INVESTOR PRESENTATION

THIRD QUARTER 2026

NOVEMBER 11, 2026



Important Information

Caution Regarding Forward-Looking Statements

This presentation includes forward-looking statements about goeasy Ltd. (the "Company") including, but not limited to, its business operations, strategy and expected financial performance and condition. Forward-looking statements include, but are not limited to, statements with respect to forecasts for growth of the consumer loans receivable, annual revenue growth forecasts, strategic initiatives, new product offerings and new delivery channels, anticipated cost savings, planned capital expenditures, anticipated capital requirements and the Company's ability to secure sufficient capital, liquidity of the Company, plans and references to future operations and results, critical accounting estimates, expected future yields and net charge off rates on loans, the dealer relationships, the size and characteristics of the Canadian non-prime lending market and the continued development of the type and size of competitors in the market. In certain cases, forward-looking statements that are predictive in nature, depend upon or refer to future events or conditions, and/or can be identified by the use of words such as "expect", "continue", "anticipate", "intend", "aim", "plan", "believe", "budget", "estimate", "forecast", "foresee", "target" or negative versions thereof and similar expressions, and/or state that certain actions, events or results "may", "could", "would", "might" or "will" be taken, occur or be achieved.

Forward-looking statements are based on certain factors and assumptions, including expected growth, results of operations and business prospects and are inherently subject to, among other things, risks, uncertainties and assumptions about the Company's operations, economic factors and the industry generally. There can be no assurance that forward-looking statements will prove to be accurate as actual results and future events could differ materially from those expressed or implied by forward-looking statements made by the Company. Some important factors that could cause actual results to differ materially from those expressed in the forward-looking statements include, but are not limited to, goeasy's ability to enter into new leases, loans or merchant agreements, collect on existing leases or loans, manage credit risk, open new locations on favourable terms, offer products which appeal to customers at a competitive rate, respond to changes in legislation, react to uncertainties related to regulatory action, raise capital under favourable terms, compete, manage the impact of litigation (including class action litigation), control costs at all levels of the organization and maintain and enhance the system of internal controls.

The Company cautions that the foregoing list is not exhaustive. These and other factors could cause actual results to differ materially from our expectations expressed in the forward-looking statements, and further details and descriptions of these and other factors are disclosed in the Company's Management's Discussion and Analysis ("MD&A"), including under the section entitled "Risk Factors".

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

Important Information

Caution Regarding Forward-Looking Statements

The Company particularly cautions that the Q4 2026 outlook presented below under the heading "Outlook" (the "2026 Outlook Information") constitutes forward-looking information and that in formulating its outlook, the Company makes a series of assumptions, which include, but are not limited to, assumptions about Environmental Conditions (Stability in the macroeconomic environment; Continued demand for non-prime credit); Portfolio Growth (Loan originations adjust as underwriting criteria are tightened, particularly within indirect channels); Liquidity & Funding (The Company prioritizes liquidity and covenant compliance; Continued access to funding at acceptable rates; Continued strong free cash flow from its existing portfolio); Revenue Yield (Portfolio yield expected to be negatively impacted by bad debts on interest receivable; Business mix shift to include more unsecured personal loan originations at higher yields; Total portfolio yield and net charge off as a percentage of gross consumer loans receivable on its lending products are as estimated in the Company's budget and strategic plan); Credit Performance (Net charge offs as a percentage of gross consumer loans receivable perform in line with the Company's budget and forecasts generated through the use of its proprietary credit and underwriting models; The mixture of customers acquired through each of the Company's acquisition channels and the mixture of new and existing borrowers are as estimated in the Company's forecast); Investment Performance (No material changes are assumed in the fair value of investments, and no forecast is made regarding the timing of realization of the investment portfolio); and Mergers and Acquisitions (No mergers or acquisitions are contemplated within the outlook period). These assumptions and expectations are subject to a number of risks, including the following, as well as those set out the section entitled "Risk Factors" in the Company's MD&A: Environmental & Market Conditions (Uncertainty in consumer demand or broader economic conditions may adversely impact loan originations and portfolio performance; Deterioration in employment levels or economic stability could negatively affect credit performance and increase net charge off rates; Competitive dynamics or pricing pressures may impact margins and growth); Access to Capital & Funding (The Company's ability to access capital on acceptable terms and maintain adequate liquidity to support operations and strategic priorities); Regulatory Environment (Changes to laws and regulations governing consumer lending that could impact product offerings, pricing or operations); Credit Performance (A material increase in net charge off as a percentage of gross consumer loans receivable beyond expectations, including adverse performance from prior vintages or new originations); and Operating Execution (The Company's ability to successfully execute on its six-point plan, including underwriting changes, and operating model alignment and platform consolidation; Risks associated with transitioning originations and customer portfolios toward the easyfinancial platform). The 2026 Outlook Information constitutes targets established by the Company and is subject to change as plans and business conditions vary. Accordingly, investors are cautioned not to place undue reliance on the 2026 Outlook Information. Actual results may differ materially.

Important Information

Restatement of Historical Financial Information

As previously disclosed, subsequent to the year-ended December 31, 2025, the Company identified errors in certain financial information for prior periods, which has caused the Company to restate its financial information as at and for those prior periods.

