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TSX Symbol: **GSY**

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Press Release
November 10, 2026

goeasy Ltd. Reports Results for the Third Quarter 2026

Diluted Loss Per Share of $1.03 in Q3/26, down from diluted EPS of $0.96 in Q2/26
Adjusted Diluted Loss Per Share[1] of $0.94 in Q3/26, down from Adj. Dil. EPS[1] of $1.02 in Q2/26
Gross Consumer Loans Receivable of $4.88 billion at Q3/26 end, down 2% from $5.00 billion at Q2/26
Total Yield On Consumer Loans[1,4] of 27.7% in Q3/26, down 60 bps from 28.3% in Q2/26
Net Charge Off Rate[1] of 15.2% in Q3/26, down 150 bps from 16.7% in Q2/26
Cash Provided By Operating Activities Before Net Principal Written[2] of $606.8 million, up from $585.4 million in Q2/26

MISSISSAUGA, ON, Nov. 10, 2026 /CNW/ -- goeasy Ltd. (TSX: GSY), ("**goeasy**" or the "**Company**"), one of Canada's leading consumer lenders focused on delivering a full suite of financial services to Canadians with non-prime credit scores, today reported results for the third quarter ended September 30, 2026.

"Through the focused efforts of the entire goeasy team, we made significant progress this quarter in executing our six-point plan," said Patrick Ens, goeasy's Chief Executive Officer. "We reduced our net charge off rate by 150 basis points compared to the prior quarter, generated $606.8 million in cash from operating activities before net principal written, grew our cash balance by $179.7 million with nil outstanding on our revolving credit facility, and renewed our revolving securitization warehouse facility at a reduced interest rate. As well as achieving a more robust liquidity position, goeasy also increased our direct-to-consumer gross loans receivable over the course of the quarter, an important milestone as we continue to strengthen our foundation for sustainable, profitable growth."

Third Quarter Results

During the quarter, the Company funded $567.5 million in gross loan originations, down 40% compared to $945.7 million in the third quarter of 2025. The decrease in lending, consistent with the Company's six-point plan, was primarily due to a reduction in merchant-originated automotive and powersports loan originations attributable to the implementation of tighter credit underwriting measures as those portfolios continued to exhibit unfavourable credit risk performance.

Gross consumer loans receivable decreased 10% to $4.88 billion as at September 30, 2026 from $5.44 billion at the end of the third quarter of 2025, and decreased 2% from $5.00 billion at the end of the second quarter of 2026. The decrease in the Company's average consumer loans receivable and lower total yield on consumer loans (including ancillary products) were the main drivers of the 18% decrease in revenue from $454.2 million in the third quarter of 2025 to $371.6 million in the third quarter of 2026. Total yield on consumer loans (including ancillary products)[1] realized by the Company on its average consumer loans receivable was 27.7% in the quarter, down 370 bps from the same period in 2025, and down 60 bps from the second quarter of 2026. Total annualized yield decreased year-over-year mainly due to the impact of the higher charge offs on gross consumer loans receivable and higher bad debt expenses on interest receivable, lower yields on certain ancillary products as a result of a decline in commissions and fees earned due to credit tightening in merchant-originated loan originations and a moderate reduction in direct to

consumer loan originations, as well as a higher proportion of larger dollar value loans, and the continued impact of the lowered maximum allowable rate of interest on the Company's unsecured lending products.

During the quarter, net charge offs as a percentage of average gross consumer loans receivable[1] was 15.2%, up 620 bps from 9.0% in the third quarter of 2025. Net charge offs as a percentage of average gross consumer loans receivable[1] increased year-over-year primarily due to 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. Net charge offs were down 150 bps from 16.7% in the second quarter of 2026, mainly due to the continuation of improved credit risk performance in the merchant-originated automotive and powersports loan portfolios and lower charge offs in the direct-to-consumer portfolio.

The total allowance for credit losses on gross consumer loans increased to $516.3 million from $451.7 million as at September 30, 2025, mainly due to the Company's Q4 2025 revised assessment of collectability and an increase in the credit loss outlook for merchant-originated automotive and powersports loans. For the three-month period ended September 30, 2026, the net change in allowance for credit losses on gross consumer loans was $16.7 million, compared to $45.0 million in the same period of 2025. This change was primarily due to lower growth in the three-month period ended September 30, 2026 compared to the same period of 2025, which was partially offset by an increase in the rate of allowance for expected credit losses. The rate of allowance for expected credit losses, defined as the allowance for credit losses on gross consumer loans receivable as a percentage of the ending gross consumer loans receivable, increased from 9.99% as at June 30, 2026 to 10.59% as at September 30, 2026, 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.

Operating income for the third quarter of 2026 was $53.0 million, down 67% from $159.8 million in the third quarter of 2025. After adjusting for unusual and non-recurring items, the Company reported adjusted operating income[2] of $56.3 million, a decrease from $163.4 million in the third quarter of 2025. The efficiency ratio[1] for the third quarter of 2026 was 25.1%, a decline from 23.4% in the third quarter of 2025.

Net loss for the third quarter of 2026 was $17.0 million, down from net income of $28.4 million in the third quarter of 2025. Diluted loss per share was $1.03, down from diluted earnings per share of $1.70 reported in the third quarter of 2025. Adjusted net loss[2] for the third quarter of 2026 was $15.5 million, down from adjusted net income[2] of $64.2 million in the third quarter of 2025. The decrease in adjusted net income was primarily driven by lower adjusted operating income from lower total yield on consumer loans (including ancillary products) and elevated credit losses. Adjusted diluted loss per share[1] was $0.94, down from adjusted diluted earnings per share[1] of $3.84 in the third quarter of 2025.

