

A group of people, mostly young adults, are shown from the chest up, sitting or standing on grass. They are holding up smartphones and cameras, appearing to be at a festival or concert. The entire image is covered with a semi-transparent blue overlay. The text is overlaid on the left side of the image.

goeasy

PROVIDING EVERYDAY CANADIANS A PATH TO A BETTER TOMORROW, TODAY

INVESTOR PRESENTATION Q4 2021

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A photograph of a woman with long dark hair, wearing a checkered shirt, sitting on the floor and holding a baby. The baby is wearing a headband with a bow and overalls. The entire image is covered with a semi-transparent blue filter. In the bottom left corner, the text 'BUSINESS OVERVIEW' is written in large, white, bold, sans-serif capital letters. A thin white horizontal line is positioned below the text. In the bottom right corner, the 'goeasy' logo is displayed in a white, lowercase, sans-serif font.

BUSINESS OVERVIEW

goeasy

ABOUT GOEASY

LENDING AND LEASING TO THE NON-PRIME CANADIAN CONSUMER

VISION

**PROVIDE
EVERYDAY
CANADIANS
A PATH TO
A BETTER
TOMORROW,
TODAY**

QUICK FACTS



OVER 400
LOCATIONS



1.1M+
CUSTOMERS
SERVED



4.7 / 5 STARS¹
CUSTOMER
SATISFACTION



10 PROVINCES
NATIONAL
FOOTPRINT



\$7.7B² LOAN
ORIGINATIONS



\$2.6B²
TOTAL ASSETS

WHAT MAKES US UNIQUE

OUR HISTORY

- 31 years of industry leading experience
- 15.9% revenue and 33.6% diluted earnings per share CAGRs since 2011²

OUR PEOPLE

- Over 2,300 employees (52% female)
- Over 78 nationalities represented by our employees

OUR CUSTOMERS

- 15% lower debt to income levels than average Canadians
- Over 274,000 total active customers³

OUR OMNICHANNEL MODEL

- Omnichannel approach optimizes customer lifetime value versus online only lending model

OUR COMMITMENT TO OUR COMMUNITIES


- Over \$4.35 million donated to the Boys and Girls Clubs (BGC) of Canada, Habitat for Humanity and other local charities since 2004
- easybites program launched in 2014 with a commitment to build 100 new kitchens in Boys and Girls Clubs across Canada. We reached 60 kitchens built in 2021
- 45 housing solutions built through Habitat for Humanity Global Village

1. Feefo – easyfinancial Brand, February 2022

2. As at December 31, 2021

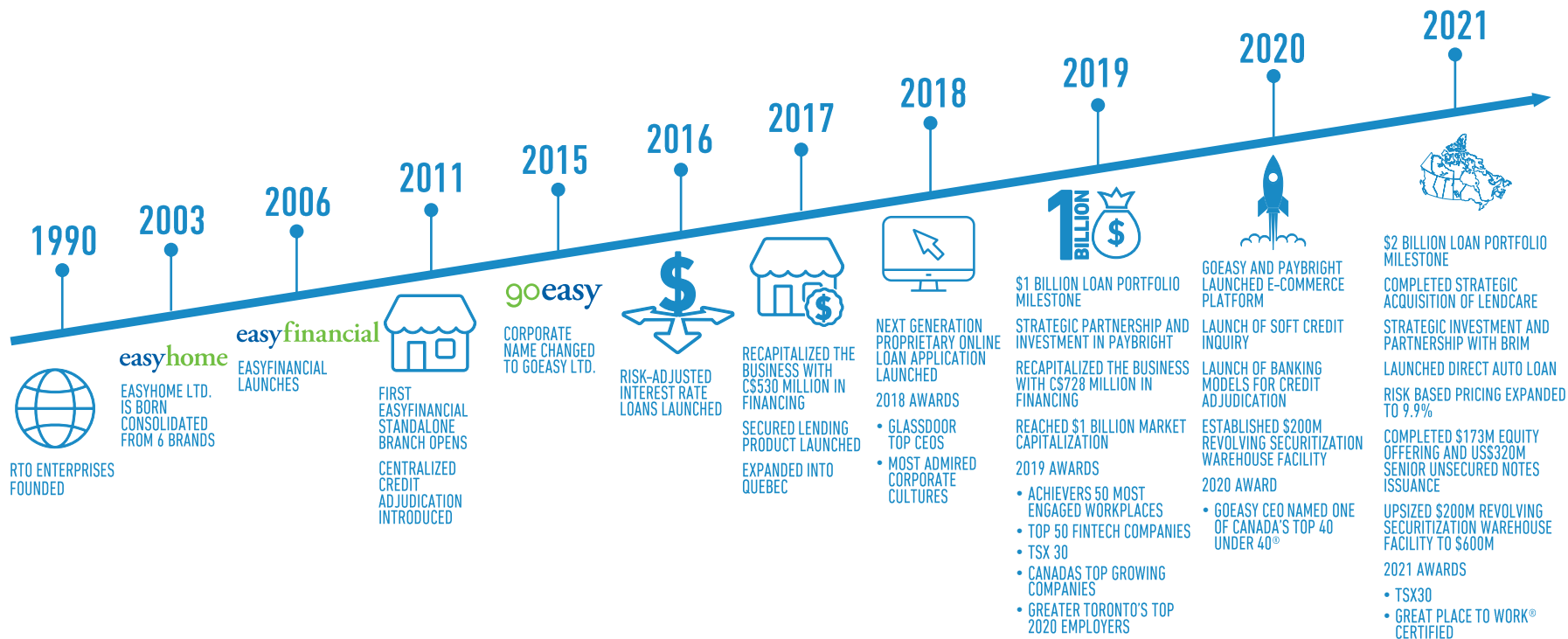
3. As at December 31, 2021, defined as sum of number of active loans in easyfinancial and LendCare. It is not a de-duped number between the two brands

COMPLEMENTARY BRANDS TO SERVE ALL OF OUR CUSTOMERS' FINANCIAL NEEDS

	CONSUMER LEASING	DIRECT TO CONSUMER LENDING	POINT-OF-SALE FINANCING
BRAND	easyhome	easyfinancial	 LEND CARE
ESTABLISHED	1990	2006	2004
PRODUCTS	Lease-to-own Financing for Home Entertainment Products, Computers, Appliances and Household Furniture	Personal Loans Home Equity Loans	Financing for Powersports, Auto, Retail, Healthcare and Home Improvement
ANCILLARY SERVICES		Creditor Insurance Home & Auto Benefit Plan Credit Optimizer	Creditor Insurance Warranty Coverage Gap Insurance
RETAIL LOCATIONS ¹ (December 31, 2021)	158	292	4,000+ (Merchant Partners)

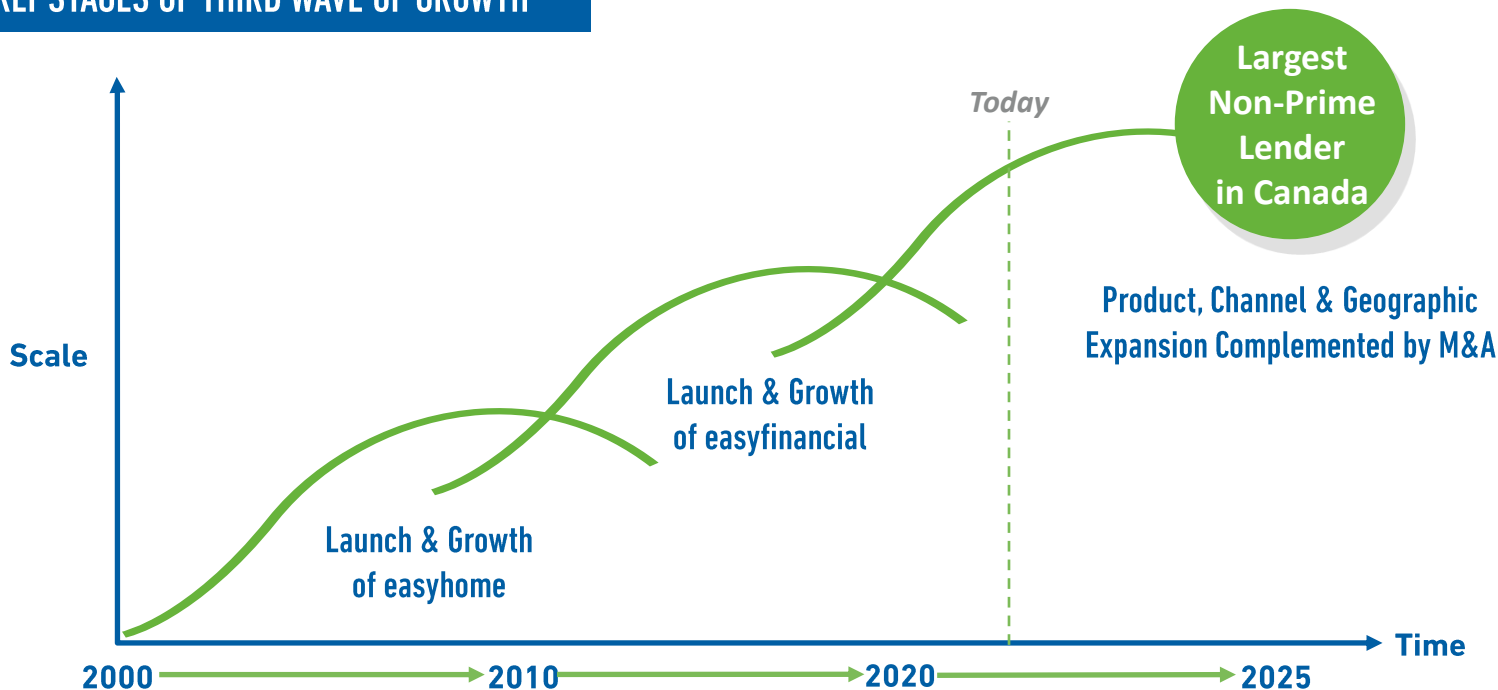
1. easyhome locations include franchise stores. easyfinancial locations include 5 kiosks located within an easyhome store and 1 operations centre