All financial information for the periods ending March 31, June 30 and September 30, 2025 included in this investor presentation reflects such restatement. For more information, see (i) the Company's management's discussion and analysis for the quarter ended September 30, 2026 ("Q3 2026 MD&A") section entitled "Restatement of Prior Period Financial Information" and Note 2 to the consolidated financial statements for the quarter ended September 30, 2026; and (ii) the Company's management's discussion and analysis for the year ended December 31, 2025 ("2025 MD&A") sections entitled "Restatement of Prior Period Financial Information" and "Restatement Impact on Interim Financial Information" and Note 2 to the consolidated financial statements for the year ended December 31, 2025.

All financial information for the periods ending March 31, June 30 and September 30, 2024 and 2025 included in the 2025 MD&A section entitled "Restatement Impact on Interim Financial Information" supersedes the corresponding information previously included in the Company's previously filed financial statements for such interim periods. All financial information for the period ending September 30, 2025 included in the Q3 2026 MD&A section entitled "Restatement Impact on Interim Financial Information" also supersedes the corresponding information previously included in the Company's previously filed financial statements for such interim period. Any superseded information should no longer be relied upon.



Patrick Ens

Chief Executive Officer

Key Takeaways

Financial Performance

- Adj. diluted loss per share[1] of $0.94 in Q3 2026 down from adj. dil. EPS[1] of $1.02 in Q2 2026
- Ending gross consumer loans receivable of $4.88B down 2.5% from Q2 2026 including direct-to-consumer unsecured up 2.0% QoQ and merchant-originated down 9.9% QoQ
- Continued strength in cash provided by operating activities before net principal written[2] in Q3 2026 of $606.8M up from $585.3M in Q2 2026

Credit Update

- Net charge off rate[1] of 15.2% down 150 bps from 16.7% in Q2 2026
- Gross consumer loans past due rose 70 bps QoQ to 12.6% with increases in both the 1-30 day and over 30-day aging buckets
- Net change in allowance for credit losses on gross consumer loans of $16.7M, compared to ($41.6M) in Q2 2026; rate of allowance increased from 9.99% as at 6/30 to 10.59% as at 9/30

Strategic Progress

- With stronger liquidity, resumed growth in direct-to-consumer portfolios while maintaining restrictive credit measures in the merchant-originated loan portfolios
- Debt-to-adjusted tangible equity ratio[3] of 5.02x as at September 30, 2026, from 4.95x as at June 30, 2026 while growing cash balance by $179.7 million
- Renewed Securitization Warehouse Facility I with right sized capacity and lowered interest rate
- Appointed Mark Snyder as Chief Credit Risk & Data Officer

1. These are non-IFRS ratios. Refer to" Non-IFRS and Other Financial Measures" section in the Appendix of this presentation
2. This is a non-IFRS measure. Refer to" Non-IFRS and Other Financial Measures" section in the Appendix of this presentation
3. This is a capital management measure. Refer to "Non-IFRS and Other Financial Measures" section in the Appendix of this presentation

Note: Non-IFRS measures and non-IFRS ratios are not determined in accordance with IFRS, do not have standardized meanings and may not be comparable to similar financial measures presented by other companies

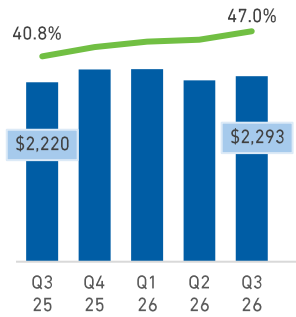
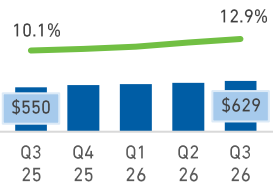
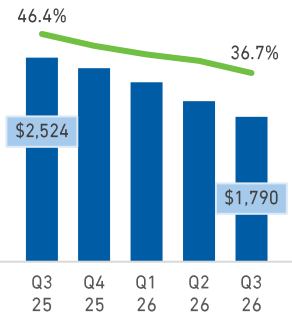
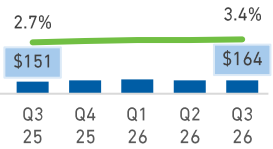
Q3 Results Compared to Outlook

Key Performance Indicator	Q3 2026 Outlook	Q3 2026 Results	
Gross consumer loans receivable at period end	$4.8B to $5.0B	$4.9B	Consistent with outlook
Total yield on consumer loans (including ancillary products)[1]	26.5% to 28.0%	27.7%	Consistent with outlook
Net charge offs as a percentage of average gross consumer loans receivable (annualized)[1]	14.5% to 16.0%	15.2%	Consistent with outlook

1. These are non-IFRS ratios. Refer to "Non-IFRS and Other Financial Measures" section in the Appendix of this presentation

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Direct-to-Consumer Channels are a Growing Share of the Portfolio

	Unsecured Personal	Secured Personal	Auto, Powersports, Point of Sale Personal	Leasing Services & Lending
Operating Segment	easyfinancial	easyfinancial	LENDCARE	easyhome
Reporting Segment	easyfinancial	easyfinancial	easyfinancial	easyhome
Channel Type	Direct-to-Consumer	Direct-to-Consumer	Merchant-Originated	Direct-to-Consumer
Gross Loans Receivable ($M) | Percent of Portfolio[1]				

