHTED AVERAGE CREDIT SCORE OF LOAN ORIGINATIONS

42% OF CONSUMER LOAN PORTFOLIO SECURED BY HARD ASSETS

STABLE CREDIT AND PAYMENT PERFORMANCE

TOTAL DELINQUENCY

- Q4 22: 5.9% / 5.9%
- Q1 23: 7.1% / 4.6%
- Q2 23: 6.7% / 5.1%
- Q3 23: 5.1% / 5.1%
- Q4 23: 5.7% / 5.8%

Legend:
- 🟩 End of Period
- 🟦 Last Saturday

NET CHARGE OFFS

- Q4 22: 9.0%
- Q1 23: 8.9%
- Q2 23: 9.1%
- Q3 23: 8.8%
- Q4 23: 8.8%

--- Target Range for Net Charge Off Rate

LOAN LOSS PROVISION RATE

- Q4 22: 7.62%
- Q1 23: 7.48%
- Q2 23: 7.42%
- Q3 23: 7.37%
- Q4 23: 7.28%
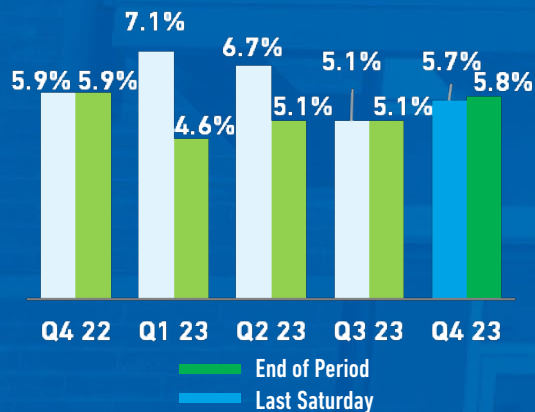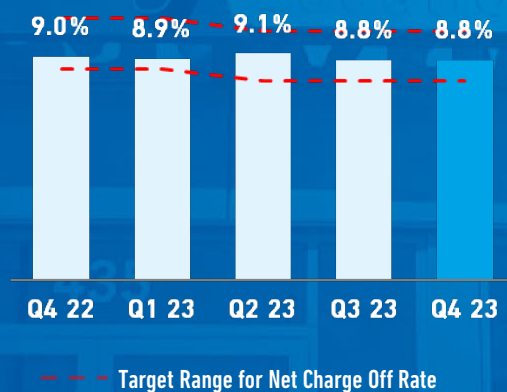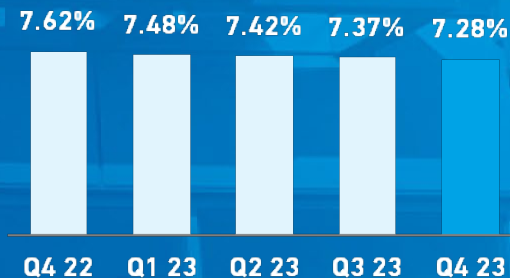
Q4 2023 HIGHLIGHTS

- Net charge off rate within Company's fiscal 2023 target range of 8.0% to 10.0%
- Provision rate decreased by 9bps QoQ due to improved portfolio mix
- Structurally improved credit performance compared to pre-pandemic period following expansion of secured lending and point-of-sale financing

