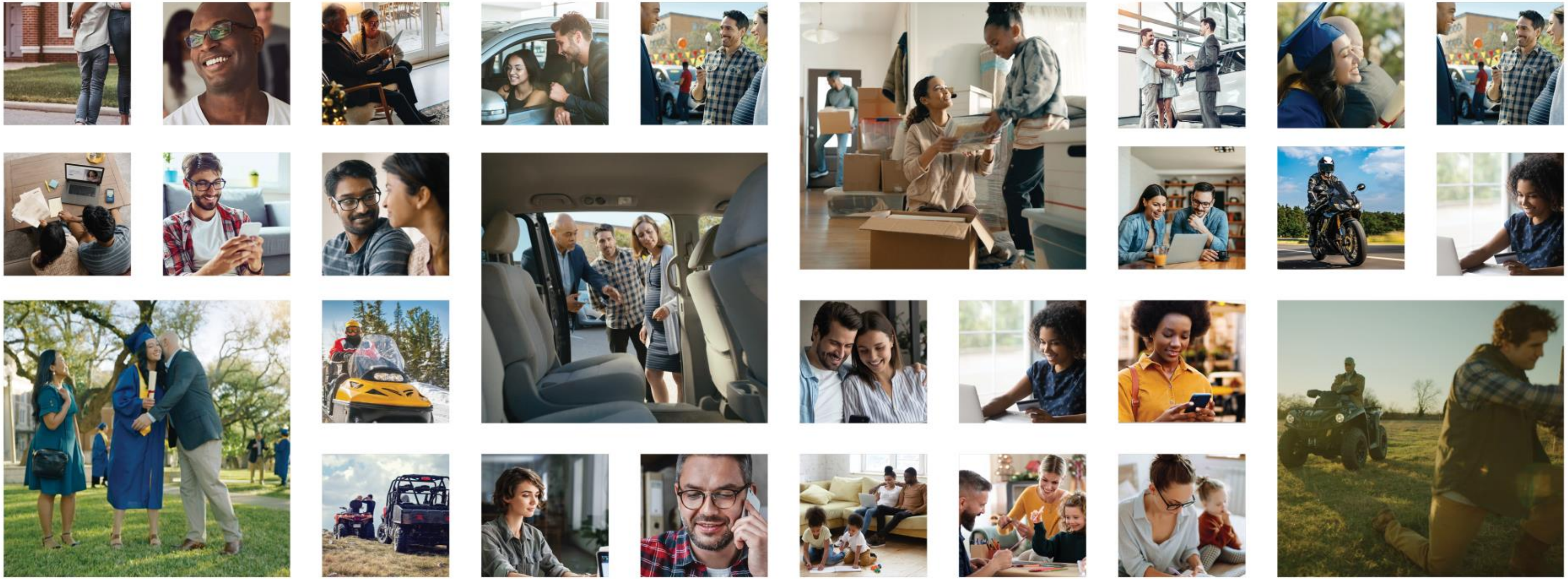
EARNINGS PRESENTATION

THIRD QUARTER 2022

NOVEMBER 11, 2022

goeasy



IMPORTANT INFORMATION

Cautionary Note Regarding 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, forecasts for growth of the consumer loans receivable portfolio, annual revenue growth forecasts, strategic initiatives, new product offerings and new delivery channels, anticipated cost savings, planned capital expenditures, anticipated capital requirements and the Company's ability to secure sufficient capital, liquidity of goeasy, plans and references to future operations and results, critical accounting estimates, expected lower charge-off rates on loans with real estate collateral and the benefits resulting from such lower rates, the size and characteristics of the Canadian non-prime lending market, the continued development of the type and size of competitors in the market. 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 "expect", "continue", "anticipate", "intend", "aim", "plan", "believe", "budget", "estimate", "forecast", "foresee", "target" 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 goeasy's operations, economic factors and the industry generally. 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 goeasy. Some important factors that could cause actual results to differ materially from those expressed in the forward-looking statements include, but are not limited to, goeasy's ability to enter into new lease and/or financing agreements, collect on existing lease and/or financing agreements, open new locations on favorable terms, secure new franchised locations, offer products which appeal to customers at a competitive rate, respond to changes in legislation, react to uncertainties related to regulatory action, raise capital under favorable terms, compete, 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.

goeasy cautions that the foregoing list is not exhaustive. These and other factors could cause actual results to differ materially from our expectations expressed in the forward-looking statements.

The reader is cautioned to consider these, and other factors carefully and not to 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.

RECORD LOAN GROWTH & STABLE CREDIT PERFORMANCE LED TO RECORD RESULTS

ORIGINATION GROWTH

- Record loan originations of $641M, an increase of $204M or 47% YoY
- Record organic loan growth of $219M during the quarter, an increase of 117%
- Growth driven by by healthy demand across the company's entire range of products and acquisition channels, including unsecured lending, home equity lending, powersports financing and automotive financing

STABLE CREDIT PERFORMANCE

- Net charge off rate of 9.3%, in line with target range of 8.5% to 10.5% for fiscal 2022
- Structural improvements to the business have resulted in a significant reduction from Q3 2019 net charge off rate of 13.2%
- Loan loss provision rate decreased slightly to 7.58% from 7.68% in Q2 2022, due to improved product and credit mix of loan portfolio

STRONG LIQUIDITY PROFILE

- Established new $200M revolving securitization warehouse facility collateralized by automotive consumer loans
- Attractive cost of borrowing at 1-month CDOR +185 bps to execute on strategic initiative to become leading non-prime, non-bank auto lender
- New facility complements existing $1.4B revolving securitization warehouse facility, resulting in total securitization capacity of $1.6B
- Total debt capacity of approximately $1.12B to support organic growth through second half of 2025

OPERATING LEVERAGE & PROFITABILITY

- Prudent expense management and scale leading to an increase in operating leverage, with operating expense efficiency ratio[1] reducing from 36.3% in Q3 2021 to 32.6% in Q3 2022
- Reported net income of $47.2M and diluted earnings per share of $2.86
- Record adjusted net income[2] of $48.6M, up 4% YoY from $46.7M
- Record adjusted diluted earnings per share[1] of $2.95, up 9% YoY from $2.70

