



EARNINGS PRESENTATION

SECOND QUARTER 2024

August 9, 2024



IMPORTANT INFORMATION

Caution 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, statements with respect to forecasts for growth of the consumer loans receivable, 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 the Company, plans and references to future operations and results, critical accounting estimates, expected future yields and net charge off rates on loans, the dealer relationships, the size and characteristics of the Canadian non-prime lending market and 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 the Company'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 the Company. 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 favourable terms, 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 favourable 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.

The Company 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, and further details and descriptions of these and other factors are disclosed in the Company's Management's Discussion and Analysis ("MD&A"), including under the section entitled "Risk Factors".

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 ORIGINATIONS & LOAN GROWTH LED TO RECORD RESULTS

ORIGINATION GROWTH

- Record volume of applications for credit, up 34% YoY
- Record loan originations of \$827M, an increase of \$160M or 24% YoY
- Record number of new customers at 48,200
- Record loan growth of \$286M during the quarter, up 37% YoY
- Strong performance across several of the Company's products and acquisition channels, including unsecured lending, home equity lending, point-of-sale lending and automotive financing

STABLE CREDIT PERFORMANCE

- Net charge off rate of 9.3%, in line with the Company's target range of between 8.0% and 10.0% for fiscal 2024
- Stable credit and payment performance expected going forward
- Loan loss provision rate reduced slightly to 7.31%, compared to 7.38% in Q1 2024

STRONG LIQUIDITY PROFILE

- Following the quarter, increased senior secured revolving credit facility by \$180M to \$550M with attractive cost of borrowing at Adjusted CORRA +225 bps, and extended term to July 2027
- Amended facility incorporates key modifications including improved advance rates and less restrictive covenants; added three new lenders in Desjardins, Bank of Nova Scotia and Raymond James
- Issued US\$200M of senior unsecured notes due 2029 at a premium and entered into a currency swap to reduce Canadian dollar equivalent cost to 6.38%
- Total funding capacity of \$1.6B

OPERATING LEVERAGE & PROFITABILITY

- Scale leading to increased operating leverage, with record efficiency ratio¹ improving 430bps from 31.2% in Q2 2023 to 26.9% in Q2 2024
- Reported net income of \$65.4M and diluted earnings per share of \$3.76
- Record adjusted net income² of \$71.3M, up 27% YoY from \$56.0M
- Record adjusted diluted earnings per share¹ of \$4.10, up 25% YoY from \$3.28

1. These are non-IFRS ratios. Refer to "Non-IFRS and Other Financial Measures" section on page 24 of this presentation
2. This is a non-IFRS measure. Refer to "Non-IFRS and Other Financial Measures" section on page 21 of this presentation

Q2 2024 FINANCIAL PERFORMANCE HIGHLIGHTS

(\$ in millions)

LOAN ORIGINATIONS AND RECEIVABLES

	Q2 23	Q2 24	YoY Chg.	YoY Chg. %
Originations	\$667	\$827	\$160	24.0%
Gross consumer loans receivable	\$3,200	\$4,138	\$938	29.3%

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

NET CHARGE OFF AND PROVISION RATES

	Q2 23	Q2 24	YoY Chg.	YoY Chg. %
Net charge off rate	9.1%	9.3%	(20bps)	(2.2%)
Loan loss provision rate	7.42%	7.31%	11bps	1.5%

- Credit performance in line with target range of between 8.0% and 10.0% for fiscal 2024

REVENUE AND PORTFOLIO YIELD

	Q2 23	Q2 24	YoY Chg.	YoY Chg. %
Revenue	\$303	\$378	\$75	24.7%
Total yield on consumer loans (including ancillary products) ¹	35.4%	34.9%	(50bps)	(1.4%)

