GOEASY LTD.
SECOND QUARTER 2017

Conference Call & Webcast

August 2, 2017

Forward Looking Statements

This presentation includes forward-looking statements about goeasy, including, but not limited to, its business operations, strategy and expected financial performance and condition. Forward-looking statements include, but are not limited to, those with respect to the estimated number of new locations to be opened, targets for growth of the consumer loans receivable portfolio, annual revenue growth targets, strategic initiatives, new product offerings and new delivery channels, anticipated cost savings, planned capital expenditures, anticipated capital requirements, liquidity of the Company, plans and references to future operations and results and critical accounting estimates. In certain cases, forward-looking statements that are predictive in nature, depend upon or refer to future events or conditions, and/or can be identified by the use of words such as ‘expects’, ‘anticipates’, ‘intends’, ‘plans’, ‘believes’, ‘budgeted’, ‘estimates’, ‘forecasts’, ‘targets’ or negative versions thereof and similar expressions, and/or state that certain actions, events or results ‘may’, ‘could’, ‘would’, ‘might’ or ‘will’ be taken, occur or be achieved.

Forward-looking statements are based on certain factors and assumptions, including expected growth, results of operations and business prospects and are inherently subject to, among other things, risks, uncertainties and assumptions about the Company’s operations, economic factors and the industry generally, as well as those factors referred to in the section entitled “Risk Factors”. There can be no assurance that forward-looking statements will prove to be accurate as actual results and future events could differ materially from those expressed or implied by forward-looking statements made by the Company, due to, but not limited to important factors such as the Company’s ability to enter into new lease and/or financing agreements, collect on existing lease and/or financing agreements, open new locations on favourable terms, secure new franchised locations, purchase products which appeal to customers at a competitive rate, respond to changes in legislation, react to uncertainties related to regulatory action, raise capital under favourable terms, manage the impact of litigation (including shareholder litigation), control costs at all levels of the organization and maintain and enhance the system of internal controls. The Company cautions that the foregoing list is not exhaustive.

The reader is cautioned to consider these and other factors carefully and not place undue reliance on forward-looking statements, which may not be appropriate for other purposes. The Company is under no obligation (and expressly disclaims any such obligation) to update or alter the forward-looking statements whether as a result of new information, future events or otherwise, unless required by law.

Mission

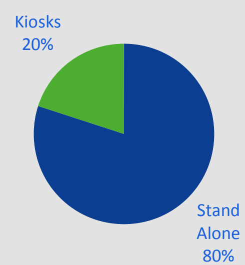
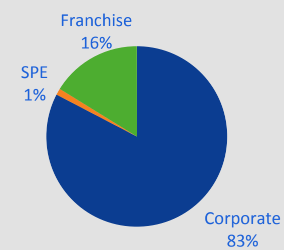
To be a leading full service provider of goods and alternative financial services that improve the lives of everyday Canadians

Values

We play as a team	We are relentless in finding a way	We operate with respect and integrity	We embrace technology and innovation	We are invested in our communities

- ✓ Operating since 1990
- ✓ Based in Mississauga, Ontario
- ✓ 1,800 employees
- ✓ Listed on the Toronto Stock Exchange (TSX: GSY)
- ✓ 13.3 million shares outstanding
- ✓ Market capitalization ~ $393 million
- ✓ Annual dividend of $0.72
- ✓ Analyst coverage provided by 5 firms

Overview of Business Segments

	easyfinancial goeasy	easyhome goeasy
Established	2006	1990
Offering	Provides personal loans of $500 to $15,000, payable in regular installments over 9 to 60 months	Provides brand name home entertainment products, computers, appliances and household furniture through leases, with an option to purchase
$ / % of Revenue (Q2 2017)	$64M / 65%	$35M / 35%
Key Assets (Q2 2017)	Gross Consumer Loans Receivable: $425.3M	Lease Assets: $53.2M
Stores / Customers (Q2 2017)	215 Stores ~105,000 Customers	173 Stores ~53,000 Customers
Breakdown of Stores		

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Financial Highlights of the Quarter

- During the quarter the Company launched non-prime lending in the under serviced Quebec market. The initial pace of growth of the first Quebec branch has exceeded all previous easyfinancial openings.

