goeasy Ltd.

Interim Condensed Consolidated Financial Statements

(Unaudited)

As at September 30, 2026 and December 31, 2025 and

for the three and nine-month periods ended September 30, 2026 and 2025

goeasy Ltd.

INTERIM CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

(Unaudited)

(Expressed in thousands of Canadian dollars)

	As at September 30, 2026	As at December 31, 2025
ASSETS		
Cash (note 5)	**491,844**	152,661
Accounts receivable	**37,159**	42,361
Prepaid expenses	**10,044**	9,159
Income taxes recoverable	**50,889**	90,559
Consumer loans receivable, net (note 6)	**4,497,960**	5,155,360
Investments (note 7)	**23,117**	29,103
Lease assets, net	**27,885**	36,656
Derivative financial assets (note 12)	**57,561**	11,146
Deferred income tax assets (note 16)	**45,373**	22,250
Property and equipment, net	**24,158**	30,788
Right-of-use assets, net	**52,979**	52,510
Intangible assets, net (note 8)	**100,363**	104,142
Goodwill	**21,310**	21,310
TOTAL ASSETS	**5,440,642**	5,758,005
LIABILITIES AND SHAREHOLDERS' EQUITY		
Liabilities		
Revolving credit facility (note 11)	**(2,274)**	175,052
Accounts payable and other liabilities	**93,592**	107,842
Dividends payable (note 13)	**-**	23,398
Unearned revenue	**30,822**	31,219
Accrued interest payable	**82,971**	68,533
Deferred income tax liabilities (note 16)	**-**	5,367
Lease liabilities	**59,501**	59,451
Secured borrowings (note 10)	**44,725**	88,783
Revolving securitization warehouse facilities (note 9)	**610,536**	611,015
Derivative financial liabilities (notes 9 and 12)	**2,922**	46,107
Notes payable (note 12)	**3,734,566**	3,690,818
TOTAL LIABILITIES	**4,657,361**	4,907,585
Shareholders' equity		
Share capital (note 13)	**431,588**	430,325
Contributed surplus	**27,880**	26,782
Accumulated other comprehensive loss	**(28,739)**	(13,367)
Retained earnings	**352,552**	406,680
TOTAL SHAREHOLDERS' EQUITY	**783,281**	850,420
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**5,440,642**	5,758,005

See accompanying notes to the interim condensed consolidated financial statements.

On behalf of the Board:



David Ingram
Director



Karen Basian
Director

goeasy Ltd.

INTERIM CONDENSED CONSOLIDATED STATEMENTS OF INCOME (LOSS)

(Unaudited)

(Expressed in thousands of Canadian dollars, except earnings (loss) per share)

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025** *Restated (Note 2)*	**September 30, 2026**	**September 30, 2025** *Restated (Note 2)*
REVENUE				
Interest income	**289,545**	342,035	**912,948**	979,449
Lease revenue	**18,260**	21,250	**57,503**	65,314
Commissions earned	**60,308**	79,372	**191,762**	221,180
Charges and fees	**3,535**	11,548	**12,328**	24,534
	371,648	454,205	**1,174,541**	1,290,477
OPERATING EXPENSES				
BAD DEBTS (NOTE 6)	**214,873**	177,515	**661,731**	465,279
OTHER OPERATING EXPENSES				
Salaries and benefits	**44,135**	51,455	**146,445**	153,030
Share-based compensation (note 14)	**722**	3,594	**2,735**	13,741
Technology costs	**11,800**	10,943	**34,140**	35,746
Underwriting and collections	**7,985**	9,891	**24,962**	25,724
Occupancy	**5,273**	5,388	**16,411**	16,390
Advertising and promotion	**6,065**	7,132	**11,424**	24,156
Restructuring charges	**-**	-	**4,763**	-
Other expenses	**8,520**	7,866	**31,377**	23,114
	84,500	96,269	**272,257**	291,901
DEPRECIATION AND AMORTIZATION				
Depreciation of lease assets	**5,889**	6,957	**18,644**	20,887
Amortization of intangible assets	**5,517**	5,638	**16,641**	16,939
Depreciation of right-of-use assets	**5,337**	5,332	**16,030**	15,921
Depreciation of property and equipment	**2,513**	2,666	**7,730**	7,928
	19,256	20,593	**59,045**	61,675
TOTAL OPERATING EXPENSES	**318,629**	294,377	**993,033**	818,855
OPERATING INCOME	**53,019**	159,828	**181,508**	471,622
OTHER LOSS (NOTE 7)	**-**	(1,800)	**(5,986)**	(1,800)
FINANCE COSTS (NOTE 15)	**(75,286)**	(118,767)	**(246,875)**	(251,451)
INCOME (LOSS) BEFORE INCOME TAXES	**(22,267)**	39,261	**(71,353)**	218,371
INCOME TAX EXPENSE (RECOVERY) (NOTE 16)				
Current	**15,166**	17,047	**2,584**	81,826
Deferred	**(20,428)**	(6,199)	**(19,809)**	(22,030)
	(5,262)	10,848	**(17,225)**	59,796
NET INCOME (LOSS)	**(17,005)**	28,413	**(54,128)**	158,575
BASIC EARNINGS (LOSS) PER SHARE (NOTE 17)	**(1.03)**	1.72	**(3.29)**	9.57
DILUTED EARNINGS (LOSS) PER SHARE (NOTE 17)	**(1.03)**	1.70	**(3.29)**	9.45

See accompanying notes to the interim condensed consolidated financial statements.

goeasy Ltd.

INTERIM CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (LOSS)

(Unaudited)

(Expressed in thousands of Canadian dollars)

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025** *Restated (Note 2)*	**September 30, 2026**	**September 30, 2025** *Restated (Note 2)*
Net income (loss)	**(17,005)**	28,413	**(54,128)**	158,575
Other comprehensive income (loss) to be reclassified to the consolidated statement of income (loss) in subsequent periods				
Change in fair value of cash flow hedge, net of taxes	**3,368**	4,615	**(15,974)**	23,714
Change in costs of hedging, net of taxes	**239**	(183)	**602**	1,091
	3,607	4,432	**(15,372)**	24,805
Comprehensive income (loss)	**(13,398)**	32,845	**(69,500)**	183,380

See accompanying notes to the interim condensed consolidated financial statements.

INTERIM CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

(Unaudited)

(Expressed in thousands of Canadian dollars)

	Share Capital	**Contributed Surplus**	**Accumulated Other Comprehensive Income (Loss)**	**Retained Earnings** *Restated (Note 2)*	**Total Shareholders' Equity** *Restated (Note 2)*
Balance, December 31, 2025	**430,325**	**26,782**	**(13,367)**	**406,680**	**850,420**
Common shares issued	**1,263**	**(589)**	-	-	**674**
Share-based compensation (note 14)	-	**2,735**	-	-	**2,735**
Repurchase of equity interest related to deferred share units, net of tax (note 14)	-	**(226)**	-	-	**(226)**
Repurchase of equity interest related to restricted share units, net of tax (note 14)	-	**(822)**	-	-	**(822)**
Comprehensive income (loss)	-	-	**(15,372)**	**(54,128)**	**(69,500)**
Dividends (note 12)	-	-	-	-	-
Balance, September 30, 2026	**431,588**	**27,880**	**(28,739)**	**352,552**	**783,281**
Balance, December 31, 2024	438,302	26,942	(56,938)	773,874	1,182,180
Common shares issued	5,367	(1,663)	-	-	3,704
Share-based compensation (note 14)	-	13,741	-	-	13,741
Repurchase of equity interest related to restricted share units, net of tax (note 14)	-	(1,556)	-	-	(1,556)
Shares purchased for cancellation (note 13)	(16,171)	-	-	(83,083)	(99,254)
Comprehensive income (loss)	-	-	24,805	158,575	183,380
Dividends (note 13)	-	-	-	(70,656)	(70,656)
Balance, September 30, 2025	427,498	37,464	(32,133)	778,710	1,211,539

See accompanying notes to the interim condensed consolidated financial statements.

goeasy Ltd.

INTERIM CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS

(Unaudited)

(Expressed in thousands of Canadian dollars)

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025** *Restated (Note 2)*	**September 30, 2026**	**September 30, 2025** *Restated (Note 2)*
OPERATING ACTIVITIES				
Net income (loss)	**(17,005)**	28,413	**(54,128)**	158,575
Add (deduct) items not affecting cash				
Bad debts (note 6)	**214,873**	177,515	**661,731**	465,279
Depreciation of lease assets	**5,889**	6,957	**18,644**	20,887
Amortization of intangible assets	**5,517**	5,638	**16,641**	16,939
Depreciation of right-of-use assets	**5,337**	5,332	**16,030**	15,921
Amortization of deferred financing charges	**4,040**	2,979	**11,775**	8,164
Depreciation of property and equipment	**2,513**	2,666	**7,730**	7,928
Share-based compensation (note 14)	**722**	3,594	**2,735**	13,741
Unrealized fair value loss on investment (note 7)	**-**	1,800	**5,986**	1,800
Loss on sale or write off of asset	**-**	-	**23**	-
Fair value change on prepayment options	**(1,166)**	43,092	**10,094**	39,832
Amortization of premium on notes payable	**(2,064)**	(1,818)	**(6,075)**	(4,911)
Deferred income tax recovery	**(20,428)**	(6,199)	**(19,809)**	(22,030)
	198,228	269,969	**671,377**	722,125
Net change in other operating assets and liabilities (note 18)	**70,880**	58,102	**43,778**	(49,430)
Purchase of lease assets	**(3,252)**	(5,547)	**(9,858)**	(15,963)
Net issuance of consumer loans receivable	**(65,091)**	(496,004)	**(4,332)**	(1,284,694)
Cash provided by (used in) operating activities	**200,765**	(173,480)	**700,965**	(627,962)
INVESTING ACTIVITIES				
Purchase of property and equipment	**(470)**	(1,731)	**(1,138)**	(4,285)
Investments in intangible assets	**(3,509)**	(3,775)	**(12,862)**	(9,700)
Cash used in investing activities	**(3,979)**	(5,506)	**(14,000)**	(13,985)
FINANCING ACTIVITIES				
Lease incentive received	**131**	-	**187**	81
Advances from revolving credit facilities, net of financing charges	**-**	188,997	**139,947**	653,996
Advances from revolving securitization warehouse facilities, net of financing charges	**-**	-	**-**	79,963
Advances from secured borrowings, net of financing charges	**-**	12,594	**-**	33,700
Issuance of common shares	**-**	2,115	**-**	2,115
Purchase of common shares for cancellation (note 13)	**-**	(1,605)	**-**	(99,254)
Payment of advances from revolving securitization warehouse facilities	**-**	(130,650)	**-**	(298,950)
Payment of common share dividends	**-**	(22,762)	**(22,546)**	(64,709)
Payment of notes payable (note 12)	**-**	-	**(80,700)**	-
Payment of advances from revolving credit facilities	**-**	(362,500)	**(319,000)**	(679,000)
Payment of restricted share units (note 14)	**(25)**	(144)	**(881)**	(1,580)
Payment of deferred share units (note 14)	**(111)**	-	**(225)**	-
Issuance of notes payable, net of financing charges (note 12)	**(1,667)**	785,464	**(3,870)**	1,349,170
Payment of lease liability	**(5,487)**	(5,643)	**(16,636)**	(16,805)
Payment of loan from secured borrowings	**(9,883)**	(18,764)	**(44,058)**	(62,410)
Cash provided by (used in) financing activities	**(17,042)**	447,102	**(347,782)**	896,317
Net increase in cash during the period	**179,744**	268,116	**339,183**	254,370
Cash, beginning of period	**312,100**	233,798	**152,661**	247,544
Cash, end of period	**491,844**	501,914	**491,844**	501,914

See accompanying notes to the interim condensed consolidated financial statements.

1. CORPORATE INFORMATION

goeasy Ltd. (the "Parent Company") was incorporated under the laws of the Province of Alberta, Canada by Certificate and Articles of Incorporation dated December 14, 1990, and was continued as a corporation in the Province of Ontario pursuant to Articles of Continuance dated July 22, 1993. The Parent Company has common shares listed on the Toronto Stock Exchange (the "TSX") under the symbol "GSY" and its head office is in Mississauga, Ontario, Canada.

The Parent Company and all of the companies that it controls (collectively referred to as "goeasy" or the "Company") are a leading full-service provider of alternative financial services and leased goods that provide everyday Canadians with a path for a better tomorrow, today. The principal operating activities of the Company include: i) providing loans and other financial services to consumers; and ii) leasing household products to consumers. Customers can transact seamlessly through an omnichannel model that includes online and mobile platforms, over 400 locations across Canada, and point-of-sale financing offered through thousands of merchant partners across Canada.

The Company operates in two reportable segments: easyfinancial and easyhome. As at September 30, 2026, the Company operates 290 easyfinancial locations and 119 easyhome stores (including 29 franchises).

The unaudited interim condensed consolidated financial statements were authorized for issue by the Board of Directors on November 10, 2026.

2. RESTATEMENT OF PRIOR PERIOD FINANCIAL INFORMATION

As previously disclosed, subsequent to the year ended December 31, 2025, the Company identified an error in the accounting treatment of certain customer payments drawn from customer accounts close to quarter and year-end dates that had not yet settled as of those period-end dates. These payments were credited to the Company's bank account by its banking partner on the transaction date and were recorded by the Company as cash, with the related gross consumer loans receivable, gross interest receivables, and charges and fee receivables considered settled. Pursuant to its banking agreements, the Company noted that although they could access this cash when payments were requested as of the relevant period-end date, the Company remained liable for any subsequent payment reversals and retained the related credit risk until settlement with the customer. As such, the derecognition criteria under International Financial Reporting Standard ("IFRS") 9, *Financial Instruments* ("IFRS 9") were not met. The correction of the error resulted in a decrease in cash for amounts returned on the transaction date, the recognition of a liability to the bank within accounts payable and other liabilities for amounts returned subsequent to the period-end dates noted above, and corresponding increases in gross consumer loans receivable, gross interest receivables, and charges and fee receivables, together with the recognition of an additional allowance for credit losses on the increased gross consumer loans receivable and gross interest receivables balances and the related tax impacts. The correction of the error also resulted in a correction to the disclosures of the aging of the gross consumer loans receivable past due and the staging classification of the gross consumer loans receivable, and the related allowance for credit losses.