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

OPERATING INCOME AND EPS

	Q2 23	Q2 24	YoY Chg.	YoY Chg. %
Operating inc.	\$111	\$147	\$37	33.0%
Adj. operating inc. ²	\$114	\$153	\$39	34.1%
Diluted EPS	\$3.26	\$3.76	\$0.50	15.3%
Adj. diluted EPS ¹	\$3.28	\$4.10	\$0.82	25.0%

- Record reported operating income of \$147M, record adjusted operating income² of \$153M
- Reported diluted EPS of \$3.76; after adjustments, record adjusted diluted EPS¹ of \$4.10, up 25% YoY

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QUARTERLY HIGHLIGHTS

NEW CUSTOMER ACQUISITION

- Record quarter for application volume at 665,000, up 34% YoY
- 48,200 new customers in a single quarter, a Company record
- Net lending volume to new customers represented 71% of total credit advanced

HOME EQUITY LENDING

- Growth in home equity lending, goeasy's highest credit quality product
- Quarterly home equity loan originations up 55% YoY
- Healthy LTVs on Q2 originations (inclusive of goeasy loans) of ~66%

AUTO FINANCING

- Strategic initiative to become the leading non-prime, non-bank auto lender in Canada
- Record quarterly originations, exceeding \$143 million, up 79% YoY
- Increased the dealer network by 100 from ~3,500 to ~3,600

POINT-OF-SALE FINANCING

- Powersports financing experienced strong originations, up 19% YoY
- Growing retail, home and health care verticals with originations up 23% YoY
- Over 300 new merchants added in the quarter
- Point-of-sale financing offered through a record ~10,300 merchants

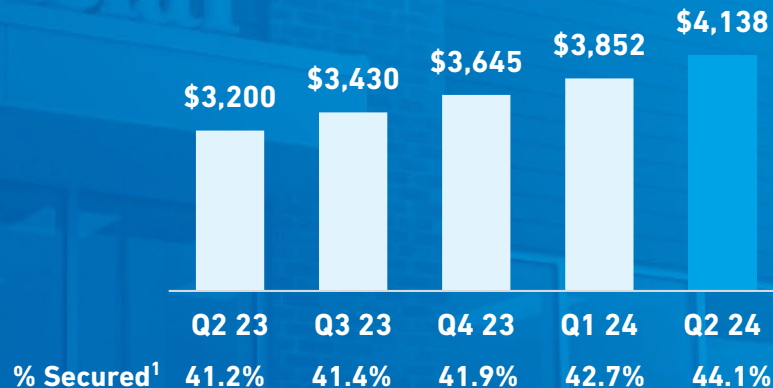
PRODUCT & CHANNEL STRATEGY DRIVING RECORD ORIGINATIONS

(\$ in millions)

GROSS LOAN ORIGINATIONS



GROSS CONSUMER LOANS RECEIVABLE



Q2 2024 HIGHLIGHTS

- Strong performance from omnichannel and multi-product strategy
- Record originations of \$827M in Q2 2024 compared to \$667M in Q2 2023, up 24% and resulting in record loan growth of \$286M
- 44.1% of consumer loan portfolio now secured, up from 41.2% in Q2 2023