1. These are non-IFRS ratios. Refer to" Non-IFRS and Other Financial Measures" section on page 26 of this presentation
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Q3 2022 FINANCIAL PERFORMANCE HIGHLIGHTS

($ in millions)

LOAN ORIGINATIONS AND RECEIVABLES

	Q3 21	Q3 22	YoY Chg.	YoY Chg. %
Originations	$436	$641	$204	46.8%
Gross consumer loans receivable	$1,897	$2,589	$692	36.5%

- Growth driven by record originations across all products and acquisition channels, including unsecured lending, home equity lending, powersports financing and automotive financing

REVENUE AND PORTFOLIO YIELD

	Q3 21	Q3 22	YoY Chg.	YoY Chg. %
Revenue	$220	$262	$42	19.3%
Total yield on consumer loans (including ancillary products)[1]	40.8%	37.4%	(340bps)	(8.3%)

- Portfolio yield in line with guided range; interest rate reduction programs and increased secured lending resulting in reduced cost of borrowing for consumers

NET CHARGE OFF AND PROVISION RATES

	Q3 21	Q3 22	YoY Chg.	YoY Chg. %
Net charge off rate	8.3%	9.3%	(100bps)	(12.0%)
Loan loss provision rate	7.83%	7.58%	25bps	3.2%

- Credit performance in line with target range of 8.5% to 10.5% for fiscal 2022, and down from pre-pandemic level of 13.2% in Q3 2019
- Lower provision rate due to improved credit quality and product mix

OPERATING INCOME AND EPS

	Q3 21	Q3 22	YoY Chg.	YoY Chg. %
Operating inc.	$81	$91	$10	12.3%
Adj. operating inc.[2]	$86	$95	$9	10.5%
Diluted EPS	$3.66	$2.86	($0.80)	(21.9%)
Adj. diluted EPS[1]	$2.70	$2.95	$0.25	9.3%

- Record reported operating income of $91M, record adjusted operating income[2] of $95M
- Reported diluted EPS of $2.86; after adjusting for unusual and non-recurring items, record adjusted diluted EPS[1] of $2.95, up 9% YoY
- YoY income impacted by increase in loan loss provision related to higher receivables growth

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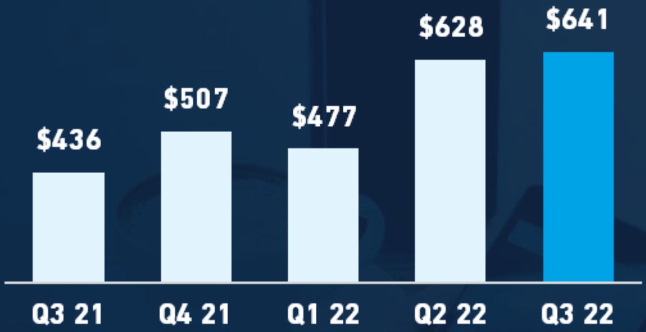
PRODUCT & CHANNEL STRATEGY DRIVING RECORD ORIGINATIONS

($ in millions)

GROSS LOAN ORIGINATIONS



	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
% YoY change	52.2%	51.7%	75.0%	65.7%	46.8%

GROSS CONSUMER LOANS RECEIVABLE

	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
% Secured[1]	33.2%	32.8%	33.7%	36.1%	37.6%

Q3 2022 HIGHLIGHTS

- Strong performance from omnichannel and multi-product strategy
- Record originations of $641M in Q3 2022 compared to $436M in Q3 2021, up 47% and resulting in a record level of organic loan growth of $219M
- 37.6% of consumer loan portfolio now secured, up from 33.2% in Q3 2021

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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QUARTERLY HIGHLIGHTS

CROSS-SELLING

- Improved performance in cross-selling pre-approved unsecured loans to existing and former customers
- Cross-selling rates tracking to between 10% to 30% within first year
- Reduced risk of default in lending to existing customers, with loss rate ~30% lower than new borrower

AUTO FINANCING

- Executing on strategic initiative to become the leading non-prime, non-bank auto lender in Canada
- Record quarterly originations, up 144% YoY
- Increased the dealer network from ~1,900 to ~2,200
- 75% of quarterly originations from dealers acquired prior to 2022

HOME EQUITY LENDING

- Strength in home equity lending, goeasy's highest credit quality product
- Quarterly home equity loan originations up 125% YoY
- 48% of loans to new customers, up from 37%, signaling potential credit tightening by prime lenders/banks
- LTVs on Q3 originations (inclusive of goeasy loans) of <60%

POINT-OF-SALE FINANCING

- Powersports financing experienced strong originations, up 37% YoY
- Record health care financing volume, including the addition of Eye Recommend, a network of 1,300+ optometrists
- Point-of-sale financing offered through a record number of ~6,000 merchants

HIGH QUALITY ORIGINATIONS DURING THE QUARTER PROVIDE CONFIDENCE IN FUTURE CREDIT PERFORMANCE

<60% LTVs (INCLUSIVE OF GOEASY LOANS) FOR HOME EQUITY LOAN ORIGINATIONS, LOWER THAN HISTORICAL PORTFOLIO AVERAGE OF ~65%

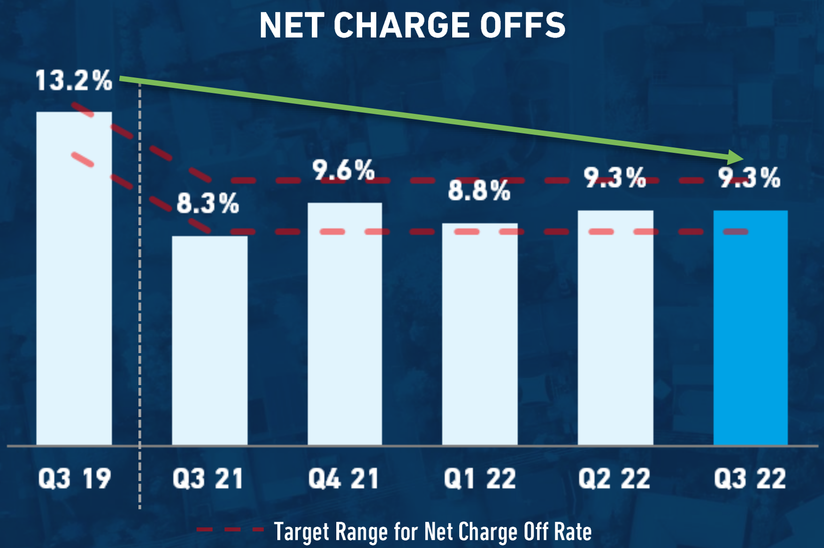
HIGHEST PERCENTAGE OF LOW RISK ORIGINATIONS IN COMPANY HISTORY BASED ON PROBABILITIES OF DEFAULT