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INVESTING IN THE BUSINESS WHILE PRODUCING STRONG OPERATING LEVERAGE

Reported & Adjusted Operating Margin[1]
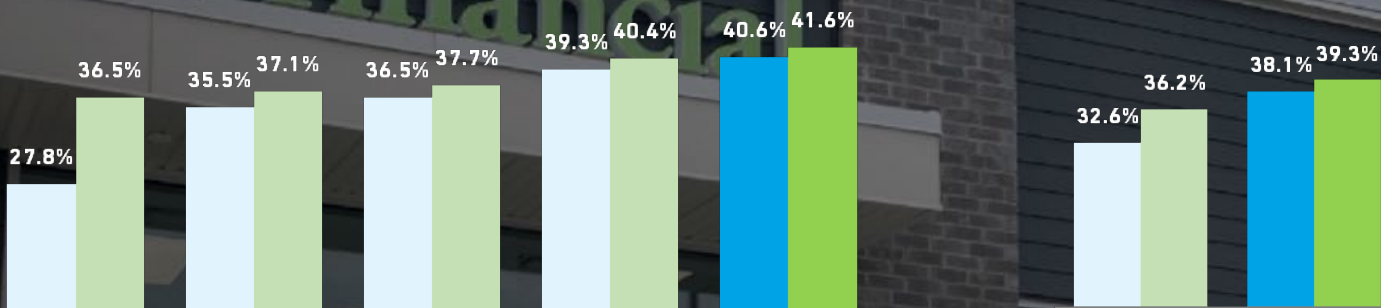
	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23		FY 22	FY 23
Reported operating margin	27.8%	35.5%	36.5%	39.3%	40.6%		32.6%	38.1%
Adjusted operating margin[1]	36.5%	37.1%	37.7%	40.4%	41.6%		36.2%	39.3%
Adj. other opex / Avg. loan book[1]	12.9%	13.0%	12.1%	11.0%	10.7%		12.6%	10.6%
Efficiency ratio	32.2%	33.1%	31.2%	28.6%	28.3%		33.6%	30.2%

■ Reported operating margin   ■ Adjusted operating margin[1]

Q4 2023 HIGHLIGHTS

- Efficiency ratio[1] improved by 390bps compared to Q4 2022, reflecting improved operating leverage

1. Quarterly are expressed as annualized percentages

Note: Non-IFRS ratios 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

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STRONG FREE CASH FLOW GENERATION & CAPITAL RETURN

($ in millions)

- Free cash flow from operations[1] in the quarter of $85M, up 29% from $66M in Q4 2022
- Estimated that consumer loan portfolio can grow by approximately $250M per year solely from internal cash flows; once existing and available sources of debt are fully utilized, consumer loan portfolio can grow by approximately $400M per year solely from internal cash flows
- Run-off value of current loan and leasing portfolio estimated to be approximately $4.4B
- 2024 marks 20th consecutive year of paying a dividend and 10th consecutive year of an increase in the dividend
- Annual dividend of $4.68 per share, representing 2.9% yield at current share price[1]

FREE CASH FLOWS FROM OPERATIONS

Q4 22	Q1 23	Q2 23	Q3 23	Q4 23
$66	$82	$76	$134	$85

ANNUAL DIVIDEND

2020	2021	2022	2023	2024
$1.80	$2.64	$3.64	$3.84	$4.68
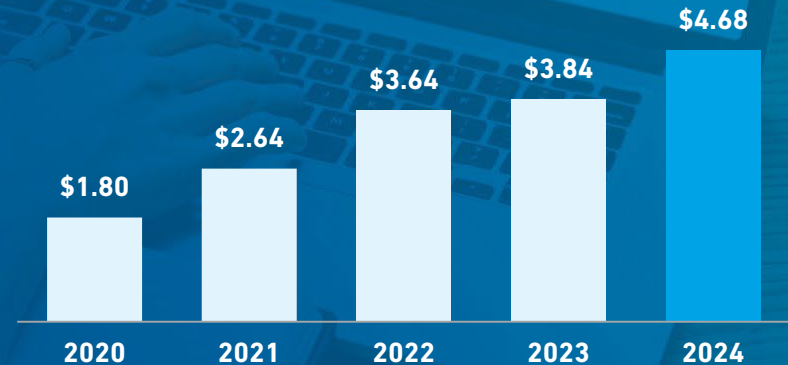
1. Closing share price of $159.22 as of February 9, 2024

Note: Non-IFRS 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

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FY 2023 HIGHLIGHTS

REVENUE	$1.25B	23% INCREASE YOY
ADJUSTED OPERATING INCOME[1]	$491M	33% INCREASE YOY
ADJUSTED NET INCOME	$243M	27% INCREASE YOY
ADJUSTED DILUTED EPS	$14.21	23% INCREASE YOY

$2.71B	LOAN ORIGINATIONS
$851M	LOAN BOOK GROWTH
8.9%	NET CHARGE OFF RATE
$901M	DEBT FUNDING CAPACITY AS OF DECEMBER 31, 2023