Balance Sheet and Liquidity

Total assets were $5.44 billion as at September 30, 2026, a decrease of 13% from $6.24 billion as at September 30, 2025, related primarily to a $692.8 million decrease in net consumer loans receivable, driven by lower originations during the period and higher charge offs recognized from the fourth quarter of 2025 to the third quarter of 2026, and impairment of goodwill related to the LendCare cash-generating unit. Cash provided by operating activities before net principal written[2] in the third quarter of 2026 was $606.8 million, compared to $623.0 million in the third quarter of 2025. The Company's debt-to-adjusted tangible equity ratio[3], a capital management measure for leverage, was 5.02x as at September 30, 2026, compared to 4.16x

as at September 30, 2025 and 4.95x as at June 30, 2026. The average blended coupon interest rate for the Company's debt as at September 30, 2026 was 6.8%.

As at September 30, 2026, goeasy had liquidity (cash on hand plus unused contractual borrowing capacity) of $1.23 billion. On September 29, 2026, the Company renewed its revolving securitization warehouse facility collateralized by consumer loans (the "Securitization Facility") and restored its ability to make additional draws on the Securitization Facility, subject to certain conditions. The renewed Securitization Facility provides total contractual borrowing capacity of $910 million, reduced from $1.12 billion to better align with the Company's anticipated funding requirements during the renewed term while reducing costs associated with unused capacity. Advances under the Securitization Facility will bear interest at an annual rate of Adjusted Daily Compounded Canadian Overnight Repo Rate Average ("Adjusted CORRA") plus 275 bps, a 35 bps decrease from the 310 bps spread over Adjusted CORRA applicable under the Securitization Facility previously. The lending syndicate was unchanged.

The Company has initiated conversations with the lenders under its 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. The Company does not currently have any amounts drawn on the Revolving Credit Facility and does not anticipate any draws in the near term given its current liquidity position. The Company was in compliance with all of its covenants (including financial covenants) under its Revolving Credit Facility as at September 30, 2026. The Company was not subject to financial covenant compliance, and was in compliance with all other applicable covenants, for the Securitization Facility as at September 30, 2026.

Selected Additional Third Quarter Information
(September 30, 2026 relative to September 30, 2025, where applicable)

- 43% of gross consumer loans receivable secured, down from 48%
- Total number of active lending customers at 423,000, down 7%
- 59% of net loan advances[1] in the quarter were issued to new customers, down from 73%
- 89.0% of gross consumer loans receivable, on a dollar-weighted basis, carried an interest rate less than or equal to a 35% Annual Percentage Rate, being the maximum allowable interest rate for new loans written after January 1, 2025

Nine Months Results

For the first nine months of 2026, the Company funded $1.39 billion in loan originations, down 45% from $2.53 billion in the same period of 2025. Total yield on consumer loans (including ancillary products)[1] realized by the Company on its average consumer loans receivable was 28.0% in the first nine months of 2026, down 350 bps from the same period in 2025. Net charge offs for the first nine months of 2026, as a percentage of average gross consumer loans receivable[1], was 16.6%, up 770 bps from 8.9% in the same period of 2025.

For the first nine months of 2026, the Company produced revenues of $1.17 billion, down 9% compared to $1.29 billion in the same period of 2025. Operating income for the period was $181.5 million compared with $471.6 million in the first nine months of 2025, a decrease of $290.1 million or 62%. Adjusted operating income[2] for the first nine months of 2026 was $196.1 million, 59% lower compared to $481.9 million in the same period of 2025. Efficiency ratio[1] for the first nine months of 2026 was 25.0%, unchanged from 25.0% in the same period of 2025.

Net loss for the first nine months of 2026 was $54.1 million and diluted loss per share was $3.29 compared with net income of $158.6 million or $9.45 per share in the same period of 2025. Adjusted net loss[2] for the first nine months of 2026 was $30.0 million and adjusted diluted loss per share[1] was $1.82, compared with adjusted net income[2] of $197.0 million or $11.73 per share, decreases of 115% and 116%, respectively.

Updated Outlook

The Company's Q3 2026 outlook, and the relevant assumptions and risk factors, were disclosed in its June 30, 2026 MD&A. The Company's actual third quarter performance was consistent with its third quarter 2026 outlook across all three measures. The Company continues to focus on the prudent management of liquidity, strengthening of its credit performance, and alignment of its capital structure. Management remains committed to reestablishing goeasy's track record of strong credit performance and returns that will reinforce confidence among shareholders and other stakeholders.

The Company has updated its expectations for gross consumer loans receivable at December 31, 2026. These updated expectations are reflected in the Company's outlook for Q4 2026, which assumes the continued implementation of the Company's six-point plan. Refer to "Q4 2026 Outlook" in the Company's September 30, 2026 MD&A for more detail and to the assumptions and risks set out below under "Forward-Looking Statements".