As previously disclosed, the pre-tax impact of the correction of this error had the following effect on the comparative financial information for the three and nine-month periods ended September 30, 2025:

- Accounts receivable – increase of $0.1 million at period end
- Consumer loans receivable, net – increase of $35.7 million at period end
- Accounts payable and other liabilities – increase of $47.4 million at period end
- Retained earnings – decrease of $12.2 million at period end
- Interest income – increase of $3.2 million for the three-month period ended September 30, 2025 and increase of $7.0 million for the nine-month period ended September 30, 2025
- Bad debts expense – increase of $7.1 million for the three-month period ended September 30, 2025 and increase of $6.4 million for the nine-month period ended September 30, 2025

As previously disclosed, the Company also corrected a presentation error of bad debts on interest receivable on consumer loans in the consolidated statements of income. In prior periods, the bad debts on interest receivable on consumer loans were presented as a reduction of interest income. In accordance with International Accounting Standard ("IAS 1"), *Presentation of Financial Statements* and IFRS 7, *Financial Instruments: Disclosures* ("IFRS 7"), the changes in allowance for credit losses should be presented as a bad debt expense. The Company has corrected this presentation error by restating the comparative interim condensed consolidated statement of income to reclassify the bad debts on interest receivable on consumer loans from interest income to bad debts expense. This reclassification had no impact on net income, diluted earnings per share, the interim condensed consolidated statement of financial position, the interim condensed consolidated statement of changes in shareholders' equity, or the interim condensed consolidated statement of cash flows. As previously disclosed, the impact of the correction of this presentation error had the following effect on the comparative financial information for the three and nine-month periods ended September 30, 2025:

- Interest income – increase of $12.6 million for the three-month period ended September 30, 2025 and increase of $36.4 million for the nine-month period ended September 30, 2025
- Bad debts expense – increase of $12.6 million for the three-month period ended September 30, 2025 and increase of $36.4 million for the nine-month period ended September 30, 2025

As previously disclosed, the Company also corrected an error related to the recognition of interest income on Stage 3 consumer loans receivable. In prior periods, interest income on Stage 3 loans was recognized based on the gross carrying amount of the loan, rather than the net carrying amount, as required under IFRS 9. This resulted in an over-accrual of interest income on credit impaired loans. While part of the over-accrued interest income had been reflected through Stage 3 bad debts on interest receivable reported within interest income in prior periods, an additional allowance for credit losses on interest receivable was required and has been recognized, together with related tax impacts. As previously disclosed, the pre-tax impact of the correction of this error had the following effect on the comparative financial information for the three and nine-month periods ended September 30, 2025:

- Consumer loans receivable, net – decrease of $10.8 million at period end
- Retained earnings – decrease of $7.5 million at period end
- Interest income – decrease of $1.8 million for the three-month period ended September 30, 2025 and decrease of $3.3 million for the nine-month period ended September 30, 2025

As previously disclosed, the Company also corrected a presentation error related to the offsetting of deferred income tax assets and deferred income tax liabilities. In prior periods, the Company netted deferred income tax assets and liabilities across its subsidiaries in the consolidated statement of financial position. However, in accordance with IAS 12, *Income Taxes* ("IAS 12"), deferred income tax assets and liabilities may be offset only when they relate to the same taxable entity and the same taxation authority, and when a legally enforceable right of offset exists. As these conditions were not met, the offsetting criteria under IAS 12 were not satisfied. The Company has corrected this presentation error by presenting deferred income tax assets and deferred income tax liabilities separately in the interim condensed consolidated statement of financial position. This reclassification had no impact on net income, diluted earnings per share, the interim condensed consolidated statement of income, the interim condensed consolidated statement of changes in shareholders' equity, or the interim condensed consolidated statement of cash flows. As previously disclosed, the impact of the correction of this presentation error had the following effect on the comparative financial information as at September 30, 2025:

- Deferred income tax assets – increase of $7.0 million
- Deferred income tax liabilities – increase of $7.0 million

As previously disclosed, in addition, in connection with the restatement of prior period financial information, the Company determined that it was appropriate to correct a certain uncorrected misstatement that was considered immaterial in the prior year, which is related to an understatement of the allowance for credit losses on gross consumer loans receivable resulting from an error in the probability of default assumptions on certain Stage 3 loans used in the Company's expected credit loss models. The Company has corrected this error by recognizing additional allowance for credit losses on gross consumer loans receivable and the related tax impacts in the prior periods. As previously disclosed, the pre-tax impact of the correction of this error had the following effect on the comparative financial information for the three and nine-month periods ended September 30, 2025:

- Consumer loans receivable, net – decrease of $3.9 million at period end
- Retained earnings – decrease of $6.0 million at period end
- Bad debts expense – decrease of $0.7 million for the three-month period ended September 30, 2025 and decrease of $3.6 million for the nine-month period ended September 30, 2025

As previously disclosed, the above correction of errors resulted in the Company having to restate its interim condensed consolidated financial information as at and for the three and nine-month periods ended September 30, 2025. As previously disclosed, the information in the Company's previously issued interim condensed consolidated financial statements as at September 30, 2025 and for the three and nine-month periods ended September 30, 2025 that has been restated in these interim condensed consolidated financial statements, should no longer be relied upon.

The following tables include the above noted corrections to the financial information previously reported on the Company's interim condensed consolidated financial statements as at September 30, 2025 and for the three and nine-month periods ended September 30, 2025:

Impact on Interim Condensed Consolidated Statements of Financial Position

	As at September 30, 2025		
	As Previously Reported	**Restatement Adjustments**	**As Restated**
Cash	501,914	-	501,914
Accounts receivable	44,910	98	45,008
Consumer loans receivable, net	5,169,753	21,009	5,190,762
Income taxes recoverable	3,116	3,376	6,492
Deferred income tax assets	10,474	10,628	21,102
TOTAL ASSETS	**6,204,340**	**35,111**	**6,239,451**
Accounts payable and other liabilities	80,597	47,420	128,017
Deferred income tax liabilities	-	7,031	7,031
TOTAL LIABILITIES	**4,973,461**	**54,451**	**5,027,912**
Retained earnings	798,050	(19,340)	778,710
TOTAL SHAREHOLDERS' EQUITY	**1,230,879**	**(19,340)**	**1,211,539**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**6,204,340**	**35,111**	**6,239,451**

Impact on Interim Condensed Consolidated Statements of Income

	Three Months Ended September 30, 2025			Nine Months Ended September 30, 2025		
	As Previously Reported	Restatement Adjustments	As Restated	As Previously Reported	Restatement Adjustments	As Restated
REVENUE						
Interest income	328,045	13,990	342,035	939,359	40,090	979,449
TOTAL REVENUE	**440,215**	**13,990**	**454,205**	**1,250,387**	**40,090**	**1,290,477**
OPERATING EXPENSES						
BAD DEBTS	**157,162**	**20,353**	**177,515**	**424,568**	**40,711**	**465,279**
TOTAL OPERATING EXPENSES	**274,024**	**20,353**	**294,377**	**778,144**	**40,711**	**818,855**
OPERATING INCOME	**166,191**	**(6,363)**	**159,828**	**472,243**	**(621)**	**471,622**
INCOME BEFORE INCOME TAXES	**45,624**	**(6,363)**	**39,261**	**218,992**	**(621)**	**218,371**
INCOME TAX EXPENSE (RECOVERY)						
Current	18,915	(1,868)	17,047	82,867	(1,041)	81,826
Deferred	(6,381)	182	(6,199)	(22,907)	877	(22,030)
TOTAL INCOME TAX EXPENSE (RECOVERY)	**12,534**	**(1,686)**	**10,848**	**59,960**	**(164)**	**59,796**
NET INCOME	**33,090**	**(4,677)**	**28,413**	**159,032**	**(457)**	**158,575**
BASIC EARNINGS PER SHARE	**2.01**	**(0.29)**	**1.72**	**9.59**	**(0.02)**	**9.57**
DILUTED EARNINGS PER SHARE	**1.98**	**(0.28)**	**1.70**	**9.47**	**(0.02)**	**9.45**

Impact on Interim Condensed Consolidated Statements of Changes in Shareholders' Equity

	As at September 30, 2025		
	As Previously Reported	Restatement Adjustments	As Restated
Retained earnings	798,050	(19,340)	778,710
TOTAL SHAREHOLDERS' EQUITY	**1,230,879**	**(19,340)**	**1,211,539**

Impact on Interim Condensed Consolidated Statements of Cash Flows

	Three Months Ended September 30, 2025			Nine Months Ended September 30, 2025		
	As Previously Reported	Restatement Adjustments	As Restated	As Previously Reported	Restatement Adjustments	As Restated
Net income	**33,090**	**(4,677)**	**28,413**	**159,032**	**(457)**	**158,575**
Add (deduct) items not affecting cash						
Bad debts	157,162	20,353	177,515	424,568	40,711	465,279
Deferred income tax recovery	(6,381)	182	(6,199)	(22,907)	877	(22,030)
Net change in other operating assets and liabilities	26,027	32,075	58,102	(69,042)	19,612	(49,430)
Net issuance of consumer loans receivable	(468,768)	(27,236)	(496,004)	(1,227,788)	(56,906)	(1,284,694)
Cash used in operating activities	**(194,176)**	**20,696**	**(173,480)**	**(631,799)**	**3,837**	**(627,962)**
Net increase in cash during the period	**247,420**	**20,696**	**268,116**	**250,533**	**3,837**	**254,370**
Cash, end of period	**501,914**	**-**	**501,914**	**501,914**	**-**	**501,914**

Impact on the Aging of Gross Consumer Loans Receivable Past Due (Note 6)

	As at September 30, 2025				
	As Previously Reported		Restatement Adjustments	As Restated	
	$	% of Total Loans	$	$	% of Total Loans
1 – 30 days	**150,744**	**2.8%**	**135,638**	**286,382**	**5.3%**
31 – 90 days	**93,348**	**1.7%**	**126,629**	**219,977**	**4.0%**
91 – 180 days	**54,071**	**1.0%**	**88,475**	**142,546**	**2.6%**
181+ days	**98,989**	**1.8%**	**68,668**	**167,657**	**3.1%**
	397,152	**7.3%**	**419,410**	**816,562**	**15.0%**

The Company amended the aging buckets used in its past due disclosure to align with how management now monitors delinquent loans and manages its collections strategy. Prior period disclosures were restated to conform to the current year presentation.

Impact on the Changes in the Staging Classification of Gross Consumer Loans Receivable (Note 6)

	Three Months Ended September 30, 2025			
	As Previously Reported			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	**4,658,257**	**221,150**	**220,319**	**5,099,726**
Gross loans originated	**945,730**	**-**	**-**	**945,730**
Principal payments and other adjustments	**(459,661)**	**(11,520)**	**(10,823)**	**(482,004)**
Transfers to (from)				
Stage 1	**258,055**	**(214,320)**	**(43,735)**	**-**
Stage 2	**(310,054)**	**320,351**	**(10,297)**	**-**
Stage 3	**(137,734)**	**(58,994)**	**196,728**	**-**
Gross charge offs	**(15,558)**	**(7,590)**	**(104,827)**	**(127,975)**
Net growth in gross consumer loans receivable during the period	**280,778**	**27,927**	**27,046**	**335,751**
Balance as at September 30, 2025	**4,939,035**	**249,077**	**247,365**	**5,435,477**
	Restatement Adjustments			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	**(234,016)**	**45,925**	**196,013**	**7,922**
Gross loans originated	**-**	**-**	**-**	**-**
Principal payments and other adjustments	**55,157**	**(12,060)**	**(41,514)**	**1,583**
Transfers to (from)				
Stage 1	**3,611**	**(5,817)**	**2,206**	**-**
Stage 2	**(46,495)**	**48,531**	**(2,036)**	**-**
Stage 3	**(103,057)**	**(26,162)**	**129,219**	**-**
Gross charge offs	**-**	**-**	**-**	**-**
Net growth in gross consumer loans receivable during the period	**(90,784)**	**4,492**	**87,875**	**1,583**
Balance as at September 30, 2025	**(324,800)**	**50,417**	**283,888**	**9,505**
	As Restated			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	**4,424,241**	**267,075**	**416,332**	**5,107,648**
Gross loans originated	**945,730**	**-**	**-**	**945,730**
Principal payments and other adjustments	**(404,504)**	**(23,580)**	**(52,337)**	**(480,421)**
Transfers to (from)				
Stage 1	**261,666**	**(220,137)**	**(41,529)**	**-**
Stage 2	**(356,549)**	**368,882**	**(12,333)**	**-**
Stage 3	**(240,791)**	**(85,156)**	**325,947**	**-**
Gross charge offs	**(15,558)**	**(7,590)**	**(104,827)**	**(127,975)**
Net growth in gross consumer loans receivable during the period	**189,994**	**32,419**	**114,921**	**337,334**
Balance as at September 30, 2025	**4,614,235**	**299,494**	**531,253**	**5,444,982**

	Nine Months Ended September 30, 2025 As Previously Reported			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	**4,185,947**	**197,171**	**212,997**	**4,596,115**
Gross loans originated	**2,526,218**	**-**	**-**	**2,526,218**
Principal payments and other adjustments	**(1,244,029)**	**(30,607)**	**(44,870)**	**(1,319,506)**
Transfers to (from)				
Stage 1	**708,121**	**(580,959)**	**(127,162)**	**-**
Stage 2	**(800,402)**	**826,307**	**(25,905)**	**-**
Stage 3	**(388,254)**	**(140,996)**	**529,250**	**-**
Gross charge offs	**(48,566)**	**(21,839)**	**(296,945)**	**(367,350)**
Net growth in gross consumer loans receivable during the period	**753,088**	**51,906**	**34,368**	**839,362**
Balance as at September 30, 2025	**4,939,035**	**249,077**	**247,365**	**5,435,477**

	Restatement Adjustments			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	**(217,207)**	**29,919**	**193,610**	**6,322**
Gross loans originated	**-**	**-**	**-**	**-**
Principal payments and other adjustments	**107,860**	**(25,148)**	**(79,529)**	**3,183**
Transfers to (from)				
Stage 1	**388,385**	**(44,594)**	**(343,791)**	**-**
Stage 2	**(114,392)**	**119,000**	**(4,608)**	**-**
Stage 3	**(489,446)**	**(28,760)**	**518,206**	**-**
Gross charge offs	**-**	**-**	**-**	**-**
Net growth in gross consumer loans receivable during the period	**(107,593)**	**20,498**	**90,278**	**3,183**
Balance as at September 30, 2025	**(324,800)**	**50,417**	**283,888**	**9,505**

	As Restated			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	**3,968,740**	**227,090**	**406,607**	**4,602,437**
Gross loans originated	**2,526,218**	**-**	**-**	**2,526,218**
Principal payments and other adjustments	**(1,136,169)**	**(55,755)**	**(124,399)**	**(1,316,323)**
Transfers to (from)				
Stage 1	**1,096,506**	**(625,553)**	**(470,953)**	**-**
Stage 2	**(914,794)**	**945,307**	**(30,513)**	**-**
Stage 3	**(877,700)**	**(169,756)**	**1,047,456**	**-**
Gross charge offs	**(48,566)**	**(21,839)**	**(296,945)**	**(367,350)**
Net growth in gross consumer loans receivable during the period	**645,495**	**72,404**	**124,646**	**842,545**
Balance as at September 30, 2025	**4,614,235**	**299,494**	**531,253**	**5,444,982**

