



TSX:PRL

Investor Presentation

August 2025

Disclaimer

FORWARD-LOOKING INFORMATION

Certain statements made in this presentation may constitute forward-looking information under applicable securities laws. These statements may relate to our 2025 Operating and Financial Targets, our profitable growth prospects, our dividend, our ability to profitably grow our business and facilitate access to credit to more and more underserved consumers, our ability to fund the various existing and new strategic initiatives and support the dividend, our ability to achieve continue margin expansion in fiscal year 2025 and our expectations regarding the integration and effects of the acquisition of QuidMarket. As the context requires, this may include certain targets as disclosed in the prospectus for our initial public offering, which are based on the factors and assumptions, and subject to the risks, as set out therein and herein. Often but not always, forward-looking statements can be identified by the use of forward-looking terminology such as “may”, “will”, “expect”, “believe”, “estimate”, “plan”, “could”, “should”, “would”, “outlook”, “forecast”, “anticipate”, “foresee”, “continue” or the negative of these terms or variations of them or similar terminology. Many factors could cause our actual results, level of activity, performance or achievements or future events or developments to differ materially from those expressed or implied by the forward-looking statements, including, without limitation, the factors discussed in the "Risk Factors" section of the Company's annual information form dated March 12, 2025 for the year ended December 31, 2024 (the “AIF”). A copy of the AIF and the Company's other publicly filed documents can be accessed under the Company's profile on SEDAR+ at www.sedarplus.ca. The Company cautions that the list of risk factors and uncertainties described in the AIF is not exhaustive and other factors could also adversely affect its results. Readers are urged to consider the risks, uncertainties and assumptions carefully in evaluating the forward-looking information and are cautioned not to place undue reliance on such information. The forward-looking information contained in this presentation represents our expectations as of the date of this presentation (or as the date they are otherwise stated to be made), and are subject to change after such date. However, we disclaim any intention or obligation or undertaking to update or revise any forward-looking information whether as a result of new information, future events or otherwise, except as required under applicable securities laws.

NON-IFRS MEASURES AND INDUSTRY METRICS

This presentation makes reference to certain non-IFRS measures and industry metrics. These measures are not recognized measures under International Financial Reporting Standards as issued by the International Accounting Standards Board (“IFRS”) and do not have a standardized meaning prescribed by IFRS and are therefore unlikely to be comparable to similar measures presented by other companies. Rather, these measures are provided as additional information to complement those IFRS measures by providing further understanding of our results of operations from management’s perspective. Accordingly, these measures should not be considered in isolation nor as a substitute for analysis of our financial information reported under IFRS. We use non-IFRS measures, including “EBITDA”, “Adjusted EBITDA”, “Adjusted EBITDA Margin”, “Adjusted Net Income”, “Adjusted Return on Equity”, “Adjusted Net Income Margin”, “Adjusted Payout Ratio” and “Net Charge-Offs”. This presentation also makes reference to “Annualized Revenue Yield”, “Ending Combined Loan and Advance Balances” and “Total Originations Funded”, which are operating metrics used in our industry. These non-IFRS measures and industry metrics are used to provide investors with supplemental measures of our operating performance and thus highlight trends in our core business that may not otherwise be apparent when relying solely on IFRS measures. We also believe that securities analysts, investors and other interested parties frequently use non-IFRS measures and industry metrics in the evaluation of issuers. Our management also uses non-IFRS measures and industry metrics in order to facilitate operating performance comparisons from period to period, to prepare annual operating budgets and forecasts and to determine components of management compensation. Please refer to Appendix of this presentation for the reconciliation of EBITDA, Adjusted EBITDA, Adjusted Return on Equity and Adjusted Net Income, Net Charge-Offs and Ending Combined Loan and Advance Balances presented by the Company to the most directly comparable IFRS measure. For definitions of these non-IFRS measures and industry metrics, please refer to the Company’s most recent MD&A available on www.sedarplus.ca, which is incorporated by reference herein. For reconciliations of these non-IFRS measures to the relevant reported measures, please see Appendix to this presentation.

CERTAIN OTHER MATTERS

Any graphs, tables or other information demonstrating our historical performance or any other entity contained in this presentation are intended only to illustrate past performance of such entities and are not necessarily indicative of our future performance or such entities. Unless otherwise indicated, information provided in this presentation is provided as of June 30, 2025.



Building a new world of financial opportunity

US\$2.3+ Billion

in Credit Facilitated¹

US\$528 Million

LTM Revenue²

>1,150,000

Consumers Served³

46% | 72% | 83%

Revenue, EPS and Adj. EPS⁴ CAGR since 2019

33% | 37%

YTD 2025 Annualized ROE and Adj. ROE⁴

We Enable Credit to Underserved Consumers

Traditional financial institutions rely on credit scores, but that locks out millions of everyday consumers

We are changing that through our proprietary AI-powered technology. And driving profitable growth and shareholder return in the process



Note: Financials shown in US\$

1) From inception to June 30, 2025; Propel facilitates loans and lines of credit; 2) LTM period through June 30, 2025; 3) From inception to July 31, 2025; 4) See "Disclaimer – Non-IFRS Measures and Industry Metrics" and "Appendix"; CAGR period shown FY2019 – FY2024

Investment Highlights

Consumer Fintech
lending platform
serving the US, UK
and Canadian
markets

AI-powered tech
platform **unlocking**
credit opportunity

Innovative,
transparent products
and services,
including **3 bank**
programs and 3
Lending as a Service
partnerships

Profitable, scalable
business with ample
growth opportunity

Experienced and
proven team with
deep industry
knowledge

Quarterly dividend of
C\$0.195 per
common share

Our Mission

Inclusion

Every individual
deserves access to credit

Evolution

Committed to giving
consumers the potential to
evolve to better credit
products over time