1. At period end

easyfinancial Direct Channels and easyhome Lending Comprise 63% of Portfolio; LendCare Indirect Channel Comprises 37%

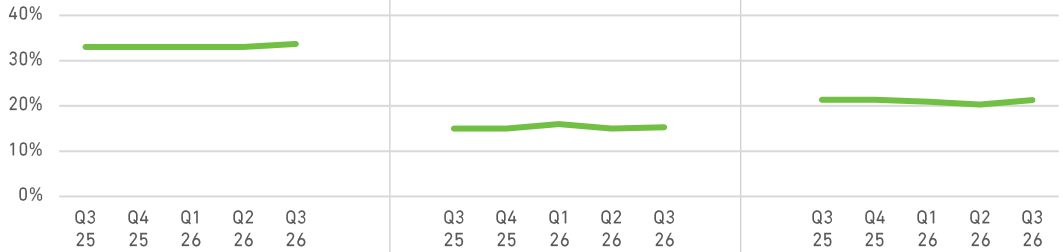
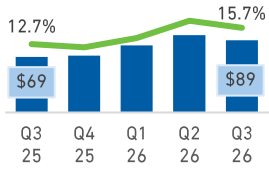
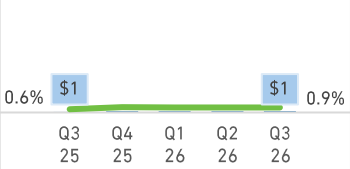
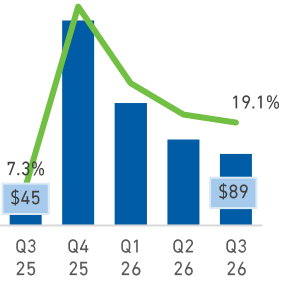
Continued Improvement in Merchant-Originated Performance[1]

easyfinancial

Stable Q3 weighted average interest rate; lower net charge offs in the unsecured direct-to-consumer portfolio

LENDCARE

Higher Q3 net charge offs relative to prior year period but down QoQ

Operating Segment	easyfinancial Unsecured	easyfinancial Secured	LendCare
Channel Type	Direct-to-Consumer	Direct-to-Consumer	Merchant-Originated[3]
Weighted-Average Interest Rate of Originations[2]			
Net charge offs ($M) | Net charge offs as a percentage of avg. loans receivable (annualized)[4,5]			

1. Slide reflects easyfinancial reporting segment. **2.** Dollar-weighted average interest rate of originations in the quarter indicated. **3.** Lendcare weighted-average interest rate of originations for secured loans. **4.** This is a non-IFRS ratio. Refer to "Non-IFRS and Other Financial Measures" section in the Appendix of this presentation. **5.** Net charge offs on gross consumer loans receivable ($M) | Net charge offs as a percentage of average gross consumer loans receivable (annualized).



Felix Wu

Chief Financial Officer

Q3 2026 Performance

($ in millions except percentages and per share amounts. Restated, where applicable.)

	Q3 2026	Q3 2025	YoY Δ
Gross consumer loans receivable (M)[1]	$4,876.4	$5,445.0	(10.4%)
Originations (M)	$567.5	$945.7	(40.0%)
Revenue (M)	$371.6	$454.2	(18.2%)
Bad debts (M)	$214.9	$177.5	21.0%
Operating income/(loss) (M)	$53.0	$159.8	(66.8%)
Net income/(loss) (M)	($17.0)	$28.4	(159.8%)
Diluted earnings/(loss) per share	($1.03)	$1.70	(160.6%)
Return on equity	(8.6%)	9.4%	(191.5%)
Book value per share[1,2]	$48.84	$75.34	(35.2%)
Adjusted operating income (M)[3]	$56.3	$163.4	(65.5%)
Adjusted net income/(loss) (M)[3]	($15.5)	$64.2	(124.1%)
Adj. diluted earnings/(loss) per share[4]	($0.94)	$3.84	(124.5%)
Adjusted return on equity[4]	(7.8%)	21.3%	(136.6%)

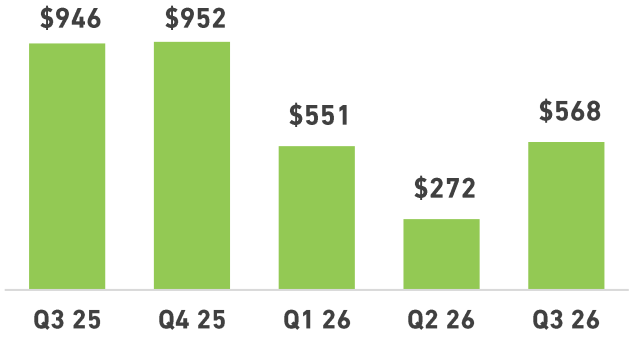
1. At period end
2. Book value per share is calculated as total shareholders' equity divided by common shares issued and outstanding as of the end of the period
3. These are non-IFRS measures. Refer to" Non-IFRS and Other Financial Measures" section in the Appendix of this presentation
4. These are non-IFRS ratios. Refer to" Non-IFRS and Other Financial Measures" section in the Appendix of this presentation

