EX01 2026 YTD revenue

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical p. 48, consolidated operations

Net revenue US$960.832m: net financing US$411.190m; servicing US$489.997m; syndication US$59.645m.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX02 2026 Q3 earnings

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical p. 47, consolidated operations

Q3 net revenue US$320.714m; common net income US$127.392m; diluted EPS US$0.33; operating expenses US$142.064m; interest expense US$121.572m.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX03 2025 annual comparison

Peralta factual reconstruction; original issuer document is owner-only in the edition.

FY2025 report physical p. 5, selected results

FY2025 net revenue US$1,185.510m vs 2024 US$1,087.560m; adjusted operating income US$665.880m vs US$601.230m; adjusted common income US$499.503m vs US$450.871m.

Publisher URL (also indexed in the report):

https://downloads.ctfassets.net/9g4sdlwetik5/5KiFDYwE2Hy27HskcYfxlR/848da2be6971474fe9589df5ae5bb2ea/EFN_-_Q4_2025_-_Report_to_Shareholders.pdf

EX04 2026 YTD adjusted results

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 supplement physical p. 3, selected financial information

YTD adjusted net revenue US$962m; AOI US$541m; adjusted common income US$409m vs US$367m in 2025; diluted EPS US$1.04.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/1Du6c0MoqghNMejcEIXqS8/EFN_-_Q3_2026_-_Supplemental_vF.pdf

EX05 originations and VUM

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 supplement physical p. 3, Other Highlights

YTD originations US$4,870m vs US$5,125m prior year; Q3 VUM 1.580m vs 1.530m prior year.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/1Du6c0MoqghNMejcEIXqS8/EFN_-_Q3_2026_-_Supplemental_vF.pdf

EX06 adjusted FCF caveat

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical p. 23, free cash flow bridge

YTD operating cash flow US$554.208m; Other adjustment US$515.990m; adjusted FCF US$508.266m.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX07 real distributions

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical p. 52, consolidated cash flows

YTD dividends paid US$122.546m vs US$112.162m in 2025; shares repurchased US$218.896m vs US$86.979m; investing cash used US$42.155m.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX08 capital claims

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical p. 29, leverage table

Net debt US$8,836.017m; shareholders equity US$2,677.096m; debt/capital 76.7%; target 73-77%; covenant 80%.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX09 funding composition

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 supplement physical p. 4, balance sheet Other Highlights

Q3 total debt US$9,246m; client pass-through debt US$7,643m; operating debt US$1,604m.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/1Du6c0MoqghNMejcEIXqS8/EFN_-_Q3_2026_-_Supplemental_vF.pdf

EX10 asset and credit quality

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 supplement physical pp. 5, 7, credit quality and asset tables

Q3 gross finance receivables US$7,774m; allowance US$19.6m (0.25%); net earning assets about US$8.1bn.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/1Du6c0MoqghNMejcEIXqS8/EFN_-_Q3_2026_-_Supplemental_vF.pdf

EX11 debt liquidity

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical p. 23, credit and debt facilities

Q3 committed undrawn liquidity approximately US$2.8bn; unsecured revolver undrawn US$1.5bn.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX12 forward guidance

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical p. 30, 2026 guidance

2026 adjusted net revenue US$1.280-1.305bn; adjusted EPS US$1.40-1.45; originations below US$6.5-6.9bn range.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX13 share denominator

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 supplement physical p. 3 and Q3 report physical p. 44

YTD weighted diluted shares 394.7m; November 3 outstanding common 388.371234m.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/1Du6c0MoqghNMejcEIXqS8/EFN_-_Q3_2026_-_Supplemental_vF.pdf

EX14 2025 cash conversion

Peralta factual reconstruction; original issuer document is owner-only in the edition.

FY2025 report physical p. 27, FCF bridge

FY2025 operating cash flow negative US$149.953m vs negative US$107.160m in 2024; Other US$572.399m; adjusted FCF US$628.783m vs US$547.158m in 2024.

Publisher URL (also indexed in the report):

https://downloads.ctfassets.net/9g4sdlwetik5/5KiFDYwE2Hy27HskcYfxlR/848da2be6971474fe9589df5ae5bb2ea/EFN_-_Q4_2025_-_Report_to_Shareholders.pdf

EX15 2025 net debt

Peralta factual reconstruction; original issuer document is owner-only in the edition.

FY2025 report physical p. 33, leverage table

Dec 2025 net debt US$9,034.590m vs US$7,922.485m in 2024; shareholders equity US$2,720.267m vs US$2,774.315m; debt/capital 76.9% vs 74.1%.

Publisher URL (also indexed in the report):

https://downloads.ctfassets.net/9g4sdlwetik5/5KiFDYwE2Hy27HskcYfxlR/848da2be6971474fe9589df5ae5bb2ea/EFN_-_Q4_2025_-_Report_to_Shareholders.pdf

EX16 ownership

Peralta factual reconstruction; original issuer document is owner-only in the edition.

2026 circular physical p. 11, Principal Shareholders

As of March 23, 2026, issuer knew of no holder controlling 10% or more of voting rights.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/AklihEnMOZGEWOVSHMME7/Element_Circular_-_2026.pdf

EX17 governance climate

Peralta factual reconstruction; original issuer document is owner-only in the edition.

2026 circular physical p. 34, C&CG Committee mandate

The C&CG Committee oversees climate-related targets and monitors management assessment of climate risks and opportunities.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/AklihEnMOZGEWOVSHMME7/Element_Circular_-_2026.pdf

EX18 revenue geography

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 supplement physical p. 6, Revenue by Geography

YTD US/Canada service revenue share 60%; ANZ 28%; Mexico 26%; financing is material outside North America.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/1Du6c0MoqghNMejcEIXqS8/EFN_-_Q3_2026_-_Supplemental_vF.pdf

EX19 dividends and NCIB

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical pp. 28-30, capital allocation

YTD 10.5515m shares repurchased at C$28.56 VWAP; 2026 dividend declared C$0.15 quarterly.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX20 asset funding

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 report physical p. 46, financial position

Sept 2026 finance receivables US$7,754.729m; operating leases US$3,023.649m; borrowings US$9,518.258m.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/2QidVOuqW9brlRI72nqsNb/EFN_-_Q3_2026_-_Report_to_Shareholders_vF.pdf

EX21 syndication capacity

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 supplement physical p. 7, assets under management

Q3 syndicated assets US$5.8bn vs US$4.8bn at Q4 2025; net earning assets US$8.1bn vs US$8.9bn.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/1Du6c0MoqghNMejcEIXqS8/EFN_-_Q3_2026_-_Supplemental_vF.pdf

EX22 growth investments

Peralta factual reconstruction; original issuer document is owner-only in the edition.

Q3 supplement physical p. 9, adjusted FCF deployment

YTD adjusted FCF US$508m less US$16m growth capital investment equals US$492m after all capital investments.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/1Du6c0MoqghNMejcEIXqS8/EFN_-_Q3_2026_-_Supplemental_vF.pdf

EX23 operational emissions

Peralta factual reconstruction; original issuer document is owner-only in the edition.

2026 circular physical p. 58, sustainability result

Issuer reported an 80% reduction in Scope 1 and 2 emissions from its 2019 base year.

Publisher URL (also indexed in the report):

https://www.elementfleet.com/assets/latest/AklihEnMOZGEWOVSHMME7/Element_Circular_-_2026.pdf