Impact on the Changes in the Staging Classification of the Allowance of Credit Losses for Gross Consumer Loans Receivable (Note 6)

	Three Months Ended September 30, 2025			
	As Previously Reported			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	**216,613**	**87,137**	**99,954**	**403,704**
Gross loans originated	**43,329**	**-**	**-**	**43,329**
Principal payments and other adjustments	**(21,624)**	**(2,146)**	**(19,550)**	**(43,320)**
Transfers to (from), including remeasurements				
Stage 1	**53,619**	**(56,110)**	**(23,158)**	**(25,649)**
Stage 2	**(30,406)**	**96,762**	**(5,649)**	**60,707**
Stage 3	**(14,385)**	**(19,719)**	**156,199**	**122,095**
Net charge offs against allowance	**(15,555)**	**(7,589)**	**(95,621)**	**(118,765)**
Balance as at September 30, 2025	**231,591**	**98,335**	**112,175**	**442,101**
	Restatement Adjustments			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	**(32,976)**	**4,959**	**31,041**	**3,024**
Gross loans originated	**(3,172)**	**-**	**-**	**(3,172)**
Principal payments and other adjustments	**3,587**	**(825)**	**(924)**	**1,838**
Transfers to (from), including remeasurements				
Stage 1	**(3)**	**(641)**	**2,873**	**2,229**
Stage 2	**(462)**	**4,968**	**(474)**	**4,032**
Stage 3	**(1,346)**	**(3,299)**	**6,780**	**2,135**
Net charge offs against allowance	**-**	**-**	**(487)**	**(487)**
Balance as at September 30, 2025	**(34,372)**	**5,162**	**38,809**	**9,599**
	As Restated			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	**183,637**	**92,096**	**130,995**	**406,728**
Gross loans originated	**40,157**	**-**	**-**	**40,157**
Principal payments and other adjustments	**(18,037)**	**(2,971)**	**(20,474)**	**(41,482)**
Transfers to (from), including remeasurements				
Stage 1	**53,616**	**(56,751)**	**(20,285)**	**(23,420)**
Stage 2	**(30,868)**	**101,730**	**(6,123)**	**64,739**
Stage 3	**(15,731)**	**(23,018)**	**162,979**	**124,230**
Net charge offs against allowance	**(15,555)**	**(7,589)**	**(96,108)**	**(119,252)**
Balance as at September 30, 2025	**197,219**	**103,497**	**150,984**	**451,700**

	Nine Months Ended September 30, 2025 As Previously Reported			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	**191,174**	**79,308**	**79,147**	**349,629**
Gross loans originated	**112,944**	**-**	**-**	**112,944**
Principal payments and other adjustments	**(51,839)**	**(8,908)**	**(41,111)**	**(101,858)**
Transfers to (from), including remeasurements				
Stage 1	**141,669**	**(146,266)**	**(69,688)**	**(74,285)**
Stage 2	**(76,489)**	**243,349**	**(14,751)**	**152,109**
Stage 3	**(39,677)**	**(48,267)**	**423,602**	**335,658**
Net charge offs against allowance	**(46,191)**	**(20,881)**	**(265,024)**	**(332,096)**
Balance as at September 30, 2025	**231,591**	**98,335**	**112,175**	**442,101**
	Restatement Adjustments			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	**(27,597)**	**(440)**	**37,641**	**9,604**
Gross loans originated	**(9,064)**	**-**	**-**	**(9,064)**
Principal payments and other adjustments	**(4,564)**	**1,553**	**2,911**	**(100)**
Transfers to (from), including remeasurements				
Stage 1	**72,321**	**(2,912)**	**(53,738)**	**15,671**
Stage 2	**(3,060)**	**10,715**	**799**	**8,454**
Stage 3	**(62,408)**	**(3,754)**	**51,657**	**(14,505)**
Net charge offs against allowance	**-**	**-**	**(461)**	**(461)**
Balance as at September 30, 2025	**(34,372)**	**5,162**	**38,809**	**9,599**
	As Restated			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	**163,577**	**78,868**	**116,788**	**359,233**
Gross loans originated	**103,880**	**-**	**-**	**103,880**
Principal payments and other adjustments	**(56,403)**	**(7,355)**	**(38,200)**	**(101,958)**
Transfers to (from), including remeasurements				
Stage 1	**213,990**	**(149,178)**	**(123,426)**	**(58,614)**
Stage 2	**(79,549)**	**254,064**	**(13,952)**	**160,563**
Stage 3	**(102,085)**	**(52,021)**	**475,259**	**321,153**
Net charge offs against allowance	**(46,191)**	**(20,881)**	**(265,485)**	**(332,557)**
Balance as at September 30, 2025	**197,219**	**103,497**	**150,984**	**451,700**

Where applicable, the previously reported balances as at September 30, 2025 and for the three and nine-month periods ended September 30, 2025 have been restated for the correction of the error noted above.

3. BASIS OF PREPARATION

The unaudited interim condensed consolidated financial statements include the financial statements of the Parent Company and all of the companies that it controls. The Parent Company controls an entity when it is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. This includes all wholly owned subsidiaries and a structured entity (note 9) where the Parent Company has control but does not have ownership of a majority of the voting rights.

As at September 30, 2026, the Parent Company's principal subsidiaries are:
- RTO Asset Management Inc.
- easyfinancial Services Inc.
- LendCare Capital Inc. ("LendCare")

All intra-group transactions and balances were eliminated on consolidation.

Statement of Compliance with International Financial Reporting Standards
The unaudited interim condensed consolidated financial statements as at September 30, 2026 and for the three and nine-month periods ended September 30, 2026 were prepared in accordance with IAS 34, *Interim Financial Reporting*, using the same accounting policies as those used in the Company's most recent audited annual consolidated financial statements. These unaudited interim condensed consolidated financial statements do not include all the disclosures included in the Company's audited annual consolidated financial statements. Accordingly, these unaudited interim condensed consolidated financial statements should be read together with the audited annual consolidated financial statements as at and for the year ended December 31, 2025.

4. CHANGES IN ACCOUNTING POLICIES AND DISCLOSURES

i) New Standards, Interpretations and Amendments Adopted by the Company

The Company applied for the first time certain standards and amendments, which are effective for annual periods beginning on or after January 1, 2026. The Company has not early adopted any standard, interpretation or amendment that has been issued but is not yet effective.

IFRS 9, *Financial Instruments* and IFRS 7, *Financial Instruments: Disclosures*

The amendments to IFRS 9 and IFRS 7, clarifies the timing of derecognition of financial liabilities and introduced an accounting policy choice for liabilities settled via electronic payment systems.

Under the amended standard, a financial liability is normally derecognized on the settlement date. However, for payments made through qualifying electronic systems, entities may elect to derecognize a liability on the payment initiation date if the following conditions are met:
- The entity has no practical ability to cancel or withdraw the payment instruction;
- The entity no longer has access to the transferred funds; and
- The settlement risk is insignificant.

The adoption of the amendments did not have a material effect on its interim condensed consolidated financial statements.

ii) Standards Issued but Not Yet Effective

The new and amended standards that are issued, but not yet effective, up to the issuance date of the Company's interim condensed consolidated financial statements are disclosed below. The Company intends to adopt these new and amended standards and interpretations, if applicable, when they become effective.

IFRS 18, *Presentation and Disclosure in Financial Statements*

In April 2024, the International Accounting Standards Board ("IASB") issued IFRS 18, *Presentation and Disclosures in Financial Statements* ("IFRS 18"), which replaces IAS 1, *Presentation of Financial Statements*. IFRS 18 introduces new requirements for presentation within the statement of profit or loss, including specified totals and subtotals. Furthermore, entities are required to classify all income and expenses within the statement of profit or loss into one of five categories: operating, investing, financing, income taxes and discontinued operations, whereof the first three are new.

It also requires disclosure of newly defined management-defined performance measures, subtotals of income and expenses, and includes new requirements for aggregation and disaggregation of financial information based on the identified 'roles' of the primary financial statements and the notes.

In addition, narrow-scope amendments have been made to IAS 7, *Statement of Cash Flows*, which include changing the starting point for determining cash flows from operations under the indirect method, from "profit or loss" to "operating profit or loss" and removing the optionality around classification of cash flows from dividends and interest. In addition, there are consequential amendments to several other standards.

IFRS 18 and the amendments to the other standards are effective for reporting periods beginning on or after January 1, 2027, but earlier application is permitted and must be disclosed. IFRS 18 will apply retrospectively. The Company is currently assessing the impacts the new standard will have on its interim condensed consolidated financial statements.

5. CASH

Certain cash on deposit at banks earns interest at floating rates based on daily bank deposit rates.

Cash includes a total of $167.6 million (December 31, 2025 – $53.2 million) of cash collateral pledged by the Company where access to the cash is restricted.

Cash collateral pledged related to the following:

- Cash pledged to fulfill collateral requirements under its cross-currency swap contracts. As at September 30, 2026, the cash pledged by the Company as cash collateral in respect of its cross-currency swap contracts was $0.1 million (December 31, 2025 – $19.5 million).
- Cash related to its Revolving Securitization Warehouse Facility and Secured Borrowings, where the Company holds back an amount from the proceeds of loan transfers as a reserve against future customer defaults. As at September 30, 2026, the cash held back as a reserve for the Revolving Securitization Warehouse Facility and Secured Borrowings was $122.2 million and $45.3 million, respectively (December 31, 2025 – $25.0 million and $8.7 million, respectively).

6. CONSUMER LOANS RECEIVABLE

Consumer loans receivable represent amounts advanced to customers and include both unsecured and secured loans.

	September 30, 2026	**December 31, 2025**
Gross consumer loans receivable	**4,876,411**	5,513,467
Gross interest receivable from consumer loans	**137,537**	163,827
Unamortized deferred acquisition costs	**77,459**	102,907
Unamortized deferred revenue	**(42,978)**	(64,801)
Allowance for credit losses on gross consumer loans receivable	**(516,260)**	(527,429)
Allowance for credit losses on interest receivable	**(34,209)**	(32,611)
	4,497,960	5,155,360

The allocation of the Company's gross consumer loans receivable based on loan type is as follows:

	September 30, 2026		**December 31, 2025**	
	$	**% of Total Loans**	**$**	**% of Total Loans**
Unsecured instalment loans	**2,764,416**	**56.7%**	2,997,112	54.4%
Secured instalment loans	**2,111,995**	**43.3%**	2,516,355	45.6%
	4,876,411	**100.0%**	5,513,467	100.0%

The scheduled principal repayment aging analyses of the gross consumer loans receivable portfolio as at September 30, 2026 and December 31, 2025 are as follows:

	September 30, 2026		**December 31, 2025**	
	$	**% of Total Loans**	**$**	**% of Total Loans**
0 – 6 months	**431,689**	**8.9%**	394,471	7.2%
6 – 12 months	**229,203**	**4.7%**	238,966	4.3%
1 – 2 years	**496,154**	**10.2%**	502,493	9.1%
2 – 3 years	**629,331**	**12.9%**	626,163	11.4%
3 – 4 years	**715,651**	**14.7%**	801,971	14.5%
4 – 5 years	**786,715**	**16.1%**	873,633	15.8%
5 – 6 years	**738,029**	**15.1%**	888,489	16.1%
6 – 7 years	**376,156**	**7.7%**	667,751	12.1%
7 years +	**473,483**	**9.7%**	519,530	9.5%
	4,876,411	**100.0%**	5,513,467	100.0%

The gross consumer loans receivable portfolio, categorized by the contractual time to maturity as at September 30, 2026 and December 31, 2025 is summarized as follows:

	September 30, 2026		**December 31, 2025**	
	$	**% of Total Loans**	**$**	**% of Total Loans**
0 – 1 year	**116,891**	**2.4%**	112,889	2.0%
1 – 2 years	**169,671**	**3.5%**	188,633	3.4%
2 – 3 years	**257,370**	**5.3%**	260,973	4.7%
3 – 4 years	**458,830**	**9.4%**	522,710	9.5%
4 – 5 years	**704,424**	**14.4%**	798,268	14.5%
5 – 6 years	**931,317**	**19.1%**	1,071,756	19.4%
6 – 7 years	**1,152,340**	**23.6%**	1,426,657	25.9%
7 years +	**1,085,568**	**22.3%**	1,131,581	20.6%
	4,876,411	**100.0%**	5,513,467	100.0%

An aging analysis of gross consumer loans receivable past due is as follows:

	September 30, 2026		December 31, 2025	
	$	% of Total Loans	$	% of Total Loans
1 – 30 days	**307,920**	**6.3%**	309,334	5.6%
31 – 90 days	**203,897**	**4.2%**	193,380	3.5%
91 – 180 days	**99,578**	**2.0%**	142,715	2.6%
181+ days	**2,908**	**0.1%**	28,588	0.5%
	614,303	**12.6%**	674,017	12.2%

The following tables provide the gross consumer loans receivable segregated by the Company's risk ratings and staging classification. The classification of loans into low, normal and high risk categories is based on the aging of consumer loans receivables and the Company's custom behavioural credit scoring model and/or third-party credit scores. The Company's scoring model has been built and refined using analytical techniques and statistical modelling tools for predicting future losses among certain customer segments in addition to traditional credit scores available from credit reporting agencies. Loans categorized as low risk have expected future losses that are lower than the average expected loss rate of the overall portfolio. Loans categorized as normal risk have expected future losses that are approximately equal to the average expected loss rate of the overall loan portfolio. Loans categorized as high risk have expected future losses that are higher than the average expected loss rate of the overall loan portfolio. The median TransUnion Risk Score for those borrowers categorized as low, normal and high risk is presented as a reference.