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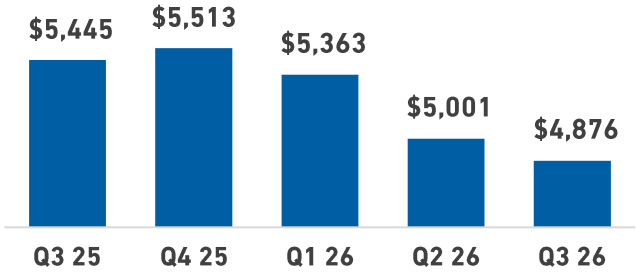
Improving Liquidity Enabling Increased Originations Activity

($ in millions)

Gross Loan Originations



Gross Consumer Loans Receivable[1]



Q3 2026 Highlights

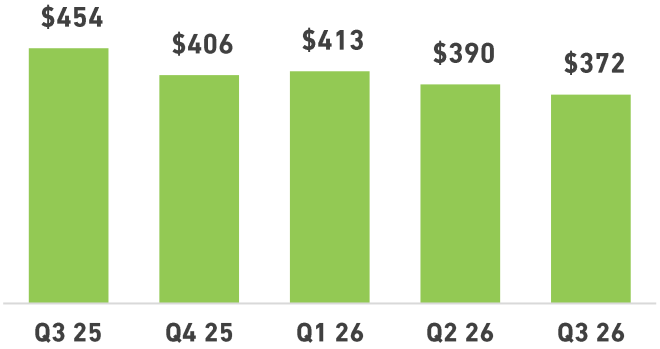
- Originations of $568M during the quarter represented a decrease of 40.0% YoY and an increase of 108.6% QoQ
- Decline in gross consumer loans receivable YoY was primarily driven by credit tightening measures applied to the merchant-originated loan portfolio coupled with a moderation in direct-to-consumer loan originations in H1 2026

1. At period end

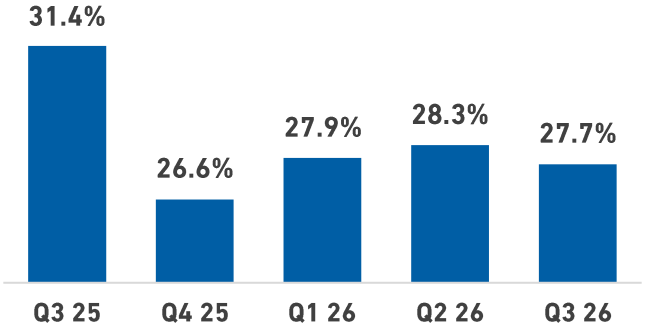
Revenue Impacted by Portfolio Decrease

($ in millions except percentages)

Total Revenue



Total Yield On Consumer Loans[1]

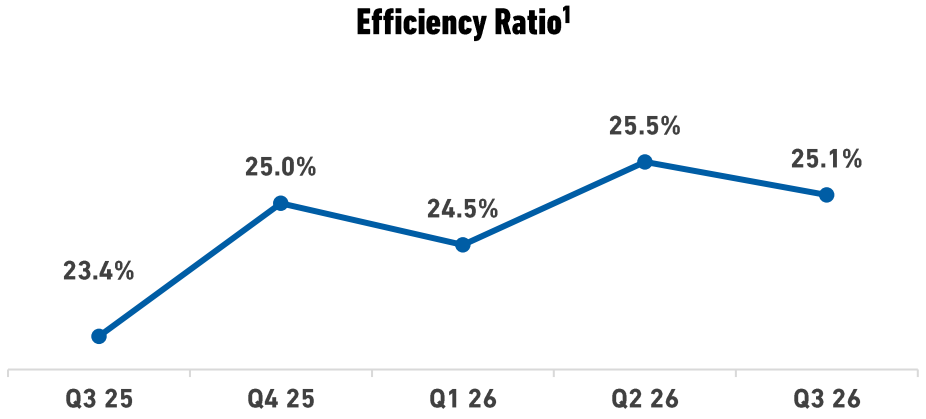


Q3 2026 Highlights

- 18.2% YoY revenue decline primarily driven by the decrease in average consumer loans receivable and lower total yield on consumer loans (including ancillary products)
- YoY decrease in total yield primarily a result of higher charge offs, lower yields on ancillary products, a higher proportion of larger dollar value loans, and the continued impact of the lowered maximum allowable rate of interest

1. Including ancillary products. This is a non-IFRS ratio. Refer to" Non-IFRS and Other Financial Measures" section in the Appendix of this presentation

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	Q3 25	Q4 25	Q1 26	Q2 26	Q3 26
Operating margin	35.2%	(69.7%)	7.0%	25.5%	14.3%
Adjusted operating margin[1]	36.0%	(29.5%)	8.9%	26.4%	15.1%

Ongoing Focus on Cost Containment

- Other operating expenses of $84.5M, a decrease of $11.8M (12.2%), compared to Q3 2025
- Decrease in other operating expenses mainly driven by the decline in total compensation expense as well as lower underwriting and collection and advertising and promotion expenses
- Decrease in efficiency ratio[1] despite lower revenue YoY