	Q4 2026 Outlook
Gross consumer loans receivable at period end	**$4.6 to $4.8 billion**
Total yield on consumer loans (including ancillary products)[1]	**27.0% to 28.5%**
Net charge offs as a percentage of average gross consumer loans receivable[1]	**14.5% to 16.0%**

Share Repurchases and Dividend Payments

In consideration of developments that affected earnings in 2025, the Board of Directors made the decision to suspend the regular quarterly dividend on the Company's Common Shares and to suspend share repurchases under its normal course issuer bid on an indefinite basis. These actions are aligned with management's focus on prudently preserving capital and maintaining liquidity.

Forward-Looking Statements

This press release includes forward-looking statements about goeasy, including, but not limited to, its business operations, strategy and expected financial performance and condition. Forward-looking statements include, but are not limited to, statements with respect to forecasts for growth of the consumer loans receivable, annual revenue growth forecasts, strategic initiatives, new product offerings and new delivery channels, anticipated cost savings, planned capital expenditures, anticipated capital requirements and the Company's ability to secure sufficient capital, liquidity of the Company, plans and references to future operations and results, critical accounting estimates, expected future yields and net charge off rates on loans, the dealer relationships, the size and characteristics of the Canadian non-prime lending market, the continued development of the type and size of competitors in the market. In certain cases, forward-looking statements 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**") for the year ended December 31, 2025, and for the quarter ended September 30, 2026 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.

The Company particularly cautions that the Q4 2026 outlook presented above under the heading "Updated 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 in 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.

About goeasy

goeasy Ltd. is a leading Canadian provider of non-prime consumer lending solutions, offering a suite of financial products through its easyfinancial, easyhome, and LendCare brands. goeasy offers unsecured and secured instalment loans, point-of-sale financing, and lease-to-own merchandise through its omni-channel model, which spans online, mobile, and hundreds of locations nationwide.

Driven by its team members' dedication to expand access to credit for underserved communities and helping customers strengthen their financial futures, goeasy has proudly served more than 1.7 million customers while building an award-winning culture. Shares of goeasy Ltd. are listed on the Toronto Stock Exchange (TSX) under the symbol GSY. For more information, visit www.goeasy.com.

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Notes:
[1] These are non-IFRS ratios. Refer to “Non-IFRS Measures and Other Financial Measures” section in this press release.
[2] These are non-IFRS measures. Refer to “Non-IFRS Measures and Other Financial Measures” section in this press release.
[3] These are capital management measures. Refer to “Non-IFRS Measures and Other Financial Measures” section in this press release.
[4] Including ancillary products.

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	**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	**4,497,960**	5,155,360
Investments	**23,117**	29,103
Lease assets, net	**27,885**	36,656
Derivative financial assets	**57,561**	11,146
Deferred income tax assets	**45,373**	22,250
Property and equipment, net	**24,158**	30,788
Right-of-use assets, net	**52,979**	52,510
Intangible assets, net	**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	**(2,274)**	175,052
Accounts payable and other liabilities	**93,592**	107,842
Dividends payable	**-**	23,398
Unearned revenue	**30,822**	31,219
Accrued interest payable	**82,971**	68,533
Deferred income tax liabilities	**-**	5,367
Lease liabilities	**59,501**	59,451
Secured borrowings	**44,725**	88,783
Revolving securitization warehouse facilities	**610,536**	611,015
Derivative financial liabilities	**2,922**	46,107
Notes payable	**3,734,566**	3,690,818
TOTAL LIABILITIES	**4,657,361**	4,907,585
Shareholders' equity		
Share capital	**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

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*	**September 30, 2026**	**September 30, 2025** *Restated*
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	**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	**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	**-**	(1,800)	**(5,986)**	(1,800)
FINANCE COSTS	**(75,286)**	(118,767)	**(246,875)**	(251,451)
INCOME BEFORE INCOME TAXES	**(22,267)**	39,261	**(71,353)**	218,371
INCOME TAX EXPENSE (RECOVERY)				
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	**(1.03)**	1.72	**(3.29)**	9.57
DILUTED EARNINGS (LOSS) PER SHARE	**(1.03)**	1.70	**(3.29)**	9.45

SUMMARY OF FINANCIAL RESULTS BY REPORTABLE SEGMENT
(Expressed in thousands of Canadian dollars, except earnings per share)

	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**
Operating income (loss)	**62,738**	**8,153**	**(17,872)**	**53,019**
Other loss				**-**
Finance costs				**(75,286)**
Loss before income taxes				**(22,267)**
Income tax (recovery)				**(5,262)**
Net loss				**(17,005)**
Diluted loss per share				**(1.03)**

	Three Months Ended September 30, 2025			
	(As restated)			
	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
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
Income tax expense				10,848
Net income				28,413
Diluted earnings per share				1.70

	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**
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)**
Income taxes (recovery)				**(17,225)**
Net loss				**(54,128)**
Diluted loss per share				**(3.29)**

	Nine Months Ended September 30, 2025 *(As restated)*			
	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
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
Income taxes				59,796
Net income				158,575
Diluted earnings per share				9.45