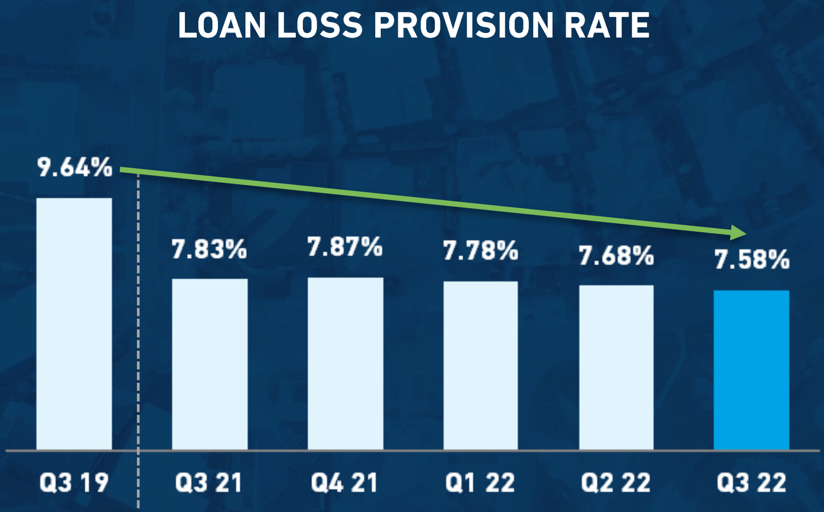
600+ WEIGHTED AVERAGE CREDIT SCORE OF LOAN ORIGINATIONS FOR SECOND CONSECUTIVE QUARTER

48% OF HOME EQUITY LOANS ISSUED TO NEW CUSTOMERS, AS PRIME LENDERS TIGHTEN CREDIT

37.6% OF CONSUMER LOAN PORTFOLIO NOW SECURED BY HARD ASSETS

STABLE CREDIT AND PAYMENT PERFORMANCE





Q3 2022 HIGHLIGHTS

- Net charge off rate within target range of 8.5% to 10.5%
- Provision rate decreased by 10bps QoQ due to improved product and credit mix
- Structurally improved credit performance compared to pre-pandemic period following expansion of secured lending and point-of-sale financing

PROACTIVE & TARGETED CREDIT & UNDERWRITING ENHANCEMENTS REDUCE RISK

Q4 2021 — Enhanced underwriting and income verification processes

Q1 2022 — Tightened credit tolerance by increasing required credit criteria

Q2 — Lowered debt-to-income ratios to reflect increasing consumer expenses

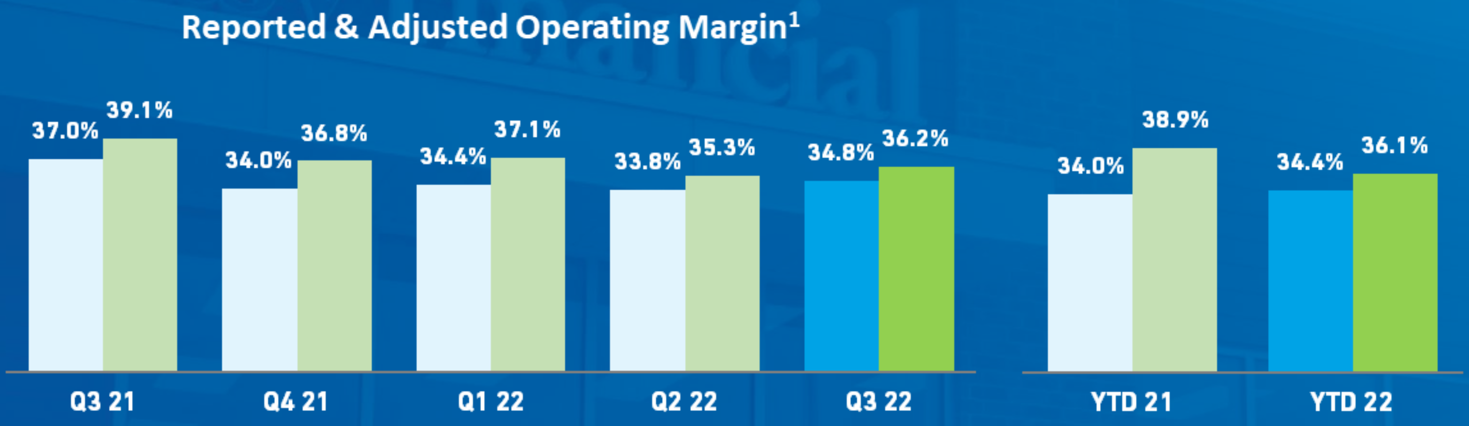
Q3 — Tightened credit tolerance by increasing required credit criteria

Q4 — Introducing next generation credit models to reduce default rates

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

Next generation credit models featuring new statistical techniques and data sources are 200% more predictive than generic scores

INVESTING IN THE BUSINESS WHILE PRODUCING STRONG OPERATING LEVERAGE



	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	YTD 21	YTD 22
Adjusted opex /Avg. loan book[1]	4.3%	4.0%	3.9%	3.8%	3.4%	14.4%	11.0%
Efficiency ratio[1]	36.3%	34.2%	35.7%	34.2%	32.6%	38.4%	34.1%

Reported operating margin   Adjusted operating margin[1]