	As at September 30, 2026				
	Median TransUnion Risk Score	Stage 1	Stage 2	Stage 3	Total
Low risk	**621**	**2,954,551**	**11,220**	**1,452**	**2,967,223**
Normal risk	**548**	**936,083**	**20,217**	**4,639**	**960,939**
High risk	**499**	**343,583**	**293,246**	**311,420**	**948,249**
	580	**4,234,217**	**324,683**	**317,511**	**4,876,411**

	As at December 31, 2025				
	Median TransUnion Risk Score	Stage 1	Stage 2	Stage 3	Total
Low risk	625	3,231,219	6,646	686	3,238,551
Normal risk	550	1,199,877	15,163	2,876	1,217,916
High risk	502	411,134	277,428	368,438	1,057,000
	579	4,842,230	299,237	372,000	5,513,467

An analysis of the changes in the classification of gross consumer loans receivable is as follows:

	Three Months Ended September 30, 2026			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2026	**4,373,163**	**325,480**	**302,092**	**5,000,735**
Gross loans originated	**567,519**	**-**	**-**	**567,519**
Principal payments and other adjustments	**(431,048)**	**(15,440)**	**(42,116)**	**(488,604)**
Transfers to (from)				
Stage 1	**304,690**	**(264,078)**	**(40,612)**	**-**
Stage 2	**(360,686)**	**373,782**	**(13,096)**	**-**
Stage 3	**(214,343)**	**(92,711)**	**307,054**	**-**
Gross charge offs	**(5,078)**	**(2,350)**	**(195,811)**	**(203,239)**
Net growth in gross consumer loans receivable during the period	**(138,946)**	**(797)**	**15,419**	**(124,324)**
Balance as at September 30, 2026	**4,234,217**	**324,683**	**317,511**	**4,876,411**

	Three Months Ended September 30, 2025 *(As restated – Note 2)*			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	4,424,241	267,075	416,332	5,107,648
Gross loans originated	945,730	-	-	945,730
Principal payments and other adjustments	(404,504)	(23,580)	(52,337)	(480,421)
Transfers to (from)				
Stage 1	261,666	(220,137)	(41,529)	-
Stage 2	(356,549)	368,882	(12,333)	-
Stage 3	(240,791)	(85,156)	325,947	-
Gross charge offs	(15,558)	(7,590)	(104,827)	(127,975)
Net growth in gross consumer loans receivable during the period	189,994	32,419	114,921	337,334
Balance as at September 30, 2025	4,614,235	299,494	531,253	5,444,982

	Nine Months Ended September 30, 2026			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2026	**4,842,230**	**299,237**	**372,000**	**5,513,467**
Gross loans originated	**1,390,893**	**-**	**-**	**1,390,893**
Principal payments and other adjustments	**(1,141,279)**	**(63,529)**	**(133,655)**	**(1,338,463)**
Transfers to (from)				
Stage 1	**925,474**	**(786,584)**	**(138,890)**	**-**
Stage 2	**(1,109,154)**	**1,145,974**	**(36,820)**	**-**
Stage 3	**(657,478)**	**(264,573)**	**922,051**	**-**
Gross charge offs	**(16,469)**	**(5,842)**	**(667,175)**	**(689,486)**
Net growth in gross consumer loans receivable during the period	**(608,013)**	**25,446**	**(54,489)**	**(637,056)**
Balance as at September 30, 2026	**4,234,217**	**324,683**	**317,511**	**4,876,411**

	Nine Months Ended September 30, 2025 *(As restated – Note 2)*			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	3,968,740	227,090	406,607	4,602,437
Gross loans originated	2,526,218	-	-	2,526,218
Principal payments and other adjustments	(1,136,169)	(55,755)	(124,399)	(1,316,323)
Transfers to (from)				
Stage 1	1,096,506	(625,553)	(470,953)	-
Stage 2	(914,794)	945,307	(30,513)	-
Stage 3	(877,700)	(169,756)	1,047,456	-
Gross charge offs	(48,566)	(21,839)	(296,945)	(367,350)
Net growth in gross consumer loans receivable during the period	645,495	72,404	124,646	842,545
Balance as at September 30, 2025	4,614,235	299,494	531,253	5,444,982

In cases where a borrower experiences financial difficulty, the Company may grant certain concessionary modifications, such as a partial payment or payment deferral, to the terms and conditions of a loan. The Company considers a loan as modified only when partial payments or payment deferrals are utilized, its amortization period is extended and/or rate reductions are applied. The Company has policies in place to determine the appropriate remediation strategy based on the individual borrower. Customers who make partial payments of more than 51% of their payment for unsecured loans and more than 80% of their secured loan payment are not considered past due provided that such partial payment also complies with the other requirements of the Company's collection policy. The Company determines the staging of loans and estimates expected credit losses ("ECL") using an internally developed risk score. This risk score is derived from both quantitative and qualitative inputs, including, but not limited to, changes in borrowing and repayment behaviour on debts held by the Company and other creditors, the number of days past due, the number of deferred payments, creditor insurance claims,

and the occurrence of insolvency events.

An analysis of the changes in the classification of gross interest receivable from consumer loans is as follows:

	Three Months Ended September 30, 2026			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2026	**99,184**	**26,817**	**16,905**	**142,906**
Accrued interest and other adjustments	**271,967**	**24,601**	**(655)**	**295,912**
Interest received	**(258,541)**	**(26,236)**	**(4,735)**	**(289,512)**
Transfers to (from)				
Stage 1	**11,536**	**(9,680)**	**(1,856)**	**-**
Stage 2	**(13,877)**	**14,502**	**(625)**	**-**
Stage 3	**(7,678)**	**(2,099)**	**9,777**	**-**
Charge offs	**(8,036)**	**(415)**	**(3,319)**	**(11,770)**
Balance as at September 30, 2026	**94,555**	**27,490**	**15,492**	**137,537**

	Three Months Ended September 30, 2025 *(As restated – Note 2)*			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	100,844	21,760	50,783	173,387
Accrued interest and other adjustments	324,221	14,472	25,373	364,066
Interest received	(290,348)	(16,775)	(21,232)	(328,355)
Transfers to (from)				
Stage 1	6,970	(5,560)	(1,410)	-
Stage 2	(20,556)	21,591	(1,035)	-
Stage 3	(15,872)	(9,216)	25,088	-
Charge offs	(1,212)	(949)	(5,018)	(7,179)
Balance as at September 30, 2025	104,047	25,323	72,549	201,919

	Nine Months Ended September 30, 2026			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2026	**106,495**	**26,302**	**31,030**	**163,827**
Accrued interest and other adjustments	**871,631**	**73,108**	**(13,831)**	**930,908**
Interest received	**(832,768)**	**(83,450)**	**(11,523)**	**(927,741)**
Transfers to (from)				
Stage 1	**38,768**	**(31,377)**	**(7,391)**	**-**
Stage 2	**(51,002)**	**52,617**	**(1,615)**	**-**
Stage 3	**(23,307)**	**(8,506)**	**31,813**	**-**
Charge offs	**(15,262)**	**(1,204)**	**(12,991)**	**(29,457)**
Balance as at September 30, 2026	**94,555**	**27,490**	**15,492**	**137,537**

	Nine Months Ended September 30, 2025 *(As restated – Note 2)*			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	75,960	13,109	36,543	125,612
Accrued interest and other adjustments	920,574	42,667	69,561	1,032,802
Interest received	(814,908)	(52,454)	(66,356)	(933,718)
Transfers to (from)				
Stage 1	17,690	(14,092)	(3,598)	-
Stage 2	(53,560)	56,585	(3,025)	-
Stage 3	(35,662)	(17,847)	53,509	-
Charge offs	(6,047)	(2,645)	(14,085)	(22,777)
Balance as at September 30, 2025	104,047	25,323	72,549	201,919

Bad debts expense for the three and nine-month periods ended September 30, 2026 and 2025 are as follows:

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025** *(As restated – Note 2)*	**September 30, 2026**	**September 30, 2025** *(As restated – Note 2*
Bad debts				
Gross consumer loans receivable	**203,237**	164,224	**630,676**	425,024
Interest receivable	**11,636**	13,291	**31,055**	40,255
	214,873	177,515	**661,731**	465,279

The changes in the allowance for credit losses for gross consumer loans receivable are summarized below:

	Nine Months Ended September 30, 2026	Year Ended December 31, 2025
Allowance for credit losses for gross consumer loans receivable, beginning of period	**527,429**	359,233
Net charge offs on gross consumer loans receivable	**(641,845)**	(663,690)
Bad debts expense on gross consumer loans receivable	**630,676**	831,886
Allowance for credit losses for gross consumer loans receivable, end of period	**516,260**	527,429

As at September 30, 2026, 71.9% of credit-impaired loans were either fully or partially collateralized (December 31, 2025 – 77.4%). Secured instalment loans are secured by real estate, automotive, powersports and other personal property. Real estate-secured loans are generally secured by second liens on the underlying properties. The underlying collateral values are determined at the loan origination date. Collateral is obtained as part of the underwriting process and is considered in the assessment of credit risk. The realizable value of collateral may be affected by depreciation, repossession, refurbishment, legal and liquidation costs. After taking into consideration the impact of these items, the collateral value of the security for a credit-impaired secured instalment loan may be reduced to zero. At the end of the reporting period, the maximum exposure to credit risk for credit-impaired loans was $317.5 million (December 31, 2025 – $372.0 million), while the maximum exposure for all secured and unsecured loans is total gross consumer loans receivable of $4.88 billion (December 31, 2025 - $5.51 billion). Historical recoveries, including proceeds from collateral dispositions, legal recoveries and subsequent customer payments, as well as repossession and disposition timelines are incorporated into the recovery assumptions used in determining loss given default ("LGD") and estimating expected credit losses ("ECL"). Accordingly, the effect of collateral, asset recovery timelines and other credit enhancements on credit-impaired loans is reflected through the LGD assumptions used in the Company's allowance model.

An analysis of the changes in the classification of the allowance for credit losses for gross consumer loans receivable is as follows:

	Three Months Ended September 30, 2026			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2026	**207,753**	**119,891**	**171,903**	**499,547**
Gross loans originated	**37,736**	**-**	**-**	**37,736**
Principal payments and other adjustments	**(17,474)**	**(2,395)**	**(20,492)**	**(40,361)**
Transfers to (from), including remeasurement				
Stage 1	**47,458**	**(71,161)**	**(25,097)**	**(48,800)**
Stage 2	**(34,481)**	**118,864**	**(8,329)**	**76,054**
Stage 3	**(26,813)**	**(34,351)**	**239,772**	**178,608**
Charge offs	**(1,668)**	**(772)**	**(184,084)**	**(186,524)**
Balance as at September 30, 2026	**212,511**	**130,076**	**173,673**	**516,260**

	Three Months Ended September 30, 2025 *(As restated – Note 2)*			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	183,637	92,096	130,995	406,728
Gross loans originated	40,157	-	-	40,157
Principal payments and other adjustments	(18,037)	(2,971)	(20,474)	(41,482)
Transfers to (from), including remeasurement				
Stage 1	53,616	(56,751)	(20,285)	(23,420)
Stage 2	(30,868)	101,730	(6,123)	64,739
Stage 3	(15,731)	(23,018)	162,979	124,230
Charge offs	(15,555)	(7,589)	(96,108)	(119,252)
Balance as at September 30, 2025	197,219	103,497	150,984	451,700

	Nine Months Ended September 30, 2026			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2026	**237,122**	**113,723**	**176,584**	**527,429**
Gross loans originated	**98,675**	**-**	**-**	**98,675**
Principal payments and other adjustments	**(67,108)**	**(23,019)**	**8,862**	**(81,265)**
Transfers to (from), including remeasurement				
Stage 1	**134,924**	**(213,617)**	**(83,056)**	**(161,749)**
Stage 2	**(103,998)**	**351,127**	**(23,045)**	**224,084**
Stage 3	**(81,487)**	**(96,273)**	**728,691**	**550,931**
Charge offs	**(5,617)**	**(1,865)**	**(634,363)**	**(641,845)**
Balance as at September 30, 2026	**212,511**	**130,076**	**173,673**	**516,260**

	Nine Months Ended September 30, 2025 *(As restated – Note 2)*			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	163,577	78,868	116,788	359,233
Gross loans originated	103,880	-	-	103,880
Principal payments and other adjustments	(56,403)	(7,355)	(38,200)	(101,958)
Transfers to (from), including remeasurement				
Stage 1	213,990	(149,178)	(123,426)	(58,614)
Stage 2	(79,549)	254,064	(13,952)	160,563
Stage 3	(102,085)	(52,021)	475,259	321,153
Charge offs	(46,191)	(20,881)	(265,485)	(332,557)
Balance as at September 30, 2025	197,219	103,497	150,984	451,700

The changes in the allowance for credit losses for gross interest receivable are summarized below:

	Nine Months Ended September 30, 2026	**Year Ended December 31, 2025**
Allowance for credit losses for gross interest receivable, beginning of period	**32,611**	21,409
Net charge offs on interest receivable	**(29,457)**	(40,701)
Bad debts on interest receivable	**31,055**	51,903
Allowance for credit losses for gross interest receivable, end of period	**34,209**	32,611

An analysis of the changes in the classification of the allowance for credit losses for interest receivable is as follows:

	Three Months Ended September 30, 2026			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2026	**18,588**	**9,305**	**6,448**	**34,341**
Provision on new accrued interest and other adjustments	**8,972**	**604**	**776**	**10,352**
Transfers to (from), including remeasurement				
Stage 1	**3,347**	**(3,677)**	**(1,379)**	**(1,709)**
Stage 2	**(2,068)**	**5,293**	**(382)**	**2,843**
Stage 3	**(2,199)**	**(1,705)**	**4,056**	**152**
Charge offs	**(8,036)**	**(415)**	**(3,319)**	**(11,770)**
Balance as at September 30, 2026	**18,604**	**9,405**	**6,200**	**34,209**

	Three Months Ended September 30, 2025 *(As restated – Note 2)*			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at July 1, 2025	11,394	7,814	10,423	29,631
Provision on new accrued interest and other adjustments	3,987	(1,339)	5,923	8,571
Transfers to (from), including remeasurement				
Stage 1	989	(2,774)	(202)	(1,987)
Stage 2	(1,361)	7,883	(118)	6,404
Stage 3	(546)	(973)	1,108	(411)
Charge offs	(1,212)	(949)	(5,018)	(7,179)
Balance as at September 30, 2025	13,251	9,662	12,116	35,029

	Nine Months Ended September 30, 2026			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2026	**14,208**	**9,177**	**9,226**	**32,611**
Provision on new accrued interest and other adjustments	**20,213**	**(29)**	**3,516**	**23,700**
Transfers to (from), including remeasurement				
Stage 1	**11,836**	**(12,613)**	**(4,954)**	**(5,731)**
Stage 2	**(6,862)**	**18,407**	**(941)**	**10,604**
Stage 3	**(5,529)**	**(4,333)**	**12,344**	**2,482**
Charge offs	**(15,262)**	**(1,204)**	**(12,991)**	**(29,457)**
Balance as at September 30, 2026	**18,604**	**9,405**	**6,200**	**34,209**

	Nine Months Ended September 30, 2025 *(As restated – Note 2)*			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at January 1, 2025	8,042	5,169	8,198	21,409
Provision on new accrued interest and other adjustments	17,379	(1,265)	17,061	33,175
Transfers to (from), including remeasurement				
Stage 1	2,308	(7,067)	(1,366)	(6,125)
Stage 2	(4,572)	19,274	(1,073)	13,629
Stage 3	(3,859)	(3,804)	3,381	(4,282)
Charge offs	(6,047)	(2,645)	(14,085)	(22,777)
Balance as at September 30, 2025	13,251	9,662	12,116	35,029

In calculating the allowance for credit losses, internally developed models were used, which factor in credit risk-related parameters, including probability of default, exposure at default, loss given default, and other relevant risk factors. As part of the process, the Company employed five distinct forecast scenarios, derived from forward-looking indicators ("FLIs") forecasts produced by Moody's Analytics, which include neutral, moderately optimistic, extremely optimistic, moderately pessimistic, and extremely pessimistic scenarios. These scenarios use a combination of four interrelated macroeconomic variables, namely, unemployment rates, gross domestic product ("GDP") growth rates, inflation rates and oil prices. Management judgment is then applied to the recommended probability weightings to these scenarios to determine a probability-weighted allowance for credit losses.