A HISTORY IN THE MAKING



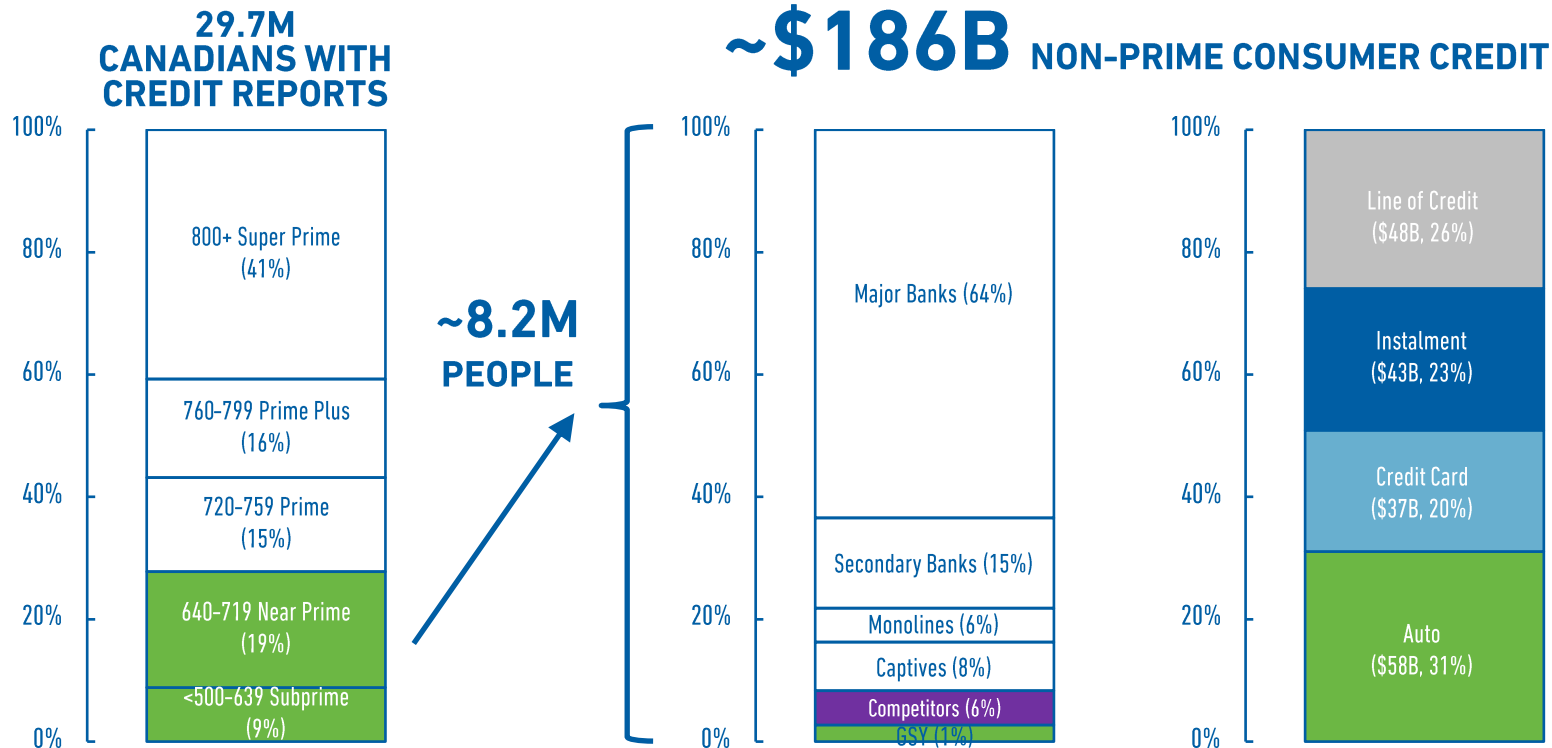
BUILDING CANADA'S LARGEST NON-PRIME CONSUMER LENDING BUSINESS

EARLY STAGES OF THIRD WAVE OF GROWTH



EARLY STAGES OF PRODUCT, CHANNEL AND GEOGRAPHIC EXPANSION

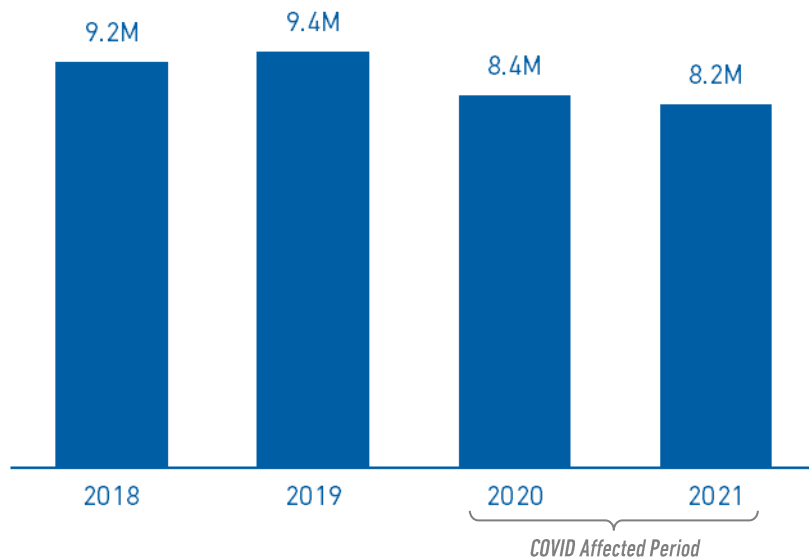
PROUDLY SERVING ~8 MILLION NON-PRIME CANADIANS IN A SIGNIFICANT SIZE MARKET



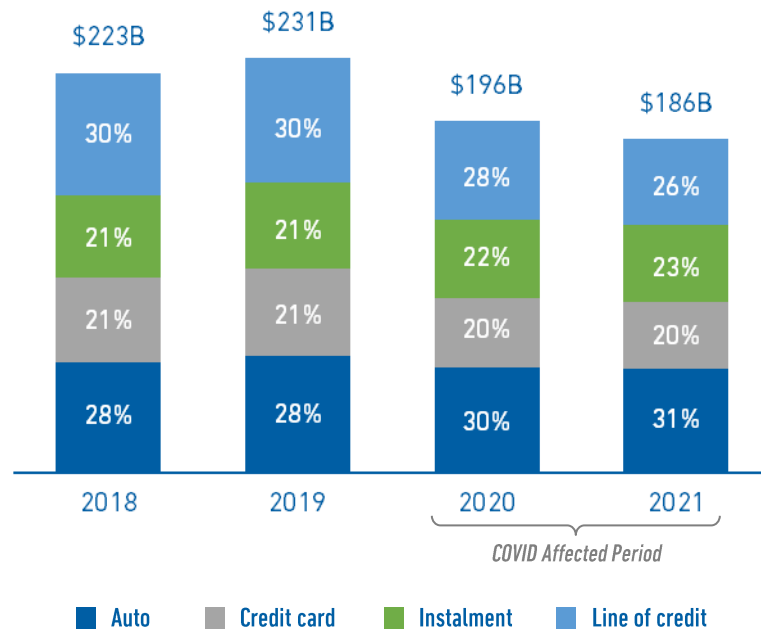
Source: goeasy and TransUnion as at December 31, 2021. Data based on TransUnion's Credit Vision Risk Score. Balances include those held by co-borrowers. Excludes balances of mortgages and utilities.

INDUSTRY GROWTH POISED FOR REBOUND AFTER COVID DEBT REDUCTION

CANADIANS WITH NON-PRIME CREDIT SCORES



NON-PRIME CONSUMER CREDIT GROWTH BY PRODUCT TYPE (BALANCES)



A STRATEGY SUPPORTED BY FOUR KEY PILLARS



Product Range



Channel Expansion










Geographic Diversification



Financial Wellness

PRODUCTS THAT MEET THE NEEDS OF OUR CUSTOMERS











							
	UNSECURED PERSONAL LOAN	RETAIL LOAN	HEALTHCARE LOAN	AUTO LOAN	POWERSPORTS LOAN	HOME IMPROVEMENT LOAN	HOME EQUITY LOAN
AVG. LOAN SIZE	\$7,016	\$3,252	\$2,983	\$18,390	\$16,030	\$7,989	\$38,966
AVG. INTEREST RATE ¹	41.4%	20.5%	16.9%	21.4%	22.8%	12.2%	20.0%
AVG. TERM (MONTHS)	40	30	35	58	75	81	109
AVG. RISK SCORE ²	576	617	660	618	639	722	606
Unsecured Loans (67% of Portfolio)				Secured Loans (33% of Portfolio)			

Source: goeasy originations from October 1, 2021 to December 31, 2021

1. Excludes fees and ancillary product revenue

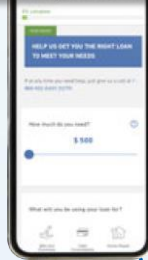
2. Product segments where multiple credit scores are utilized are averaged based on a count of loans

ANCILLARY SERVICES

	DESCRIPTION	THIRD-PARTY PROVIDER
LOAN PROTECTION PLAN 	<p>Creditor insurance that offers customers payment protection in the event of injury, critical illness, involuntary job loss or death. Six consecutive months of full loan payment with a \$2,000 lump sum payment in the case of involuntary job loss.</p>	 ASSURANT®
GAP INSURANCE 	<p>Creditor insurance that protects buyer and lender from any shortfall on amount owed in case of total loss insurance claim.</p>	 
HOME & AUTO BENEFITS 	<p>Benefit plan that includes coverage for roadside assistance, locksmith services, legal and financial advice and much more.</p>	
CREDIT OPTIMIZER 	<p>Canada's only credit optimizer service that provides simulator tools to create customized action plans to help customers improve their credit scores.</p>	 