Q3 2022 HIGHLIGHTS

- Efficiency ratio[1] improved by 370bps compared to Q3 2021, reflecting improved operating leverage
- Increased operating margin quarter over quarter despite higher level of allowance for credit losses related to higher loan growth
- Loan loss provision expense related to higher loan growth accounted for approximately $0.40 in earnings per share[2] during the quarter

1. These are non-IFRS ratios. Refer to" Non-IFRS and Other Financial Measures" section on page 26 of this presentation
2. EPS impact calculated as after-tax incremental loan loss provision expense on ~$118 million higher loan book growth in Q3 22 (compared to Q3 21) at a provision rate of 7.58%, divided by weighted average shares outstanding during the quarter

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

Q3 2022 FINANCIAL HIGHLIGHTS

($ in millions)

SUMMARY FINANCIAL RESULTS

	Q3 21	Q2 22	Q3 22	YoY Chg. %
Revenue	220	252	262	19.3%
Operating income	81	85	91	12.3%
Operating margin	37.0%	33.8%	34.8%	(5.9%)
Adj. operating income[1]	86	89	95	10.5%
Adj. operating margin[2]	39.1%	35.3%	36.2%	(7.4%)
Net income	64	38	47	(25.7%)
Diluted EPS	3.66	2.32	2.86	(21.9%)
Adj. net income[1]	47	47	49	4.0%
Adj. diluted EPS[2]	2.70	2.83	2.95	9.3%
Return on equity	32.7%	20.2%	24.2%	(26.0%)
Adj. return on equity[2]	24.0%	24.7%	24.9%	3.8%
Adj. ROTCE[2]	37.1%	38.0%	37.7%	1.6%

SUMMARY EASYFINANCIAL RESULTS

	Q3 21	Q2 22	Q3 22	YoY Chg. %
Portfolio indicators				
Gross consumer loans receivable	1,897	2,370	2,589	36.5%
Gross loan originations	436	628	641	46.8%
Total yield on consumer loans (including ancillary products)[2]	40.8%	39.0%	37.4%	(8.3%)
Net charge off rate	8.3%	9.3%	9.3%	(12.0%)
easyfinancial performance				
easyfinancial revenue	182	214	225	23.5%
easyfinancial operating margin	49.7%	44.6%	45.3%	(8.9%)

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YTD 2022 FINANCIAL HIGHLIGHTS

($ in millions)

SUMMARY FINANCIAL RESULTS

	YTD 21	YTD 22	YoY Chg. %
Revenue	592	746	26.0%
Operating income	201	257	27.4%
Operating margin	34.0%	34.4%	1.2%
Adj. operating income[1]	230	270	17.1%
Adj. operating margin[2]	38.9%	36.1%	(7.2%)
Net income	195	112	(42.8%)
Diluted EPS	11.75	6.71	(42.9%)
Adj. net income[1]	127	141	11.1%
Adj. diluted EPS[2]	7.66	8.50	11.0%
Return on equity	40.8%	19.2%	(52.9%)
Adj. return on equity[2]	26.6%	24.3%	(8.6%)
Adj. ROTCE[2]	34.6%	37.1%	7.2%

SUMMARY EASYFINANCIAL RESULTS

	YTD 21	YTD 22	YoY Chg. %
Portfolio indicators			
Gross consumer loans receivable	1,897	2,589	36.5%
Gross loan originations	1,088	1,745	60.5%
Total yield on consumer loans (including ancillary products)[2]	42.4%	38.3%	(9.7%)
Net charge off rate	8.5%	9.1%	(7.1%)
easyfinancial performance			
easyfinancial revenue	480	634	31.9%
easyfinancial operating margin	49.4%	45.4%	(8.1%)

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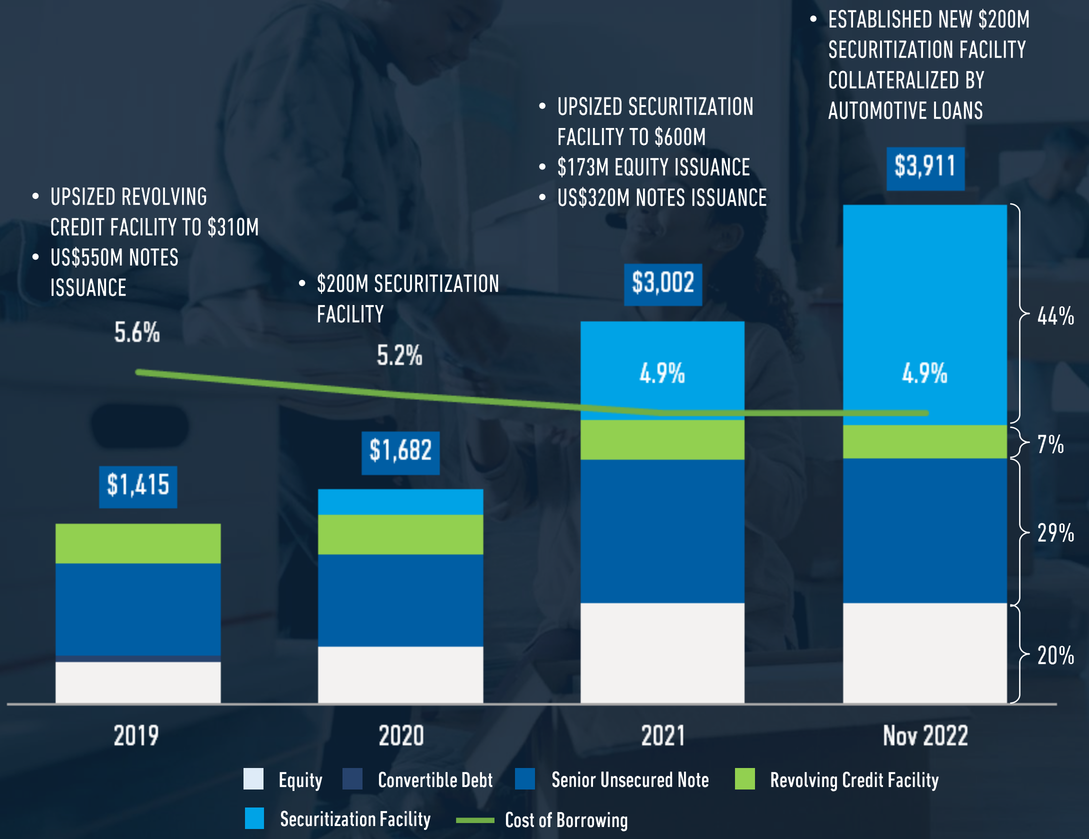
LIQUIDITY & CAPITAL