SUMMARY OF FINANCIAL RESULTS AND KEY PERFORMANCE INDICATORS

($ in 000's except earnings per share and percentages)	Three Months Ended September 30, 2026	September 30, 2025 *(As restated)*	Variance $ / bps	Variance % Change
Summary Financial Results				
Revenue	**371,648**	454,205	(82,557)	(18.2%)
Bad debts	**214,873**	177,515	37,358	21.0%
Other operating expenses	**84,500**	96,269	(11,769)	(12.2%)
EBITDA[1]	**66,386**	171,664	(105,278)	(61.3%)
EBITDA margin[1]	**17.9%**	37.8%	(1,990 bps)	(52.6%)
Depreciation and amortization	**19,256**	20,593	(1,337)	(6.5%)
Operating income	**53,019**	159,828	(106,809)	(66.8%)
Operating margin	**14.3%**	35.2%	(2,090 bps)	(59.4%)
Finance costs	**75,286**	118,767	(43,481)	(36.6%)
Effective income tax rate	**23.6%**	27.6%	(400 bps)	(14.5%)
Net income (loss)	**(17,005)**	28,413	(45,418)	(159.8%)
Diluted earnings (loss) per share	**(1.03)**	1.70	(2.73)	(160.6%)
Return on receivables	**(1.4%)**	2.1%	(350 bps)	(166.7%)
Return on assets	**(1.2%)**	1.9%	(310 bps)	(163.2%)
Return on equity	**(8.6%)**	9.4%	(1,800 bps)	(191.5%)
Return on tangible common equity[1]	**(8.1%)**	12.7%	(2,080 bps)	(163.8%)
Adjusted Financial Results[1,2]				
Other operating expenses	**90,389**	102,961	(12,572)	(12.2%)
Efficiency ratio	**25.1%**	23.4%	170 bps	7.3%
Operating income	**56,294**	163,368	(107,074)	(65.5%)
Operating margin	**15.1%**	36.0%	(2,090 bps)	(58.0%)
Net income (loss)	**(15,455)**	64,249	(79,704)	(124.1%)
Diluted earnings (loss) per share	**(0.94)**	3.84	(4.78)	(124.5%)
Return on receivables	**(1.3%)**	4.8%	(610 bps)	(127.1%)
Return on assets	**(1.1%)**	4.3%	(540 bps)	(125.6%)
Return on equity	**(7.8%)**	21.3%	(2,910 bps)	(136.6%)
Return on tangible common equity	**(8.5%)**	26.5%	(3,500 bps)	(132.1%)
Key Performance Indicators				
Segment Financials				
easyfinancial revenue	**335,439**	416,658	(81,219)	(19.5%)
easyfinancial operating margin	**18.7%**	40.9%	(2,220 bps)	(54.3%)
easyhome revenue	**36,209**	37,547	(1,338)	(3.6%)
easyhome operating margin	**22.5%**	23.1%	(60 bps)	(2.6%)
Portfolio Indicators				
Gross consumer loans receivable	**4,876,411**	5,444,982	(568,571)	(10.4%)
Growth in consumer loans receivable	**(124,324)**	337,334	(461,658)	(136.9%)
Gross loan originations	**567,519**	945,730	(378,211)	(40.0%)
Total yield on consumer loans (including ancillary products)[1]	**27.7%**	31.4%	(370 bps)	(11.8%)
Net charge offs as a percentage of average gross consumer loans receivable[1]	**15.2%**	9.0%	620 bps	69.7%
Cash provided by operating activities before net principal written[1]	**606,760**	622,973	(16,213)	(2.6%)
Potential monthly leasing revenue[1]	**5,209**	6,292	(1,083)	(17.2%)

($ in 000's except earnings per share and percentages)	Nine Months Ended September 30, 2026	September 30, 2025 *(As restated)*	Variance $ / bps	Variance % Change
Summary Financial Results				
Revenue	**1,174,541**	1,290,477	(115,936)	(9.0%)
Bad debts	**661,731**	465,279	196,452	42.2%
Other operating expenses	**272,257**	291,901	(19,644)	(6.7%)
EBITDA[1]	**215,923**	510,610	(294,687)	(57.7%)
EBITDA margin[1]	**18.4%**	39.6%	(2,120 bps)	(53.5%)
Depreciation and amortization	**59,045**	61,675	(2,630)	(4.3%)
Operating income	**181,508**	471,622	(290,114)	(61.5%)
Operating margin	**15.5%**	36.5%	(2,100 bps)	(57.5%)
Other income (loss)	**(5,986)**	(1,800)	(4,186)	232.6%
Finance costs	**246,875**	251,451	(4,576)	(1.8%)
Effective income tax rate	**24.1%**	27.4%	(330 bps)	(12.0%)
Net income (loss)	**(54,128)**	158,575	(212,703)	(134.1%)
Diluted earnings (loss) per share	**(3.29)**	9.45	(12.74)	(134.8%)
Return on receivables	**(1.4%)**	4.2%	(560 bps)	(133.3%)
Return on assets	**(1.3%)**	3.8%	(510 bps)	(134.2%)
Return on equity	**(8.9%)**	17.9%	(2,680 bps)	(149.7%)
Return on tangible common equity[1]	**(8.5%)**	23.4%	(3,190 bps)	(136.3%)
Adjusted Financial Results[1,2]				
Other operating expenses	**286,138**	312,339	(26,201)	(8.4%)
Efficiency ratio	**25.0%**	25.0%	-	-
Operating income	**196,096**	481,896	(285,800)	(59.3%)
Operating margin	**16.7%**	37.3%	(2,060 bps)	(55.2%)
Net income (loss)	**(30,000)**	196,965	(226,965)	(115.2%)
Diluted earnings (loss) per share	**(1.82)**	11.73	(13.55)	(115.5%)
Return on receivables	**(0.8%)**	5.2%	(600 bps)	(115.4%)
Return on assets	**(0.7%)**	4.7%	(540 bps)	(114.9%)
Return on equity	**(5.0%)**	22.2%	(2,720 bps)	(122.5%)
Return on tangible common equity	**(5.4%)**	27.9%	(3,330 bps)	(119.4%)
Key Performance Indicators				
Segment Financials				
easyfinancial revenue	**1,061,116**	1,178,431	(117,315)	(10.0%)
easyfinancial operating margin	**20.8%**	43.2%	(2,240 bps)	(51.9%)
easyhome revenue	**113,425**	112,046	1,379	1.2%
easyhome operating margin	**22.5%**	25.1%	(260 bps)	(10.4%)
Portfolio Indicators				
Gross consumer loans receivable	**4,876,411**	5,444,982	(568,571)	(10.4%)
Growth in consumer loans receivable	**(637,056)**	842,545	(1,479,601)	(175.6%)
Gross loan originations	**1,390,893**	2,526,218	(1,135,325)	(44.9%)
Total yield on consumer loans (including ancillary products)[1]	**28.0%**	31.5%	(350 bps)	(11.0%)
Net charge offs as a percentage of average gross consumer loans receivable[1]	**16.6%**	8.9%	770 bps	87.4%
Cash provided by operating activities before net principal written[1]	**1,752,227**	1,522,823	229,405	15.1%
Potential monthly leasing revenue[1]	**5,209**	6,292	(1,083)	(17.2%)