- The Company began offering its consumer lending products to customers through a select number of easyhome retail stores. The existing easyhome stores created an opportunity for the Company to further expand the easyfinancial footprint since i) the credit and risk decisions were already made centrally, ii) the easyfinancial systems were developed and had capacity and iii) the easyfinancial lending practices were documented and well established. By the end of 2017, the Company expects to offer its consumer lending products through approximately 100 easyhome stores.

- During the quarter, the Company completed an offering of convertible unsecured subordinated debentures due July 31, 2022 for aggregate gross proceeds of $53 million. These funds will be utilized to continue the strong growth of easyfinancial.

- The Company generated record levels of loan originations and loan book growth in the quarter driving the gross consumer loans receivable portfolio as at June 30, 2017 to $425.3 million, increasing $99.1 million or 30.4% over the past year. easyfinancial's launch into Quebec, the introduction of lending products into the easyhome stores and the increased penetration of the Company's risk adjusted interest rate loans, together with a $1.8 million or 13.7% increase in advertising spend during the quarter, drove this record growth.

- goeasy continued to grow revenue during the second quarter of 2017. Revenue for the quarter increased to $98.2 million from the $86.1 million reported in the second quarter of 2016, an increase of $12.1 million or 14.1%. The increase in revenue was driven by the growth of the Company's easyfinancial business. Same store revenue growth for the quarter was 16.6%.

Financial Highlights of the Quarter

- Net charge-offs as a percentage of the average gross consumer loans receivable on an annualized basis were 14.7% in the quarter, down from 15.2% in the second quarter of 2016. The improvement was due to lower delinquency and bankruptcy losses coupled with the increased penetration of risk adjusted rate loans to more credit worthy customers. The Company continues to expect that the net charge-off rate will be in the range of 14% to 16% for the balance of the year.

- easyfinancial's operating margin declined in the quarter to 33.6% from the 36.7% reported in the second quarter of 2016. While the loan book and revenue increased significantly, the operating margin declined due to i) higher advertising spend which drove the strong growth, ii) the higher loan loss provision necessitated by the record level of growth in the quarter and iii) the investments to expand the easyfinancial product suite and distribution.

- Operating income for the three month period ended June 30, 2017 was $18.6 million. Operating income in the comparable period of 2016 benefited from other income of $3.0 million related to the sale of an investment and was negatively impacted by $0.6 million in non-recurring transaction advisory costs. On a normalized basis, operating income in the second quarter of 2016 was $15.7 million. On this normalized basis, operating income increased by $2.9 million or 18.2% in the quarter compared to the second quarter of 2016. Operating margin in the quarter was 18.9% against the 18.3% normalized operating margin in the second quarter of 2016.

- Net income for the second quarter of 2017 was $8.9 million or $0.63 per share on a diluted basis, compared to reported net income for the second quarter of 2016 of $10.5 million or $0.75 per share on a diluted basis. As mentioned, the comparable period benefitted from a $3.0 million gain on the sale of an investment and was negatively impacted by $0.6 million in transaction advisory costs. Normalizing for these items, net income and earnings per share in the second quarter of 2016 were $8.4 million or $0.60 per share, respectively. On this normalized basis, net income and diluted earnings per share increased by 6.4% and 5.0%, respectively.

2017 Q2 Consolidated Results

in $000s except per share amounts	2017	2016 (as reported)	2016 (adjusted)	Variance [3]	% Change
Revenue	98,215	86,098	86,098	12,117	14.1%
Other Income [1]	-	3,000	-	-	(100.0%)
Expenses before depreciation and amortization & transaction advisory costs	66,817	56,759	56,759	10,058	17.7%
Transaction advisory costs [2]	-	597	-	-	(100.0%)
Depreciation and amortization	12,792	13,598	13,598	(806)	(5.9%)
Operating Income	18,606	18,144	15,741	2,865	18.2%
Net Income	8,890	10,523	8,359	531	6.4%
Diluted earnings per share	$0.63	$0.75	$0.60	$0.03	5.0%
Operating Margin	18.9%	21.1%	18.3%	0.6%	
Return on Equity	17.1%	23.0%	18.3%	(1.2%)	

[1] On June 30, 2016, the Company sold its minority interest in a provider of credit remediation products for cash proceeds of $3.0 million. The shares were acquired by the Company during the start-up phase of this company and the net book value of those shares was nil.