EVERYWHERE OUR CUSTOMERS ARE

MOBILE



ONLINE



PARTNER & 3RD PARTY WEBSITES



CALL CENTRE



DEALERSHIP PARTNERS



RETAIL

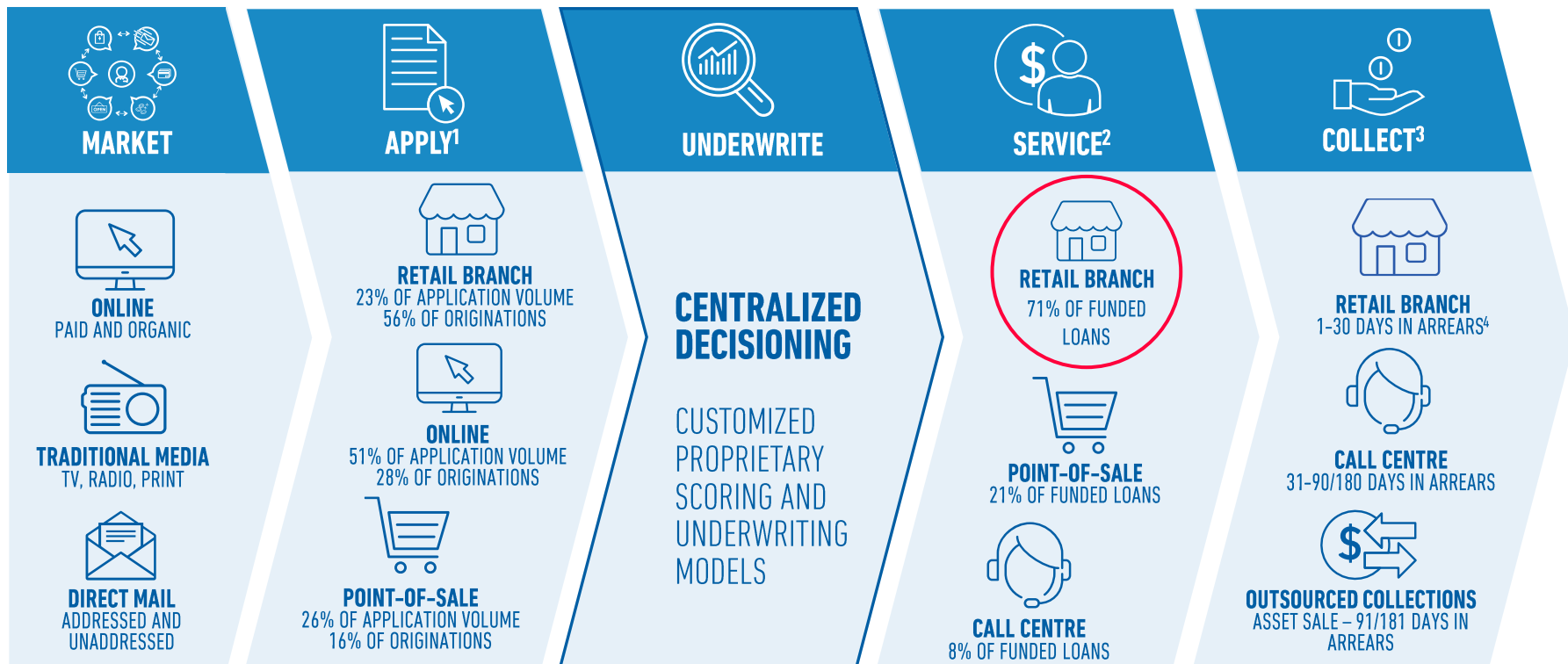


RETAIL MERCHANT PARTNERS



MULTIPLE CHANNELS OF
DISTRIBUTION TO REACH OUR
CUSTOMERS WHENEVER AND
WHEREVER THEY NEED CREDIT

MULTIPLE ACQUISITION CHANNELS INCLUDING ONLINE, IN-BRANCH AND INDIRECT



1. Based on originations in dollars from October 1 – December 31, 2021

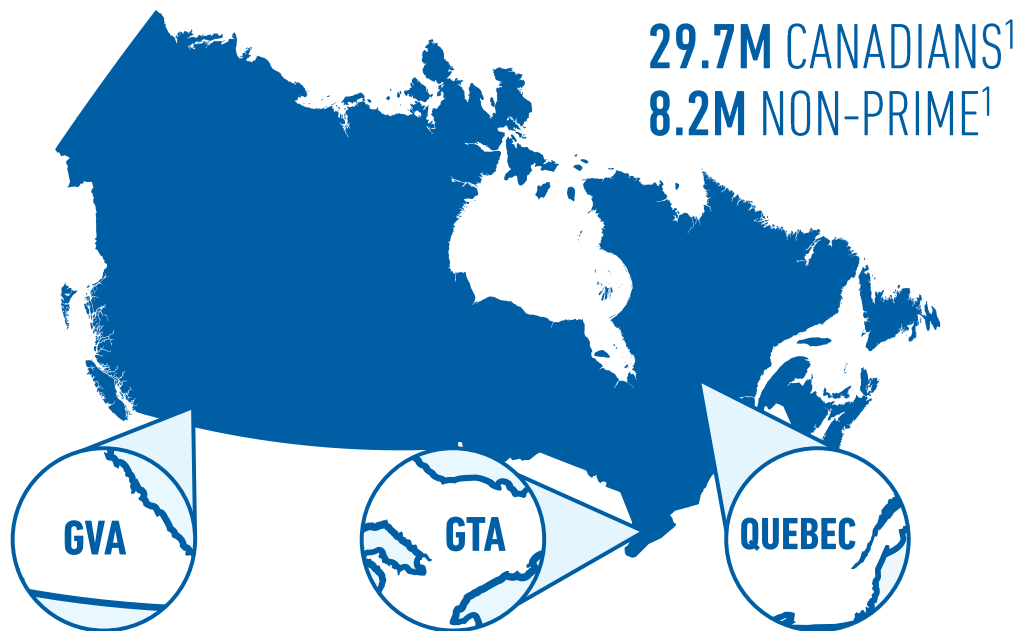
2. Based on originations in units from October 1 – December 31, 2021

3. The Company charges off receivables at the earlier of 90 days and 180 days contractual arrears or notification of bankruptcy / CCAA for unsecured loan and secured loan, respectively

4. Only branch originated and serviced loans are collected in branch

GEOGRAPHIC EXPANSION

WITHIN CANADA



...AND THE US AND UK MARKETS



FINANCIAL WELLNESS

HELPING CUSTOMERS IMPROVE THEIR FINANCIAL FUTURE THROUGH EDUCATION, RELATIONSHIPS AND A PATH TO LOWER RATES AND IMPROVED CREDIT



Financial Education

- Hundreds of articles, tools and resources through goeasy academy



One to One Personalized Relationships

“Great service learned more in 20 minutes with them than 15 years at banks

★★★★★ Dylan Anderson - Sunday, October 24, 2021 - Easyfinancial

Amazing will definitely continue to recommend to everyone



Reducing Cost of Borrowing through a Full Suite of Products

- Unsecured, home equity, auto, powersports, retail, healthcare, home improvement, etc.
- Interest rate range from 9.9% to 46.96%



Graduation

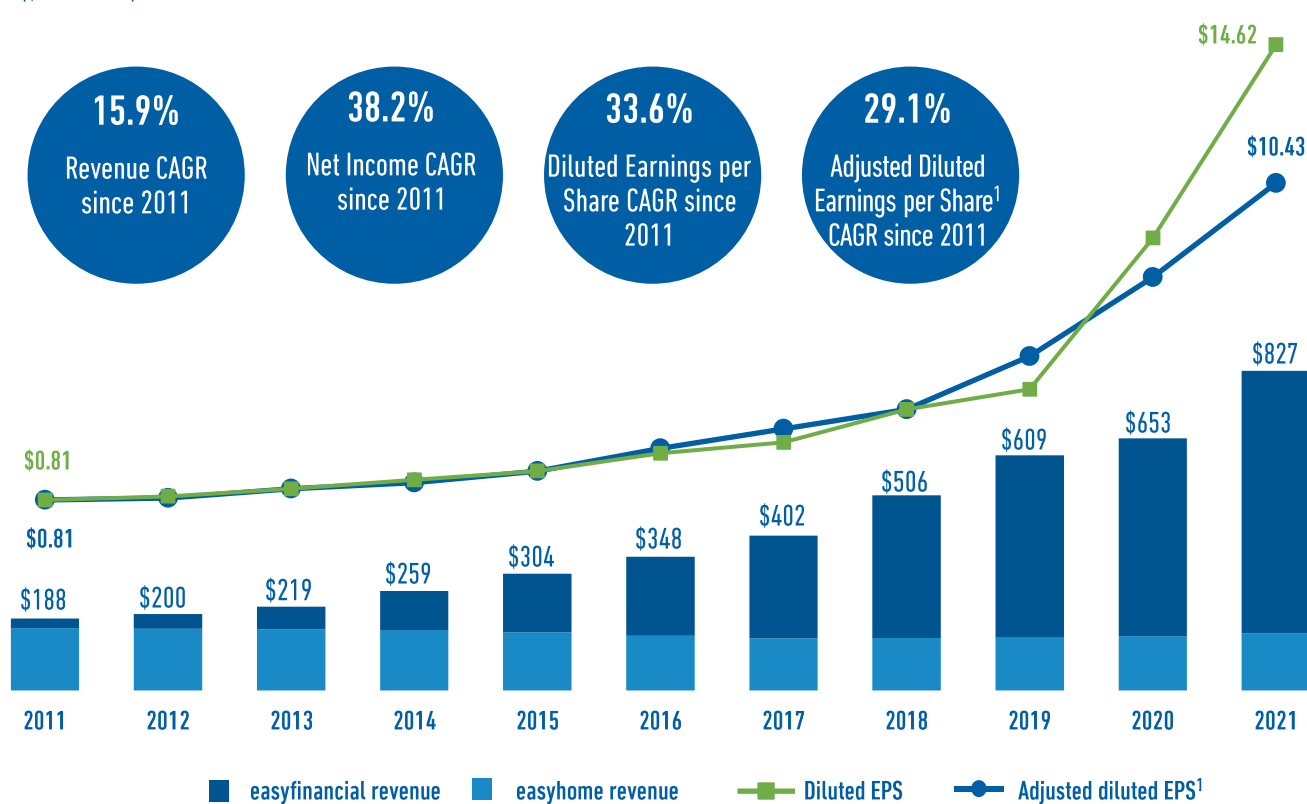
- Improve credit score and graduate to prime
- 1 in 3 customers graduate to prime credit¹
- 60% of customers improve their credit score²

1. Prime credit is defined as opening a trade with a prime lender within 12 months of borrowing from easyfinancial

2. As measured by an increase in TransUnion Risk Score within 12 months of borrowing from easyfinancial

CONSISTENT TRACK RECORD OF REVENUE GROWTH AND PROFITABILITY

(\$ in millions)