[1] EBITDA, adjusted other operating expenses, adjusted operating income, adjusted net income and cash provided by operating activities before net principal written are non-IFRS measures. EBITDA margin, efficiency ratio, adjusted operating margin, adjusted diluted earnings per share, adjusted return on equity, adjusted return on receivable, adjusted return on assets, reported and adjusted return on tangible common equity, net charge offs as a percentage of average gross consumer loans receivable and total yield on consumer loans (including ancillary products) are non-IFRS ratios. Refer to "Non-IFRS Measures and Other Financial Measures" section in this press release.

Non-IFRS Measures and Other Financial Measures

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

Adjusted Net Income (Loss) and Adjusted Diluted Earnings (Loss) Per Share

Adjusted net income (loss) is a non-IFRS measure and adjusted diluted earnings (loss) per share is a non-IFRS ratio. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate adjusted net income (loss) and adjusted diluted earnings (loss) per share for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended		Nine Months Ended	
($ in 000's except earnings per share)	**September 30, 2026**	**September 30, 2025** *(As restated)*	**September 30, 2026**	**September 30, 2025** *(As restated)*
Net income (loss)	**(17,005)**	28,413	**(54,128)**	158,575
Impact of adjusting items				
Other operating expenses				
Restructuring charges[1]	**-**	-	**4,763**	-
Integration costs[2]	**-**	265	**-**	449
Depreciation and amortization				
Amortization of acquired intangible assets[3]	**3,275**	3,275	**9,825**	9,825
Other loss (income)[4]	**-**	1,800	**5,986**	1,800
Finance costs				
Fair value change on prepayment options related to Notes Payable[5]	**(1,166)**	43,092	**10,094**	39,832
Total pre-tax impact of adjusting items	**2,109**	48,432	**30,668**	51,906
Income tax impact of above adjusting items	**(559)**	(12,596)	**(6,540)**	(13,516)
After-tax impact of adjusting items	**1,550**	35,836	**24,128**	38,390
Adjusted net income (loss)	**(15,455)**	64,249	**(30,000)**	196,965
Weighted average number of diluted shares outstanding	**16,494**	16,739	**16,445**	16,788
Diluted earnings (loss) per share	**(1.03)**	1.70	**(3.29)**	9.45
Per share impact of adjusting items	**0.09**	2.14	**1.47**	2.28
Adjusted diluted earnings (loss) per share	**(0.94)**	3.84	**(1.82)**	11.73

Adjusting item related to restructuring charges

[1] The Company completed a restructuring exercise in March 2026 and incurred a total of $4.8 million related to severance costs, settlement claims and consulting fees.

Adjusting items related to the LendCare acquisition

[2] Integration costs related to representation and warranty insurance costs, and other integration costs related to the acquisition of LendCare.

[3] Amortization of the $131 million intangible asset related to the acquisition of LendCare, with an estimated useful life of ten years.

Adjusting item related to other loss

[4] For the nine-month period ended September 30, 2026, net investment loss was due to fair value changes in the Company's investments.

Adjusting item related to prepayment options embedded in the Notes Payable

[5] For the three and nine-month periods ended September 30, 2025 and 2026, the Company recognized a fair value change on the prepayment options related to Notes Payable.

Adjusted Other Operating Expenses and Efficiency Ratio

Adjusted other operating expenses is a non-IFRS measure and efficiency ratio is a non-IFRS ratio. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate adjusted other operating expenses and efficiency ratio for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended		Nine Months Ended	
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2025** *(As restated)*	**September 30, 2026**	**September 30, 2025** *(As restated)*
Other operating expenses as stated	**84,500**	96,269	**272,257**	291,901
Impact of adjusting items[1]				
Other operating expenses				
Restructuring charges	**-**	-	**(4,763)**	-
Integration costs	**-**	(265)	**-**	(449)
Depreciation and amortization				
Depreciation of lease assets	**5,889**	6,957	**18,644**	20,887
Total impact of adjusting items	**5,889**	6,692	**13,881**	20,438
Adjusted other operating expenses	**90,389**	102,961	**286,138**	312,339
Total revenue	**371,648**	454,205	**1,174,541**	1,290,477
Less: Bad debts on interest receivable	**(11,636)**	(13,291)	**(31,054)**	(40,255)
	360,012	440,914	**1,143,487**	1,250,222
Efficiency ratio	**25.1%**	23.4%	**25.0%**	25.0%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