CAPITAL STRUCTURE EVOLUTION AND ROBUST INTEREST RATE RISK MANAGEMENT



Well positioned capital structure with balanced debt mix and staggered maturities

- Senior unsecured notes have locked in interest rates and cross-currency swaps over 5-year maturity periods
- Securitization warehouse facility 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 Q3 2022, 95% of the Company's drawn debt is with fixed / hedged rates

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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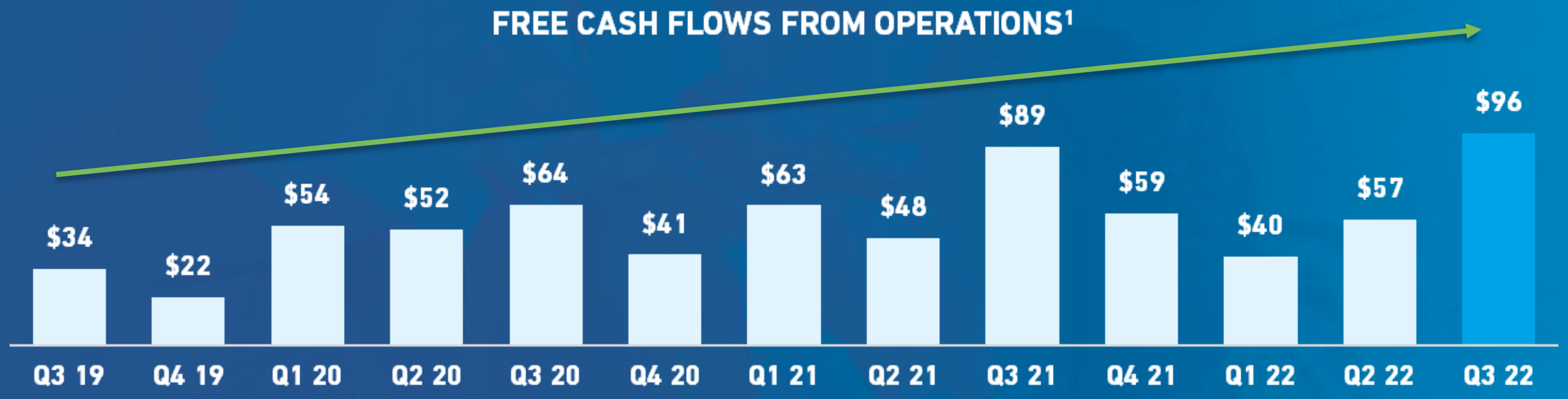
STRONG FREE CASH FLOW GENERATION

($ in millions)

- Free cash flow from operations[1] in the quarter of $96M, up 7% from $89M in Q3 2021
- Total debt capacity of approximately $1.12B, sufficient to support organic growth through the second half of 2025
- At Q3 2022, fully drawn weighted average cost of borrowing was at 5.2%
- Net debt to net capitalization[2] at 0.72
- 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 $3.4B



1. Free cash flows from operations before net growth in gross consumer loans receivable is a non-IFRS measure. Refer to“ Non-IFRS and Other Financial Measures” section on page 26 of this presentation
2. This is a capital management measure. Refer to“ Non-IFRS and Other Financial Measures“ section on page 26 of this presentation

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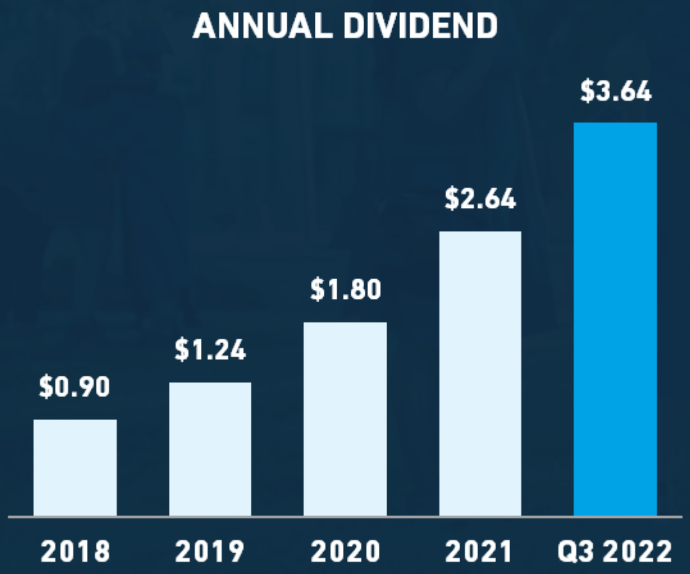
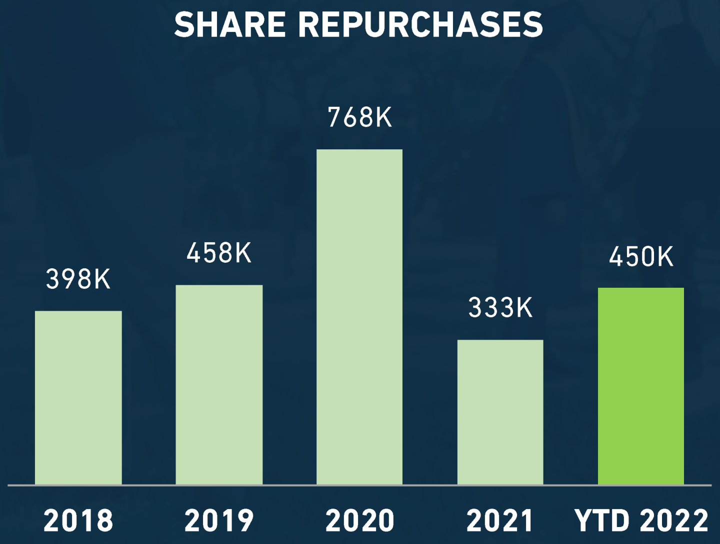
STRONG CAPITAL RETURNS