Experience

Provide a best-in-
class consumer experience

Financial Inclusion for the Underserved Consumer

~90 Million

Estimated size of US, UK
+ Canada underserved
market¹

37%

US adults are unable
to afford a \$400
emergency expense²



36%

UK working population
living paycheck to
paycheque³



54%

Canadians say they're
living paycheck to
paycheque⁴



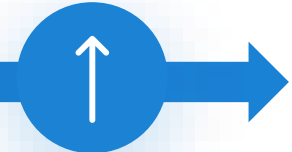
Inaccessible Traditional Lenders

Lending based on credit scores

- Tier-one banks
- Credit unions
- Credit cards



Best-in-class lending products
for underserved consumers



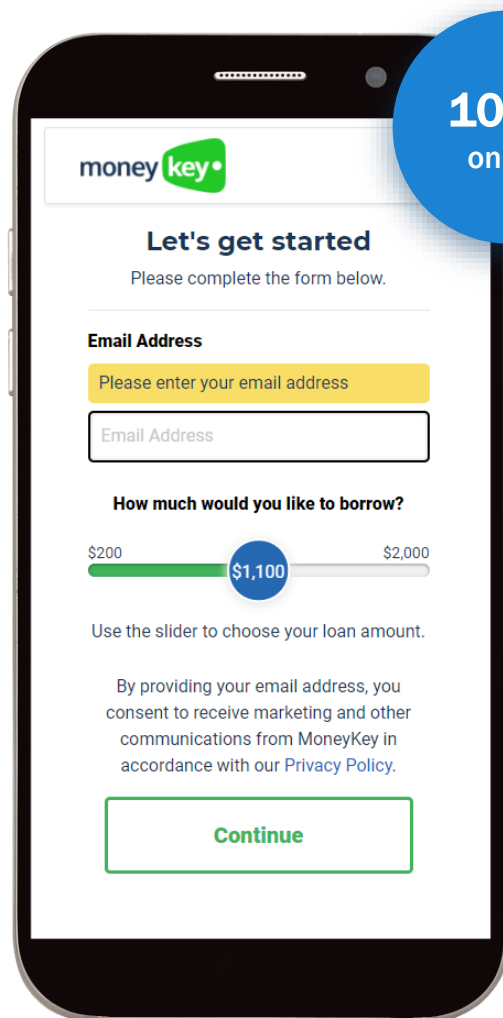
Higher APR Alternatives

- 350%+ APRs
- Payday loans
- Lease to own
- Tribal lending
- Bank overdraft

- 1) National Survey of Unbanked and Underbanked Households by the Federal Deposit Insurance Corporation ("FDIC"), TransUnion's – Empowering Credit Inclusion Global Report (June 2023), PwC – Overlooked and financially underserved (April 2022).
- 2) Federal Reserve Report on the Economic Well-Being of U.S. Households in 2023 (May 2024).
- 3) Willis Towers Watson PLC (June 2022).
- 4) BDO Affordability Index in 2022.

Propel Today

Highly profitable, diversified and scalable business with significant growth opportunity



100%
online

At Scale

US\$2.3B+
in originations¹

~20.7M
unique applications
per year²

~1.56M
facilitated loans and
lines of credit¹

~61,000
unique applications
per day²

630+
employees

3
operations centers

Profitable

US\$	YTD 2025	Fiscal 2024
Revenue	\$281.9M	\$449.7M
Net Income	\$38.6M	\$46.4M
Adj. Net Income ³	\$42.6M	\$62.3M
Diluted EPS ⁴	\$0.91 (C\$1.29)	\$1.22 (C\$1.67)
Adj. Diluted EPS ^{3,4}	\$1.01 (C\$1.42)	\$1.64 (C\$2.25)
Return on Equity ⁵	33%	36%
Adj. Return on Equity ³	37%	48%

1. From inception through to June 30, 2025. Includes QuidMarket data from transaction close (November 15, 2024)
2. Trailing twelve months as of June 30, 2025. Unique applications exclude QuidMarket.
3. See "Disclaimer – Non-IFRS Measures and Industry Metrics" and "Appendix".
4. EPS results converted from USD to CAD at \$1.409 and \$1.370 for the YTD 2025 and Fiscal 2024 periods, respectively.
5. See 'Supplemental Financial Measures' in the accompanying Q2 2025 MD&A for further details concerning certain financial metrics used in this investor presentation including definitions.

Our Products

Operating Brands, Products and Services

Product/Service					
Geography Served					
Loan Amount Range	USD \$200-\$3,500	USD \$500-\$5,000	CAN \$1,000-\$15,000	USD \$1,000-\$8,000	GBP £300 - £1,500
Operating Structure	Direct Lender Credit Services Bank Program	Bank Program Lending-as-a-Service	Direct Lender Embedded Lending	Lending-as-a-Service	Direct Lender
Consumer Product	Installment loans Lines of credit	Lines of credit	Lines of credit	Lines of credit	Installment Loans
Year Launched	2011	2019	2022	2023	2011 (Acquired 2024)

Putting Customers First



Consistently Lowered Cost of Credit Over Time

Introduce lower cost of credit products for qualifying customers



Graduation Programs

Propel platform offers the capability for existing customers (direct or bank customers) to graduate to lower rates and higher loan amounts.