Adjusted Operating Margin

Adjusted operating income is a non-IFRS measure and adjusted operating margin is a non-IFRS ratio. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate adjusted operating income (loss) and adjusted operating margins for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended			
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
easyfinancial				
Operating income (loss)	**62,738**	**62,738**	170,594	170,594
Divided by revenue	**335,439**	**335,439**	416,658	416,658
easyfinancial operating margin	**18.7%**	**18.7%**	40.9%	40.9%
easyhome				
Operating income	**8,153**	**8,153**	8,661	8,661
Divided by revenue	**36,209**	**36,209**	37,547	37,547
easyhome operating margin	**22.5%**	**22.5%**	23.1%	23.1%
Total				
Operating income (loss) [1]	**53,019**	**53,019**	159,828	159,828
Other operating expenses[2]				
Restructuring charges	**-**	**-**	-	-
Integration costs	-	**-**	-	265
Depreciation and amortization[2]				
Amortization of acquired intangible assets	**-**	**3,275**	-	3,275
Adjusted operating income (loss)	**53,019**	**56,294**	159,828	163,368
Divided by revenue	**371,648**	**371,648**	454,205	454,205
Total operating margin	**14.3%**	**15.1%**	35.2%	36.0%

[1] Includes the operating (loss) for the Corporate reportable segment.

[2] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

($ in 000's except percentages)	Nine Months Ended			
	September 30, 2026	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
easyfinancial				
Operating income (loss)	**221,216**	**221,216**	509,077	509,077
Divided by revenue	**1,061,116**	**1,061,116**	1,178,431	1,178,431
easyfinancial operating margin	**20.8%**	**20.8%**	43.2%	43.2%
easyhome				
Operating income	**25,554**	**25,554**	28,085	28,085
Divided by revenue	**113,425**	**113,425**	112,046	112,046
easyhome operating margin	**22.5%**	**22.5%**	25.1%	25.1%
Total				
Operating income (loss) [1]	**181,508**	**181,508**	471,622	471,622
Other operating expenses[2]				
Restructuring charges	**-**	**4,763**	-	-
Integration costs	**-**	**-**	-	449
Depreciation and amortization[2]				
Amortization of acquired intangible assets	**-**	**9,825**	-	9,825
Adjusted operating income (loss)	**181,508**	**196,096**	471,622	481,896
Divided by revenue	**1,174,541**	**1,174,541**	1,290,477	1,290,477
Total operating margin	**15.5%**	**16.7%**	36.5%	37.3%

[1] Includes the operating (loss) for the Corporate reportable segment.

[2] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

Earnings before Interest, Taxes, Depreciation and Amortization ("EBITDA") and EBITDA Margin

EBITDA is a non-IFRS measure, while EBITDA margin is a non-IFRS ratio. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate EBITDA and EBITDA margin for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended		Nine Months Ended	
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2025** *(As restated)*	**September 30, 2026**	**September 30, 2025** *(As restated)*
Net income (loss)	**(17,005)**	28,413	**(54,128)**	158,575
Finance cost	**75,286**	118,767	**246,875**	251,451
Income tax expense	**(5,262)**	10,848	**(17,225)**	59,796
Depreciation and amortization	**19,256**	20,593	**59,045**	61,675
Depreciation of lease assets	**(5,889)**	(6,957)	**(18,644)**	(20,887)
EBITDA	**66,386**	171,664	**215,923**	510,610
Divided by revenue	**371,648**	454,205	**1,174,541**	1,290,477
EBITDA margin	**17.9%**	37.8%	**18.4%**	39.6%

Cash Provided by Operating Activities before Net Principal Written

Cash provided by operating activities before net principal written is a non-IFRS measure. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate cash provided by operating activities before net principal written for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended		Nine Months Ended	
($ in 000's)	**September 30, 2026**	**September 30, 2025** *(As restated)*	**September 30, 2026**	**September 30, 2025** *(As restated)*
Cash provided by (used in) operating activities	**200,765**	(173,480)	**700,966**	(627,963)
Net principal written	**405,995**	796,453	**1,051,262**	2,150,785
Cash provided by operating activities before net principal written	**606,760**	622,973	**1,752,228**	1,522,822

Adjusted Return on Receivables

Adjusted return on receivables is a non-IFRS ratio. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate adjusted return on receivables for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended			
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
Net income (loss)	**(17,005)**	**(17,005)**	28,413	28,413
After-tax impact of adjusting items[1]	**-**	**1,550**	-	35,836
Adjusted net income (loss)	**(17,005)**	**(15,455)**	28,413	64,249
Multiplied by number of periods in a year	**X 4**	**X 4**	X 4	X 4
Divided by average gross consumer loans receivable	**4,913,663**	**4,913,663**	5,326,896	5,326,896
Return on receivables	**(1.4%)**	**(1.3%)**	2.1%	4.8%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