RANKINGS BASED ON 5-YEAR
DILUTED EPS CAGR²

#2
OF 28 TSX
FINANCIALS

#4
OF 60 TSX 60

#20
OF 795 TOTAL TSX

1. This is a non-IFRS ratio. Refer to "Non-IFRS and Other Financial Measures" section on page 43 of this investor presentation. 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

2. As at December 31, 2021

CANADA'S CURRENT LEGISLATIVE LANDSCAPE

- Canada's non-bank lenders are governed by both federal and provincial law; payday lenders have separate legislative framework
- Federal Criminal Code dictates 60% is maximum effective annual rate of interest that can be charged, equates to nominal interest rate / APR of 46.9%
- Several Canadian provinces have implemented high-cost credit (HCC) regulations, which require additional disclosure and licensing requirements for lenders



BC government passed legislation in spring of 2019. Implementation of regulations for loans with rates of interest higher than 32% will be effective starting May of 2022

Alberta HCC was implemented in January 2019 applying to loans with rates of interest higher than 32%

Manitoba HCC was implemented in 2016 applying to loans with rates of interest higher than 32%

Quebec HCC was implemented in August 2019 applying to loans with rates of interest higher than the overnight Bank of Canada rate + 22%. The Quebec Consumer Protection Office has placed a maximum interest rate cap of 35% that lenders can charge

Ontario recently consulted on its *Consumer Protection Act*, including on alternative financial services. Proposed amendments are expected but are not anticipated in the near term due to an upcoming provincial election

GSY REMAINS ACTIVELY INVOLVED IN CONSULTATION WITH ALL LEVELS OF GOVERNMENT, AS WELL AS ENGAGING THROUGH INDUSTRY ASSOCIATIONS, INCLUDING THE CANADIAN LENDERS ASSOCIATION



OUR CUSTOMERS

goeasy

OUR CUSTOMERS ARE EVERYDAY CANADIANS

43 AVERAGE
CUSTOMER AGE

3.8 AVERAGE YEARS
AT EMPLOYER

72%
OF CURRENT CUSTOMERS
HAVE BEEN DENIED
CREDIT BY A BANK OR
CREDIT UNION

1.9 AVERAGE NUMBER
OF CHILDREN¹

4.0 AVERAGE YEARS
AT RESIDENCE

80%
OF CURRENT CUSTOMERS
RELY ON ACCESS TO CREDIT
WHEN A FINANCIAL
EMERGENCY COMES UP²

\$53K AVERAGE
INDIVIDUAL
INCOME

583 MEDIAN
CREDIT SCORE

Source: goeasy direct-to-consumer loan data (December 2021) and goeasy non-prime benchmark survey (2021)

1. Number of dependent children of customers claiming a source of income related to dependents

2. Includes credit cards and instalment loans

NON-PRIME CUSTOMERS CARRY MUCH LOWER LEVELS OF DEBT

PRIME¹

NON-PRIME¹

OF CUSTOMERS

21.1M

8.2M

AVERAGE TOTAL DEBT BALANCE

\$140,595

\$62,777

55%

LOWER THAN PRIME CUSTOMERS

Source: TransUnion as at December 31, 2021

1. Based on TransUnion's Credit Vision Risk Score, prime includes the credit tiers of prime, prime plus and super prime, while non-prime includes the credit tiers of subprime and near prime

Putting non-prime Canadians on a path to a better financial future

"Love them!"

The easyfinancial team has gone over and above to make my experience with them flawless! The manager Frank is absolutely amazing!



Krystina Curtis
Wednesday, February 2, 2022

"Best place ever to get help when no other avenues open up"

I want to thank Sachi so much for her help in getting me my loan. It surely helped me get back on my feet. I would strongly recommend easyfinancial to everyone I come in contact with. As we all know banks turn us down, but our need for help is still there. Thank you again for all your assistance Sachi!!!



Susan Lomonte
Thursday, October 21, 2021

"My life is on the right track now and I owe it all to this company"

Overall they fought for me when no one would have for years, so I appreciate their help when NO ONE would. So thank you so much for changing my stars and I will not go anywhere else.



Byran Kowch
Sunday, October 24, 2021

4.7^{/5}



feefo
Service Rating



59491 reviews

1 IN 3

CUSTOMERS
GRADUATE TO
PRIME CREDIT¹

60%

OF CUSTOMERS
IMPROVE THEIR
CREDIT SCORE²

A business and a brand differentiated by creating the path to better borrowing for non-prime Canadians

1. Prime credit is defined as opening a trade with a prime lender within 12 months of borrowing from easyfinancial
2. As measured by an increase in TransUnion Risk Score within 12 months of borrowing from easyfinancial



RISK & ANALYTICS

goeasy

ESTABLISHED CREDIT AND UNDERWRITING PRACTICES TO MANAGE RISK



PRE-QUALIFICATION

- Knock-out rules determine initial eligibility
- No additional credit granted to customers in arrears / former charge offs
- Robust merchant evaluation process



CREDIT ADJUDICATION

- Application information combined with underlying data from credit report and banking history
- Proprietary custom risk models based on historical analysis of thousands of attributes unique to the customer
- Asset evaluation for secured products



AFFORDABILITY

- Detailed debt to income calculation
- Establishes a maximum loan amount based on ability to repay

REPAYMENT



- Payments set up via electronic pre-authorized debit from the customer's bank account
- Loan repayment schedule often set up to align with customer's payroll cycle

FULFILLMENT



- Custom loan document generation including optional ancillary product enrollment
- Centralized funding controls
- Application to funding in as little as one hour

VERIFICATION



- Supporting electronic documentation validation including identity, credit report, banking, residency and income
- Performed by a central loan approval office



ROBUST DATA INFRASTRUCTURE AND ADVANCED ANALYTICS

- Expanding sources of data leveraged through advanced modelling and analytical techniques to optimize lending decisions throughout the customer lifecycle
- Robust risk appetite framework utilized to measure key trends and proactively identify areas of opportunity / concern



GOEASY DATA REPOSITORY¹

- 17.1 TB of data
- 72,766 unique data points
- 6.36 million applications
- 767,790 unique customers



CUSTOMER DATA INTERACTIONS

- Customer web analytics
- Machine / device fingerprinting
- Customer demographic and income / liabilities data
- Customized credit report characteristics and spending / payment algorithms
- Banking and credit card transaction history (up to one year)
- easyfinancial lifetime borrowing and repayment history
- easyfinancial collection and customer contact history



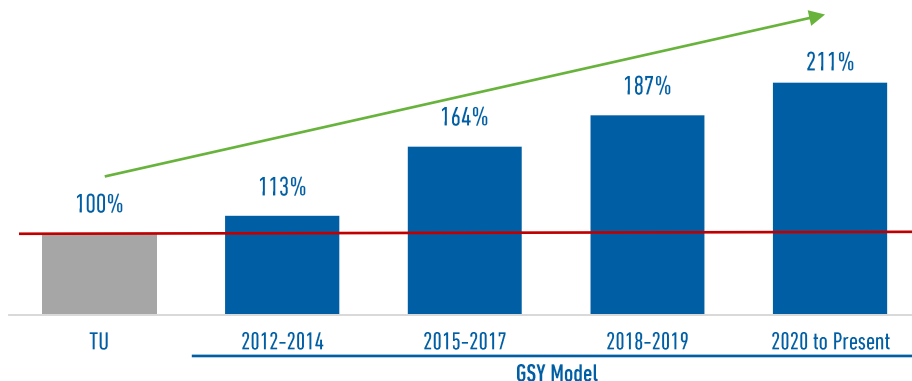
ADVANCED MODELING & ANALYTICS

- Eligibility and pre-qualification rule sets
- Proprietary customer adjudication and behavioural risk scores
- Comprehensive affordability assessment
- Price elasticity testing and optimization
- Fraud and document verification screening
- Proprietary collection scores and treatment optimization

¹. As at December 31, 2021

PREDICTIVE ANALYTICS AND NEW DATA SOURCES IMPROVE MODELLING

GSY MODEL PREDICTIVE POWER VS. TRANSUNION CREDIT SCORE¹



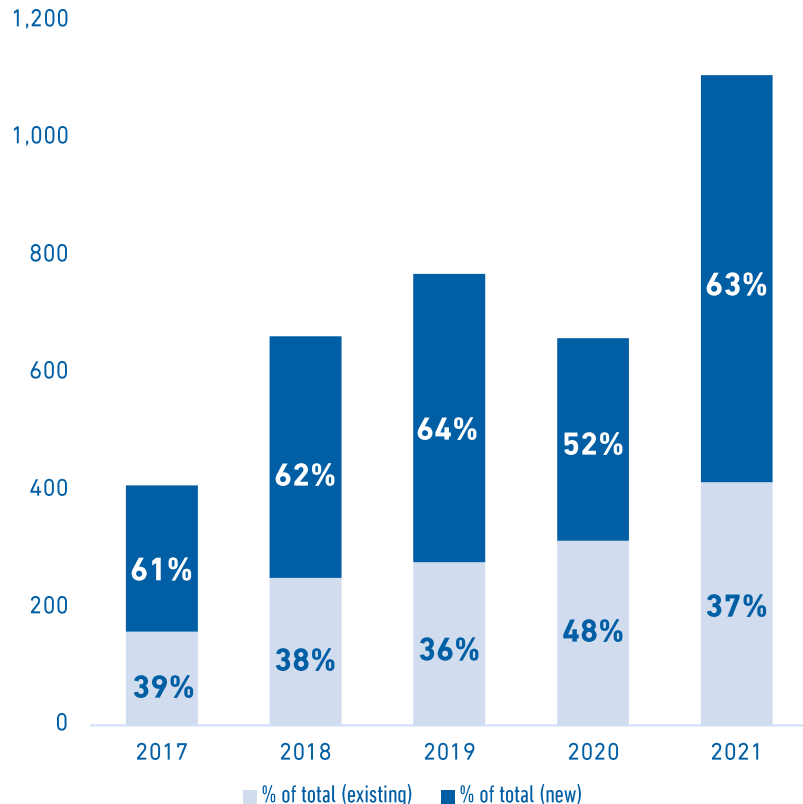
- GSY credit models have improved significantly over time with the use of more data and sophisticated modelling techniques
- GSY custom models outperform generic credit bureau scores in predicting the expectation of loss for the non-prime consumer by a widening margin