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

HIGH QUALITY ORIGINATIONS PROVIDE CONFIDENCE IN FUTURE CREDIT PERFORMANCE

624

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

12%

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

55%

YEAR OVER YEAR GROWTH IN QUARTERLY HOME EQUITY LOAN ORIGINATIONS

10TH

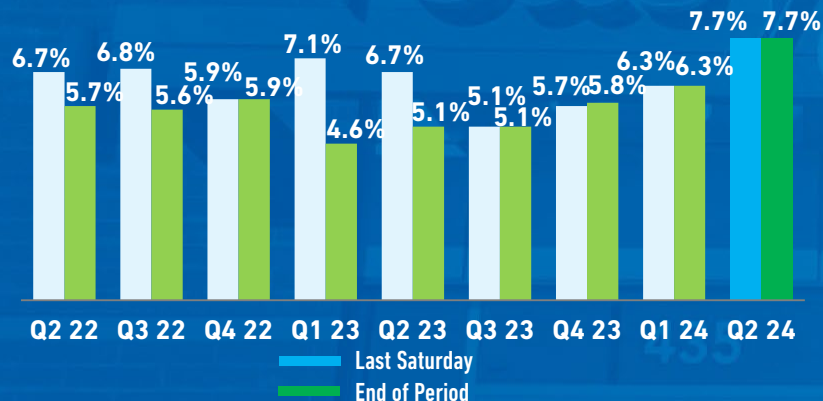
CONSECUTIVE QUARTER OF 600+ WEIGHTED AVERAGE CREDIT SCORE OF LOAN ORIGINATIONS

44%

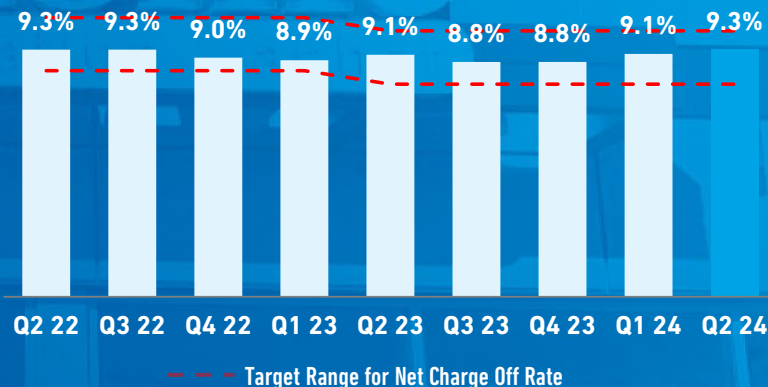
OF CONSUMER LOAN PORTFOLIO SECURED BY HARD ASSETS

STABLE CREDIT AND PAYMENT PERFORMANCE

TOTAL DELINQUENCY



NET CHARGE OFFS



Q2 2024 HIGHLIGHTS

- Net charge off rate within Company's fiscal 2024 target range of 8.0% to 10.0%
- Provision rate decreased by 7bps QoQ from 7.38% to 7.31%
- Highest quarter for average and median credit scores for both originations and loan portfolio

TARGETED CREDIT & UNDERWRITING ENHANCEMENTS REDUCE RISK

Adjusted credit tolerance for new customers through next generation credit models; implemented targeted credit and underwriting changes for customers acquired through digital channels

Planned adjustments to LTV ratios for select provinces for home equity lending; planned reductions to loan amounts for select customers looking to upsize their existing unsecured loan; planned modifications to exception requests for point-of-sale originations

2023

Q1

2024

Q2

Q3

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

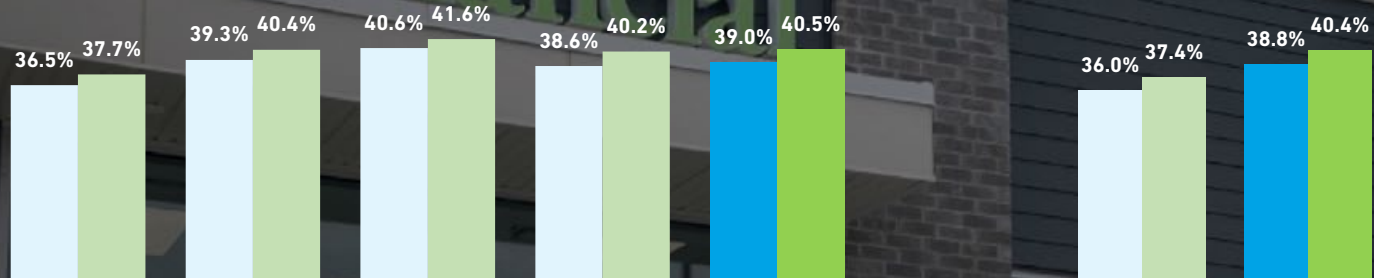
Implemented tighter underwriting requirements for customers using non-digital verification sources; adjusted credit tolerance for customers in higher risk tiers for unsecured, auto and powersports portfolios