Ability to Improve Credit Score

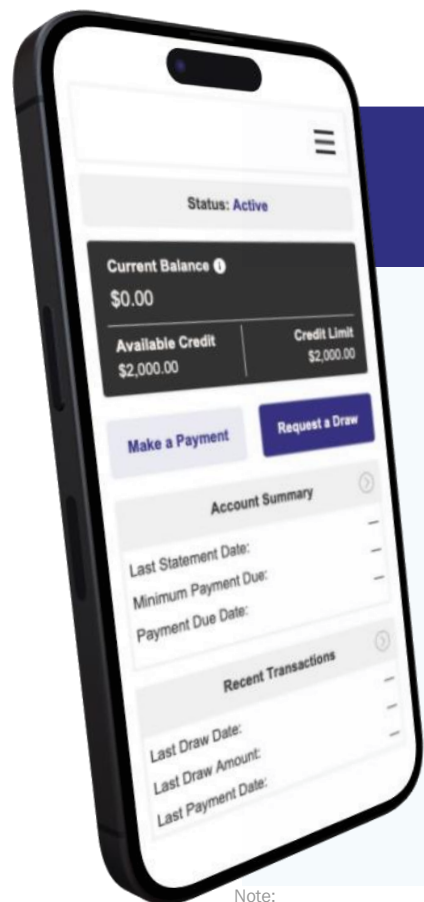
Some programs offered through the Propel platform offer the opportunity for consumers to positively impact their credit rating.

“It was so simple, easy and quick. Within 24 hours, I got accepted and had access to a line of credit. **Greatly appreciated in this time of need.** Thank you so much!”

-Propel consumer

Our Platform

Industry-Leading Proprietary Technology¹



Three Major Subsystems

- 1 AI-Powered Acquisition + Underwriting Engine
- 2 Loan Management System
- 3 Customer Self-Service Portal (Mobile Optimized)

Open Architecture

Integrates easily and securely with:

- 30 marketing partners & channels
- 10+ data providers
- 4 unique bank partners
- 1 CSO lender
- 6 transaction processors

90%

of applications auto-decided

96%

of ad hoc card payments made online

110+ Person In-House

Tech team

US\$34.5M²

invested to date

Cloud-hosted

scalable, resilient architecture

Note:






1) Excludes QuidMarket operations

2) Represents investment in internally developed software through June 30, 2025

Looking Beyond Traditional Credit Scores

Traditional financial institutions rely on credit scores, but that locks out millions of everyday consumers

We use AI to build our own risk score — and can use up to 5,000 data points, including:

-  Employment Data
-  Consumer Behaviour
-  Income Verification
-  Consumer Verification Data
-  Transactional Data

Expanded Access to Credit and Profitable Growth

Our AI-powered technology works at a scale and speed that make us leaders in the industry

~20.7M

Unique applications a year

<6 seconds

automatic credit adjudication

~61,000

unique applicants processed per day

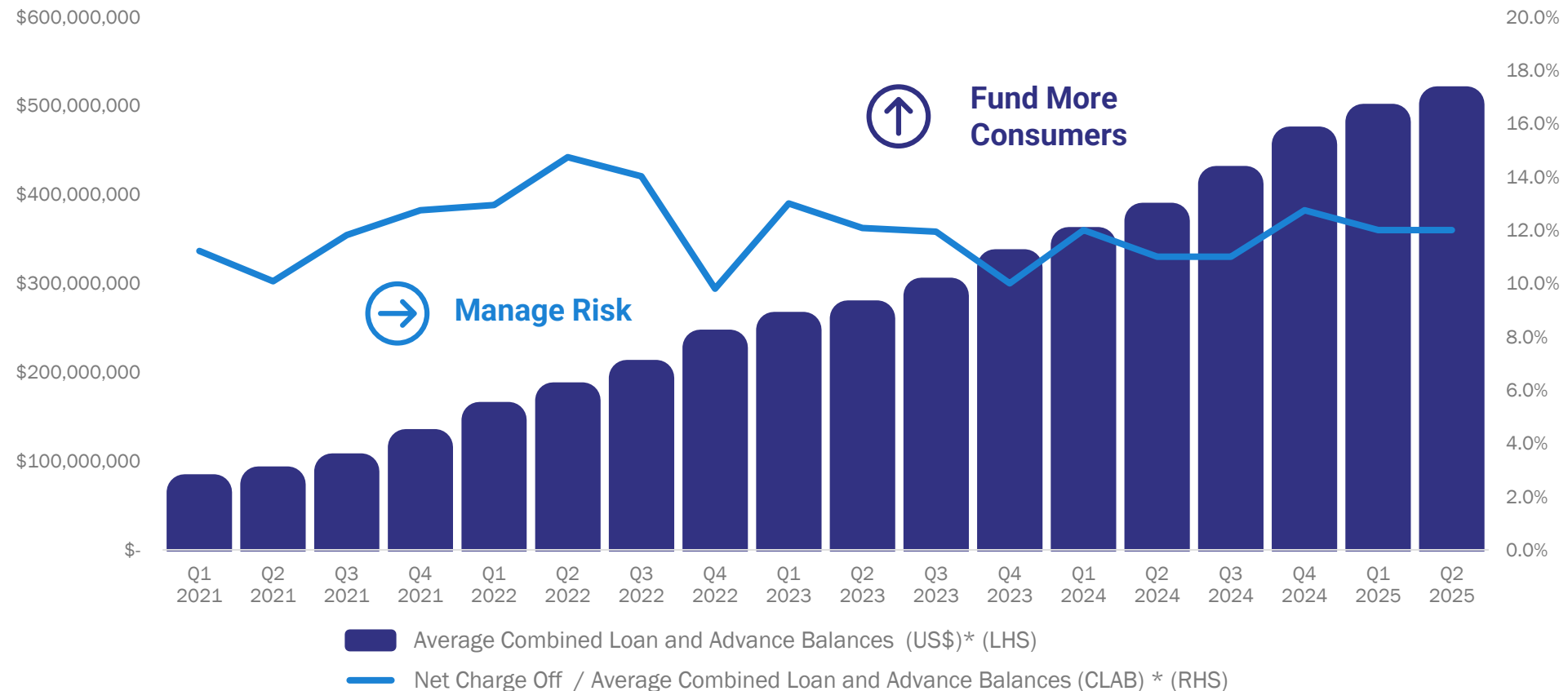
14 years

Of proprietary data

Note: Data shown excludes QuidMarket

Driving Growth While Managing Risk

Credit Performance Remains Strong and Stable While Loan Balances Grow Substantially