Time	2012-2014	2015-2017	2018-2019	2020-Present
Candidate Attributes	~160 TU Characteristics EFS Application Variables	~860 TU Characteristics TU Algorithms EFS Application Variables	~1,360 TU Characteristics TU Algorithms EFS Application Variables EFS Feature Engineering	~2,140 TU Characteristics TU Algorithms EFS Application Variables EFS Feature Engineering Banking Data Attributes
Modelling Techniques	Traditional Predictive Modelling Gen 1 Logistic Regression	Traditional Predictive Modelling Gen 2 Logistic Regression	Advanced Predictive Modelling Gen 1 Linear Regression Linear Programming Optimization Ensemble	Advanced Predictive Modelling Gen 2 Logistic Regression Neural Nets Random Forest Gradient Boosting

1. Performance comparison is based on TU CV risk score

63% OF NET ADVANCES EXTENDED TO NEW CUSTOMERS

(\$ in millions)



CUSTOMER ORIGATION

- Business has a healthy organic growth funnel with the majority of originations coming from new customers
- Advances to new customers represented 63% of net principal written in the last 12 months

EXISTING CUSTOMER UNDERWRITING STANDARDS

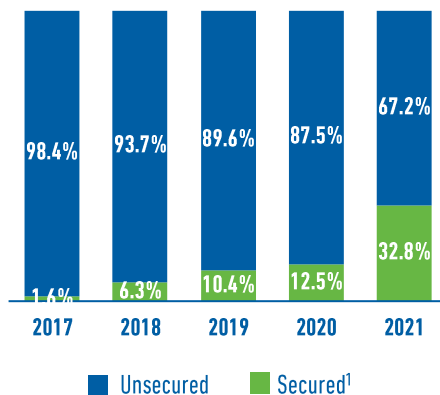
- Full credit underwriting performed to ensure that the borrower has the ability to repay the entire principal advanced
- No delinquent loans are advanced any additional credit
- No restructured loans are included in loan originations to existing customers
- The net charge off rate of existing customers has been 300 to 400bps below the rate generated by new customers

PORTFOLIO SHIFT TO BETTER CREDIT QUALITY

1

Shift towards secured lending

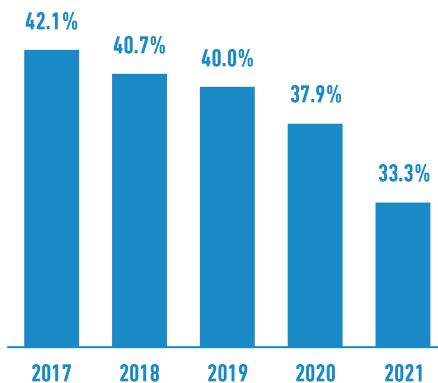
Gross loan receivables mix



2

Risk-adjusted pricing

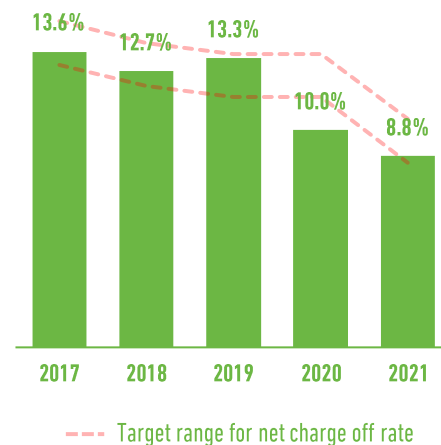
Weighted average interest rate of consumer loans²



3

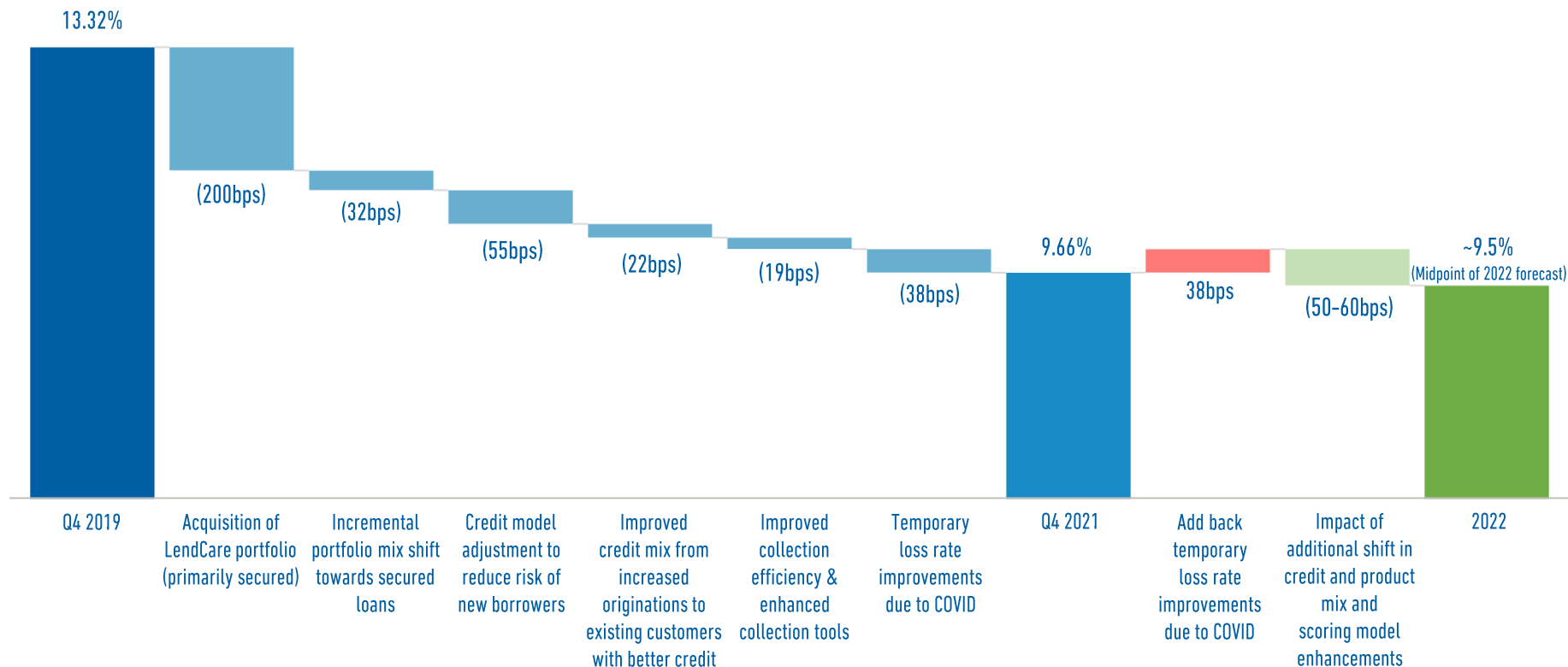
Better credit performance

Net charge off rate



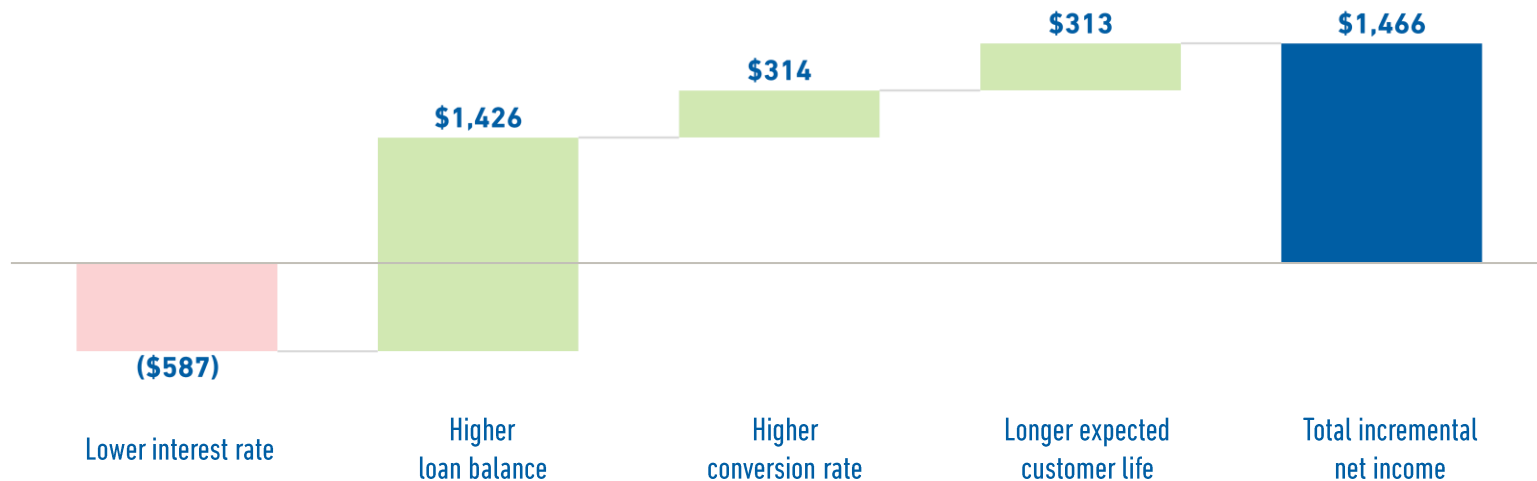
1. Secured instalment loans include loans secured by real estate, personal property or by way of a Notice of Security Interest
 2. This is a supplementary financial measure. Refer to "Non-IFRS and Other Financial Measures" section on page 43 of this investor presentation. Supplementary financial measures are not determined in accordance with IFRS, do not have standardized meanings and may not be comparable to similar financial measures presented by other companies