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

INVESTING IN THE BUSINESS WHILE PRODUCING STRONG OPERATING LEVERAGE

Reported & Adjusted Operating Margin¹



Adj. other opex / Avg. loan book¹

Q2 23

11.0%

Q3 23

10.7%

Q4 23

10.3%

Q1 24

10.3%

Q2 24

10.1%

YTD 23

12.1%

YTD 24

9.9%

Efficiency ratio¹

28.6%

28.3%

27.4%

27.4%

26.9%

32.1%

27.1%

Reported operating margin

Adjusted operating margin¹

Q2 2024 HIGHLIGHTS

- Efficiency ratio¹ improved by 430bps compared to Q2 2023, reflecting improved operating leverage

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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

Q2 2024 FINANCIAL HIGHLIGHTS

(\$ in millions)

SUMMARY FINANCIAL RESULTS

	Q2 23	Q1 24	Q2 24	YoY Chg. %
Revenue	303	357	378	24.7%
Operating income	111	138	147	33.0%
Operating margin	36.5%	38.6%	39.0%	6.8%
Adj. operating income ¹	114	144	153	34.1%
Adj. operating margin ²	37.7%	40.2%	40.5%	7.4%
Efficiency ratio ²	31.2%	27.4%	26.9%	13.8%
Net income	56	59	65	17.7%
Diluted EPS	3.26	3.40	3.76	15.3%
Adj. net income ¹	56	66	71	27.3%
Adj. diluted EPS ²	3.28	3.83	4.10	25.0%
Return on equity	24.0%	21.9%	23.3%	(2.9%)
Adj. return on equity ²	24.2%	24.6%	25.4%	5.0%
Adj. ROTCE ²	33.4%	32.0%	32.6%	(2.4%)

SUMMARY EASYFINANCIAL RESULTS

	Q2 23	Q1 24	Q2 24	YoY Chg. %
<u>Portfolio indicators</u>				
Gross consumer loans receivable	3,200	3,852	4,138	29.3%
Gross loan originations	667	686	827	24.0%
Total yield on consumer loans (including ancillary products) ²	35.4%	35.0%	34.9%	(1.4%)
Net charge off rate	9.1%	9.1%	9.3%	(2.2%)
<u>easyfinancial performance</u>				
easyfinancial revenue	265	318	340	28.2%
easyfinancial operating margin	47.4%	48.7%	48.6%	2.5%

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YTD 2024 FINANCIAL HIGHLIGHTS

(\$ in millions)

SUMMARY FINANCIAL RESULTS

	YTD 23	YTD 24	YoY Chg. %
Revenue	590	735	24.5%
Operating income	213	285	33.9%
Operating margin	36.0%	38.8%	7.8%
Adj. operating income ¹	221	297	34.6%
Adj. operating margin ²	37.4%	40.4%	8.0%
Efficiency ratio ²	32.1%	27.1%	15.6%
Net income	107	124	16.2%
Diluted EPS	6.27	7.17	14.4%
Adj. net income ¹	109	138	26.3%
Adj. diluted EPS ²	6.39	7.94	24.3%
Return on equity	23.6%	22.6%	(4.2%)
Adj. return on equity ²	24.0%	25.0%	4.2%
Adj. ROTCE ²	33.6%	32.3%	(3.9%)

SUMMARY EASYFINANCIAL RESULTS

	YTD 23	YTD 24	YoY Chg. %
<u>Portfolio indicators</u>			
Gross consumer loans receivable	3,200	4,138	29.3%
Gross loan originations	1,282	1,513	18.0%
Total yield on consumer loans (including ancillary products) ²	35.5%	34.9%	(1.7%)
Net charge off rate	9.0%	9.2%	(2.2%)
<u>easyfinancial performance</u>			
easyfinancial revenue	514	658	28.0%
easyfinancial operating margin	47.5%	48.6%	2.3%