Best-in-Class Operations + Customer Service

Serving customers
with urgency,
respect and
exceptional
customer service

280+

strong operations team across 2
centralized locations

7 days

a week live agent service

24/7

online platform



Excellent **4.4+** Ratings

The application process was simple and quick. The customer service representative was professional, courteous, and very knowledgeable.

– *Propel Consumer*

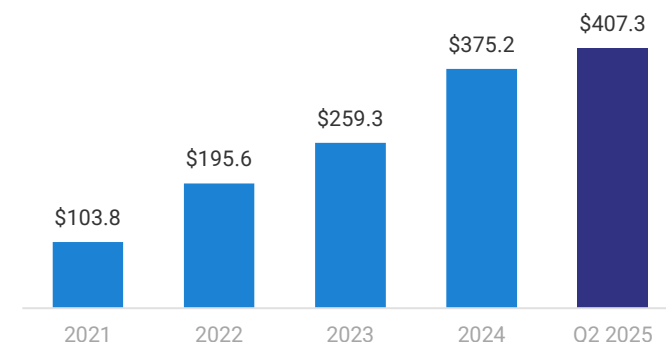
Note: Data shown excludes QuidMarket

Financial Performance

Robust Loan and Revenue Growth

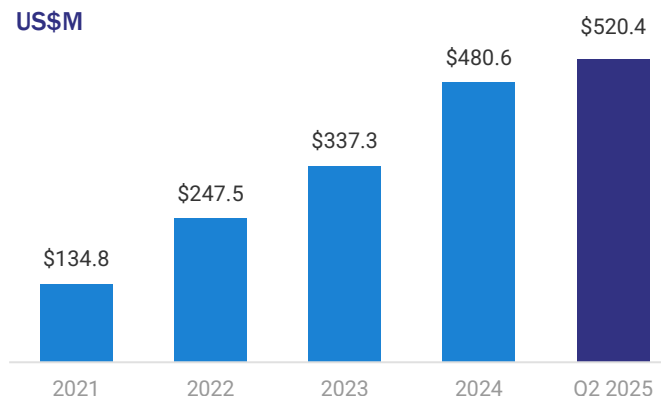
Loans and Advances Receivable

US\$M



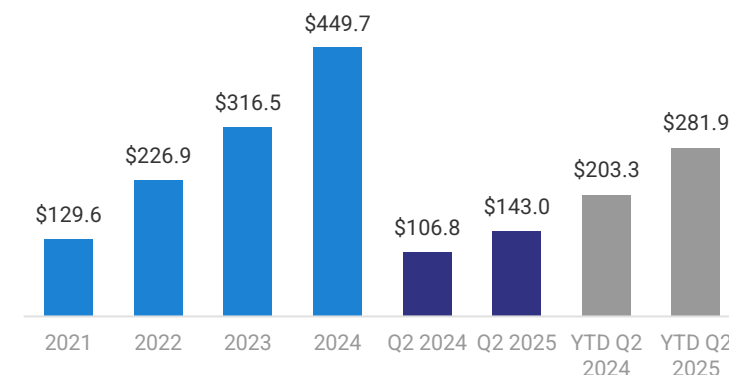
Ending Combined Loan and Advance Balances*

US\$M



Revenue

US\$M



Record Loans and Advances Receivable, Ending Combined Loan and Advance Balances*

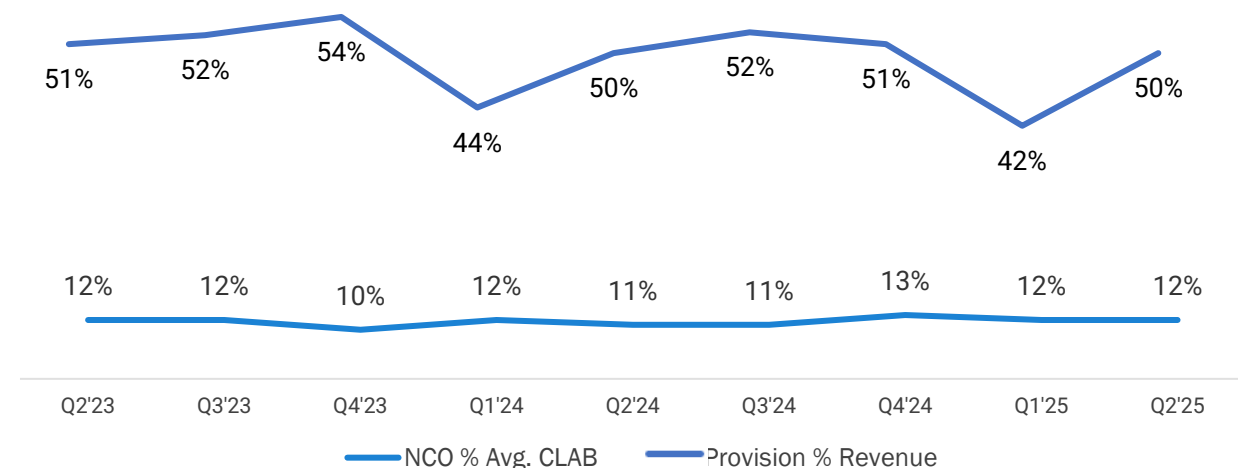
- Record new and existing customer originations in Q2 2025
- Expansion across underserved consumer market
- Growth and expansion of Bank Partnerships
- Expansion through key marketing partners and initiatives
- Origination growth in Canada
- Acquisition of QuidMarket in UK (Q4 2024)
- Macro: strong consumer demand, transition to online lending, tightening of credit throughout financial system