The following table shows the key macroeconomic variables used in the determination of the probability-weighted allowance during the forecast periods as at September 30, 2026 and December 31, 2025, respectively:

12-Month Forward-Looking Macroeconomic Variables (Average Annual)	Forecast Scenarios				
	Neutral	Moderately Optimistic	Extremely Optimistic	Moderately Pessimistic	Extremely Pessimistic
September 30, 2026					
Unemployment rate[1]	**6.76%**	**6.26%**	**5.86%**	**8.93%**	**9.79%**
GDP growth rate[2]	**1.12%**	**2.61%**	**3.84%**	**(3.26%)**	**(4.94%)**
Inflation growth rate[3]	**1.92%**	**2.04%**	**2.11%**	**1.80%**	**1.60%**
Oil prices[4]	**$75.90**	**$74.30**	**$72.76**	**$62.19**	**$56.04**
December 31, 2025					
Unemployment rate[1]	7.00%	6.46%	5.84%	8.80%	9.60%
GDP growth rate[2]	0.07%	1.66%	3.60%	(3.54%)	(5.16%)
Inflation growth rate[3]	2.16%	2.47%	2.64%	2.40%	2.42%
Oil prices[4]	$61.09	$65.99	$67.84	$45.15	$36.84

[1] An average of the projected monthly unemployment rates over the next 12-month forecast period.

[2] A projected year-over-year GDP growth rate.

[3] A projected year-over-year inflation growth rate.

[4] An average of the projected monthly oil prices over the next 12-month forecast period.

Historically, the rates of inflation and unemployment are positively correlated with the Company's loss rates, while oil prices and the rate of GDP growth are negatively correlated. The assignment of the probability weighting for the various scenarios using these variables involves management's judgment to arrive at a collective view of the likelihood of each scenario, taking into account current economic conditions and implications for near-term macroeconomic performance. If management were to assign 100% probability to the extremely pessimistic scenario forecast, the allowance for credit losses on gross consumer loans receivable would have been $597.6 million, $81.4 million or 15.8% higher than the reported allowance for credit losses as at September 30, 2026 (December 31, 2025 – $608.2 million, $80.8 million or 15.3% higher than the reported allowance for credit losses). This sensitivity does not consider the migration of exposure and/or changes in credit risk that would have occurred in the loan portfolio due to risk mitigation actions or other factors.

7. INVESTMENTS

Investments as at September 30, 2026 include investments in unlisted companies amounting to $23.1 million (December 31, 2025 – $29.1 million).

Changes in the holdings, fair values of investments, and net investment income (loss) recorded in other income (loss) (including realized and unrealized gains and losses) in the interim condensed consolidated statements of income (loss) are summarized below:

	Fair Value, Beginning of Year	Additions	Sales/ Settlements	Net Investment Income (Loss)	Fair Value, End of Year
For nine months ended September 30, 2026					
Unlisted companies	**29,103**	**-**	**-**	**(5,986)**	**23,117**
For the year ended December 31, 2025					
Unlisted companies	41,918	-	-	(12,815)	29,103

Unlisted Companies

The Company's investments in unlisted companies were classified at initial recognition at fair value through profit or loss ("FVTPL"). For the three and nine-month periods ended September 30, 2026, the Company reported a net unrealized investment loss of nil and $6.0 million, respectively (for the three and nine-month periods ended September 30, 2025 – $1.8 million) from its investments in unlisted companies.

Valuations of unlisted investments are prepared by management using internally developed models with key assumptions reviewed by senior management each reporting period. Set out below are the significant unobservable inputs to valuation as at September 30, 2026:

	Valuation Techniques	Significant Unobservable Inputs	Range	Sensitivity of the Input to Fair Value
Unlisted companies	Public company comparables	Revenue multiples	1.2x – 8.7x	0.3x increase (decrease) in the revenue multiples would result in an increase (decrease) in fair value by $0.4 million
	Public company comparables	Enterprise value to gross profit multiples	2.3x – 6.4x	0.4x increase (decrease) in the enterprise value to gross profit multiples would result in an increase (decrease) in fair value by $0.5 million

8. INTANGIBLE ASSETS

During the quarter, the Company assessed the recoverability of the Merchant Network intangible asset following changes in the operating performance, portfolio profile and origination strategy. The Merchant Network does not generate cash inflows independently and was therefore assessed as part of the LendCare cash-generating unit. The assessment incorporated management's forecast and significant assumptions including future originations, credit losses, operating expenses, funding requirements, discount rates and long-term growth.

Based on the management's assessment, the carrying amount remains recoverable. Management continues to monitor the significant assumptions and expected use of the Merchant Network, including changes in merchant relationships. Changes in these assumptions or in the period over which the Merchant Network is expected to generate economic benefits could result in an impairment or a change in its remaining useful life in future periods.

9. REVOLVING SECURITIZATION WAREHOUSE FACILITIES

goeasy Securitization Trust

goeasy Securitization Trust ("Trust I") is a securitization vehicle controlled and consolidated by the Company. The Company's activities include transactions with Trust I, a structured entity, which has been designed to achieve a specific business objective. A structured entity is one that has been designed so that voting or similar rights are not the dominant factor in deciding who controls the entity, such as when any voting rights relate to administrative tasks only and the relevant activities are directed by means of contractual arrangements.

The primary purpose of Trust I is to provide the Company with funding for its operational needs. Trust I had a $1.4 billion revolving securitization warehouse facility ("Revolving Securitization Warehouse Facility I") with a syndicate of lenders, and as collateral for the drawn amount, consumer loans were sold from easyfinancial Services Inc. and LendCare into Trust I. As the economic exposure associated with the rights related to these consumer loans is controlled by easyfinancial Services Inc. and LendCare, these consumer loans do not qualify for derecognition in the Company's interim condensed consolidated statements of financial position.

On October 31, 2025, the Company renewed the facility and extended the maturity date from October 31, 2025, to October 30, 2026. Interest was equal to the rate of the daily compounded Canadian Overnight Repo Rate Average ("CORRA") plus (a) a market standard CORRA spread adjustment of 29.547 bps, and (b) 195 bps prior to October 31, 2025 and 210 bps from November 1, 2025; provided further that the interest rate would not fall below 195 bps prior to October 31, 2025 and 210 bps from November 1, 2025.

The Company entered into an interest rate swap as a cash flow hedge to protect against the variability of future interest payments by paying a fixed rate based on the weighted average life of the securitized loans and receiving a variable rate equivalent to the daily compounded CORRA plus a market standard CORRA spread adjustment of 29.547 bps.

On March 24, 2026, the Company amended certain agreements governing the $1.4 billion Revolving Securitization Warehouse Facility I. These amendments reduced the capacity of the facility to $1.12 billion, imposed revised and more restrictive eligibility criteria, among other changes, that exclude loan receivables originated at LendCare, and increased variable interest rates to 310 bps plus the daily compounded CORRA for the applicable period plus a market standard CORRA spread adjustment of 29.547 bps; provided further that the interest rate shall not fall below 310 bps. The financial covenants under the facility were adjusted for the remaining term of the facility so that the calculation of and limits applicable to the minimum consolidated fixed charge coverage ratio are aligned with those of the Revolving Credit Facility as described below.

Pursuant to the amendments and a consent dated March 24, 2026, the Company's compliance with certain financial covenants under the facility in respect of the fourth quarter of 2025 was waived, with the result that the Company was in compliance with all of the financial and other covenants under the facility as of the date of the amendments and remains in compliance as of the date hereof; and amounts outstanding as of the date of the amendments were permitted to remain outstanding, provided that additional draws would not be permitted until the parties have replaced the existing backup servicer with a new backup servicer, and a satisfactory audit for the three-month period ended March 31, 2026, in respect of the Revolving Securitization Facility I, has been completed.

On September 29, 2026, the Company renewed the facility and extended the maturity date from October 30, 2026, to October 29, 2027. The facility continues to be underwritten by the same syndicate of lenders. This renewal reduced the capacity of the facility from $1.12 billion to $910 million and decreased the variable interest rates thereunder to 275 bps plus the daily compounded CORRA for the applicable period plus a market standard CORRA spread adjustment of 29.547 bps; provided further that the interest rate shall not fall below 275 bps.

As at September 30, 2026, the Company had received confirmation from the applicable lenders that the audit report and the replacement of the backup servicer required pursuant to the amended Revolving Securitization Facility I agreement had been accepted and the related conditions precedent had been fulfilled.

Pursuant to the renewal, the Company is able to make draws against the facility, subject to customary borrowing conditions, at any time as long as the aggregate amount drawn at any one time under the facility does not exceed the amount drawn at the time of the renewal, being $612 million. Additionally, if the aggregate amount drawn at any one time under the facility would exceed $612 million, the Company may also make additional draws, subject to customary borrowing conditions, as long as either, (i) such additional draws are limited to funding new loan originations or (ii) such additional draws are to fund prior loan originations and the Company's Revolving Credit Facility has been extended to July 18, 2028 or a later date and the Company's financial forecast has been delivered and accepted by the facility lenders.

The following table summarizes the details of the Revolving Securitization Warehouse Facility I as at September 30, 2026 and December 31, 2025:

	September 30, 2026	**December 31, 2025**
Drawn amount	**612,800**	612,800
Unamortized deferred finance costs	**(2,264)**	(1,785)
	610,536	611,015

As at September 30, 2026, $1.31 billion (December 31, 2025 – $1.25 billion) of consumer loans receivable were pledged by the Company as collateral against the Revolving Securitization Warehouse Facility I.

Upon execution of the amendments, the calculation and limits of the fixed charge coverage ratio covenant for the Revolving Securitization Warehouse Facility I has been aligned with those for the Revolving Credit Facility. The Company was not subject to financial covenant compliance for the Revolving Securitization Warehouse Facility I for the three months ended September 30, 2026. As at September 30, 2026, the Company was in compliance with all applicable covenants under such facility.

In the absence of the consent and waiver obtained by the Company pursuant to the amendments entered into in March 2026, as described above, the Company would not have been in compliance with its financial covenant under the Revolving Securitization Warehouse Facility I as at December 31, 2025.

The Company has elected to use hedge accounting for the Revolving Securitization Warehouse Facility I and the related interest rate swap (i.e., the same notional amount, maturity date and interest payment dates). The Company has established a hedge ratio of 1:1 for its hedging relationships. To test the hedge effectiveness, the Company uses the hypothetical derivative method and compares the changes in the fair value of the hedging instruments against the changes in fair value of the hedged items attributable to the hedged risks. There are no significant sources of hedge ineffectiveness between the Revolving Securitization Warehouse Facility I and the related interest rate swap. There was no hedge ineffectiveness recognized in net income (loss) for the periods ended September 30, 2026 and 2025.

As the Revolving Securitization Warehouse Facility I and the related interest rate swap was in an effective hedging relationship, changes in the fair value of the related interest rate swap were recorded in other comprehensive income (loss) ("OCI") and, subsequently, reclassified into net income (loss) upon settlement.

The interest rate swap has an aggregated notional amount equal to the aggregated principal outstanding of the hedged Revolving Securitization Warehouse Facility I. Fair value of the interest rate swap is determined from swap curves adjusted for credit risks. Swap curves are obtained directly from market sources. Fair value of the interest rate swap is as follows:

	September 30, 2026	**December 31, 2025**
Derivative financial liabilities		
Revolving Securitization Warehouse Facility I	**(1,832)**	(10,676)

goeasy Securitization Trust II

On October 24, 2022, the Company established goeasy Securitization Trust II ("Trust II"), a securitization vehicle controlled and consolidated by the Company. The Company's activities include transactions with Trust II, a structured entity, which has been designed to achieve a specific business objective.

The primary purpose of Trust II was to provide the Company with funding for automotive consumer loans. Trust II had a $700 million revolving securitization warehouse facility (the "Revolving Securitization Warehouse Facility II") (the Revolving Securitization Warehouse Facility I and Revolving Securitization Warehouse Facility II are collectively referred to as "Revolving Securitization Warehouse Facilities") with a syndicate of lenders, and as collateral for the drawn amount, automotive consumer loans could be sold from easyfinancial Services Inc. and LendCare into Trust II. As the economic exposure associated with the rights related to these automotive consumer loans is controlled by easyfinancial Services Inc. and LendCare, these consumer loans do not qualify for derecognition in the Company's interim condensed consolidated statements of financial position.

Interest was equal to the rate of the daily compounded CORRA plus (a) a market standard CORRA spread adjustment of 29.547 bps, and (b) 185 bps; provided further that the interest rate would not fall below 185 bps.

The Company entered into an interest rate swap as a cash flow hedge to protect against the variability of future interest payments by paying a fixed rate based on the weighted average life of the securitized loans and receiving a variable rate equivalent to the daily compounded CORRA plus a market standard CORRA spread adjustment of 29.547 bps.

On December 17, 2025, the Company repaid all of its outstanding drawn amounts from the Revolving Securitization Warehouse Facility II, and as a result, there were no consumer loans pledged as collateral as at December 31, 2025. In addition, the Company de-designated interest rate swap as cash flow hedges and immediately unwound them.
On March 25, 2026, the Company terminated the Revolving Securitization Warehouse Facility II. No amounts were outstanding thereunder, and no loan receivables were held in the related trust at the time of termination.

10. SECURED BORROWINGS

The Company also securitizes consumer loans through non-structured third parties. The economic exposure associated with the rights related to these consumer loans is retained by the Company. As a result, these consumer loans do not qualify for derecognition in the Company's interim condensed consolidated statements of financial position, and Secured Borrowings are recognized for the cash proceeds received.

The Company has the following securitization facilities with non-structured third parties:

i. A $105 million securitization facility ("$105 million Securitization Facility"), which bears interest at the Government of Canada Bonds ("GOCB") rate (with a floor rate of 0.95%) plus 395 bps. The loan sale agreement to sell loans into the facility expired on July 31, 2021. The balance of the loans that were sold into the facility will amortize down based on their contractual time to maturity.

   On June 22, 2026, the Company completed the planned wind-down and termination of its $105 million Securitization Facility. In connection with the termination, cash reserve balances held under the facility were applied to repay the remaining outstanding debt balance. Following the termination, the assets previously sold under the facility were released from the lender's security interest and are no longer subject to the facility's encumbrance.

ii. An $85 million securitization facility ("$85 million Securitization Facility"), which bears interest at the GOCB rate (with a floor rate of 0.25%) plus 325 bps. The loan sale agreement to sell loans into the facility expired on November 30, 2021. The balance of the loans that were sold into the facility will amortize down based on their contractual time to maturity.

On April 30, 2023, the Company amended this securitization facility to provide for $150 million of incremental funding ("$150 million Securitization Facility"), bearing an interest equal to an interpolated GOCB rate plus an initial spread of 310 bps. The loan sale agreement to sell loans into the facility expired on April 30, 2024. The balance of the loans that were sold into the facility will amortize down based on their contractual time to maturity.