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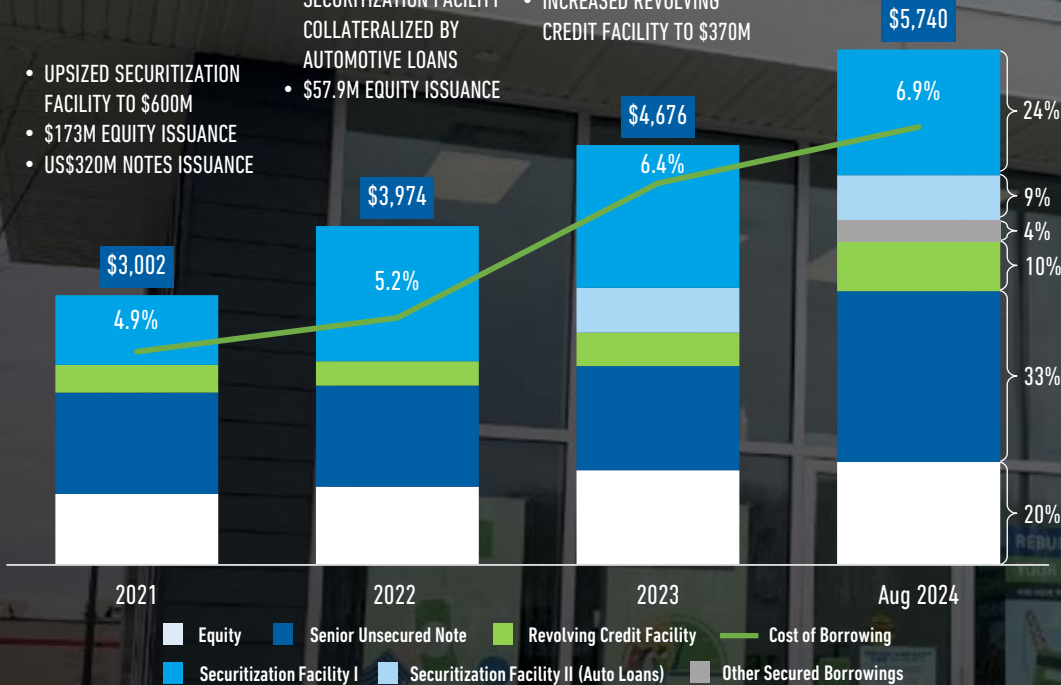
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LIQUIDITY & CAPITAL



CAPITAL STRUCTURE ESTABLISHED TO SUPPORT STRONG LOAN GROWTH

- 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
- US\$400M NOTES ISSUANCE IN FEBRUARY; US\$200M ADD-ON IN JULY
- INCREASED REVOLVING CREDIT FACILITY TO \$550M



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; future draws subject to changes in Prime Rate and Canadian Overnight Repo Rate Average 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 Q2 2024, 96% of the Company's drawn debt is with fixed / hedged rates; weighted average cost of borrowing at 6.9%
- Net debt to net capitalization¹ at 0.73, in line with the Company's target leverage profile

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

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

STRONG FREE CASH FLOW GENERATION & CAPITAL RETURN

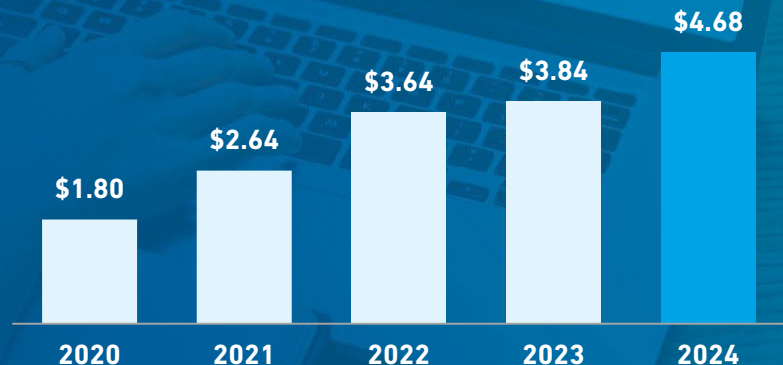
(\$ in millions)