Annualized Revenue Yield* 114% in Q2 2025 from 115% in Q2 2024

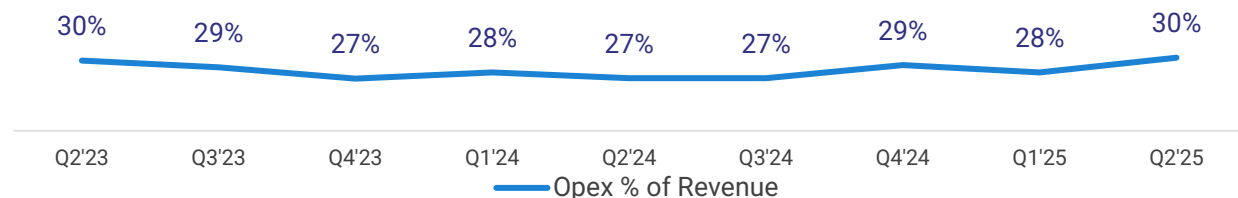
- Higher proportion of existing vs. new customer originations in Q2 2025
- Continued aging of the loan portfolio and associated graduation program for existing customers
- Ongoing expansion of Fora which offers products at a lower cost of credit than the MoneyKey, CreditFresh and QuidMarket products

Stability and Scalability of Business Model

Provision for loan losses and other liabilities ("Provision") and Net Charge-offs as % of Average CLAB*



Operating Expenses as % of Revenue**



Q2 2025 Provision % Revenue and Net Charge-offs as % of Avg. CLAB* reflect strong credit performance

- Reflects ongoing strong credit performance driven by our proprietary AI-driven underwriting, experienced and tenured team, and ability to continue moving up the credit spectrum
- Continued consumer resiliency and positive real wage growth
- IFRS-9 requires high provision at origination, without commensurate revenue
- Net Charge-offs as % of Avg. CLAB* of 12% in Q2 2025 is well in line with expectations to drive continued profitable growth

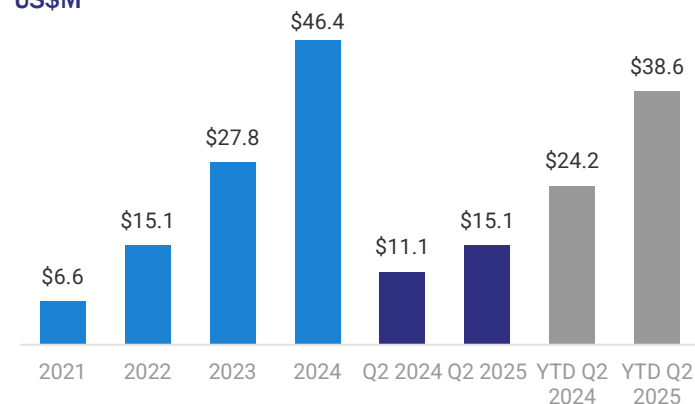
Operating Expenses** reflect investment to scale and grow business further

- Continued Investment in infrastructure enabling considerable growth in revenue and Ending CLAB*
- Expanding and diversified marketing channels and partnerships driving high quality and expanding originations
- Ongoing effective cost management and proprietary technology platform driving increased automation and efficiency to further optimize operating expenses
- Continuing to invest in infrastructure and personnel to support near-term business development initiatives that we expect to contribute to significant growth and profitability over time