	Nine Months Ended			
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
Net income (loss)	**(54,128)**	**(54,128)**	158,575	158,575
After-tax impact of adjusting items[1]	**-**	**24,128**	-	38,390
Adjusted net income (loss)	**(54,128)**	**(30,000)**	158,575	196,965
Multiplied by number of periods in a year	**X 4/3**	**X 4/3**	X 4/3	X 4/3
Divided by average gross consumer loans receivable	**5,156,351**	**5,156,351**	5,006,664	5,006,664
Return on receivables	**(1.4%)**	**(0.8%)**	4.2%	5.2%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

Adjusted Return on Assets

Adjusted return on assets is a non-IFRS ratio. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate adjusted return on assets for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended			
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
Net income (loss)	**(17,005)**	**(17,005)**	28,413	28,413
After-tax impact of adjusting items[1]	**-**	**1,550**	-	35,836
Adjusted net income (loss)	**(17,005)**	**(15,455)**	28,413	64,249
Multiplied by number of periods in a year	**X 4**	**X 4**	X 4	X 4
Divided by average total assets for the period	**5,461,892**	**5,461,892**	5,935,765	5,935,765
Return on assets	**(1.2%)**	**(1.1%)**	1.9%	4.3%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

	Nine Months Ended			
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
Net income (loss)	**(54,128)**	**(54,128)**	158,575	158,575
After-tax impact of adjusting items[1]	**-**	**24,128**	-	38,390
Adjusted net income (loss)	**(54,128)**	**(30,000)**	158,575	196,965
Multiplied by number of periods in a year	**X 4/3**	**X 4/3**	X 4/3	X 4/3
Divided by average total assets for the period	**5,625,869**	**5,625,869**	5,606,173	5,606,173
Return on assets	**(1.3%)**	**(0.7%)**	3.8%	4.7%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

Adjusted Return on Equity

Adjusted return on equity is a non-IFRS ratio. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate adjusted return on equity for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended			
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
Net income (loss)	**(17,005)**	**(17,005)**	28,413	28,413
After-tax impact of adjusting items[1]	**-**	**1,550**	-	35,836
Adjusted net income (loss)	**(17,005)**	**(15,455)**	28,413	64,249
Multiplied by number of periods in a year	**X 4**	**X 4**	X 4	X 4
Divided by average shareholders' equity for the period	**789,703**	**789,703**	1,204,593	1,204,593
Return on equity	**(8.6%)**	**(7.8%)**	9.4%	21.3%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

	Nine Months Ended			
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
Net income (loss)	**(54,128)**	**(54,128)**	158,575	158,575
After-tax impact of adjusting items[1]	**-**	**24,128**	-	38,390
Adjusted net income (loss)	**(54,128)**	**(30,000)**	158,575	196,965
Multiplied by number of periods in a year	**X 4/3**	**X 4/3**	X 4/3	X 4/3
Divided by average shareholders' equity for the period	**807,766**	**807,766**	1,181,052	1,181,052
Return on equity	**(8.9%)**	**(5.0%)**	17.9%	22.2%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

Reported and Adjusted Return on Tangible Common Equity

Reported and adjusted return on tangible common equity are non-IFRS ratios. Refer to "Key Performance Indicators and Non-IFRS Measures" section on page 45 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate reported and adjusted return on tangible common equity for the three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended			
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
Net income	**(17,005)**	**(17,005)**	28,413	28,413
Amortization of acquired intangible assets	**3,275**	**3,275**	3,275	3,275
Income tax impact of the above item	**(868)**	**(868)**	(868)	(868)
Net income before amortization of acquired intangible assets, net of income tax	**(14,598)**	**(14,598)**	30,820	30,820
Impact of adjusting items[1]				
Other operating expenses				
Integration costs	**-**	**-**	-	265
Other loss	**-**	**-**	-	1,800
Finance costs				
Fair value change on prepayment options related to Notes Payable	**-**	**(1,166)**	-	43,092
Total pre-tax impact of adjusting items	**-**	**(1,166)**	-	45,157
Income tax impact of above adjusting items	**-**	**309**	-	(11,728)
After-tax impact of adjusting items	**-**	**(857)**	-	33,429
Adjusted net income (loss)	**(14,598)**	**(15,455)**	30,820	64,249
Multiplied by number of periods in a year	**X 4**	**X 4**	X 4	X 4
Average shareholders' equity	**789,703**	**789,703**	1,204,593	1,204,593
Average goodwill	**(21,310)**	**(21,310)**	(180,923)	(180,923)
Average acquired intangible assets[2]	**(61,679)**	**(61,679)**	(74,779)	(74,779)
Average related deferred tax liabilities	**16,345**	**16,345**	19,816	19,816
Divided by average tangible common equity	**723,059**	**723,059**	968,707	968,707
Return on tangible common equity	**(8.1%)**	**(8.5%)**	12.7%	26.5%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

[2] Excludes intangible assets relating to software.