INVESTING IN OUR CULTURE

- 2023 Best Workplaces in Ontario
- 2023 Best Workplaces in Financial & Insurance Services
- Recertified for Canada's Most Admired Corporate Cultures
- Recertified as a Great Place to Work®

Best Workplaces™ in Ontario
Great Place To Work® CANADA 2023

Great Place To Work Certified NOV 2023 - NOV 2024 CANADA

Best Workplaces™ in Financial Services & Insurance
Great Place To Work® CANADA 2023

Waterstone CANADA'S MOST ADMIRED CORPORATE CULTURES 2021 - 2023

ESG OVERVIEW

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OUR SOCIAL COMMITMENT TO OUR CUSTOMERS AND COMMUNITIES

RELATIONSHIP WITH OUR CUSTOMERS

- Our purpose has always been deeply rooted in helping our customers get access to credit
- Responsible lending products in a nonjudgmental and respectful manner; high degree of transparency to our lending process
- Products that help customers rebuild credit, lower cost of borrowing and ultimately graduate to prime lending
- Free access to financial education platform that contains hundreds of articles and tools to help enhance financial literacy

72%
OF CURRENT CUSTOMERS DENIED CREDIT BY BANK OR CREDIT UNION[1]

60%
OF CUSTOMERS IMPROVE THEIR CREDIT SCORE[2]

1 IN 3
CUSTOMERS GRADUATE TO PRIME CREDIT[3]

A+ Rating — BBB ACCREDITED BUSINESS

CANADIAN LENDERS ASSOCIATION — CLA — APPROVED VENDOR

RELATIONSHIP WITH OUR COMMUNITIES

$5.5M+
DONATED TO BGC CANADA & LOCAL CHARITIES INCLUDING RED CROSS, MARIAM SOCIETY TO DATE

100
KITCHENS BUILT FOR BGC UNDER EASYBITES PROGRAM LAUNCHED IN 2014

bgc Canada

Mariam SOCIETY

CANADIAN RED CROSS

1. Source: goeasy non-prime benchmark survey (2021)
2. As measured by an increase in TransUnion Risk Score within 12 months of borrowing from easyfinancial
3. Prime credit is defined as opening a trade with a prime lender within 12 months of borrowing from easyfinancial

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OUR SOCIAL COMMITMENT TO OUR EMPLOYEES

DIVERSITY, EQUITY & INCLUSION

WOMEN IN LEADERSHIP

- 54% of all management roles
- 27% of the Senior Executive Team and 38% of non-executive Board of Directors
- Named to Globe and Mail's 2022 list for "Women Lead Here"

AFRO-CANADIAN EMPOWERMENT

- Black Talent employee resource group founded in 2020
- BNI: Joined over 400 other companies committed to equity for Black talent in Corporate Canada

"I AM GOEASY –SURVEY"

- Completed 1st ever Workforce Demographic Survey
- Employees from 78 different countries of origin

AWARD WINNING CULTURE

- Inspiring employees by providing them with challenging and rewarding work and developing a team-based environment
- Employee benefits designed to recognize and reward performance, while also serving to support team members' financial, physical and mental wellbeing
- Committed to award winning culture of ambition, growth, respect, and integrity

CORPORATE GOVERNANCE AND ENVIRONMENT

CORPORATE GOVERNANCE

- Adopted written code of business conduct and independent confidential hotline to ensure ethical business conduct
- Committed to a Board that is diverse in experience, perspective, education, race, gender and national origin

54% FEMALE MANAGEMENT ROLES

38% NON-EXECUTIVE BOARD FEMALE MEMBERS

GENDER PAY NEUTRAL

80% INDEPENDENT BOARD MEMBERS

94% OF BOARD MEMBER COMPENSATION IN DEFERRED SHARE UNITS

ENVIRONMENT

- Committed to limiting our environmental impact to create a more sustainable future
  - ➢ No high carbon footprint, LED lighting throughout over 400 stores and locations to reduce energy consumption
  - ➢ Companywide recycling programs for plastics, glass, and electronics
  - ➢ Reducing paper consumption by eliminating paper-based billing and statements