Generating Strong Profitability

Net Income

US\$M

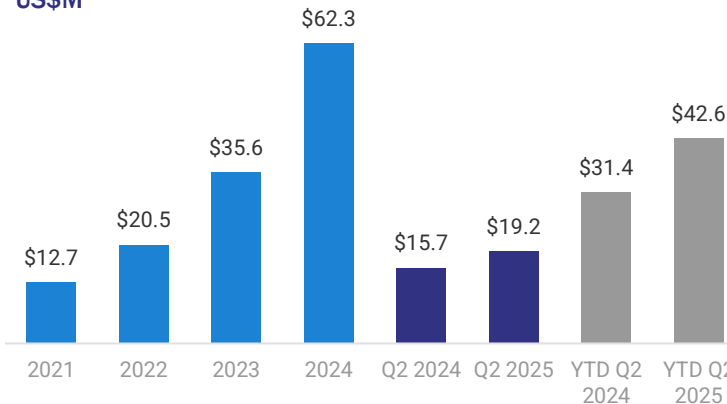


Margin %: 5% 7% 9% 10% 10% 11% 12% 14%

Diluted EPS: \$0.23 \$0.42 \$0.76 \$1.22 \$0.30 \$0.36 \$0.65 \$0.91

Adjusted Net Income*

US\$M

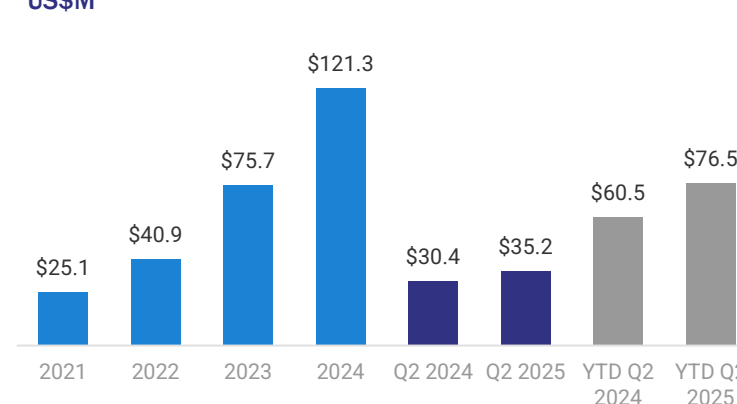


10% 9% 11% 14% 15% 13% 15% 15%

\$0.45 \$0.57 \$0.97 \$1.64 \$0.42 \$0.45 \$0.85 \$1.01

Adjusted EBITDA*

US\$M



19% 18% 24% 27% 29% 25% 30% 27%

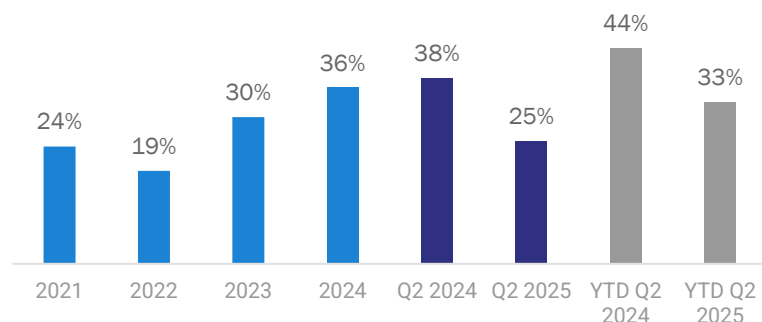
- All Q2 2025 metrics increased significantly over Q2 2024
- All metrics represent year-to-date records
- Q2 2025 Adjusted Net Income* and Adjusted EBITDA* impacted by unrealized FX gain and lower Stage-1 provision adjustment vs. Q2 2024
- Adjusted Net Income* and Adjusted EBITDA* remove Stage-1 provisions on good standing accounts, non-recurring items including transaction costs, unrealized FX gains / losses, and amortization related to intangible assets acquired through QuidMarket

- Increasing profitability driven by the following:

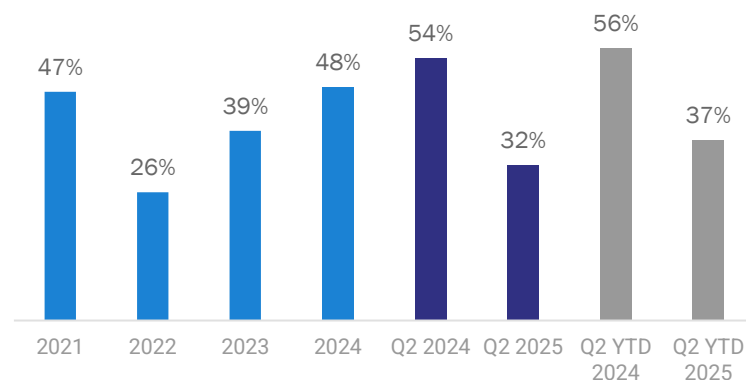
- Continued growth in revenue
- Strong credit performance
- Operating leverage in the business and effective cost management
- Continued tech enhancements driving increased automation and efficiency across the business
- Lower cost of debt from lower interest rates and a recent reduction in the CreditFresh and MoneyKey credit facility costs

Focus on Maximizing Shareholder Returns

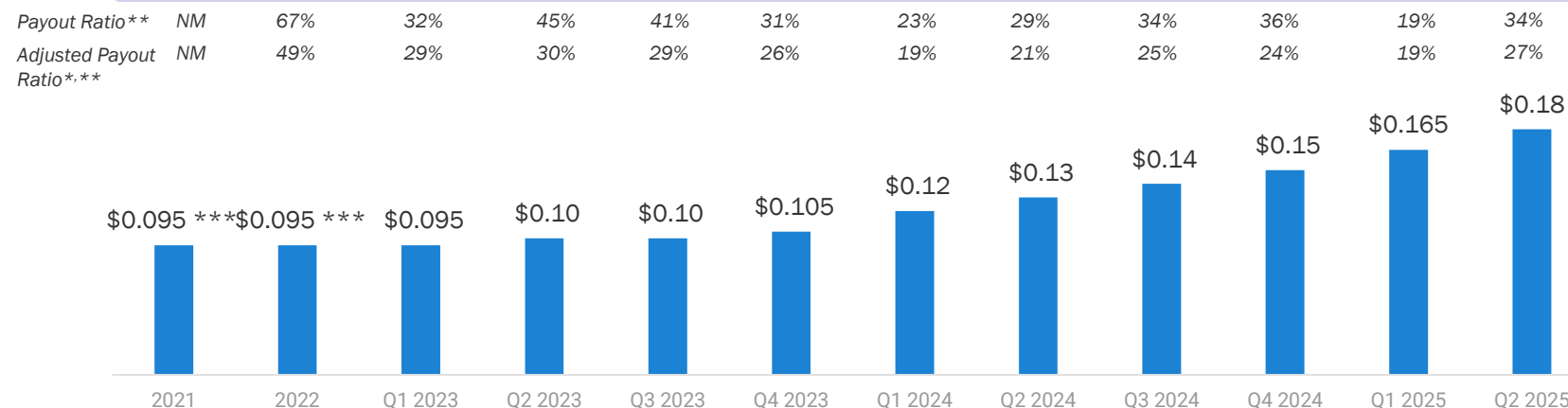
Return on Equity



Adjusted Return on Equity*



Quarterly Dividend Per Share Since IPO (C\$)