- Free cash flow from operations¹ for the twelve months ended June 2024 of \$389M, compared to \$320M for the twelve months ended June 2023
- 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
- 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 2.3% yield at current share price²

FREE CASH FLOWS FROM OPERATIONS¹



ANNUAL DIVIDEND



1. LTM Free cash flows from operations before net growth in gross consumer loans receivable is an unaudited non-IFRS measure. Refer to "Non-IFRS and Other Financial Measures" section on page 21 of this presentation

2. Closing share price of \$203.19 as of July 31, 2024

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FUTURE OUTLOOK



LEADERSHIP TRANSITION

RECAP	<ul style="list-style-type: none">• In July 2024, the Company announced that Jason Mullins will transition out of his role as President & Chief Executive Officer at year-end, while remaining as a Director on the Board
SEARCH & TRANSITION PLANNING	<ul style="list-style-type: none">• Board has commenced a global search for a seasoned and experienced executive with prior CEO experience• Jason will provide support to ensure a smooth leadership transition• Similar to previous CEO transition in 2018, Jason will continue as a Director on the Board, providing continuity of institutional knowledge and expertise (Jason and David Ingram, Executive Chairman and former goeasy CEO, provide 38 years of combined experience)
EXPERIENCED MANAGEMENT TEAM	<ul style="list-style-type: none">• Strong and experienced management team with average tenure of 10 years and combined 161 years of lending experience• Operating units led by two Presidents including Ali Metel, founder of LendCare and Patrick Ens, former President of Capital One Canada
RAISING OUTLOOK	<ul style="list-style-type: none">• The Company is poised to continue a 20+ year track record of delivering industry leading performance• As part of the Q2 release, goeasy is providing a revised higher three-year forecast taking into account the strong business performance and current business trends• The Company is not planning any material changes to its culture or corporate strategy

UPDATED 3-YEAR FORECAST

KEY PERFORMANCE INDICATOR	2024	2025	2026
Gross consumer loans receivable at year end	\$4.55 to \$4.65 billion	\$5.30 to \$5.60 billion	\$6.00 to \$6.40 billion
Total Company revenue	\$1.50 to \$1.60 billion	\$1.60 to \$1.80 billion	\$1.75 to \$1.95 billion
Total yield on consumer loans (including ancillary products) ¹	33.0% to 35.0%	31.25% to 33.25%	29.5% to 31.5%
Net charge offs as a percentage of average gross consumer loans receivable	8.0% to 10.0%	7.75% to 9.75%	7.5% to 9.5%
Total Company operating margin	39%+	41%+	42%+
Return on equity	21%+	21%+	21%+

FORECASTING \$6.0B+ CONSUMER LOAN PORTFOLIO BY END OF 2026

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GROSS CONSUMER LOAN PORTFOLIO GROWTH IN Q3 2024 BETWEEN \$235M AND \$265M