On May 28, 2024, the Company further amended this securitization facility to provide for $125 million of incremental funding ("$125 million Securitization Facility I"), bearing an interest equal to an interpolated GOCB rate plus an initial spread of 310 bps. The loan sale agreement to sell loans into the facility expired on May 31, 2025. The balance of the loans that were sold into the facility will amortize down based on their contractual time to maturity.

On August 31, 2025, the Company further amended this securitization facility to provide for $125 million of incremental funding ("$125 million Securitization Facility II") through the sale of consumer loans until August 31, 2026. The facility continues to bear an interest equal to an interpolated GOCB rate plus an initial spread of 310 bps.

On March 20, 2026, the counterparty with respect to the Company's primary loan purchase and sale agreements for the $85 million Securitization Facility, $150 million Securitization Facility, $125 million Securitization Facility I and $125 million Securitization Facility II agreed to waive any existing event of termination thereunder and to allow the loans sold into these facilities to remain in, and to continue to amortize in accordance with the terms of, the facilities. Additional loans may not be sold into the $125 million Securitization Facility II at this time.

As at September 30, 2026, $44.7 million (December 31, 2025 – $88.8 million) was drawn against the Secured Borrowings and $120.6 million (December 31, 2025 – $215.0 million) of consumer loans receivable were pledged by the Company as collateral for these Secured Borrowings. As at September 30, 2026, the Company had nil additional borrowing capacity (December 31, 2025 – $98.5 million) from the Secured Borrowings.

As at December 31, 2025, the Company was in compliance with its financial covenants for the $105 million Securitization Facility, which are based on loss and delinquency ratios and the tangible net worth of the LendCare legal entity.

As at September 30, 2026 and December 31, 2025, the Company was in compliance with its financial covenants for the $85 million Securitization Facility, $150 million Securitization Facility, $125 million Securitization Facility I, and $125 million Securitization Facility II, which are based on the Company's tangible net worth and leverage ratio.

In the absence of the amendments entered into in March 2026, as described above, the Company would not have been in compliance with some of its financial covenants for the $85 million Securitization Facility, $150 million Securitization Facility, $125 million Securitization Facility I, and $125 million Securitization Facility II as at September 30, 2026 and December 31, 2025, which are based on the Company's tangible net worth and leverage ratio.

11. REVOLVING CREDIT FACILITY

The Company's Revolving Credit Facility consists of a $550 million senior secured revolving credit facility that is scheduled to mature on July 18, 2027. The Company also had the ability to exercise the accordion feature under its Revolving Credit Facility to add an additional $150 million in borrowing capacity. The Revolving Credit Facility is provided by a syndicate of banks.

On March 24, 2026, the Company amended the agreement governing its $550 million Revolving Credit Facility. These amendments provided that the size of the syndicated revolving credit facility would remain $550 million, provided that availability will be subject to a borrowing-base test, certain advance rates, and revised and more restrictive eligibility requirements, among other changes, that exclude loan receivables originated at LendCare and may not exceed $440 million without lender consent. Pursuant to the amendments, the financial covenants under the facility were amended to take into account the impact of certain charge offs, write downs and other items expected to adversely impact the Company's results for the fourth quarter of 2025. The amendments also included an increase in the variable interest rates to either the lender's prime rate plus 175 bps, or 325 bps plus either (i) the forward-looking Term CORRA for the applicable period plus a market standard CORRA spread adjustment of (a) 29.547 bps for a one-month interest period, or (b) 32.138 bps for a three-month interest period; or (ii) the daily compounded CORRA for the applicable period plus a market standard CORRA spread adjustment of 29.547 bps; provided further that the interest rate shall not fall below 325 bps.

Pursuant to the amendments, the Company's compliance with certain financial covenants under the facility in respect of the fourth quarter of 2025 was waived, with the result that the Company was in compliance with all of the financial and other covenants under the facility as of the date of the amendments and remains in compliance as of the date hereof; and amounts outstanding as of the date of the amendments were permitted to remain outstanding, provided that additional draws would not be permitted until July 1, 2026. The amendments also removed the existing $150 million accordion feature.

On June 30, 2026, the Company repaid the full outstanding balance of $314.0 million under its $550 million Revolving Credit Facility.

On July 1, 2026, the Company was able to access additional draws to its Revolving Credit Facility.

The following table summarizes the details of the Revolving Credit Facility:

	September 30, 2026	**December 31, 2025**
Drawn amount	**-**	177,000
Unamortized deferred financing costs	**(2,274)**	(1,948)
	(2,274)	175,052

The financial covenants of the Revolving Credit Facility were as follows:

Financial Covenants	Requirements as at September 30, 2026	September 30, 2026	Requirements as at December 31, 2025	December 31, 2025
Maximum consolidated leverage ratio	**6.80**	**6.23**	5.00	6.45
Minimum consolidated fixed charge coverage ratio	Not applicable	Not applicable	1.25	0.71
Minimum adjusted trailing 12 months earnings before interest and tax	**$139 million**	**$141 million**	Not applicable	Not applicable
Minimum consolidated asset coverage ratio	Not applicable	Not applicable	1.75	11.15
Minimum liquidity	**$175 million**	**$764 million**	Not applicable	Not applicable
Maximum net charge off ratio	**20.00%**	**18.5%**	15.0%	12.9%

As at September 30, 2026, the Company was in compliance with all of its covenants (including financial covenants) under its Revolving Credit Facility agreement. The Company has initiated discussions with the lenders under the Revolving Credit Facility to discuss the extension of the facility, as well as amendments to the financial covenants and other terms to help support ongoing covenant compliance in the coming quarters and through the extended term of the facility.

In the absence of the amendments entered into in March 2026, as described above, the Company would not have been in compliance with some of its financial covenants under its Revolving Credit Facility agreement as at December 31, 2025.

12. NOTES PAYABLE

The following table summarizes the details of the senior unsecured notes ("Notes Payable"):

	September 30, 2026								
	Interest Rate	Maturity Date	Notes in CAD at Issuance	Foreign Exchange Movement Since Issuance	Fair Value of Prepayment Options at Issuance	Change in Fair Value of Prepayment Options Since Issuance	Unamortized Premium and Discount	Unamortized Deferred Finance Costs	Total
2028 Notes[2]	9.250%	December 1, 2028	760,760	22,055	(7,469)	4,917	3,644	(4,940)	778,967
2029 Notes[3]	7.625%	July 1, 2029	541,200	28,119	(7,934)	7,745	4,457	(4,022)	569,565
Additional 2029 Notes[3]	7.625%	July 1, 2029	275,160	9,500	(4,130)	4,036	5,486	(2,237)	287,815
May 2030 USD Notes[4]	6.875%	May 15, 2030	553,720	15,600	(7,750)	7,654	5,370	(4,989)	569,605
May 2030 CAD Notes[5]	6.000%	May 15, 2030	150,000	-	(1,140)	1,135	790	(1,376)	149,409
Additional May 2030 CAD Notes[5]	6.000%	May 15, 2030	175,000	-	(908)	901	372	(1,797)	173,568
October 2030 Notes[6]	7.375%	October 1, 2030	571,360	(2,040)	(6,847)	6,561	5,207	(6,050)	568,191
February 2031 Notes[7]	6.875%	February 15, 2031	620,640	19,845	(4,560)	4,441	3,760	(6,680)	637,446
			3,647,840	93,079	(40,738)	37,390	29,086	(32,091)	3,734,566

	December 31, 2025								
	Interest Rate	Maturity Date	Notes in CAD at Issuance	Foreign Exchange Movement Since Issuance	Fair Value of Prepayment Options at Issuance	Change in Fair Value of Prepayment Options Since Issuance	Unamortized Premium and Discount	Unamortized Deferred Finance Costs	Total
2026 Notes[1]	4.375%	May 1, 2026	80,700	7,908	-	-	-	(90)	88,518
2028 Notes[2]	9.250%	December 1, 2028	760,760	(5,830)	(7,469)	(1,045)	4,751	(6,444)	744,723
2029 Notes[3]	7.625%	July 1, 2029	541,200	7,840	(7,934)	6,325	5,528	(4,989)	547,970
Additional 2029 Notes[3]	7.625%	July 1, 2029	275,160	(640)	(4,130)	3,326	6,820	(2,776)	277,760
May 2030 USD Notes[4]	6.875%	May 15, 2030	553,720	(4,680)	(7,750)	7,085	6,339	(5,890)	548,824
May 2030 CAD Notes[5]	6.000%	May 15, 2030	150,000	-	(1,140)	986	933	(1,625)	149,154
Additional May 2030 CAD Notes[5]	6.000%	May 15, 2030	175,000	-	(908)	728	439	(2,152)	173,107
October 2030 Notes[6]	7.375%	October 1, 2030	571,360	(22,320)	(6,847)	5,946	6,044	(7,023)	547,160
February 2031 Notes[7]	6.875%	February 15, 2031	620,640	(2,970)	(4,560)	3,946	4,305	(7,759)	613,602
			3,728,540	(20,692)	(40,738)	27,297	35,159	(38,748)	3,690,818

[1] On April 29, 2021, the Company issued US$320 million senior unsecured notes (the "2026 Notes") with interest payable semi-annually on May 1 and November 1 of each year. On October 21, 2024, the Company announced its commencement of a cash tender offer to repurchase any and all of its outstanding 2026 Notes. The tender offer expired on October 30, 2024. On November 4, 2024, the Company partially extinguished a total of US$255.4 million of 2026 Notes that were validly tendered and accepted for repurchase at a price of US$999.58 per US$1,000 principal amount, resulting in a $1.5 million discount recognized in finance costs in the interim condensed consolidated statements of income (loss). In addition, the Company de-designated US$255.4 million of 2026 cross-currency swaps as cash flow hedges and immediately unwound them. Following the partial extinguishment, the Company held US$64.6 million of 2026 Notes in issue. As a result of repurchasing these notes and the unwinding of the related 2026 cross-currency swaps, the Company incurred tender offer fees, recognized the remaining unamortized deferred financing costs related to these notes, realized derivative loss, and reclassified the net change in cash flow hedge from OCI to the interim condensed consolidated statements of income (loss) resulting in a total refinancing cost of $9.4 million recognized in finance costs in the interim condensed consolidated statements of income (loss).

On May 1, 2026, the Company repaid the remaining principal balance of US$64.6 million of its 2026 Notes, which resulted in a nil impact on the interim condensed consolidated statements of income (loss). Concurrently, the Company de-designated US$64.6 million of 2026 cross-currency swaps as cash flow hedges and immediately unwound the swaps. Following the extinguishment, the Company held nil 2026 Notes in issue.

[2] On November 28, 2023, the Company issued US$550 million senior unsecured notes (the "2028 Notes") with interest payable semi-annually on June 1 and December 1 of each year.

[3] On February 23, 2024, the Company issued US$400 million of senior unsecured notes (the "2029 Notes") and on July 25, 2024, the Company issued an additional US$200 million senior unsecured notes (the "Additional 2029 Notes") at a price of US$1,018.75 per US$1,000 principal amount with interest payable semi-annually on January 1 and July 1 of each year.

[4] On November 4, 2024, the Company issued US$400 million of senior unsecured notes (the "May 2030 USD Notes") with interest payable semi-annually on May 15 and November 15 of each year.

[5] On November 4, 2024, the Company issued $150 million of senior unsecured notes (the "May 2030 CAD Notes") and on August 20, 2025, the Company issued an additional $175 million of senior unsecured notes (the "Additional May 2030 CAD Notes") at a price of $997.50 per $1,000 principal amount with interest payable semi-annually on May 15 and November 15 of each year.

[6] On April 1, 2025, the Company issued US$400 million of senior unsecured notes (the "October 2030 Notes") with interest payable semi-annually on April 1 and October 1 of each year.

[7] On August 20, 2025, the Company issued US$450 million of senior unsecured notes (the "February 2031 Notes") with interest payable semi-annually on February 15 and August 15 of each year.

These Notes Payable include certain prepayment options, which are derivatives embedded in the notes. These embedded derivatives are presented within the Notes Payable and are measured at FVTPL with changes in fair value recognized in finance costs in the interim condensed consolidated statements of income (loss). The inputs and assumptions used in the valuation of embedded derivatives are disclosed in Note 20.

Concurrent with the issuance of the Notes Payable in USD, the Company entered into derivative financial instruments (the "cross-currency swaps") as cash flow hedges to hedge the risk of changes in the foreign currency exchange rate for the proceeds from the offering and for payments of principal and interest under these Notes Payable until the respective cross-currency swaps maturity.

The Company has elected to use hedge accounting for the Notes Payable and the cross-currency swaps (i.e., the same notional amount, interest rate, and interest payment dates, covering either full or partial term). The Company has elected to designate the foreign currency basis as a cost of hedging, thereby excluding foreign currency basis spreads from the designation of the hedging relationship and has established a hedge ratio of 1:1 for the hedging relationships as the underlying risk of the foreign exchange contracts is identical to the hedged risk components. To test the hedge effectiveness, the Company uses the hypothetical derivative method and compares the changes in the fair value of the hedging instruments against the changes in fair value of the hedged items attributable to the hedged risks. There are no significant sources of hedge ineffectiveness between the Notes Payable and cross-currency swaps. There was no hedge ineffectiveness recognized in net income (loss) for the three and nine-month periods ended September 30, 2026 and 2025.

As the Notes Payable and the cross-currency swaps are in an effective hedging relationship, changes in the fair value of the cross-currency swaps are recorded in OCI and subsequently reclassified into net income (loss) to offset the effect of foreign currency exchange rates related to the Notes Payable recognized in net income (loss).

The cross-currency swaps have an aggregated notional amount equal to the aggregated principal outstanding of the hedged Notes Payable. The fair value of cross-currency swaps is determined using swap curves adjusted for credit risks. Swap curves are obtained directly from market sources. Fair values of cross-currency swaps are as follows:

					September 30, 2026		December 31, 2025	
	Hedged Notes Payable	Foreign Exchange Rate (USD/CAD)	Fixed Interest Rate (CAD)	Maturity Date	Derivative Financial Assets	Derivative Financial Liabilities	Derivative Financial Assets	Derivative Financial Liabilities
2026 cross-currency swaps	2026 Notes	1.2501	4.818%	May 1, 2026	-	-	7,529	-
2027 cross-currency swaps	2028 Notes	1.3832	8.790%	December 1, 2027	**14,001**	-	-	(13,748)
2028 cross-currency swaps	2029 Notes	1.3530	7.195%	July 1, 2028	**19,355**	-	3,617	-
Additional 2028 cross-currency swaps	Additional 2029 Notes	1.3758	6.936%	July 1, 2028	**6,109**	-	-	(1,363)
May 2029 cross-currency swaps	May 2030 USD Notes	1.3843	5.977%	May 15, 2029	**10,073**	-	-	(3,699)
October 2029 cross-currency swaps	October 2030 Notes	1.4284	6.030%	October 1, 2029	-	**(1,090)**	-	(13,670)
February 2030 cross-currency swaps	February 2031 Notes	1.3792	6.106%	February 15, 2030	**8,023**	-	-	(2,951)
					57,561	**(1,090)**	11,146	(35,431)

As at September 30, 2026, the fair value of the cash pledged by the counterparties as cash collateral in respect of its cross-currency swap contracts was $34.2 million (December 31, 2025 – nil). This balance is recognized under accounts payable and other liabilities.