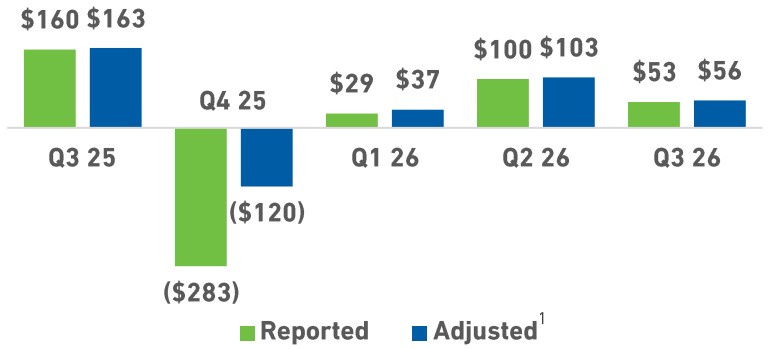
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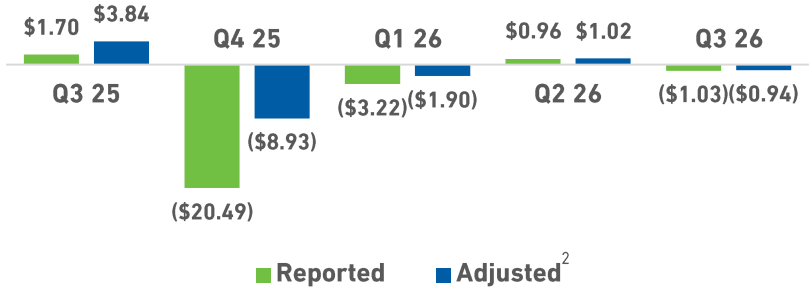
Lower Yield and Credit Losses Continue to Weigh on Income

($ in millions except per share amounts)

Operating Income (Loss)



Diluted Earnings (Loss) Per Share



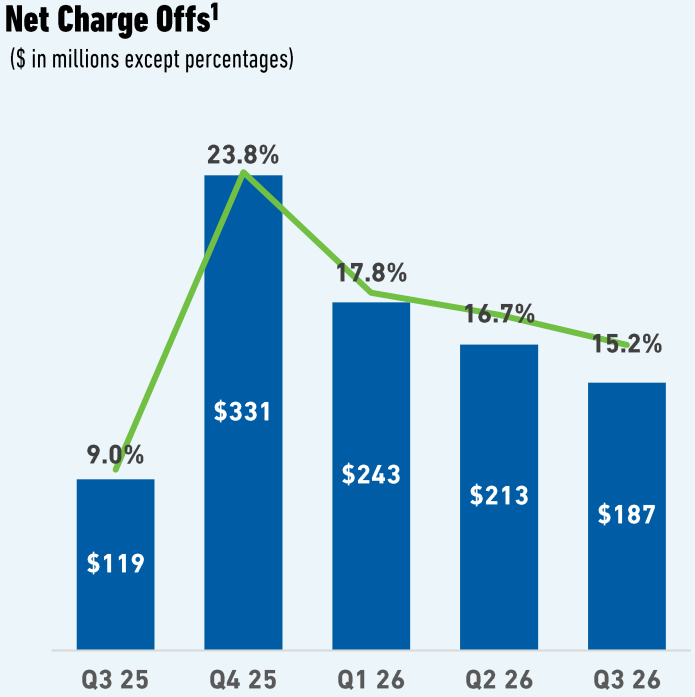
Q3 2026 Highlights

- Operating income decreased mainly due to a higher rate of allowance for credit losses due to the unfavorable changes in the macroeconomic outlook incorporated into the Company's IFRS 9 expected credit loss model as well as a decrease in revenue
- A diluted loss per share was realized, compared to diluted earnings per share in the prior year, due to lower adjusted operating income from lower total yield on consumer loans (including ancillary products) and elevated credit losses

1. This is a non-IFRS measure. Refer to" Non-IFRS and Other Financial Measures" section in the Appendix of this presentation
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Elevated Net Charge Offs, But Down Sequentially