TOTAL YIELD ON CONSUMER LOANS (INCLUDING ANCILLARY PRODUCTS)¹ IN Q3 2024 BETWEEN 34.0% AND 35.0%

NET CHARGE OFF RATE IN Q3 2024 BETWEEN 8.75% AND 9.75%

1. This is a non-IFRS ratio. Refer to "Non-IFRS and Other Financial Measures" section on page 23 of this presentation

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Q & A



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APPENDIX



CONSOLIDATED INCOME STATEMENTS

(\$ in thousands)	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	YTD 23	YTD 24
REVENUE							
Interest income	213,563	229,269	244,668	260,072	274,722	414,991	534,794
Lease revenue	25,052	24,540	24,691	24,741	24,014	50,617	48,755
Commissions earned	57,532	61,527	61,510	63,964	70,967	111,448	134,931
Charges and fees	6,781	6,396	7,243	8,337	8,092	13,169	16,429
	302,928	321,732	338,112	357,114	377,795	590,225	734,909
OPERATING EXPENSES							
BAD DEBTS	84,634	89,539	91,570	105,195	112,499	160,530	217,694
OTHER OPERATING EXPENSES							
Salaries and benefits	50,546	49,886	49,322	52,450	54,569	101,709	107,019
Stock-based compensation	2,974	3,262	3,678	4,252	4,338	5,998	8,590
Advertising and promotion	8,992	6,476	8,305	7,774	9,166	16,239	16,940
Occupancy	6,396	6,096	6,269	5,326	5,168	13,040	10,494
Technology costs	6,459	7,244	7,410	8,340	9,990	13,748	18,330
Underwriting and collection	4,093	4,255	4,231	4,702	5,189	8,078	9,891
Other expenses	6,715	6,676	8,519	10,486	8,664	15,140	19,150
	86,175	83,895	87,734	93,330	97,084	173,952	190,414
DEPRECIATION AND AMORTIZATION	21,468	21,735	21,571	20,878	21,002	43,025	41,880
TOTAL OPERATING EXPENSES	192,277	195,169	200,875	219,403	230,585	377,507	449,988
OPERATING INCOME	110,651	126,563	137,237	137,711	147,210	212,718	284,921
OTHER INCOME (LOSS)	2,330	4,148	1,310	(4,398)	(2,740)	4,313	(7,138)
FINANCE COSTS	(37,653)	(40,875)	(36,580)	(51,313)	(54,684)	(71,879)	(105,997)
INCOME TAX (RECOVERY) EXPENSE	(19,778)	(23,526)	27,365	23,056	24,385	38,166	47,441
NET INCOME	55,550	66,310	74,602	58,944	65,401	106,986	124,345
ADJUSTED NET INCOME¹	56,039	65,241	68,961	66,288	71,332	108,973	137,620

1. This is a non-IFRS measure. Refer to "Non-IFRS and Other Financial Measures" section on page 25 of this presentation

CONSOLIDATED BALANCE SHEETS

(\$ in thousands)	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24
ASSETS					
Cash	74,503	84,062	144,577	191,403	135,918
Consumer loans receivable, net	3,014,883	3,236,211	3,447,588	3,653,437	3,917,944
Investment	61,617	62,723	61,464	57,066	54,326
Lease assets	46,022	43,176	45,187	43,861	41,860
Property and equipment, net	31,936	34,260	35,382	34,901	34,413
Intangible assets, net	131,835	128,706	124,931	120,490	115,902
Goodwill	180,923	180,923	180,923	180,923	180,923
Right-of-use assets, net	64,210	63,915	61,987	58,069	55,806
Other assets ¹	74,643	101,993	62,128	75,878	88,498
TOTAL ASSETS	3,680,572	3,935,969	4,164,167	4,416,028	4,625,590
LIABILITIES AND SHAREHOLDERS' EQUITY					
Liabilities					
Accounts payable and accrued liabilities	58,422	67,542	72,409	65,706	73,304
Revolving credit facility	273,477	176,700	190,921	(837)	119,403
Notes payable	1,144,775	1,174,229	1,120,826	1,679,970	1,697,135
Revolving securitization warehouse facilities	984,279	1,194,617	1,364,741	1,225,251	1,280,973
Secured borrowings	113,731	131,409	143,177	143,311	131,729
Other liabilities ¹	152,586	179,032	218,016	199,381	178,183
Total liabilities	2,727,270	2,923,529	3,110,090	3,312,782	3,480,727
Total shareholders' equity	953,302	1,012,440	1,054,077	1,103,246	1,144,863
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	3,680,572	3,935,969	4,164,167	4,416,028	4,625,590

1. These are non-IFRS measures. Refer to "Non-IFRS and Other Financial Measures" section on page 20 of this presentation

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 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 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24 metrics.