- 2022 marks 18th consecutive year of paying a dividend and 8th consecutive year of an increase in the dividend
- Annual dividend of $3.64, representing 3.1% yield at current share price[1]
- Opportunistic and targeted share repurchases offer an additional form of returning capital to shareholders when the Company has excess capital capacity





1. Closing share price of $117.76 as of November 9, 2022

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FUTURE OUTLOOK

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	• >37% 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 $3.4 billion of gross cash and enough free net cash flow to extinguish all external debt in approximately <18 months

Source: goeasy and TransUnion

INTRODUCING GOEASY CONNECT

- Account management features
- Personalized pre-approved loan offers
- Apply for a range of products in minutes
- Access to my credit score
- Connect to live help and support

VERSION 1.0 LAUNCHING Q1 2023

MAINTAINING 3-YEAR FORECAST

KEY PERFORMANCE INDICATOR	2022	2023	2024
Gross consumer loans receivable at year end	$2.6 to $2.8 billion	$3.2 to $3.4 billion	$3.8 to $4.0 billion
New easyfinancial locations to be opened during the year	10 to 15	10 to 15	5
Total Company revenue	$1.00 to $1.04 billion	$1.14 to $1.20 billion	$1.30 to $1.38 billion
Total yield on consumer loans (including ancillary products)[1]	36.5% to 38.5%	35.0% to 37.0%	34.0% to 36.0%
Net charge offs as a percentage of average gross consumer loans receivable	8.5% to 10.5%	8.5% to 10.5%	8.0% to 10.0%
Total Company operating margin	35%+	36%+	37%+
Return on equity	22%+	22%+	22%+

FORECASTING ~$4.0B CONSUMER LOAN PORTFOLIO BY END OF 2024

1. This is a non-IFRS ratio. Refer to" Non-IFRS and Other Financial Measures" section on page 26 of this presentation

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QUARTERLY OUTLOOK

GROSS CONSUMER LOAN PORTFOLIO GROWTH IN Q4 2022 BETWEEN $175M AND $200M

TOTAL YIELD ON CONSUMER LOANS (INCLUDING ANCILLARY PRODUCTS)[1] IN Q4 2022 BETWEEN 36.0% AND 37.0%

NET CHARGE OFF RATE IN Q4 2022 BETWEEN 9.0% AND 10.0%

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Q & A

APPENDIX

CONSOLIDATED INCOME STATEMENTS

($ in thousands)	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	YTD 21	YTD 22
REVENUE							
Interest income	146,132	155,529	156,824	169,311	180,695	380,109	506,830
Lease revenue	27,923	27,663	26,878	25,948	25,369	84,708	78,195
Commissions earned	42,052	45,910	43,858	51,343	50,569	117,824	145,770
Charges and fees	3,655	5,328	4,582	5,050	5,583	9,651	15,215
	219,762	**234,430**	**232,142**	**251,652**	**262,216**	**592,292**	**746,010**
EXPENSES							
Salaries and benefits	41,776	36,171	41,964	43,908	44,838	120,986	130,710
Stock-based compensation	2,116	2,772	2,300	2,490	2,642	6,103	7,432
Advertising and promotion	7,751	9,578	9,510	9,383	7,234	20,815	26,127
Bad debts	45,297	58,640	54,149	67,936	72,551	123,444	194,636
Occupancy	5,995	6,342	6,379	6,184	6,265	17,272	18,828
Technology costs	4,900	5,312	5,240	5,460	5,274	12,721	15,974
Other expenses	9,852	14,321	11,863	10,799	11,054	32,356	33,716
	117,687	**133,136**	**131,405**	**146,160**	**149,858**	**333,697**	**427,423**
DEPRECIATION AND AMORTIZATION	**20,723**	**21,665**	**20,772**	**20,309**	**20,980**	**57,221**	**62,061**
TOTAL OPERATING EXPENSES	**138,410**	**154,801**	**152,177**	**166,469**	**170,838**	**390,918**	**489,484**
OPERATING INCOME	**81,352**	**79,629**	**79,965**	**85,183**	**91,378**	**201,374**	**256,526**
OTHER (LOSS) INCOME	**23,219**	**8,371**	**(17,525)**	**(6,819)**	**1,294**	**106,505**	**(23,050)**
FINANCE COSTS	**21,686**	**22,281**	**23,479**	**24,445**	**28,497**	**56,744**	**76,421**
INCOME TAX EXPENSE	**19,345**	**15,758**	**12,865**	**15,619**	**16,986**	**56,153**	**45,470**
NET INCOME	**63,540**	**49,961**	**26,096**	**38,300**	**47,189**	**194,982**	**111,585**
ADJUSTED NET INCOME[1]	**46,748**	**47,644**	**45,779**	**46,830**	**48,626**	**127,114**	**141,235**

1. This is a non-IFRS measure. Refer to" Non-IFRS and Other Financial Measures" section on page 26 of this presentation

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CONSOLIDATED BALANCE SHEETS

($ in thousands)	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
ASSETS					
Cash	124,685	102,479	96,430	95,900	74,009
Consumer loans receivable, net	1,780,073	1,899,631	2,023,702	2,223,563	2,435,447
Investment	64,178	64,441	35,313	36,618	37,913
Lease assets	44,482	47,182	44,650	45,378	45,520
Property and equipment, net	34,397	35,285	34,843	34,811	35,223
Intangible assets, net	161,189	159,651	158,778	157,871	157,812
Goodwill	180,923	180,923	180,923	180,923	180,923
Right-of-use assets, net	54,663	57,140	56,453	59,507	61,319
Other assets[1]	27,147	49,421	57,228	61,176	101,750
TOTAL ASSETS	**2,471,737**	**2,596,153**	**2,688,320**	**2,895,747**	**3,129,916**
LIABILITIES AND SHAREHOLDERS' EQUITY					
Liabilities					
Accounts payable and accrued liabilities	61,433	57,134	45,046	46,992	50,401
Revolving credit facility	14,339	-	68,180	143,331	98,492
Notes payable	1,087,397	1,085,906	1,075,331	1,108,363	1,189,961
Revolving securitization warehouse facility	122,648	292,814	392,038	526,095	716,554
Secured borrowings	191,574	173,959	155,948	138,378	121,207
Other liabilities[1]	187,019	196,427	200,463	164,110	161,349
Total liabilities	**1,664,410**	**1,806,240**	**1,937,006**	**2,127,269**	**2,337,964**
Total shareholders' equity	807,327	789,913	751,314	768,478	791,952
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**2,471,737**	**2,596,153**	**2,688,320**	**2,895,747**	**3,129,916**