13. SHARE CAPITAL

Common Shares Issued and Outstanding

The changes in common shares issued and outstanding are summarized as follows:

	September 30, 2026		December 31, 2025	
	# of Shares (in 000s)	$	# of Shares (in 000s)	$
Balance, beginning of period	**16,026**	**430,325**	16,646	438,302
Dividend reinvestment plan	**7**	**852**	18	2,838
Exercise of executive deferred share units	**3**	**492**	1	160
Exercise of restricted share units	**1**	**97**	44	5,310
Exercise of share options	**-**	**-**	19	3,173
Shares purchased for cancellation	**-**	**-**	(702)	(18,926)
Other	**-**	**(178)**	-	(532)
Balance, end of period	**16,037**	**431,588**	16,026	430,325

Dividends on Common Shares

For the three and nine-month periods ended September 30, 2025, the Company declared a quarterly dividend of $23.5 million and $70.7 million, respectively, or $1.46 per share and $4.38 per share, respectively. On March 10, 2026, the Company announced its decision to suspend the regular quarterly dividend on the Company's common shares on an indefinite basis.

Shares Purchased for Cancellation

On December 19, 2024, the Company announced the acceptance by the TSX of the Company's notice of intention to renew its normal course issuer bid ("NCIB"), which allowed for a total purchase of up to 1,293,283 common shares (the "2024 NCIB") and expired on December 22, 2025.

On December 19, 2025, the Company renewed its NCIB, which allows for a total purchase of up to 1,235,151 common shares (the "2025 NCIB") and expires on December 22, 2026.

On March 10, 2026, the Company announced its decision to suspend share repurchases under its 2025 NCIB on an indefinite basis. For the three and nine-month periods ended September 30, 2026, the Company did not purchase and cancel any common shares. For the three and nine-month periods ended September 30, 2025, the Company purchased and cancelled 9,700 and 599,698 of its common shares on the open market at an average price of $174.19 and $162.51 per share, for a total cost of $1.7 million and $97.5 million, respectively.

14. SHARE-BASED COMPENSATION

Share Option Plan

Under the Company's share option plan, options to purchase common shares may be granted by the Board of Directors to officers and employees. During the three and nine-month periods ended September 30, 2026, the Company granted 11,342 and 275,020 options, respectively (for the three and nine-month periods ended September 30, 2025 – nil and 48,876 options, respectively).

For the three and nine-month periods ended September 30, 2026, the Company recorded an increase of expense of $0.1 million and a decrease of $0.1 million, respectively (for the three and nine-month periods ended September 30, 2025 – $0.1 million and $0.6 million, respectively) in share-based compensation expense related to its share option plan in the interim condensed consolidated statements of income (loss), with a corresponding adjustment to contributed surplus.

Executive Share Unit ("ESU") Plan

Under the terms of the ESU Plan, the Company's Board of Directors may grant restricted share units ("RSUs") and executive deferred share units ("Executive DSUs") to officers and employees.

Restricted Share Units

RSUs are granted at fair market value at the grant date and generally vest at the end of a three-year period based on achieving long-term financial targets. RSUs are paid to officers and employees upon vesting.

During the three and nine-month periods ended September 30, 2026, the Company granted 18,126 and 319,464 RSUs, respectively (for the three and nine-month periods ended September 30, 2025 – 2,472 and 80,529 RSUs, respectively) to employees of the Company under its ESU Plan. Additionally, for the three and nine-month periods ended September 30, 2026, nil and an additional 1,499 RSUs, respectively (for the three and nine-month periods ended September 30, 2025 – 2,508 and 7,222 RSUs, respectively) were granted as a result of dividends payable.

For the three and nine-month periods ended September 30, 2026, the Company repurchased the equity interest related to a portion of fully vested RSUs amounting to nil and $0.8 million, net of tax, respectively (for the three and nine-month period ended September 30, 2025 – $0.14 million, net of tax, and $1.6 million, net of tax, respectively).

For the three and nine-month periods ended September 30, 2026, the Company recorded an increase of expense of $0.1 million and decrease of $0.2 million, respectively (for the three and nine-month periods ended September 30, 2025 – an increase of $0.9 million and $5.1 million, respectively) in share-based compensation expense related to the Company's RSUs in the interim condensed consolidated statements of income (loss), with a corresponding adjustment to contributed surplus.

Executive Deferred Share Units

Executive DSUs are granted at fair market value at the grant date and generally vest at the end of a three-year period based on achieving long-term financial targets. Executive DSUs are paid to officers and employees upon termination of their employment with the Company.

During the three and nine-month periods ended September 30, 2026, the Company granted nil Executive DSUs (for the three and nine-month periods ended September 30, 2025 – 5,848 and 44,572, respectively) to employees of the Company under its ESU Plan. Additionally, for the three and nine-month periods ended September 30, 2026, nil and an additional 705 Executive DSUs, respectively (for the three and nine-month periods ended September 30, 2025 – 825 and 2,187, respectively) were granted as a result of dividends payable.

For the three and nine-month periods ended September 30, 2026, the Company recorded a decrease of expense of $0.3 million and $0.5 million, respectively (for the three and nine-month periods ended September 30, 2025 – an increase of $1.2 million and $4.2 million, respectively) in share-based compensation expense related to the Company's Executive DSUs in the interim condensed consolidated statements of income (loss), with a corresponding adjustment to contributed surplus.

Board of Directors Deferred Share Unit Plan

Under the terms of the Board DSU Plan, the Company may grant DSUs to Board Directors. DSUs are granted at fair market value at the grant date and vest immediately upon grant.

During the three and nine-month periods ended September 30, 2026, the Company granted 10,924 and 45,331 Board DSUs, respectively (for the three and nine-month periods ended September 30, 2025 – 1,676 and 17,748 Board DSUs, respectively) to Board Directors under its DSU Plan. Additionally, for the three and nine-month periods ended September 30, 2026, nil and an additional 4,137 Board DSUs, respectively (for the three and nine-month periods ended September 30, 2025 – 3,152 and 9,209 Board DSUs, respectively), were granted for dividends announced during the period. For the three and nine-month periods ended September 30, 2026 and 2025, no Board DSUs were settled.

For the three and nine-month periods ended September 30, 2026, $1.0 million and $3.4 million, respectively (for the three and nine-month periods ended September 30, 2025 – $1.4 million and $3.9 million, respectively), were recorded as share-based compensation expense under the Board DSU Plan in the interim condensed consolidated statements of income (loss), with a corresponding adjustment to contributed surplus.

Share-based Compensation Expense

Share-based compensation expense for the three and nine-month periods ended September 30, 2026 was an increase of expense of $0.7 million and $2.7 million, respectively (for the three and nine-month periods ended September 30, 2025 – $3.6 million and $13.7 million, respectively).

15. FINANCE COSTS

Finance costs include the following:

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025**	**September 30, 2026**	**September 30, 2025**
Interest expense				
Notes Payable	**62,394**	56,721	**188,681**	150,597
Revolving securitization warehouse facilities	**11,151**	15,621	**32,451**	50,564
Revolving credit facility	**901**	2,491	**9,764**	4,976
Secured borrowings	**757**	1,390	**2,903**	4,768
Amortization of deferred financing costs and accretion expenses	**4,040**	2,979	**11,775**	8,164
Interest expense on lease liabilities	**1,035**	861	**2,933**	2,623
Fair value change on prepayment options	**(1,166)**	43,092	**10,094**	39,832
Interest income on cash in bank, net	**(1,762)**	(2,570)	**(5,651)**	(5,162)
Amortization of premium and discount on Notes Payable	**(2,064)**	(1,818)	**(6,075)**	(4,911)
	75,286	118,767	**246,875**	251,451

16. INCOME TAXES

The Company's income tax expense (recovery) was determined as follows:

	Nine Months Ended	
	September 30, 2026	**September 30, 2025** *(As restated – Note 2)*
Combined basic federal and provincial income tax rates	**26.7%**	26.4%
Expected income tax expense (recovery)	**(19,051)**	57,650
Non-deductible expenses	**1,152**	2,404
Effect of capital losses on sale of assets and investments	**1,003**	-
Other	**(329)**	(258)
	(17,225)	59,796

The significant components of the Company's deferred income tax assets (liabilities) are as follows:

	September 30, 2026	December 31, 2025
Accounts receivable and allowance for credit losses	**25,475**	32,332
Loss carryforwards	**26,467**	4,888
Fair value change on prepayment options	**9,906**	7,228
Revaluation of notes payable and derivative financial instruments	**9,701**	902
Right-of-use assets, net of lease liabilities	**1,307**	1,345
Share-based compensation	**903**	984
Unrealized fair value change on investments	**(583)**	(1,166)
Financing fees	**(1,776)**	(1,498)
Lease assets and property and equipment	**(10,353)**	(9,857)
Intangible asset arising from business acquisition	**(15,903)**	(18,515)
Other	**229**	240
	45,373	16,883
Deferred income tax assets	**45,373**	22,250
Deferred income tax liabilities	**-**	(5,367)

17. EARNINGS (LOSS) PER SHARE

Basic Earnings (Loss) Per Share

Basic earnings (loss) per share amounts were calculated by dividing the net income (loss) for the period by the weighted average number of outstanding common shares and vested Board and Executive DSUs. Board DSUs granted to Board Directors are included in the calculation of the weighted average number of common shares outstanding as they vest upon grant. Executive DSUs granted to officers generally vest at the end of a three-year period based on achieving long-term financial targets.

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025** *(As restated – Note 2)*	**September 30, 2026**	**September 30, 2025** *(As restated – Note 2)*
Net income (loss)	**(17,005)**	28,413	**(54,128)**	158,575
Weighted average number of common shares outstanding (in 000s)	**16,494**	16,475	**16,445**	16,576
Basic earnings (loss) per common share	**(1.03)**	1.72	**(3.29)**	9.57

For the three and nine-month periods ended September 30, 2026, 459,562 and 411,455 vested Board and Executive DSUs (for the three and nine-month periods ended September 30, 2025 - 393,340 and 377,156 vested Board and Executive DSUs, respectively) were included in the weighted average number of common shares outstanding.

Diluted Earnings (Loss) Per Share

Diluted earnings (loss) per share reflect the potential dilutive effect that could occur if additional common shares were assumed to be issued under securities or instruments that may entitle their holders to obtain common shares in the future. Dilution could occur through the exercise of share options, RSUs or Executive DSUs. The number of additional shares for inclusion in the diluted earnings (loss) per share calculation was determined using the treasury share method.

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025** *(As restated – Note 2)*	**September 30, 2026**	**September 30, 2025** *(As restated – Note 2)*
Net income (loss)	**(17,005)**	28,413	**(54,128)**	158,575
Weighted average number of common shares outstanding (in 000s)	**16,494**	16,475	**16,445**	16,576
Dilutive effect of share-based compensation (in 000s)	-	264	-	212
Weighted average number of diluted shares outstanding (in 000s)	**16,494**	16,739	**16,445**	16,788
Diluted earnings (loss) per common share	**(1.03)**	1.70	**(3.29)**	9.45

The following share-based compensation grants were considered anti-dilutive using the treasury share method and, therefore, were excluded in the calculation of diluted earnings (loss) per share:

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025**	**September 30, 2026**	**September 30, 2025**
Share options (in 000s)	**326**	49	**326**	74
Restricted share units (in 000s)	**71**	1	**366**	78
Executive deferred share units (in 000s)	**10**	2	**10**	34
	407	52	**702**	186

18. NET CHANGE IN OTHER OPERATING ASSETS AND LIABILITIES

The net change in other operating assets and liabilities is as follows:

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025** *(As restated – Note 2)*	**September 30, 2026**	**September 30, 2025** *(As restated – Note 2)*
Accounts receivable	**385**	(2,617)	**5,202**	(2,517)
Prepaid expenses	**(443)**	(300)	**(885)**	(1,158)
Income taxes recoverable (payable)	**88,615**	(8,093)	**39,670**	(28,725)
Accounts payable and other liabilities	**(32,342)**	38,022	**(14,250)**	(56,553)
Unearned revenue	**505**	1,593	**(397)**	3,851
Accrued interest payable	**14,160**	29,497	**14,438**	35,672
	70,880	58,102	**43,778**	(49,430)

Supplemental disclosures in respect of the interim condensed consolidated statements of cash flows consist of the following:

	Three Months Ended		Nine Months Ended	
	September 30, 2026	**September 30, 2025** *(As restated – Note 2)*	**September 30, 2026**	**September 30, 2025** *(As restated – Note 2)*
Income taxes paid	**17,604**	30,176	**53,967**	117,456
Income taxes refunded	**91,053**	3,689	**91,053**	3,689
Interest paid	**60,974**	49,516	**219,153**	178,007
Interest received on consumer loans receivable (note 6)	**(289,512)**	(328,355)	**(927,741)**	(933,718)

19. CONTINGENCIES

The Company is involved in various legal matters. Provisions are recognized if it is probable that an obligation exists and can be reliably estimated. If an obligation is possible but not probable, or cannot be reliably estimated, the matter is disclosed as a contingent liability.

The Company intends to defend any claims made against it and its directors and officers, but does not currently have sufficient information to assess the ultimate outcome, including whether any loss is probable, the timing of any such claims, or the estimated amount of any loss. The resolution of these legal matters may take several years. The assessment of litigation risk involves significant judgment. The potential liability resulting from these legal matters could have a material adverse effect on the Company's financial position, financial performance, or cash flows in any particular period. The Company may be entitled to reimbursement under certain insurance policies for defence costs and losses arising from some, but not all, of the legal claims.

The following is a description of the Company's significant contingent liabilities:

Class Action Proceedings Related to Alleged Misrepresentations in Public Disclosures
The Company, certain of its current and former directors and officers and its auditor are named as defendants in five different proposed class action proceedings: three in Ontario (of which two were stayed in October 2026) and two in Quebec (only one of which is currently being advanced). These actions allege that the defendants made statements that included misrepresentations that caused harm to shareholders and debtholders. The alleged misrepresentations are relied upon to make claims under applicable securities legislation, at common law, under Quebec civil law and under the Ontario Business Corporations Act.

The two actions being advanced involve different class periods that range from March 2023 through March 2026 and different class members who include shareholders and debtholders. They also involve different causes of action, but are premised on allegations that the defendants made misrepresentations concerning reported charge offs, credit losses, goodwill, compliance with IFRS, strength of business and credit risk practices, effectiveness of internal controls over financial reporting and disclosure controls and procedure in its disclosures in the period 2023 to 2025. At this stage in the proceedings, the Company's potential exposure to damages is unknown.