[2] During the second quarter of 2016, the Company incurred $0.6 million in transaction advisory costs related to a potential acquisition.

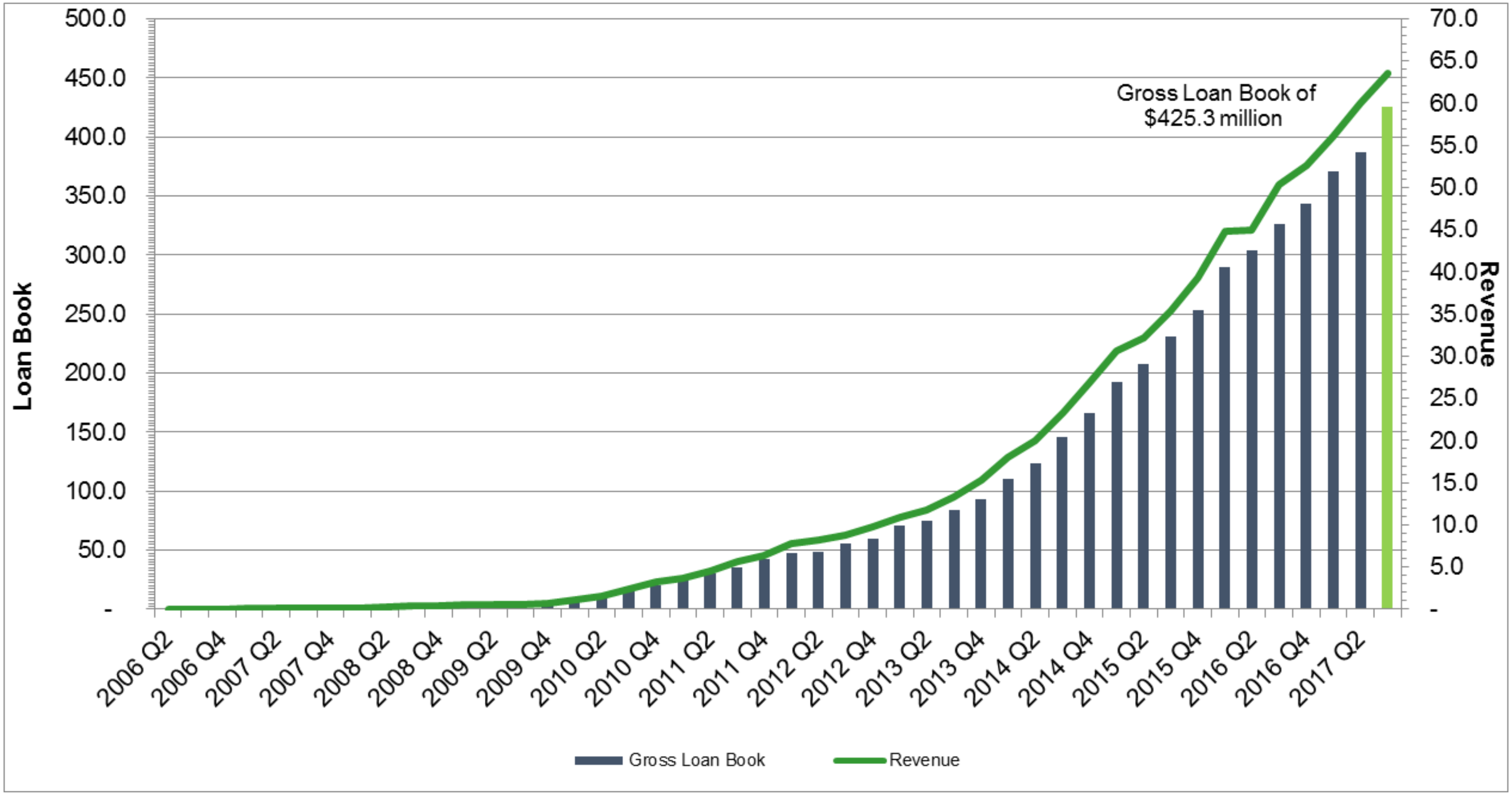
[3] Variance is calculated as the difference between 2017 reported results and 2016 adjusted results.