1. These are non-IFRS measures. Refer to" Non-IFRS and Other Financial Measures" section on page 26 of this presentation

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

NON-IFRS AND OTHER FINANCIAL MEASURES

The Company uses a number of financial measures to assess its performance. Some of these measures are not calculated in accordance with International Financial Reporting Standards (IFRS) as issued by International Accounting Standards Board (IASB), are not identified by IFRS and do not have standardized meanings that would ensure consistency and comparability among companies using these measures. The Company believes that non-IFRS measures and other financial measures are useful in assessing ongoing business performance and provide readers with a better understanding of how management assesses performance. These non-IFRS measures and other financial measures are used throughout this earnings presentation and listed in this section. An explanation of the composition of non-IFRS measures and other financial measures can be found in the Company's Management's Discussion & Analysis (MD&A), available on www.sedar.com.

Non-IFRS Measures

Adjusted Net Income

- Adjusted net income is a non-IFRS measure. Refer to 1) "Key Performance Indicators and Non-IFRS Measures" section on page 38 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21, YTD 22, and YTD 21 metrics, 2) "Key Performance Indicators and Non-IFRS Measures" section on page 37 of the Company's MD&A for the three and six-month periods ended June 30, 2022 for Q2 22 metric, 3) "Key Performance Indicators and Non-IFRS Measures" section on page 27 of the Company's MD&A for the three-month period ended March 31, 2022 for Q1 22 metric, and 4) "Key Performance Indicators and Non-IFRS Measures" section on page 50 of the Company's MD&A for the three-month period and year ended December 31, 2021 for Q4 21 metric

Adjusted Operating Income

- Adjusted operating income is a non-IFRS measure. Refer to 1) "Key Performance Indicators and Non-IFRS Measures" section on page 38 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21, YTD 22, and YTD 21 metrics, and 2) "Key Performance Indicators and Non-IFRS Measures" section on page 37 of the Company's MD&A for the three and six-month periods ended June 30, 2022 for Q2 22 metric

Financial Revenue

- Financial revenue is a non-IFRS measure. Refer to "Portfolio Analysis" section on page 27 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21, YTD 22, and YTD 21 metrics

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Measures (Cont.)

Free Cash Flows from Operations before Net Growth in Gross Consumer Loans Receivable

- Free cash flows from operations before net growth in gross consumer loans receivable is a non-IFRS measure. Refer to 1) "Key Performance Indicators and Non-IFRS Measures" section on page 38 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21 metrics, 2) "Key Performance Indicators and Non-IFRS Measures" section on page 37 of the Company's MD&A for the three and six-month periods ended June 30, 2022 for Q2 22, Q2 21 metrics, 3) "Key Performance Indicators and Non-IFRS Measures" section on page 27 of the Company's MD&A for the three-month period ended March 31, 2022 for Q1 22, Q1 21 metrics, 4) "Key Performance Indicators and Non-IFRS Measures" section on page 50 of the Company's MD&A for the three-month period and year ended December 31, 2021 for Q4 21 metric, 5) "Key Performance Indicators and Non-IFRS Measures" section on page 42 of the Company's MD&A for the three-month period and year ended December 31, 2020 for Q4 20, Q4 19 metrics, 6) "Key Performance Indicators and Non-IFRS Measures" section on page 37 of the Company's MD&A for the three and nine-month periods ended September 30, 2021 for Q3 20 metric, 7) "Key Performance Indicators and Non-IFRS Measures" section on page 39 of the Company's MD&A for the three and six-month periods ended June 30, 2021 for Q2 20 metric, and 8) "Key Performance Indicators and Non-IFRS Measures" section on page 25 of the Company's MD&A for the three-month period ended March 31, 2021 for Q1 20 metric
- Refer to below for reconciliation for Q3 19

($ in thousands)	Q3 19	Q3 20
Cash provided by (used in) operating activities	(41,434)	15,259
Net growth in gross consumer loans receivable during the period	75,888	48,319
Free cash flows from operations before net growth in gross consumer loans receivable	**34,454**	**63,578**

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NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Measures (Cont.)

Other Assets

- Other assets is a non-IFRS measure. The Company defines other assets as the sum of accounts receivable, prepaid expense, income tax recoverable, and derivative financial assets. The Company believes other assets is a relevant measure of the Company's financial position. Refer to below for reconciliation

($ in thousands)	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
Total assets					
Accounts receivable	18,057	20,769	21,646	22,877	25,566
Prepaid expense	8,668	8,018	8,043	8,651	8,604
Income tax recoverable	-	-	-	3,357	-
Derivative financial assets	422	20,634	27,539	26,291	67,580
Other assets	**27,147**	**49,421**	**57,228**	**61,176**	**101,750**

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Measures (Cont.)

Other Liabilities

- Other liabilities is a non-IFRS measure. The Company defines other liabilities as the sum of income taxes payable, dividends payable, unearned revenue, accrued interest, deferred tax liabilities, net, lease liabilities, and derivative financial liabilities. The Company believes other liabilities is a relevant measure of the Company's financial position. Refer to below for reconciliation

($ in thousands)	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
Total liabilities					
Income taxes payable	22,860	27,859	4,965	-	2,088
Dividends payable	10,888	10,692	14,514	14,407	14,453
Unearned revenue	9,329	11,354	13,344	20,592	24,589
Accrued interest	22,968	8,135	23,489	7,972	24,511
Deferred tax liabilities, net	38,983	38,648	31,014	29,923	25,735
Lease liabilities	62,915	65,607	65,033	68,168	69,973
Derivative financial liabilities	19,076	34,132	48,104	23,048	-
Other liabilities	**187,019**	**196,427**	**200,463**	**164,110**	**161,349**