In addition, the Quebec court is considering whether the Quebec actions will be stayed pending the determination of the Ontario class actions.

Class Action Proceedings Related to Alleged Non-compliance with Consumer Protection Legislation
The Company is a defendant in two different proposed class action proceedings: one in British Columbia and one in Quebec. These actions allege that the Company was not in compliance with consumer protection legislation and charged interest in excess of the allowable rate. At this stage in the proceedings, the Company's potential exposure to damages is unknown.

20. FINANCIAL INSTRUMENTS

Recognition and Measurement of Financial Instruments

The Company classified its financial instruments as follows:

Financial Instruments	Measurement	September 30, 2026	December 31, 2025
Cash	Fair value	**491,844**	152,661
Accounts receivable	Amortized cost	**37,159**	42,361
Consumer loans receivable, net	Amortized cost	**4,497,960**	5,155,360
Investments	Fair value	**23,117**	29,103
Derivative financial assets	Fair value	**57,561**	11,146
Revolving credit facility	Amortized cost	**(2,274)**	175,052
Accounts payable and other liabilities	Amortized cost	**93,592**	107,842
Accrued interest payable	Amortized cost	**82,971**	68,533
Secured borrowings	Amortized cost	**44,725**	88,783
Revolving securitization warehouse facilities	Amortized cost	**610,536**	611,015
Derivative financial liabilities	Fair value	**2,922**	46,107
Notes payable	Amortized cost	**3,734,566**	3,690,818

Fair Value Measurement
All assets and liabilities for which fair value was measured or disclosed in the interim condensed consolidated financial statements were categorized within the fair value hierarchy, described as follows, based on the lowest level input that was significant to the fair value measurement as a whole:

- Level 1 — Quoted (unadjusted) market prices in active markets for identical assets or liabilities.
- Level 2 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.
- Level 3 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

The hierarchy required the use of observable market data when available. The following tables provide the fair value measurement hierarchy of the Company's financial assets and liabilities measured as at September 30, 2026 and December 31, 2025:

September 30, 2026	**Total**	**Level 1**	**Level 2**	**Level 3[1]**
Cash	**491,844**	**491,844**	**-**	**-**
Accounts receivable	**37,159**	**-**	**-**	**37,159**
Consumer loans receivable, net	**4,497,960**	**-**	**-**	**4,497,960**
Investments	**23,117**	**-**	**-**	**23,117**
Derivative financial assets	**57,561**	**-**	**57,561**	**-**
Revolving credit facility	**(2,274)**	**-**	**-**	**(2,274)**
Accounts payable and other liabilities	**93,592**	**-**	**-**	**93,592**
Accrued interest payable	**82,971**	**-**	**-**	**82,971**
Secured borrowings	**44,725**	**-**	**-**	**44,725**
Revolving securitization warehouse facility	**610,536**	**-**	**-**	**610,536**
Derivative financial liabilities	**2,922**	**-**	**2,922**	**-**
Notes payable	**3,734,566**	**-**	**-**	**3,734,566**

December 31, 2025	**Total**	**Level 1**	**Level 2**	**Level 3[1]**
Cash	152,661	152,661	-	-
Accounts receivable	42,361	-	-	42,361
Consumer loans receivable, net	5,155,360	-	-	5,155,360
Investments	29,103	-	-	29,103
Derivative financial assets	11,146	-	11,146	-
Revolving credit facility	175,052	-	-	175,052
Accounts payable and other liabilities	107,842	-	-	107,842
Accrued interest payable	68,533	-	-	68,533
Secured borrowings	88,783	-	-	88,783
Revolving securitization warehouse facility	611,015	-	-	611,015
Derivative financial liabilities	46,107	-	46,107	-
Notes payable	3,690,818	-	-	3,690,818

[1] Level 3 classification reflects the use of significant unobservable inputs in the valuation of embedded derivatives within Notes Payable and unlisted equity investments; all other financial instruments approximate fair value based on their carrying amounts.

There were no transfers between Level 1, Level 2 or Level 3 for the three and nine-month periods ended September 30, 2026 and year ended December 31, 2025.

Unlisted Equity Investments
The valuation techniques, significant unobservable inputs used in measuring the fair value of unlisted equity investments and their sensitivity are disclosed in Note 7.

Embedded Prepayment Options for Notes Payable

Embedded derivatives related to prepayment options within Notes Payable are measured at fair value using valuation models with significant unobservable and observable inputs and are classified as Level 3. The fair value is determined using an option pricing model valuation technique. Inputs from observable markets are used where possible, including traded bond price, risk-free rate, short rate volatility and mean reversion constant. These inputs require management judgment, and changes in assumptions may significantly impact the resulting fair values.

The following table presents quantitative information about the significant inputs used in the fair value measurement of embedded derivatives as at September 30, 2026 and December 31, 2025:

Significant observable and unobservable inputs	September 30, 2026	December 31, 2025
Time to maturity	**2.17– 4.38 years[1]**	2.92 – 5.13 years[1]
Coupon rate	**6.00% – 9.25%[1]**	6.00% – 9.25%[1]
Risk-free rate	**USD SOFR & CAD OIS**	USD SOFR & CAD OIS
Short rate volatility	**1.06% – 1.26%**	0.81% – 0.96%
Mean reversion constant	**0.16% – 7.03%**	1.71% – 6.72%
Credit spread	**4.51% – 6.49%**	4.25% – 4.80%
Redemption prices	**100.00% –105.33%[1]**	100.00% – 108.48%[1]

[1]*Based on the contractual terms of the Notes Payable.*

A change in a significant unobservable input, namely the credit spread, will result in the following changes in fair value as at September 30, 2026:

		Sensitivity of significant unobservable input to Fair Value
Credit spread	Increased by 1%	1% increase in the credit spread would result in a decrease in fair value of the prepayment option by $2.2 million
	Decreased by 1%	1% decrease in the credit spread would result in an increase in fair value of the prepayment option by $5.0 million

The following table presents a reconciliation of the opening and closing balances of financial instruments measured at fair value and categorized within Level 3 of the fair value hierarchy:

	September 30, 2026		December 31, 2025	
	Prepayment options – Notes Payable	**Unlisted equity investments**	Prepayment options – Notes Payable	Unlisted equity investments
Balance at the beginning of the period	**13,442**	**29,103**	60,675	41,918
Total gains (losses) recognized in statements of income (loss)	**(10,094)**	**(5,986)**	(59,547)	(12,815)
Total gains (losses) recognized in other comprehensive income	**-**	**-**	-	-
Issuances	**-**	**-**	12,314	-
Settlements	**-**	**-**	-	-
Transfers into Level 3	**-**	**-**	-	-
Transfers out of Level 3	**-**	**-**	-	-
Balance at the end of the period	**3,348**	**23,117**	13,442	29,103

For the three and nine-month periods ended September 30, 2026, unrealized fair value gains (losses) of $1.2 million and $(10.1) million, respectively (for the three and nine-month periods ended September 30, 2025 – unrealized fair value gains (losses) of $43.1 million and $39.8 million, respectively) relating to prepayment options within Notes Payable held at the reporting date were recognized in finance costs.

21. SEGMENTED REPORTING

For management reporting purposes, the Company has two reportable segments:

- The easyfinancial reportable segment lends out capital in the form of unsecured and secured consumer loans to non-prime borrowers. easyfinancial's product offering consists of unsecured and real estate secured instalment loans. The LendCare operating segment specializes in financing consumer purchases in the powersports, automotive, retail, healthcare, and home improvement categories. The majority of loans in LendCare are secured by personal property, including automotive and powersports assets, among other collateral types, and in certain cases are secured by real property. The Company aggregates operations of easyfinancial and LendCare into one reportable segment called easyfinancial on the basis of their similar economic characteristics, customer profile, nature of products, and regulatory environment. This aggregation most accurately reflects the nature and financial results of the business activities in which the Company engages, and the broader economic and regulatory environment in which it operates.

The Company's chief operating decision maker ("CODM"), who has been determined by the Company to be the Chief Executive Officer, utilizes the same key performance indicators to allocate resources and assess the performance of the operating segments. The CODM uses several metrics to evaluate the performance of the operating segments, including, but not limited to, the volume of consumer loan originations and the risk-adjusted margin of the businesses (comprising the yield on the consumer loan portfolios net of the annualized loss rates). These key financial and performance indicators, which are used to assess results, manage trends and allocate resources to each of the operating segments, have been, and are expected to remain, similar. In addition, the Company has centralized some of the common functions such as finance and human resources.

Customers served by the easyfinancial and LendCare operating segments are Canadian consumers, the majority of whom are classified as non-prime borrowers and seeking alternative financial solutions to those of a traditional bank. These consumers actively use a wide range of financial products and will migrate across the products offered in each segment. Furthermore, the nature of products sold by each of the operating segments and the distribution methods of those products are similar. Both the easyfinancial and LendCare operating segments offer unsecured and secured instalment loans, which are offered through a retail network of branches or merchant partnerships and complemented by an online digital platform. In addition, both operating segments are subject to the same federal and provincial legislation and regulations applicable to the consumer lending industry.

- The easyhome reportable segment provides leasing services for household furniture, appliances and electronics and unsecured lending products to retail consumers.

The Company's business units generate revenue in four main categories: i) interest generated on the Company's gross consumer loans receivable portfolio; ii) lease payments generated by easyhome lease agreements; iii) commissions and other revenues generated by the sale of various ancillary products; and iv) charges and fees.

General and administrative expenses directly related to the Company's business segments were included as operating expenses for those segments. All other general and administrative expenses were reported separately as part of the Corporate segment. Management assesses performance based on segment operating income (loss).

The following tables summarize the relevant information for the three and nine-month periods ended September 30, 2026 and 2025:

Three Months Ended September 30, 2026	easyfinancial	easyhome	Corporate	Total
Revenue				
Interest income	**276,048**	**13,497**	**-**	**289,545**
Lease revenue	**-**	**18,260**	**-**	**18,260**
Commissions earned	**56,576**	**3,732**	**-**	**60,308**
Charges and fees	**2,815**	**720**	**-**	**3,535**
	335,439	**36,209**	**-**	**371,648**
Operating expenses				
Bad debts	**206,332**	**8,541**	**-**	**214,873**
Other operating expenses	**56,509**	**11,663**	**16,328**	**84,500**
Depreciation and amortization	**9,860**	**7,852**	**1,544**	**19,256**
	272,701	**28,056**	**17,872**	**318,629**
Segment operating income (loss)	**62,738**	**8,153**	**(17,872)**	**53,019**
Other loss				**-**
Finance costs				**(75,286)**
Income before income taxes				**(22,267)**
Assets				
Gross consumer loans receivable	**4,712,762**	**163,649**	**-**	**4,876,411**
Lease assets	**-**	**27,885**	**-**	**27,885**

Three Months Ended September 30, 2025 *(As restated – Note 2)*	**easyfinancial**	**easyhome**	**Corporate**	**Total**
Revenue				
Interest income	330,453	11,582	-	342,035
Lease revenue	-	21,250	-	21,250
Commissions earned	75,383	3,989	-	79,372
Charges and fees	10,822	726	-	11,548
	416,658	37,547	-	454,205
Operating expenses				
Bad debts	170,781	6,734	-	177,515
Other operating expenses	65,330	13,154	17,785	96,269
Depreciation and amortization	9,953	8,998	1,642	20,593
	246,064	28,886	19,427	294,377
Segment operating income (loss)	170,594	8,661	(19,427)	159,828
Other loss				(1,800)
Finance costs				(118,767)
Income before income taxes				39,261
Assets				
Gross consumer loans receivable	5,284,676	150,801	-	5,435,477
Lease assets	-	36,121	-	36,121

Nine Months Ended September 30, 2026	easyfinancial	easyhome	Corporate	Total
Revenue				
Interest income	**871,129**	**41,819**	**-**	**912,948**
Lease revenue	**-**	**57,503**	**-**	**57,503**
Commissions earned	**179,922**	**11,840**	**-**	**191,762**
Charges and fees	**10,065**	**2,263**	**-**	**12,328**
	1,061,116	**113,425**	**-**	**1,174,541**
Operating expenses				
Bad debts	**635,015**	**26,716**	**-**	**661,731**
Other operating expenses	**175,137**	**36,541**	**60,579**	**272,257**
Depreciation and amortization	**29,748**	**24,614**	**4,683**	**59,045**
	839,900	**87,871**	**65,262**	**993,033**
Segment operating income (loss)	**221,216**	**25,554**	**(65,262)**	**181,508**
Other loss				**(5,986)**
Finance costs				**(246,875)**
Loss before income taxes				**(71,353)**
Assets				
Gross consumer loans receivable	**4,712,762**	**163,649**	**-**	**4,876,411**
Lease assets	**-**	**27,885**	**-**	**27,885**

Nine Months Ended September 30, 2025 *(As restated – Note 2)*	**easyfinancial**	**easyhome**	**Corporate**	**Total**
Revenue				
Interest income	946,257	33,192	-	979,449
Lease revenue	-	65,314	-	65,314
Commissions earned	209,820	11,360	-	221,180
Charges and fees	22,354	2,180	-	24,534
	1,178,431	112,046	-	1,290,477
Operating expenses				
Bad debts	448,677	16,602	-	465,279
Other operating expenses	191,034	40,331	60,536	291,901
Depreciation and amortization	29,643	27,028	5,004	61,675
	669,354	83,961	65,540	818,855
Segment operating income (loss)	509,077	28,085	(65,540)	471,622
Other loss				(1,800)
Finance costs				(251,451)
Income before income taxes				218,371
Assets				
Gross consumer loans receivable	5,284,676	150,801	-	5,435,477
Lease assets	-	36,121	-	36,121

As at September 30, 2026 and December 31, 2025, the Company's goodwill consisted of $21.3 million related to its easyhome CGU.

In scope under IFRS 15, *Revenue from Contracts with Customers* ("IFRS 15"), are revenues relating to commissions earned and charges and fees. Lease revenue is covered under IFRS 16, *Leases*. Included in lease revenue is certain additional services provided by the Company related to the lease, but which fall under the scope of IFRS 15. These revenues totalled $2.0 million and $2.3 million for the three-month periods ended September 30, 2026 and 2025, respectively, and $6.3 million and $7.1 million for the nine-month periods ended September 30, 2026 and 2025, respectively.

The Company's easyhome business consisted of four major product categories: furniture, electronics, appliances and computers. Lease revenue generated by these product categories as a percentage of total lease revenue for the nine-month periods ended September 30, 2026 and 2025 are as follows:

	Nine Months Ended	
	September 30, 2026 (%)	**September 30, 2025 (%)**
Furniture	**41**	42
Electronics	**31**	31
Appliances	**18**	17
Computers	**10**	10
	100	100