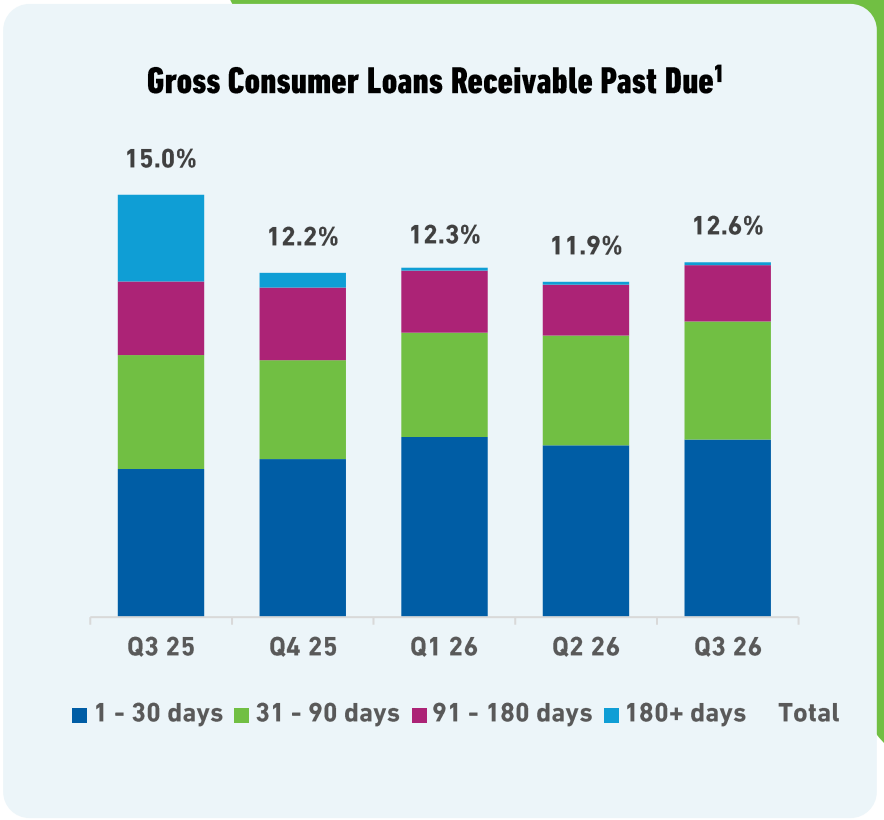


- Net charge offs increased by 620 bps YoY to 15.2% in Q3 2026, from 9.0% in Q3 2025, but declined 150 bps QoQ from 16.7% in Q2 2026
- Increase YoY resulting from higher charge offs in the merchant-originated automotive and powersports loan portfolios, higher charge offs in the direct-to-consumer portfolio and lower average gross consumer loans receivable
- Decrease QoQ mainly due to the continuing improved credit risk performance of the merchant-originated automotive and powersports loan portfolios and lower charge offs in the direct-to-consumer portfolio

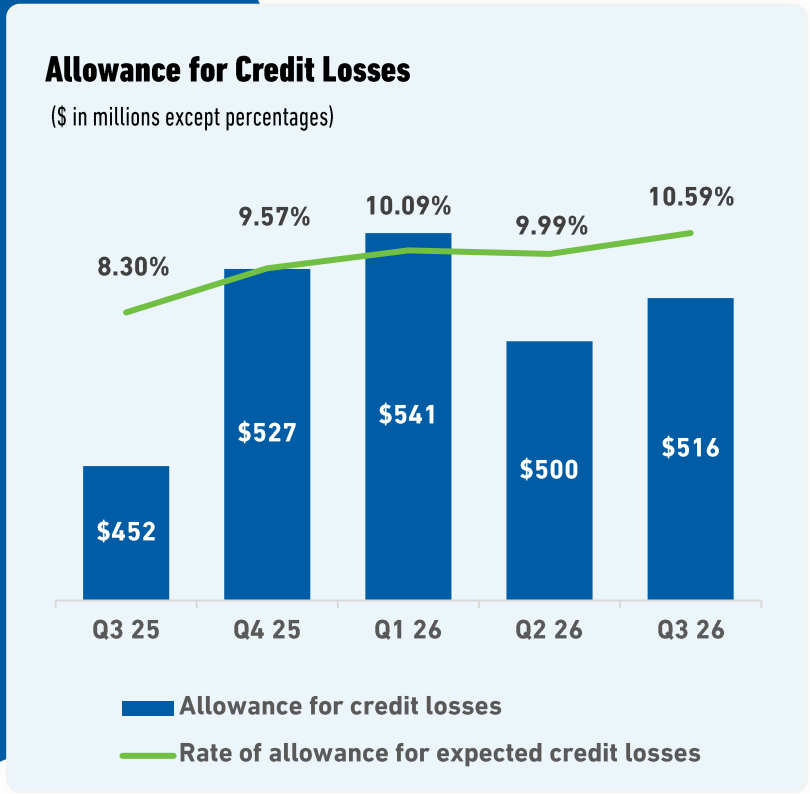
1. This is a non-IFRS ratio. Refer to "Non-IFRS and Other Financial Measures" section in the Appendix of this presentation

Charge Offs Reduced Late-Stage Delinquencies

- Total gross consumer loans receivable past due down 240 bps YoY
- 1-30 days category increased 100 bps YoY driven by elevated credit risk performance and an increased focus on cash collections
- Over 30 days decreased 340 bps YoY primarily driven by incremental charge offs recognized from the fourth quarter of 2025 to the third quarter of 2026 related to certain late-stage delinquent merchant-originated automotive and powersports loans