Revenue growth of 14.1% in the quarter

Adjusted operating margin up 0.6% to 18.9%

Adjusted diluted EPS growth of 5.0%

easyfinancial Performance ($ millions)



Historical Potential Monthly Lease Revenue ($000s)

- Potential monthly lease revenue reflects the revenue that the portfolio of leased merchandise would generate in a month providing all lease payments due in that period are collected.
- Potential monthly lease revenue is driven by several factors including the number of customers, the number of leased assets per customer as well as the average price of leased items.

2017 Balance Sheet Highlights

in $000s	Jun. 30 2017	Jun. 30 2016
ASSETS		
Consumer Loans Receivable	409,644	310,906
Lease Assets	53,189	56,404
Cash	44,828	20,491
Property & Equipment	15,963	17,908
Intangible Assets	14,905	14,842
Amounts Receivable	13,410	6,767
Other Assets	26,922	31,845
TOTAL ASSETS	578,861	459,163
LIABILITIES		
Term Loan	276,132	237,438
Convertible Debenture	46,110	-
Other Liabilities	44,762	35,553
TOTAL LIABILITIES	367,004	272,991
SHAREHOLDERS' EQUITY	211,857	186,172
Debt to Equity	1.52	1.28
Debt to Total Capitalization	0.60	0.56

31.8% increase in net consumer loans receivable

$25.7 million increase in equity over last 12 months

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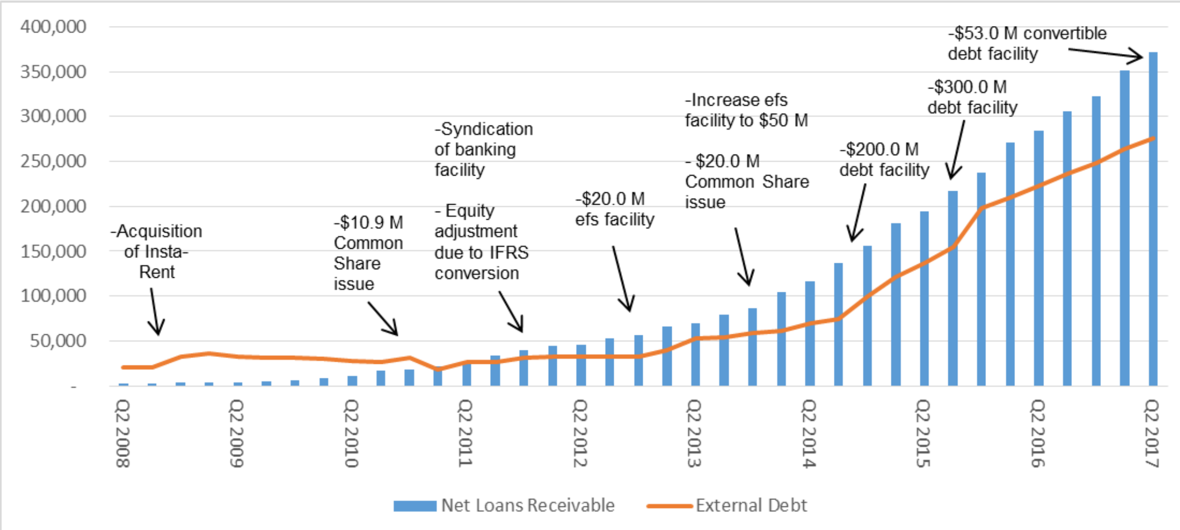
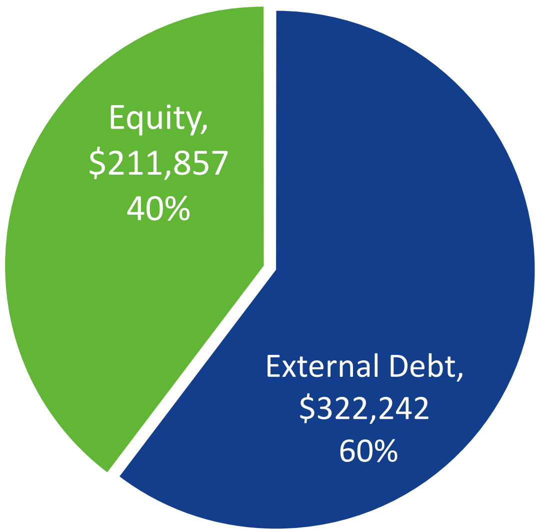
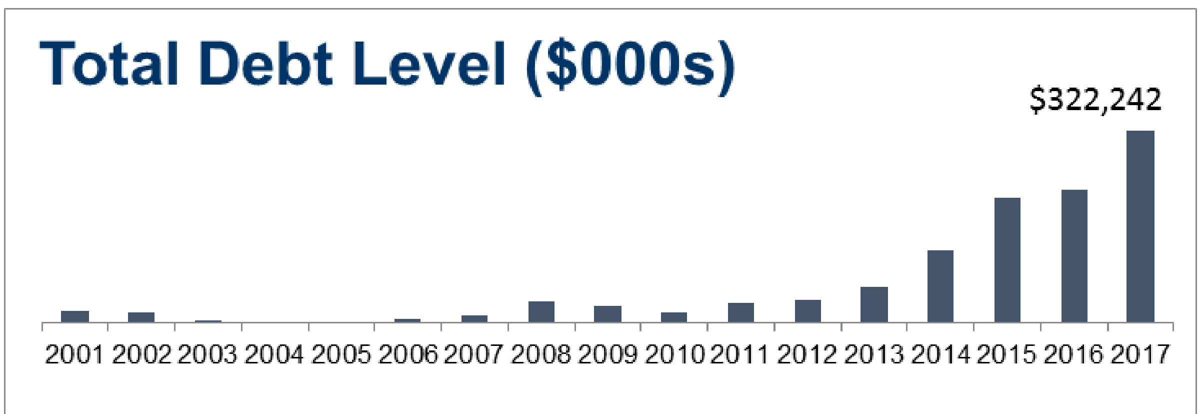
Capital Financing ($000s)