Energy Efficient

Recycling

Paperless

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APPENDIX

NON-PRIME LENDING MODEL MOST STABLE DURING ECONOMIC SHOCKS

LOWER LEVELS OF DEBT
- Non-prime Canadians have 55% less debt than prime consumers

LESS EXPOSURE TO RISING INTEREST RATES DUE TO LOWER HOMEOWNERSHIP
- Only 20% of goeasy customers own their homes, compared to over 65% of the overall population

LOAN PROTECTION INSURANCE
- Nearly 50% of our portfolio carries incremental insurance for unemployment risk with a third-party provider of credit insurance

SECURED LOANS
- 39% of the portfolio is now secured by hard assets, such as real estate or automotive and recreational vehicles

DIVERSE INDUSTRY SECTORS
- Our customers work in a wide variety of industry sectors including manufacturing, retail, financial services, healthcare, technology, and public sector – with no significant industry specific concentration risk

GOVERNMENT SUPPORT
- Canada's standard unemployment insurance program covers more than 50% of an average consumer's after-tax income

CREDIT RISK MANAGEMENT & SHORT LOAN DURATION
- Dynamic proprietary credit and underwriting models 2x more predictive than traditional credit scores, and able to affect nearly 50% of the portfolio within 12 months

BUSINESS MODEL UNDER STRESS
- Due to strong risk-adjusted margins and the variable nature of many operating expenses, net charge offs can more than double before compromising profitability

CASH FLOW GENERATION
- If lending activity was slowed and the portfolio were held flat, the business generates over $300 million of free cash
- In a run-off scenario with reasonable cost reductions, the business produces approximately $3.7 billion of gross cash and enough free net cash flow to extinguish all external debt in approximately 15 months

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NON–PRIME SEGMENT MOST STABLE DURING ECONOMIC SHOCKS
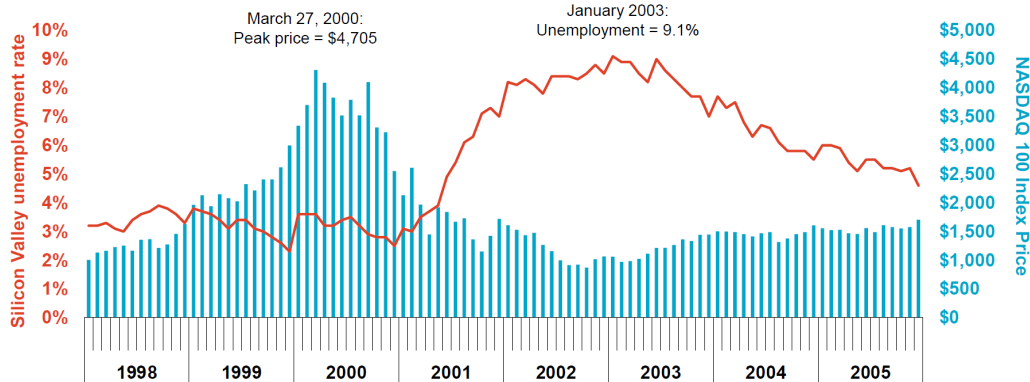
CANADIAN HISTORICAL ANALYSIS

- Highest unemployment rate in Canada was 12.0% in 1983 (~1.5x today) during a recession/oil collapse; recessions in the 1990s, 2010s and 2020s saw unemployment at 11.4%, 8.4% and 9.5%, respectively