EFFECTIVELY MANAGING NET CHARGE OFF RATE THROUGH COVID



RISK-ADJUSTED PRICING DRIVES INCREASE IN CUSTOMER LIFETIME VALUE

ILLUSTRATIVE IMPACT TO CUSTOMER LIFETIME VALUE FROM RISK-ADJUSTED PRICING¹



1. Impact from offering risk group 1 & risk group 2 customers loans at 39.99% vs 46.96%

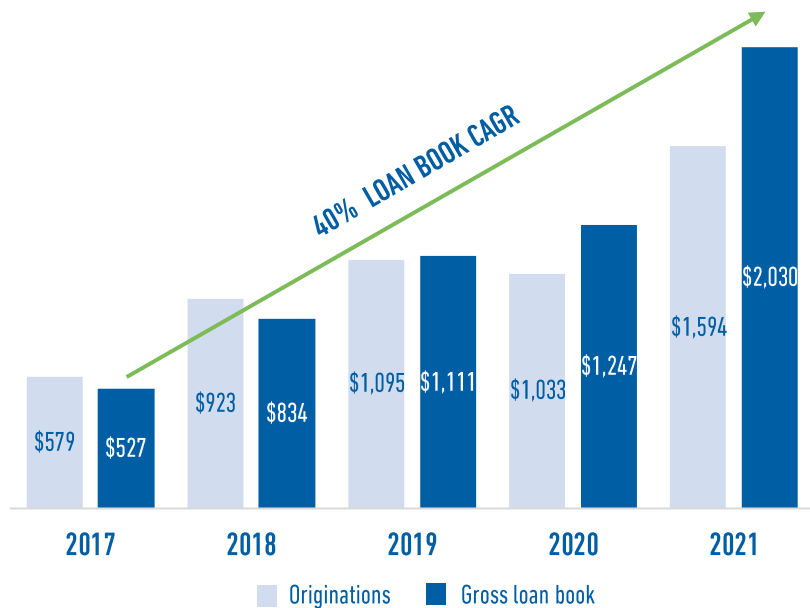


FINANCIAL PERFORMANCE & CAPITAL STRUCTURE

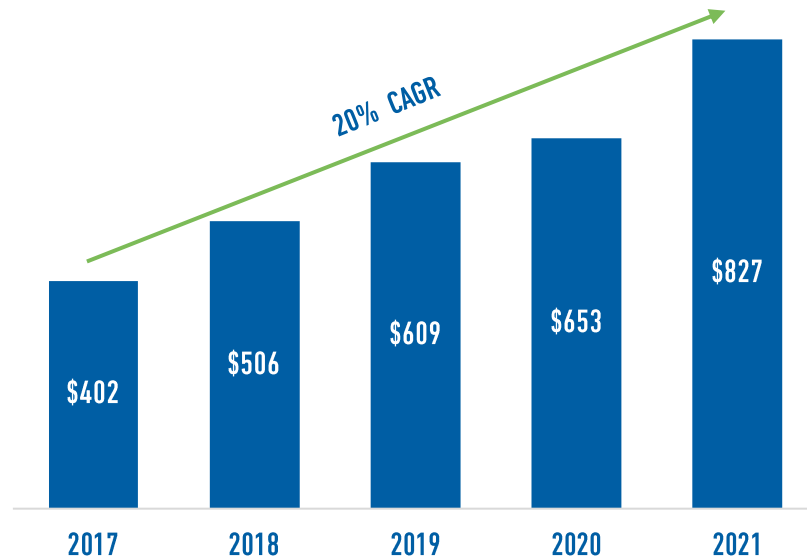
ACCELERATING LOAN PORTFOLIO GROWTH LEADING TO REVENUE GROWTH

(\$ in millions)

ORIGINATIONS AND GROSS LOAN BOOK



TOTAL REVENUE



OUR BUSINESS GENERATES SUPERIOR RETURNS

ECONOMICS EXPRESSED AS % OF AVERAGE LOAN BOOK

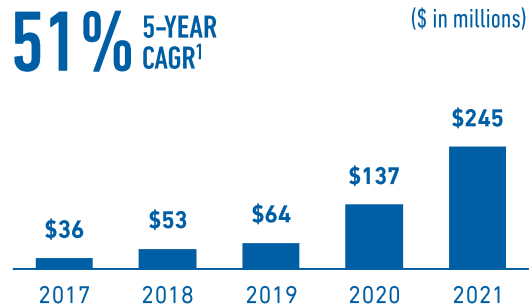
	2017	2018	2019	2020	2021
TOTAL FINANCIAL REVENUE (TOTAL YIELD INCLUDING ANCILLARY PRODUCTS) ¹	60.4%	54.2%	50.1%	45.5%	42.1%
NET CHARGE OFF	(13.6%)	(12.7%)	(13.3%)	(10.0%)	(8.8%)
ADJUSTED PROVISION EXPENSE ¹	(1.9%)	(4.4%)	(2.8%)	(1.6%)	(1.2%)
BUSINESS EXPENSES ¹	(22.6%)	(18.1%)	(13.8%)	(13.0%)	(11.2%)
ADJUSTED DEPRECIATION & AMORTIZATION ¹	(2.5%)	(1.7%)	(2.8%)	(2.5%)	(2.0%)
ADJUSTED OPERATING INCOME ¹	19.9%	17.3%	17.4%	18.5%	18.8%
ADJUSTED FINANCE COSTS ^{1,2}	(6.5%)	(6.6%)	(5.9%)	(4.7%)	(4.7%)
ADJUSTED PRE-TAX INCOME ¹	13.4%	10.7%	11.4%	13.8%	14.1%
ADJUSTED INCOME TAXES ¹	(3.8%)	(3.0%)	(3.2%)	(3.7%)	(3.7%)
ADJUSTED NET INCOME (RETURN ON RECEIVABLES) ¹	9.6%	7.7%	8.3%	10.1%	10.4%
DILUTED EPS	\$2.56	\$3.56	\$4.17	\$8.76	\$14.62
ADJUSTED DILUTED EPS ¹	\$2.97	\$3.56	\$5.17	\$7.57	\$10.43

1. These are non-IFRS ratios. Refer to "Non-IFRS and Other Financial Measures" section on page 43 of this investor presentation. 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

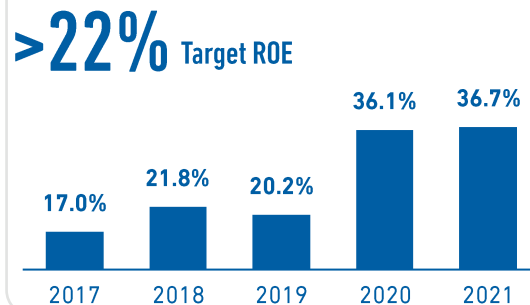
2. 2021 finance costs as a percentage of average loan book was flat YoY due to high yield notes issuance related to the acquisition of LendCare

A LONG TRACK RECORD OF PRODUCING RETURNS FOR SHAREHOLDERS

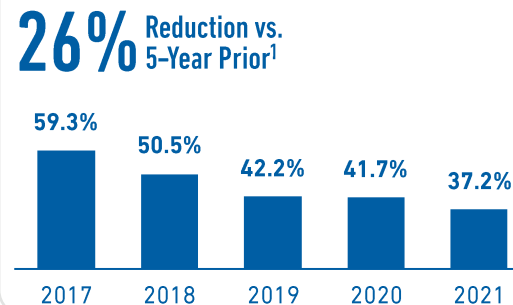
Net Income



Return On Equity



Efficiency Ratio²



Total Shareholder Return

13,510%

From January 2001 to December 2021

Share Repurchase

\$62M / 333K

Share repurchase in 2021

Capital Returns

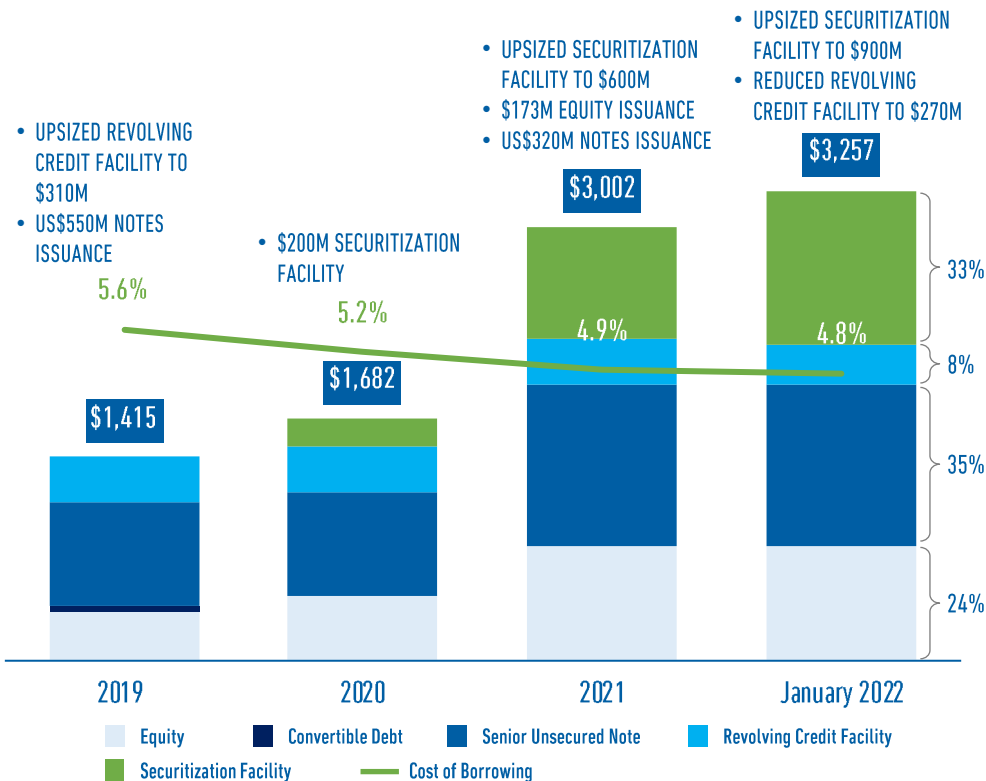
\$3.64 Annual Dividend

2022 marks 18th consecutive year of paying a dividend and 8th consecutive year of increase in dividend

1. FY 2021 compared to FY 2016

2. This is a non-IFRS ratio. Refer to "Non-IFRS and Other Financial Measures" section on page 43 of this investor presentation. 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