1. At period end



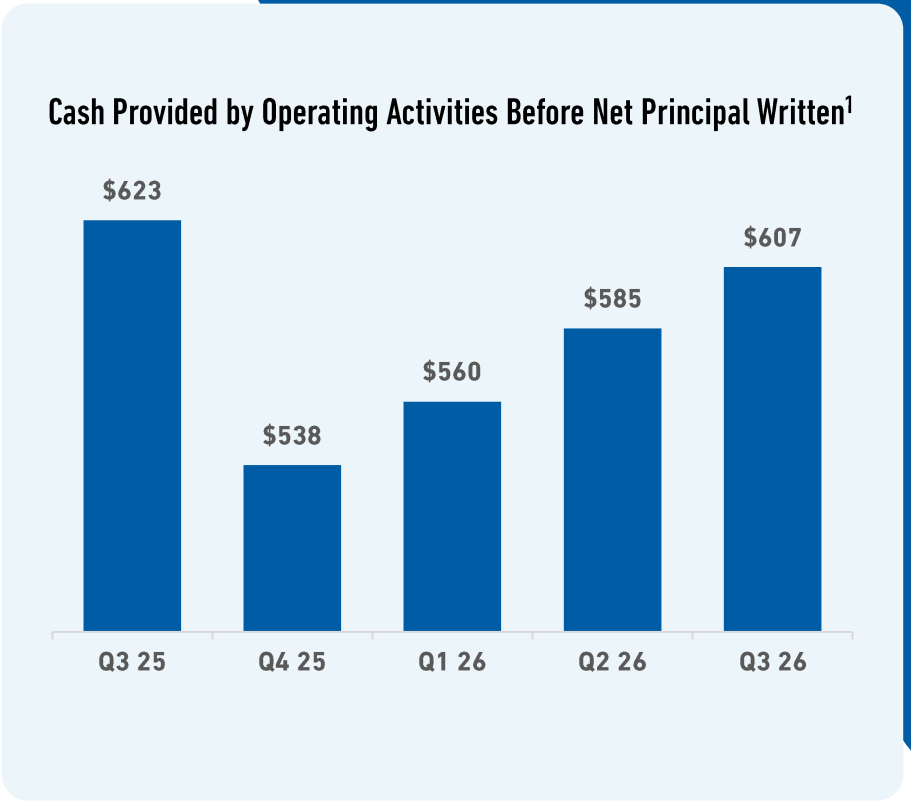
ACL and Rate of Allowance Move Higher

- The rate of allowance for expected credit losses increased QoQ from 9.99% to 10.59%, driven primarily by expected higher credit losses in the merchant-originated automotive and powersports loan portfolio and the unsecured lending product and unfavourable changes in the macroeconomic outlook incorporated into the Company's IFRS 9 expected credit loss model
- Net change in allowance for credit losses on gross consumer loans was $16.7M, primarily driven by the increase in the rate of allowance for expected credit losses partially offset by the decline in gross consumer loans receivable during Q3 2026

Continued to Generate Strong Organic Cash Flow

($ in millions)

- goeasy's existing consumer loan portfolio generates significant cash flow
- Annually, approximately 30-40% of the loan book amount comes back through principal and interest payments
- Management has significant flexibility to manage liquidity by controlling the pace of originations



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Balance Sheet & Capital Allocation Update

Liquidity First



- Preserve and maintain liquidity while working to improve funding availability and flexibility
- Regained access to Revolver on July 1, 2026 and renewed Securitization Warehouse Facility I on September 29, 2026

Covenant Compliance



- In compliance with all RCF covenants as at September 30, 2026
- Not subject to financial covenant compliance, and in compliance with all other applicable covenants, for Securitization Warehouse Facility I as at September 30, 2026

Capital Allocation Priorities



- Credit agreement currently limits certain repurchases and redemptions
- Prudent loan originations, emphasizing direct-to-consumer
- Dividend suspended and share repurchases on hold

Key Messages

- Renewed Securitization Warehouse Facility I on September 29, 2026, and extended maturity to October 29, 2027
- Renewal reduced capacity from $1.12B to $910M, reduced interest rate by 35bps to Adjusted CORRA + 275bps
- All prior conditions were fulfilled, and the Company can make new draws against the facility, subject to conditions
- As of September 30, 2026, goeasy had liquidity (cash on hand plus unused contractual borrowing capacity) of $1.23B
- No near-term maturities
- 85% of drawn debt unsecured; 100% of drawn debt has fixed / hedged rates
- 6.8% average blended coupon interest rate as at September 30, 2026

Outlook



Outlook[1]

Key Performance Indicator	Q4 2026 Outlook
Gross consumer loans receivable at period end	$4.6B to $4.8B
Total yield on consumer loans (including ancillary products)[2]	27.0% to 28.5%
Net charge offs as a percentage of average gross consumer loans receivable (annualized)[2]	14.5% to 16.0%

1. The outlook is qualified in its entirety by the cautionary language regarding forward-looking statements found in the "Caution Regarding Forward-Looking Statements" of the Q3 2026 MD&A
2. These are non-IFRS ratios. Refer to "Non-IFRS and Other Financial Measures" section in the Appendix of this presentation

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Questions?



Appendix



YTD 2026 Performance

($ in millions except percentages and per share amounts. Restated, where applicable.)