- In each instance the rate increased by ~50% over the rate prior to the economic event
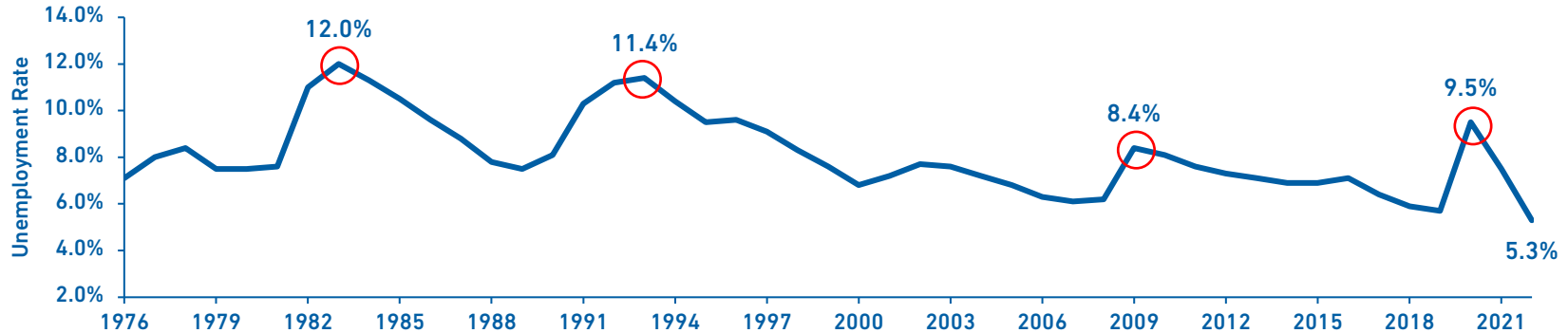
- By examining the three regionally concentrated economic shocks where unemployment increased by 50% or greater, three comparisons to credit performance were made during these periods of shock and the subsequent impact on personal loans delinquencies, two based on TransUnion data and one based on internal data:

  1. 2001 – Dot.com bubble in Silicon Valley
  2. 2009 – Auto-market collapse / financial crisis in Detroit
  3. 2015 – Oil collapse in Alberta

60

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2001 – DOT.COM BUBBLE IN SILICON VALLEY

UNEMPLOYMENT RATE

March 27, 2000:
Peak price = $4,705

January 2003:
Unemployment = 9.1%

Silicon Valley unemployment rate — 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

NASDAQ 100 Index Price — $5,000, $4,500, $4,000, $3,500, $3,000, $2,500, $2,000, $1,500, $1,000, $500, $0

1998 1999 2000 2001 2002 2003 2004 2005

DELINQUENCY RATE

ORIGINATION RISK TIER	PRE-DOWNTURN ORIGINATIONS (JAN 2000 – FEB 2001)	DOWNTURN ORIGINATIONS (MAR 2001 – DEC 2002)
SUPER PRIME	0.3%	1.9%
PRIME PLUS	1.8%	4.3%
PRIME	3.2%	6.6%
NEAR PRIME	6.0%	8.9%
SUBPRIME	17.8%	15.7%
ALL PERSONAL LOANS	7.8%	8.9%

OBESERVATIONS

- Unemployment grew 2.6x from ~3.5% to a peak of 9.1%
- Subprime delinquency declined by 11.8%
- Largest impact felt in prime segments (super prime, prime plus, prime)

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# 2009 – AUTO-MARKET COLLAPSE / FINANCIAL CRISIS IN DETROIT

UNEMPLOYMENT RATE
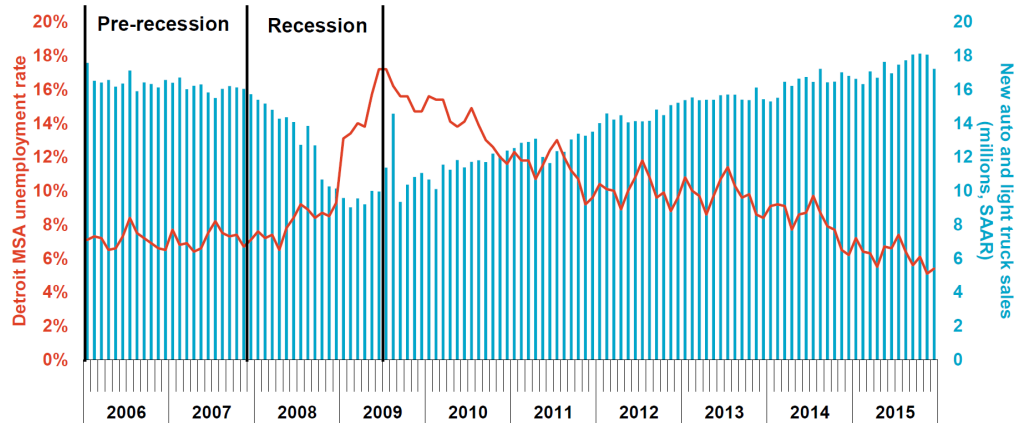
DELINQUENCY RATE

ORIGINATION RISK TIER	PRE-RECESSION ORIGINATIONS (JAN 2006 – NOV 2007)	RECESSION ORIGINATIONS (DEC 2007 – JAN 2009)
SUPER PRIME	0.7%	0.9%
PRIME PLUS	1.5%	2.0%
PRIME	3.8%	4.3%
NEAR PRIME	6.4%	7.6%
SUBPRIME	15.2%	15.0%
ALL PERSONAL LOANS	7.5%	7.9%