Continued earnings growth leading to strong ROE and Adj. ROE* and ability to raise dividend

- Company's operating cash flow and debt capacity sufficient to drive significant growth
- Revenue growth and increasing profitability driving strong ROE and Adj. ROE* performance
 - FY2024, Q1 and Q2 2025 ROE and Adj. ROE impacted by C\$115M equity financing for acquisition of QuidMarket in Q4 2024
- Strong results and financial position supported ability to increase quarterly dividend to **C\$0.195 (C\$0.78 annualized)** in Q3, continue funding growth and expanding profitability

INVESTOR PRESENTATION Q2 2025

*See "Disclaimer – Non-IFRS Measures and Industry Metrics" and "Appendix". Comparative figures have been updated to conform with current presentation

**Payout Ratio calculated as quarterly dividend divided by Net Income and Adjusted Payout Ratio calculated as quarterly dividend divided by Adjusted Net Income

*** Dividend per quarter shown for FY2021 and FY2022; FY2021 represents Q4 2021 only (Propel went public on the TSX in October 2021)

CONFIDENTIAL

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Well Capitalized For Continued Growth

- **Company well-funded** for continued growth, new strategic initiatives and to support increased dividend
- **Three credit facilities supported** by syndicate of lenders to ensure redundancy across Company's funding partners
- **Approximately \$151 million** in undrawn credit capacity as of June 30, 2025
- **Debt: equity 1.1x** as of June 30, 2025
- **Cost of debt capital decreased** to 11.4% in Q2 2025 from 13.4% in Q2 2024
- **Recently upsized CreditFresh facility by \$70 million to \$400 million and refinanced MoneyKey to \$15 million** in Q2 2025 while decreasing the cost of debt by ~150 bps*
- **Propel's total debt capacity increased to \$434 million** with recent transactions
- **Balance sheet also supported by C\$115 million** bought deal equity raise to finance acquisition of QuidMarket in Q4 2024

Credit Capacity (in US\$M)

\$151.4M

Capacity at 6/30/25

\$282.6M

Utilized at 6/30/25

Growth Outlook:

FY2025 Operating and Financial Targets

Ending Combined Loan and Advance Balances*, **	Revenue (US\$)	Adjusted EBITDA Margin**	Net Income Margin	Adjusted Net Income Margin**	Return on Equity***	Adjusted ROE**
25% - 35%	\$590M - \$650M	26% - 30%	10.5% - 14.5%	13.25% - 16.25%	27%+	34%+
2024: 42%	2024: \$450M	2024: 27%	2024: 10%	2024: 14%	2024: 36%	2024: 48%

Notes:

*Year-Over-Year Growth

**See "Disclaimer – Non-IFRS Measures and Industry Metrics" and "Appendix"

*** See "Supplemental Financial Measures" in the accompanying Q2 2025 MD&A for further details concerning certain financial metrics used in this investor presentation including definitions

Growth Strategy



Serving lower risk markets

Extension of existing product suite into near-prime market as rates offered continue to decrease (sub 36%).



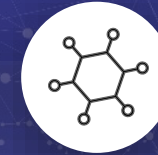
Graduating consumers up the credit spectrum

Continue to graduate existing clients to new products with lower cost of credit.



Geographic expansion

Expansion into new states/provinces, jurisdictions and countries.



Adjacent products

Design, deliver and cross-sell complementary products aligned with Propel's core purpose.

“The immediate response and service were great. During an emergency time of need it was a great relief for fast response. The online application was appreciated and easy. Thank you.

Over a million loans facilitated.

Over two billion dollars in lending.

**Welcome to a new world of
financial opportunity.**



Appendix

Non-IFRS Measure Reconciliation

US\$	Three Months Ended June 30,		Six Months Ended June 30,		Year Ended December 31,			
	2025	2024	2025	2024	2024	2023	2022	2021
Net income	15,075,979	11,123,579	38,576,510	24,245,432	46,375,867	27,776,133	15,127,447	6,562,442
Interest on Debt	8,153,863	7,563,988	16,802,517	14,668,815	31,585,290	22,473,216	9,784,859	5,317,923
Interest Expense on lease liabilities	173,812	66,153	239,473	138,674	265,482	330,732	379,480	440,043
Depreciation and amortization	2,191,431	1,250,019	4,176,680	2,440,118	5,480,545	4,231,218	3,376,884	2,912,848
Income Tax Expense (Recovery)	4,531,916	4,210,223	12,227,419	9,249,386	16,234,095	10,207,388	5,094,909	1,501,830
EBITDA ¹	30,127,001	24,213,962	72,022,599	50,742,425	99,941,279	65,018,687	33,763,579	16,735,086
EBITDA ¹ margin as a % of revenue	21%	23%	26%	25%	22%	21%	15%	13%
Transaction and Financing Costs	-	-	-	-	3,221,649	-	-	1,649,855
Unrealized loss (gain) on derivative financial instruments	(600,128)	84,031	(1,086,526)	620,340	1,403,607	(592,947)	61,866	(312,764)
Provision for credit losses on current status accounts ²	2,371,117	4,946,261	2,851,366	6,488,940	11,993,619	9,857,071	7,389,684	2,674,338
Non-cash change in accounting estimate	1,357,245	-	1,357,245	-	-	-	-	-
Provisions for CSO Guarantee liabilities and Bank Service Program liabilities	1,980,892	1,204,440	1,308,289	2,659,264	4,783,304	1,430,044	(320,340)	4,312,966
Adjusted EBITDA ^{1,3}	35,236,127	30,448,694	76,452,973	60,510,969	121,343,458	75,712,855	40,894,789	25,059,481
Adjusted EBITDA ^{1,3} margin as a % of revenue	25%	29%	27%	30%	27%	24%	18%	19%