Capitalization at Jun. 30, 2017





Key Results and Targets

	Targets for 2017	Targets for 2019
New easyfinancial locations to be opened in year	20 to 30	260 total locations by end of 2019
Gross consumer loans receivable portfolio at year end	$475 to $500 million	$775 to $800 million
Easyfinancial total revenue yield	60% to 62%	49% to 51%
Total revenue growth	10% to 12%	n/a
easyfinancial operating margin	35% to 37%	40%+
Return on equity	18% to 19%	21%+

Investment Highlights – Why goeasy?

Prominent Player in the Consumer Lending Market	• Canada's largest merchandise leasing company with over 170 locations and +70% market share • Entry into consumer lending has positioned easyfinancial as a prominent player in the underserved segment of the market between large financial institutions and payday lenders • Well-positioned to capitalize on attractive industry fundamentals • Ability to achieve efficiencies in both segments by leveraging core competencies in customer relationship management, risk management and collections
Diversified Sources of Revenue and Funding	• Well-balanced approach to growing lending operations, which target a high yield and underserved position in the market, while maintaining focus on the stable leasing operations • Revenue is well-diversified between leasing and lending • Strong growth in same store sales and operating margins generates earnings that support a strong equity base • Originations are funded through diverse financing sources
Strong Culture of Risk Management	• Robust risk management framework and centralization of all lending decisions • Rigorous underwriting standards have resulted in stable charge offs of approximately 14-16% of average receivable balance outstanding • Strong focus on monitoring delinquencies and on collections processes
Experienced and Committed Leadership	• Highly experienced senior management team has an average of 25 years of experience • Supported by a Board of Directors with extensive capital markets and industry experience
History of Strong Financial Performance	• 12 consecutive years of dividends, recently increased by 44% • 15 consecutive years of revenue growth, 6 consecutive years of net income growth • 15 consecutive years of positive net income