OBESERVATIONS

- **Unemployment grew 2.4x from ~7% to a peak of 16.5%**
- **Subprime delinquency was flat / stable**
- **Largest impact felt in prime segments (super prime, prime plus, prime)**

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2015 – OIL COLLAPSE IN ALBERTA

UNEMPLOYMENT RATE
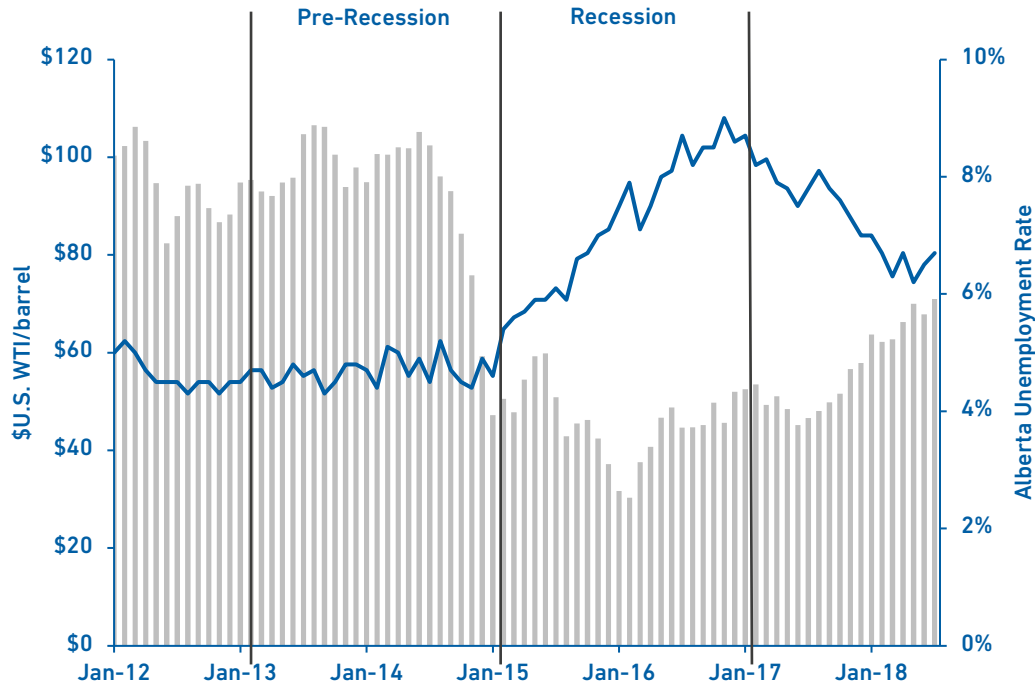
DELINQUENCY RATE

ORIGINATION RISK TIER	PRE-OIL COLLAPSE ORIGINATIONS (JAN 2013 – DEC 2014)	OIL COLLAPSE ORIGINATIONS (JAN 2015 – DEC 2016)
SUPER PRIME	0.30%	0.37%
PRIME PLUS	0.64%	0.90%
PRIME	1.35%	1.80%
NEAR PRIME	3.68%	5.46%
SUBPRIME	19.29%	21.84%
ALL PERSONAL LOANS	4.19%	6.03%
EASYFINANCIAL PORTFOLIO	16.13%	17.55%

OBESERVATIONS

- Unemployment grew 2x from ~4.5% to a peak of 9%
- Subprime vintage delinquency increased 12%
- easyfinancial vintage loss rates saw a modest increase of 8%
- In period loss rates increased from 14% pre-recession to a peak of 16.5%

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