1) See "Disclaimer – Non-IFRS Measures and Industry Metrics"

2) Provision and change in accounting estimate adjustments included for (i) loan losses on good standing current principal (Stage 1 – Performing) balances (see "Material Accounting Estimates and Judgements – Loans and advances receivable" in MD&A)

3) Comparative figures have been updated to conform with current presentation

Non-IFRS Measure Reconciliation

US\$	Three Months Ended June 30,		Six Months Ended June 30,		Year Ended December 31,			
	2025	2024	2025	2024	2024	2023	2022	2021
Net income	15,075,979	11,123,579	38,576,510	24,245,432	46,375,867	27,776,133	15,127,447	6,562,442
Transaction and Financing Costs net of taxes ¹	-	-	-	-	2,367,912	-	-	1,212,643
Unrealized loss (gain) on derivative financial instruments net of taxes ¹	(441,094)	61,763	(798,597)	455,950	1,031,651	(435,816)	45,472	(229,882)
Amortization of acquired intangible assets net of taxes ¹	360,787	-	721,574	-	240,525	-	-	-
Provision for credit losses on current status accounts net of taxes ¹	1,742,771	3,635,502	2,095,754	4,769,371	8,815,310	7,244,947	5,542,263	1,965,639
Non-cash change in accounting estimate net of taxes ¹	997,575	-	997,575	-	-	-	-	-
Provisions for CSO Guarantee liabilities and Bank Service Program liabilities net of taxes ¹	1,455,956	885,263	961,593	1,954,559	3,515,728	1,051,082	(240,255)	3,170,030
Adjusted Net Income ^{2,3} for the period	19,191,974	15,706,107	42,554,409	31,425,312	62,346,993	35,636,346	20,474,927	12,680,872
Multiplied by number of periods in year	X4	X4	X2	X2	X1	x1	X1	X1
Divided by average shareholders' equity for the period	241,536,350	116,095,875	231,525,154	111,379,419	129,028,416	91,128,575	77,624,315	27,178,215
Adjusted Return on Equity ^{2,3}	32%	54%	37%	56%	48%	39%	26%	47%
Adjusted Net Income Margin ^{2,3}	13%	15%	15%	15%	14%	11%	9%	10%

1) Each item is adjusted for after-tax impact. Please see the accompanying Q2 2025 MD&A for further details

2) See "Disclaimer – Non-IFRS Measures and Industry Metrics"

3) Comparative figures have been updated to conform with current presentation

Non-IFRS Measure Reconciliation

US\$	As at June 30,		As at December 31,			
	2025	2024	2024	2023	2022	2021
Ending Combined Loan and Advance balances ¹	520,403,519	392,151,276	480,602,408	337,282,804	247,488,344	134,843,170
Less: Loan and Advance balances owned by third party lenders pursuant to CSO program	(5,766,753)	(4,448,928)	(5,892,783)	(3,779,004)	(2,988,636)	(4,260,648)
Less: Loan and Advance balances owned by a NBFI pursuant to the MoneyKey Bank Service program	(64,299,669)	(46,127,970)	(56,360,814)	(36,736,938)	(21,088,522)	(17,782,252)
Loan and Advance owned by the Company	450,337,097	341,574,378	418,348,811	296,766,862	223,411,186	112,800,270
Less: Allowance for Credit Losses	(120,635,817)	(89,578,324)	(111,227,713)	(79,093,294)	(49,844,370)	(23,700,774)
Add: Fees and interest receivable	59,413,526	43,501,224	52,592,513	36,063,899	19,265,893	12,034,604
Add: Acquisition transaction costs	18,219,811	9,673,916	15,451,381	5,575,769	2,795,722	2,715,724
Loans and advances receivable	407,334,617	305,171,194	375,164,992	259,313,236	195,628,431	103,849,824

1) See "Disclaimer – Non-IFRS Measures and Industry Metrics"

Non-IFRS Measure Reconciliation

US\$	Three Months Ended June 30,		Six Months Ended June 30,		Year Ended December 31,			
	2025	2024	2025	2024	2024	2023	2022	2021
Charge-offs	70,452,316	45,273,954	135,196,158	92,340,700	208,306,980	148,955,126	109,981,529	46,898,488
Recoveries	(9,722,562)	(5,741,923)	(18,006,873)	(12,037,629)	(25,705,212)	(19,231,240)	(16,675,403)	(6,909,063)
Net charge-offs ⁽¹⁾	60,729,754	39,532,031	117,189,285	80,303,071	182,601,768	129,723,886	93,306,126	39,989,425
Change in Provision for Loan Losses	6,931,446	11,594,149	9,408,104	10,485,030	32,134,419	29,248,924	26,143,596	10,294,657
Provision for loan losses	67,661,200	51,126,180	126,597,389	90,788,101	214,736,187	158,972,810	119,449,722	50,284,082
Movement in financial obligation ⁽²⁾	1,980,892	1,204,440	1,308,289	2,659,264	4,783,304	1,430,044	(320,340)	4,312,943
Other lending program costs	1,545,996	937,236	1,961,036	2,182,118	2,976,386	1,504,778	1,023,363	424,073
Provision for loan losses and other liabilities	71,188,088	53,267,856	129,866,714	95,629,483	222,495,877	161,907,632	120,152,745	55,021,098

1) See "Disclaimer – Non-IFRS Measures and Industry Metrics"

2) Movement in financial obligation is equivalent to Provisions for CSO Guarantee liabilities and Bank Service Program liabilities



PROPEL HOLDINGS

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