Adjusted Operating Income

- Adjusted operating income is a non-IFRS measure. Refer to 1) “Key Performance Indicators and Non-IFRS Measures” section on page 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24 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 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24 metrics, 3) “Key Performance Indicators and Non-IFRS Measures” section on page 43 of the Company’s MD&A for the three-month period and year ended December 31, 2023 for Q4 23 metrics, and 4) “Key Performance Indicators and Non-IFRS Measures” section on page 31 of the Company’s MD&A for the three and nine-month periods ended September 30, 2023 for Q3 23 metric.

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)	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24
Total assets					
Accounts receivable	26,249	27,474	30,762	31,911	40,059
Prepaid expense	11,692	10,987	9,462	12,038	12,801
Income tax recoverable	-	-	-	-	-
Derivative financial assets	36,702	63,532	21,904	31,929	35,638
Other assets	74,643	101,993	62,128	75,878	88,498

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)	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24
Total liabilities					
Income taxes payable	66	16,599	24,691	6,219	4,220
Dividends payable	15,876	15,906	15,960	19,574	19,651
Unearned revenue	29,637	28,214	26,965	25,326	26,296
Accrued interest	6,396	25,207	12,875	39,165	27,359
Deferred tax liabilities, net	20,859	20,307	24,259	22,767	17,683
Lease liabilities	72,969	72,799	70,809	66,672	64,158
Derivative financial liabilities	6,783	-	42,457	19,658	18,816
Other liabilities	152,586	179,032	218,016	199,381	178,183

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 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24 metric, 3) “Key Performance Indicators and Non-IFRS Measures” section on page 43 of the Company’s MD&A for the three-month period and year ended December 31, 2023 for Q4 23 metrics, and 4) “Key Performance Indicators and Non-IFRS Measures” section on page 31 of the Company’s MD&A for the three and nine-month periods ended September 30, 2023 for Q3 23 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 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24 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 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Other Opex / Average Loan Book

- Adjusted other operating expenses (Opex) is a non-IFRS measure. Refer to 1) “Key Performance Indicators and Non-IFRS Measures” section on page 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24, Q1 23 metrics, 3) “Key Performance Indicators and Non-IFRS Measures” section on page 43 of the Company’s MD&A for the three-month period and year ended December 31, 2023 for Q4 23 metrics, and 4) “Key Performance Indicators and Non-IFRS Measures” section on page 31 of the Company’s MD&A for the three and nine-month periods ended September 30, 2023 for Q3 23 metric.
- Adjusted other opex / average loan receivables are non-IFRS ratios. Refer to table below for reconciliation

(\$ in thousands)	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24
Adjusted other operating expenses	94,440	92,144	95,810	97,685	101,807
Divided by average loan book	3,125,896	3,354,550	3,577,393	3,778,309	4,041,884
Adjusted other opex / average loan book	3.0%	2.7%	2.7%	2.6%	2.5%

Efficiency Ratio

- Efficiency ratio is a non-IFRS ratio. Refer to 1) “Key Performance Indicators and Non-IFRS Measures” section on page 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24 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 31 of the Company’s MD&A for the three and six-month periods ended June 30, 2024 for Q2 24, Q2 23, YTD 24, and YTD 23 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 23 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24 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 21 of the Company’s MD&A for the three-month period ended June 30, 2024 for Q2 24 and Q2 23 metrics, 2) “Portfolio Analysis” section on page 13 of the Company’s MD&A for the three-month period ended March 31, 2024 for Q1 24 metric

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 43 of the Company’s MD&A for the year-ended June 30, 2024 for Q2 24 metric

Supplementary Financial Measures

Weighted Average Interest Rate

- Weighted average interest rate is a supplementary financial measure. It is calculated as the sum of individual loan balance multiplied by interest rate divided by gross consumer loans receivable