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios

Adjusted Operating Margin

- Adjusted operating margin is a non-IFRS ratio. Refer to 1) "Key Performance Indicators and Non-IFRS Measures" section on page 38 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21, YTD 22, and YTD 21 metrics, 2) "Key Performance Indicators and Non-IFRS Measures" section on page 37 of the Company's MD&A for the three and six-month periods ended June 30, 2022 for Q2 22 metric, 3) "Key Performance Indicators and Non-IFRS Measures" section on page 27 of the Company's MD&A for the three-month period ended March 31, 2022 for Q1 22 metric, and 4) "Key Performance Indicators and Non-IFRS Measures" section on page 50 of the Company's MD&A for the three-month period and year ended December 31, 2021 for Q4 21 metric

Adjusted Diluted Earnings per Share

- Adjusted diluted earnings per share is a non-IFRS ratio. Refer to 1) "Key Performance Indicators and Non-IFRS Measures" section on page 38 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21, YTD 22, and YTD 21 metrics, and 2) "Key Performance Indicators and Non-IFRS Measures" section on page 37 of the Company's MD&A for the three and six-month periods ended June 30, 2022 for Q2 22 metric

Total Yield on Consumer Loans as a Percentage of Average Gross Consumer Loans Receivable

- Total yield on consumer loans (including ancillary products) is a non-IFRS ratio. Refer to 1) "Portfolio Analysis" section on page 27 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21, YTD 22, and YTD 21 metrics, and 2) "Portfolio Analysis" section on page 26 of the Company's MD&A for the three and six-month periods ended June 30, 2022 for Q2 22 metric

Adjusted Return on Equity

- Adjusted return on equity is a non-IFRS ratio. Refer to 1) "Key Performance Indicators and Non-IFRS Measures" section on page 38 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21, YTD 22, and YTD 21 metrics, and 2) "Key Performance Indicators and Non-IFRS Measures" section on page 37 of the Company's MD&A for the three and six-month periods ended June 30, 2022 for Q2 22 metric

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Return on Tangible Common Equity

- Adjusted return on tangible common equity (ROTCE) is a non-IFRS ratio. Refer to 1) “Key Performance Indicators and Non-IFRS Measures” section on page 38 of the Company’s MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22, Q3 21, YTD 22, and YTD 21 metrics, and 2) “Key Performance Indicators and Non-IFRS Measures” section on page 37 of the Company’s MD&A for the three and six-month periods ended June 30, 2022 for Q2 22 metric

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Opex / Average Loan Book

- Adjusted quarterly and annual operating expense (opex) / average loan receivables are non-IFRS ratios. The Company defines adjusted opex as total opex excluding bad debts, depreciation of right-of-use assets, amortization of intangible assets, depreciation of property and equipment, and other operating expenses that are outside of normal business activities and are significant in amount and scope. The Company believes adjusted opex / average loan receivables is an important measure of the profitability of its operations. Refer to below for reconciliation

($ in thousands)	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22		YTD 21	YTD 22
Total operating expense as stated	**138,410**	**154,801**	**152,177**	**166,469**	**170,838**		**390,918**	**489,484**
Impact of adjusting items								
Bad debts	(45,297)	(58,640)	(54,149)	(67,937)	(72,551)		(123,444)	(194,636)
Operating expenses before depreciation and amortization								
Transaction costs[1]	(256)	-	-	-	-		(7,615)	-
Integration costs[2]	(952)	(3,447)	(507)	(282)	(170)		(1,600)	(959)
Corporate development costs[3]	-	-	(2,314)	-	-		-	(2,314)
Depreciation of right-of-use assets	(4,650)	(4,791)	(4,869)	(4,971)	(5,071)		(13,416)	(14,911)
Amortization of intangible assets	(5,405)	(5,546)	(5,213)	(4,915)	(5,249)		(11,285)	(15,377)
Depreciation of property and equipment	(2,067)	(2,171)	(2,225)	(2,228)	(2,289)		(5,833)	(6,742)
Total impact of adjusting items	**(58,627)**	**(74,595)**	**(69,277)**	**(80,333)**	**(85,330)**		**(163,193)**	**(234,939)**
Adjusted operating expense	**79,783**	**80,206**	**82,900**	**86,136**	**85,508**		**227,725**	**254,545**
Divided by average loan book	1,862,433	1,982,680	2,101,759	2,295,232	2,516,122		1,579,544	2,304,371
Adjusted opex / average loan book	**4.3%**	**4.0%**	**3.9%**	**3.8%**	**3.4%**		**14.4%**	**11.0%**

1. Transaction costs including advisory and consulting costs, legal costs, and other direct transaction costs related to the acquisition of LendCare reported under Operating expenses before depreciation and amortization
2. Integration costs related to advisory and consulting costs, employee incentives, representation and warranty insurance costs, other integration-related costs related to the acquisition of LendCare and write off of certain software as a result of the integration with LendCare. Integration costs were reported under Operating expenses before depreciation and amortization
3. Corporate development costs related to the exploration of a strategic acquisition opportunity, which the Company elected to not undertake, including advisory, consulting and legal costs reported under Operating expenses before depreciation and amortization

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NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Efficiency Ratio

- Efficiency ratio is a non-IFRS ratio. The Company defines efficiency ratio as adjusted opex divided by total company revenue. The Company believes efficiency ratio is an important measure of the profitability of its operations. Refer to below for reconciliation

($ in thousands)	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22		YTD 21	YTD 22
Adjusted operating expense[1]	79,783	80,206	82,900	86,136	85,508		227,725	254,545
Total company revenue	219,762	234,430	232,142	251,652	262,216		592,292	746,010
Efficiency ratio	**36.3%**	**34.2%**	**35.7%**	**34.2%**	**32.6%**		**38.4%**	**34.1%**

1. For explanation of adjusted operating expense, refer to the "Adjusted Opex / Average Loan Book" on page 32

Capital Management Measures

Net Leverage (Net Debt to Net Capitalization)

- Net debt to net capitalization is a capital management measure. Refer to "Financial Condition" section on page 48 of the Company's MD&A for the three and nine-month periods ended September 30, 2022 for Q3 22 metric