CAPITAL STRUCTURE EVOLUTION AND INTEREST RATE RISK MANAGEMENT



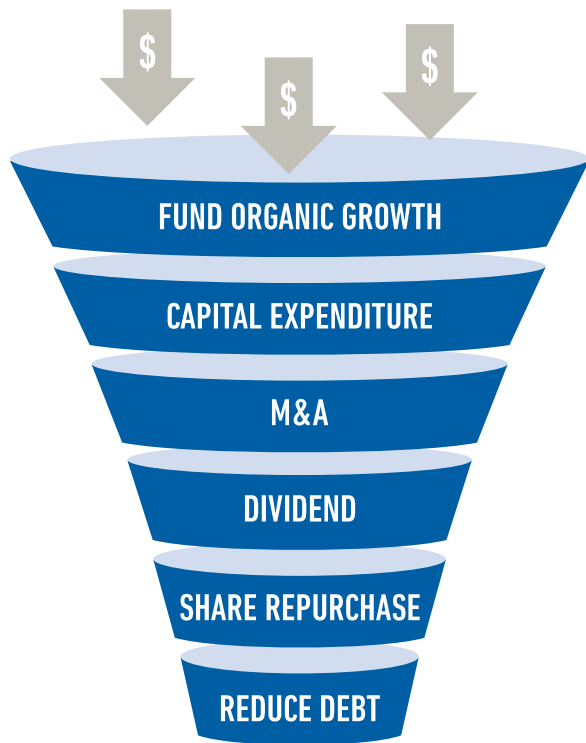
- Senior unsecured notes have locked in interest rates and cross-currency swaps over 5-year maturity periods
- Securitization warehouse facility draws have locked in interest rates via a swap hedge
- Revolving credit facility is used for short-term operational needs and carries a lower spread at variable interest rates
- Forward rate curves are analyzed each month to assess downstream rate movements, which then inform optimal utilization of available debt facilities to drive the most cost-effective source of funding
- As of January 2022, 99% of the Company's drawn debt is with fixed / hedged rates

ROBUST INTEREST RATE RISK MANAGEMENT

Note: Capital stack (\$M) defined as total shareholders' equity plus maximum funding capacity of the Company's debt; cost of borrowing defined as the average blended coupon interest rate on drawn balance of the Company's debt

CAPITAL ALLOCATION STRATEGY TO CREATE SHAREHOLDER VALUE

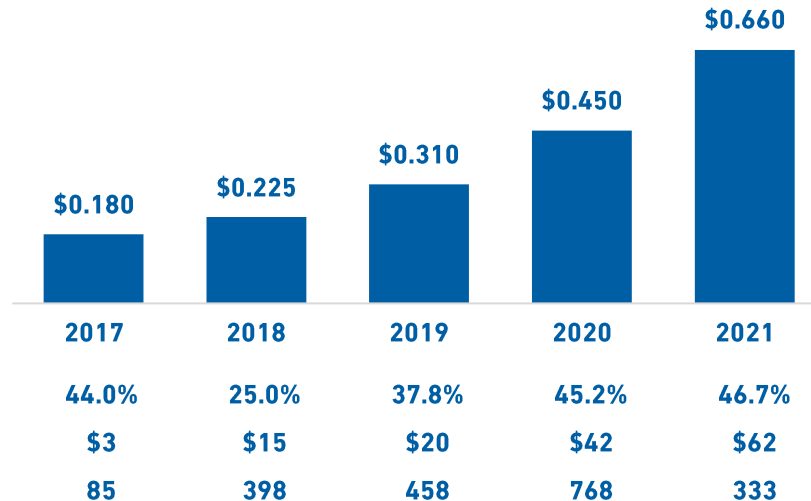
CAPITAL ALLOCATION PROCESS



CAPITAL RETURN TO SHAREHOLDERS

- 2022 marks 18th consecutive year of paying a dividend and 8th consecutive year of increase in dividend
- Opportunistic and targeted share repurchases an additional form of returning capital to shareholders

QUARTERLY DIVIDEND



1. \$ in millions, # in thousands

FORECASTING ~\$3.5B CONSUMER LOAN PORTFOLIO BY END OF 2024

KEY PERFORMANCE INDICATOR	2022	2023	2024
Gross consumer loans receivable at year end	\$2.4 to \$2.6 billion	\$2.9 to \$3.1 billion	\$3.4 to \$3.6 billion
New easyfinancial locations to be opened during the year	15 to 20	10 to 15	5
Total Company revenue	\$0.97 to \$1.00 billion	\$1.10 to \$1.14 billion	\$1.24 to \$1.28 billion
Total yield on consumer loans (including ancillary products) ¹	36.5% to 38.5%	35.0% to 37.0%	34.0% to 36.0%
Net charge offs as a percentage of average gross consumer loans receivable	8.5% to 10.5%	8.0% to 10.0%	8.0% to 10.0%
Total Company operating margin	35%+	36%+	37%+
Return on equity	22%+	22%+	22%+

1. This is a non-IFRS ratio. Refer to "Non-IFRS and Other Financial Measures" section on page 43 of this investor presentation

ESG OVERVIEW

OUR SOCIAL COMMITMENT TO OUR CUSTOMERS AND COMMUNITIES

OUR CUSTOMERS

- Our purpose has always been deeply rooted in helping our customers get access to credit
- Provide responsible lending products in a nonjudgmental and respectful manner; high degree of transparency to our lending process
- Products that help customers rebuild credit, lower cost of borrowing and ultimately graduate to prime lending
- Free access to financial education platform that contains hundreds of articles and tools to help enhance financial literacy

72%
OF CURRENT
CUSTOMERS DENIED
CREDIT BY BANK OR
CREDIT UNION¹

60%
OF CUSTOMERS
IMPROVE THEIR
CREDIT SCORE²

1 IN 3
CUSTOMERS
GRADUATE TO
PRIME CREDIT³



OUR COMMUNITIES

\$4.35M+
DONATED TO BGC CANADA,
HABITAT FOR HUMANITY &
OTHER LOCAL CHARITIES
SINCE 2004

45
HOUSING SOLUTIONS BUILT
THROUGH HABITAT FOR
HUMANITY GLOBAL VILLAGE

100
KITCHENS COMMITMENT FOR
BGC UNDER EASYBITES
PROGRAM LAUNCHED IN 2014

60
KITCHENS BUILT AS OF
DECEMBER 2021



1. Source: goeasy direct-to-consumer loan data (December 2021) and goeasy non-prime benchmark survey (2021)

2. As measured by an increase in TransUnion Risk Score within 12 months of borrowing from easyfinancial

3. Prime credit is defined as opening a trade with a prime lender within 12 months of borrowing from easyfinancial

OUR SOCIAL COMMITMENT TO OUR EMPLOYEES

DIVERSITY, EQUITY & INCLUSION



WOMEN IN LEADERSHIP

- 53% of all management roles
- 23% of the Senior Executive Team and 43% of non-executive Board of Directors
- Upcoming: named to G&M's 2022 list for "Women Lead Here"



AFRO-CANADIAN EMPOWERMENT

- Black Talent employee resource group founded in 2020
- BNI: Joined over 400 other companies committed to equity for Black talent in Corporate Canada



"I AM GOEASY –SURVEY"

- Completed 1st ever Workforce Demographic Survey
- Employees from 78 different countries of origin

AWARD WINNING CULTURE

- Inspiring employees by providing them with challenging and rewarding work and developing a team-based environment
- Employee benefits designed to recognize and reward performance, while also serving to support team members' financial, physical and mental wellbeing
- Committed to award winning culture of ambition, growth, respect, and integrity



CORPORATE GOVERNANCE AND ENVIRONMENT

CORPORATE GOVERNANCE

- Adopted written code of business conduct and independent confidential hotline to ensure ethical business conduct
- Committed to a Board that is diverse in experience, perspective, education, race, gender and national origin

53% FEMALE
MANAGEMENT
ROLES¹

43% NON-EXECUTIVE
BOARD FEMALE
MEMBERS¹

GENDER PAY
NEUTRAL

78% INDEPENDENT
BOARD MEMBERS¹

93% OF BOARD MEMBER
COMPENSATION IN
DEFERRED SHARE UNITS¹

ENVIRONMENT

- Committed to limiting our environmental impact to create a more sustainable future
 - No high carbon footprint, LED lighting throughout over 400 stores and locations to reduce energy consumption
 - Companywide recycling programs for plastics, glass, and electronics
 - Reducing paper consumption by eliminating paper-based billing and statements



Energy Efficient



Recycling



Paperless

¹. As at December 31, 2021



APPENDIX

NON-IFRS AND OTHER FINANCIAL MEASURES

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

Non-IFRS Measures

Financial Revenue

- Financial revenue is a non-IFRS measure. Refer to 1) "Portfolio Analysis" section on page 39 of the Company's MD&A year ended December 31, 2021 for FY 21 and FY 20 metrics, 2) "Portfolio Analysis" section on page 29 of the Company's MD&A year ended December 31, 2019 for FY 19 metric, and 3) "Portfolio Analysis" section on page 41 of the Company's MD&A year ended December 31, 2018 for FY 18 and FY 17 metrics

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios

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

- Total yield on consumer loans (including ancillary products) is a non-IFRS ratio. Refer to 1) “Portfolio Analysis” section on page 39 of the Company’s MD&A year ended December 31, 2021 for FY 21 and FY 20 metrics, 2) “Portfolio Analysis” section on page 29 of the Company’s MD&A year ended December 31, 2019 for FY 19 metric, and 3) “Portfolio Analysis” section on page 41 of the Company’s MD&A year ended December 31, 2018 for FY 18 and FY 17 metrics

Adjusted Diluted Earnings Per Share

- Adjusted diluted earnings per share is a non-IFRS ratio. Refer to 1) “Key Performance Indicators and Non-IFRS Measures” section on page 50 of the Company’s MD&A year ended December 31, 2021 for FY 21 and FY 20 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 39 of the Company’s MD&A year ended December 31, 2019 for FY 19 metric, 3) “Key Performance Indicators and Non-IFRS Measures” section on page 51 of the Company’s MD&A year ended December 31, 2018 for FY 18 and FY 17 metrics, 4) “Key Performance Indicators and Non-IFRS Measures” section on page 35 of the Company’s MD&A year ended December 31, 2016 for FY 16 and FY 15 metrics, 5) “Key Performance Indicators and Non-IFRS Measures” section on page 29 of the Company’s MD&A year ended December 31, 2014 for FY 14 and FY 13 metrics, and 6) “Key Performance Indicators and Non-IFRS Measures” section on page 20 of the Company’s MD&A year ended December 31, 2012 for FY 12 and FY 11 metrics