($ in 000's except percentages)	Nine Months Ended			
	September 30, 2026	**September 30, 2026 (adjusted)**	**September 30, 2025** *(As restated)*	**September 30, 2025 (adjusted)** *(As restated)*
Net income (loss)	**(54,128)**	**(54,128)**	158,575	158,575
Amortization of acquired intangible assets	**9,825**	**9,825**	9,825	9,825
Income tax impact of the above item	**(2,604)**	**(2,604)**	(2,604)	(2,604)
Net income before amortization of acquired intangible assets, net of income tax	**(46,907)**	**(46,907)**	165,796	165,796
Impact of adjusting items[1]				
Other operating expenses				
Restructuring charges	**-**	**4,763**	-	-
Integration costs	**-**	**-**	-	449
Other loss	**-**	**5,986**	-	1,800
Finance costs				
Fair value change on prepayment options related to Notes Payable	**-**	**10,094**	-	39,832
Total pre-tax impact of adjusting items	**-**	**20,843**	-	42,081
Income tax impact of above adjusting items	**-**	**(3,936)**	-	(10,912)
After-tax impact of adjusting items	**-**	**16,907**	-	31,169
Adjusted net income (loss)	**(46,907)**	**(30,000)**	165,796	196,965
Multiplied by number of periods in a year	**X 4/3**	**X 4/3**	X 4/3	X 4/3
Average shareholders' equity	**807,766**	**807,766**	1,181,052	1,181,052
Average goodwill	**(21,310)**	**(21,310)**	(180,923)	(180,923)
Average acquired intangible assets[2]	**(64,954)**	**(64,954)**	(78,054)	(78,054)
Average related deferred tax liabilities	**17,213**	**17,213**	20,684	20,684
Divided by average tangible common equity	**738,715**	**738,715**	942,759	942,759
Return on tangible common equity	**(8.5%)**	**(5.4%)**	23.4%	27.9%

[1] For explanation of adjusting items, refer to the corresponding "Adjusted Net Income and Adjusted Diluted Earnings Per Share" section.

[2] Excludes intangible assets relating to software.

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

Total yield on consumer loans as a percentage of average gross consumer loans receivable is a non-IFRS ratio. See description in section "Portfolio Analysis" on page 31 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate total yield on consumer loans as a percentage of average gross consumer loans receivable for three and nine-month periods ended September 30, 2026 and 2025 include those indicated in the chart below:

	Three Months Ended		Nine Months Ended	
($ in 000's except percentages)	**September 30, 2026**	**September 30, 2025** *(As restated)*	**September 30, 2026**	**September 30, 2025** *(As restated)*
Total Company revenue	**371,648**	454,205	**1,174,541**	1,290,477
Less: Leasing revenue	**(19,356)**	(22,490)	**(61,015)**	(69,064)
Less: Bad debts on interest income	**(11,636)**	(13,291)	**(31,055)**	(40,255)
Adjusted financial revenue	**340,656**	418,424	**1,082,471**	1,181,158
Multiplied by number of periods in a year	**X 4**	X 4	**X 4/3**	X 4/3
Divided by average gross consumer loans receivable	**4,913,663**	5,326,896	**5,156,351**	5,006,664
Total yield on consumer loans as a percentage of average gross consumer loans receivable (annualized)	**27.7%**	31.4%	**28.0%**	31.5%

Net Charge Offs as a Percentage of Average Gross Consumer Loans Receivable

Net charge Offs as a percentage of average gross consumer loans receivable is a non-IFRS ratio. See description in section "Portfolio Analysis" on page 31 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. Items used to calculate net charge Offs as a percentage of average gross consumer loans receivable for the three and nine-month periods ended September 30, 2026. and 2025 include those indicated in the chart below:

	Three Months Ended	
($in 000's except percentages)	**September 30, 2026**	**September 30, 2025** *(As restated)*
Net charge offs on gross consumer loans receivable	**186,524**	119,252
Multiplied by number of periods in a year	**X 4**	X 4
Divided by average gross consumer loans receivable	**4,913,663**	5,326,896
Net charge offs as a percentage of average gross consumer loans receivable (annualized)	**15.2%**	9.0%

	Nine Months Ended	
($in 000's except percentages)	**September 30, 2026**	**September 30, 2025** *(As restated)*
Net charge offs on gross consumer loans receivable	**641,845**	332,556
Multiplied by number of periods in a year	**X 4/3**	X 4/3
Divided by average gross consumer loans receivable	**5,156,351**	5,006,664
Net charge offs as a percentage of average gross consumer loans receivable (annualized)	**16.6%**	8.9%

Net Principal Written and Percentage Net Principal Written to New Customers

Net principal written (Net loan advances) is a non-IFRS measure. See description in section "Portfolio Analysis" on page 31 of the Company's MD&A for the three and nine-month periods ended September 30, 2026. The percentage of net loan advances to new customers is a non-IFRS ratio. It is calculated as loan originations to new customers divided by the net principal written. The Company uses percentage of net loan advances to new customers, among other measures, to assess the operating performance of its lending business. Items used to calculate the percentage of net loan advances to new customers for the three-month periods ended for the three and nine-month periods ended September 30, 2026 include those indicated in the chart below:

	Three Months Ended		Nine Months Ended	
($ in 000's)	**September 30, 2026**	**September 30, 2025**	**September 30, 2026**	**September 30, 2025**
Gross loan originations	**567,519**	945,730	**1,390,893**	2,526,218
Loan originations to new customers	**240,506**	578,810	**681,767**	1,568,654
Loan originations to existing customers	**327,013**	366,920	**709,126**	957,564
Less: Proceeds applied to repay existing loans	**(161,524)**	(149,277)	**(339,631)**	(375,432)
Net advance to existing customers	**165,489**	217,643	**369,495**	582,132
Net principal written	**405,995**	796,453	**1,051,262**	2,150,786
Percentage net advances to new customers	**59.2%**	72.7%	**64.9%**	72.9%

Debt-to-Adjusted Tangible Equity

Debt to adjusted tangible equity is a capital management measure. Refer to "Financial Condition" section on page 56 of the Company's MD&A for the three and nine-month periods ended September 30, 2026.