	YTD 2026	YTD 2025	YoY Δ
Gross consumer loans receivable (M)[1]	$4,876.4	$5,445.0	(10.4%)
Originations (M)	$1,390.9	$2,526.2	(44.9%)
Revenue (M)	$1,174.5	$1,290.5	(9.0%)
Bad debts (M)	$661.7	$465.3	42.2%
Operating income/(loss) (M)	$181.5	$471.6	(61.5%)
Net income/(loss) (M)	($54.1)	$158.6	(134.1%)
Diluted earnings/(loss) per share	($3.29)	$9.45	(134.8%)
Return on equity	(8.9%)	17.9%	(149.7%)
Book value per share[1,2]	$48.84	$75.34	(35.2%)
Adjusted operating income (M)[3]	$196.1	$481.9	(59.3%)
Adjusted net income/(loss) (M)[3]	($30.0)	$197.0	(115.2%)
Adj. diluted earnings/(loss) per share[4]	($1.82)	$11.73	(115.5%)
Adjusted return on equity[4]	(5.0%)	22.2%	(122.5%)

1. At period end
2. Book value per share is calculated as total shareholders' equity divided by common shares issued and outstanding as of the end of the period
3. These are non-IFRS measures. Refer to" Non-IFRS and Other Financial Measures" section in the Appendix of this presentation
4. These are non-IFRS ratios. Refer to" Non-IFRS and Other Financial Measures" section in the Appendix of this presentation

Note: Non-IFRS measures and non-IFRS ratios are not determined in accordance with IFRS, do not have standardized meanings and may not be comparable to similar financial measures presented by other companies

Balance Sheet Overview

Debt Summary as at September 30, 2026

Description	Maturity	CAD Rate	Amt (C$M)[1]
Senior Unsecured Notes			
US$550M 9.25% Issued 11/2023	12/2028	8.79% (Swapped)	779
US$400M 7.625% Issued 02/2024 US$200M 7.625% (Add-on) Issued 07/2024	07/2029	7.20% (Swapped) 6.94% (Swapped)[2]	857
US$400M 6.875% Issued 11/2024	05/2030	5.98% (Swapped)	570
C$150M 6.00% Issued 11/2024 C$175M 6.00% (Add-on) Issued 08/2025	05/2030	6.00%[3]	323
US$400M 7.375% Issued 04/2025	10/2030	6.03% (Swapped)	568
US$450M 6.875% Issued 08/2025	02/2031	6.11% (Swapped)	637
Securitization Facilities			
C$910M Main Warehouse	10/2027	Adjusted CORRA + 275 bps	611
LendCare Secured Borrowings	Matured in August	GOCB +310 bps	45
Senior Secured Revolving Credit Facility			
C$550M Revolving Credit Facility	07/2027	Prime +175 bps or CORRA +325 bps[4]	(2)

Debt	$M	%
Unsecured	C$3,735	85%
Secured	C$653	15%
Total	**C$4,388**	**100%**

Liquidity ($ Millions)	Q3 26
Cash	$492
Revolver (immediately available)[5]	$440
Main Warehouse	$297
Total Contractual Liquidity	**$1,229**

As of September 30, 2026, goeasy had contractual liquidity of $1.23B.
The Company is able to draw funds against both RCF and Securitization Warehouse I

1. Carrying values as at September 30, 2026.
2. Add-on issued at 101.875 to yield 7.07% USD then swapped to CAD at a 69 bps discount to USD.
3. Add-on issued at 99.75.
4. At the Company's discretion; additional details available in note to Q3 2026 financial statements.
5. Revolver size is $550 million. Lender approval required for draws beyond $440 million.

Updated Debt Covenants & Leverage

($ in Millions)	Q3 26	Q4 26	Q1 27	Q2 27
Revolver Covenants				
1. Leverage				
Ratio	6.23			
Threshold (Max)	6.80	6.60	6.25	6.10
2. Fixed Charge Coverage Ratio[1]				
Ratio	N/A			
Threshold (Min)	Waived	Waived	1.00	1.25
3. TTM EBIT				
EBIT	$141			
Threshold (Min)	$139	$280	Waived	Waived
4. Minimum Liquidity				
Minimum Liquidity	$764			
Threshold (Min)	$175	$175	$175	$175
5. Net Charge Off				
Ratio	18.5%			
Threshold (Max)	20.0%	17.5%	17.5%	17.5%
Debt-To-Adjusted Tangible Equity[2]	5.02			

1. Covenant also applies to Securitization Warehouse Facility I effective March 24, 2026.
2. Debt to adjusted tangible equity is a capital management measure used to ensure the Company is prudently managing its leverage, supporting its ability to meet long-term funding obligations

In Compliance with all Debt Covenants, Including those of the Senior Unsecured Notes

Non-IFRS & Other Financial Measures

The Company uses a number of financial measures to assess its performance. Some of these measures are not calculated in accordance with International Financial Reporting Standards ("IFRS") as issued by International Accounting Standards Board (IASB), are not identified by IFRS and do not have standardized meanings that would ensure consistency and comparability among companies using these measures. The Company discusses these measures because it believes that they facilitate the understanding of the results of its operations and financial position.

For an explanation of the composition of non-IFRS measures and other financial measures, refer to the "Key Performance Indicators and Non-IFRS Measures" section of the Company's management's discussion and analysis for the quarter ended September 30, 2026, available on SEDAR+ at www.sedarplus.ca and on the Company's website at www.goeasy.com, which is incorporated by reference into this presentation.