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Provision Expense as a Percentage of Average Loan Book

- Adjusted provision expense as a percentage of average loan book is a non-IFRS ratio. The Company defines adjusted provision expense as net change in allowance for credit losses under bad debts less items outside of normal business activities and are significant in amount and scope. The Company believes adjusted provision expense as a percentage of average loan book is an important measure of portfolio performance. Refer to below for reconciliation

(\$ in thousands)	2017	2018	2019	2020	2021
Net change in allowance for credit losses	8,250	30,629	27,366	18,569	34,086
Day one loan loss provision on the acquired LendCare loans	-	-	-	-	(14,252)
Adjusted provision expense	8,250	30,629	27,366	18,569	19,834
Average loan book	439,348	693,757	972,625	1,169,001	1,680,328
Adjusted provision expense as a percentage of average loan book	1.9%	4.4%	2.8%	1.6%	1.2%

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Depreciation & Amortization as a Percentage of Average Loan Book

- Adjusted depreciation and amortization as a percentage of average loan book is a non-IFRS ratio. The Company defines adjusted depreciation and amortization as total depreciation and amortization less depreciation of lease assets, less items outside of normal business activities and are significant in amount and scope. The Company believes adjusted depreciation and amortization as a percentage of average loan book is an important measure of operational efficiency. Refer to below for reconciliation

(\$ in thousands)	2017	2018	2019	2020	2021
Depreciation and Amortization	52,208	52,003	64,364	64,723	78,886
Depreciation of lease assets	(41,221)	(40,088)	(37,402)	(35,770)	(35,844)
Amortization of intangible assets					
Amortization of intangible assets acquired through the Acquisition	-	-	-	-	(8,735)
Adjusted depreciation and amortization	10,987	11,915	26,962	28,953	34,307
Average loan book	439,348	693,757	972,625	1,169,001	1,680,328
Adjusted depreciation and amortization as a percentage of average loan book	2.5%	1.7%	2.8%	2.5%	2.0%

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Operating income as a Percentage of Average Loan Book

- Adjusted operating income as a percentage of average loan book is a non-IFRS ratio. The Company defines adjusted operating income as operating income excluding adjusting items. Refer to 1) “Key Performance Indicators and Non-IFRS Measures” section on page 50 of the Company’s MD&A year ended December 31, 2021 for FY 21 and FY 20 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 39 of the Company’s MD&A year ended December 31, 2019 for FY 19 metric, and 3) “Key Performance Indicators and Non-IFRS Measures” section on page 51 of the Company’s MD&A year ended December 31, 2018 for FY 18 and FY 17 metrics
- The Company believes adjusted operating income as a percentage of average loan book is an important measure of the profitability of its operations. Refer to below for reconciliation

(\$ in thousands)	2017	2018	2019	2020	2021
Adjusted operating income	87,393	119,717	168,793	216,436	316,652
Average loan book	439,348	693,757	972,625	1,169,001	1,680,328
Adjusted operating income as a percentage of average loan book	19.9%	17.3%	17.4%	18.5%	18.8%

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Business Expense as a Percentage of Average Loan Book

- Business expense as a percentage of average loan book is a non-IFRS ratio. The Company defines business expense as the difference between financial revenue and adjusted operating income, less bad debt expense, adjusted depreciation and amortization expense, and items outside of normal business activities and are significant in amount and scope. Financial revenue is defined as total company revenue less leasing revenue. The Company believes business expense as a percentage of average loan book is an important measure of operational efficiency. Refer to below for reconciliation

(\$ in thousands)	2017	2018	2019	2020	2021
Total company revenue	401,728	506,191	609,383	652,922	826,722
Less: leasing revenue	(136,230)	(130,091)	(122,282)	(120,677)	(119,585)
Financial revenue¹	265,498	376,100	487,101	532,245	707,137
Bad debt expense	(67,826)	(118,980)	(156,742)	(134,998)	(182,084)
Day one loan loss provision on the acquired LendCare loans	-	-	-	-	14,252
Adjusted depreciation and amortization ²	(10,987)	(11,915)	(26,962)	(28,953)	(34,307)
Adjusted operating income ³	(87,393)	(119,717)	(168,793)	(216,436)	(316,652)
Business expense	99,292	125,488	134,604	151,858	188,346
Average loan book	439,348	693,757	972,625	1,169,001	1,680,328
Business expense as a percentage of average loan book	22.6%	18.1%	13.8%	13.0%	11.2%

1. Refer to "Financial Revenue" on page 43

2. Refer to "Adjusted Depreciation & Amortization as a Percentage of Average Loan Book" on page 46

3. Refer to "Adjusted Operating Income as a Percentage of Average Loan Book" on page 47

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Finance Costs as a Percentage of Average Loan Book

- Adjusted finance costs as a percentage of average loan book is a non-IFRS ratio. The Company defines adjusted finance costs as finance costs less items outside of normal business activities and are significant in amount and scope. The Company believes adjusted finance costs as a percentage of average loan book is an important measure of the Company's financing efficiency. Refer to below for reconciliation

(\$ in thousands)	2017	2018	2019	2020	2021
Finance costs	36,840	45,800	79,281	54,992	79,025
Refinancing cost relating to high yield note	(8,198)	-	(21,723)	-	-
Adjusted finance costs	28,642	45,800	57,558	54,992	79,025
Average loan book	439,348	693,757	972,625	1,169,001	1,680,328
Adjusted finance costs as a percentage of average loan book	6.5%	6.6%	5.9%	4.7%	4.7%

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Pre-tax Income as a Percentage of Average Loan Book

- Adjusted pre-tax income as a percentage of average loan book is a non-IFRS ratio. The Company defines adjusted pre-tax income as adjusted operating income less adjusted finance costs. The Company believes adjusted pre-tax income as a percentage of average loan book is an important measure of the profitability of its operations. Refer to below for reconciliation

(\$ in thousands)	2017	2018	2019	2020	2021
Adjusted operating income ¹	87,393	119,717	168,793	216,436	316,652
Adjusted finance costs ²	(28,642)	(45,800)	(57,558)	(54,992)	(79,025)
Adjusted pre-tax income	58,751	73,917	111,235	161,444	237,627
Average loan book	439,348	693,757	972,625	1,169,001	1,680,328
Adjusted pre-tax income as a percentage of average loan book	13.4%	10.7%	11.4%	13.8%	14.1%

1. Refer to "Adjusted Operating income as a Percentage of Average Loan Book" on page 47

2. Refer to "Adjusted Finance Costs as a Percentage of Average Loan Book" on page 49

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Income Tax as a Percentage of Average Loan Book

- Adjusted income tax as a percentage of average loan book is a non-IFRS ratio. The Company defines adjusted income tax as income tax less income tax impact on adjusted items. The Company believes adjusted income tax as a percentage of average loan book is a relevant measure of the Company's profitability. Refer to below for reconciliation

(\$ in thousands)	2017	2018	2019	2020	2021
Income tax	14,421	20,793	25,163	46,679	71,911
Income tax impact of adjusted items	2,172	-	5,757	(2,881)	(9,043)
Adjusted income tax	16,593	20,793	30,920	43,798	62,868
Average loan book	439,348	693,757	972,625	1,169,001	1,680,328
Adjusted income tax as a percentage of average loan book	3.8%	3.0%	3.2%	3.7%	3.7%

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Adjusted Net Income as a Percentage of Average Loan Book

- Adjusted net income as a percentage of average loan book is a non-IFRS ratio. The Company defines adjusted net income as net income excluding adjusting items. Refer to 1) “Key Performance Indicators and Non-IFRS Measures” section on page 50 of the Company’s MD&A year ended December 31, 2021 for FY 21 and FY 20 metrics, 2) “Key Performance Indicators and Non-IFRS Measures” section on page 39 of the Company’s MD&A year ended December 31, 2019 for FY 19 metric, and 3) “Key Performance Indicators and Non-IFRS Measures” section on page 51 of the Company’s MD&A year ended December 31, 2018 for FY 18 and FY 17 metrics
- The Company believes adjusted net income as a percentage of average loan book is an important measure of the profitability of its operations. Refer to below for reconciliation

(\$ in thousands)	2017	2018	2019	2020	2021
Adjusted net income	42,158	53,124	80,315	117,646	174,759
Average loan book	439,348	693,757	972,625	1,169,001	1,680,328
Adjusted net income as a percentage of average loan book	9.6%	7.7%	8.3%	10.1%	10.4%

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Non-IFRS Ratios (Cont.)

Efficiency Ratio

- Efficiency ratio is a non-IFRS ratio. The Company defines efficiency ratio as adjusted operating expense divided by total company revenue. Adjusted operating expense is defined as total operating expense excluding bad debts, depreciation of right-of-use assets, amortization of intangible assets, depreciation of property and equipment, and other operating expenses that are outside of normal business activities and are significant in amount and scope. The Company believes efficiency ratio is an important measure of the profitability of its operations. Refer to below for reconciliation

(\$ in thousands)	2016	2017	2018	2019	2020	2021
Total operating expense as stated	284,989	316,694	386,474	440,590	436,486	545,719
Impact of adjusting items						
Bad debts	(55,668)	(67,826)	(118,980)	(156,742)	(134,998)	(182,084)
Operating expenses before depreciation and amortization						
Transaction costs	-	-	-	-	-	(7,615)
Integration costs	-	-	-	-	-	(5,047)
Depreciation of right-of-use assets	-	-	-	(15,199)	(16,183)	(18,207)
Amortization of intangible assets	(4,205)	(5,285)	(6,196)	(5,482)	(6,773)	(16,831)
Depreciation of property and equipment	(5,606)	(5,491)	(5,719)	(6,281)	(5,997)	(8,004)
Total impact of adjusting items	(65,479)	(78,602)	(130,895)	(183,704)	(163,951)	(237,788)
Adjusted operating expense	219,510	238,092	255,579	256,886	272,535	307,931
Total company revenue	347,505	401,728	506,191	609,383	652,922	826,722
Efficiency ratio	63.2%	59.3%	50.5%	42.2%	41.7%	37.2%

NON-IFRS AND OTHER FINANCIAL MEASURES (CONT.)

Supplementary Financial Measures

Weighted Average Interest Rate of Consumer Loans

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