

CANADIAN TIRE CORPORATION



Investor Factbook Presentation

August 2025



Caution Regarding Forward-Looking Information

This document contains information that may constitute forward-looking information within the meaning of applicable securities laws. All statements other than statements of historical facts contained in this document may constitute forward-looking information, including, but not limited to, information with respect to: the impacts of the Company's transformative growth strategy, including with respect to increased shareholder value, better retail growth, growth in market share, expanded total addressable market, expanded Triangle Rewards loyalty system and stronger loyalty sales; investments to prioritize its core Canadian retail business; the 2025 share repurchase intention; investments in connection with the Company's transformative growth strategy, including 2025 and four year operating capital expenditures as well as the anticipated areas of investment; reduced GHG emissions; drivers of long-term retail growth; the impacts of the Triangle ecosystem, including with respect to long-term sales; returns from refreshed stores; and the Company's capital allocation approach, including with respect to M&A and the Company's investment grade rating. Forward-looking information provides insights regarding Management's current expectations and plans allows investors and others to better understand the Company's strategy, anticipated financial position, results of operations and operating environment. Readers are cautioned that such information may not be appropriate for other purposes. Often, but not always, forward-looking information can be identified by the use of forward-looking terminology such as "may", "will", "expect", "intend", "believe", "estimate", "plan", "can", "could", "should", "would", "outlook", "target", "forecast", "anticipate", "aspire", "foresee", "continue", "ongoing" or the negative of these terms or variations of them or similar terminology. Although the Company believes that the forward-looking information in this document is based on information, estimates and assumptions that are reasonable, such information is necessarily subject to a number of risks, uncertainties and other factors that could cause actual results to differ materially from those expressed or implied in such forward-looking information.

Some of CTC's business and operational risks include risks with respect to strategic agility, franchise operations, brand and reputation, geopolitical conditions, talent, macroeconomic conditions (including tariffs), technology infrastructure, emerging and disruptive technology, cyber security, data and privacy, third parties, supply chain, responsible sourcing, loyalty program, competitive environment, customer trends, seasonality, legal, climate change, ESG and business disruptions. Some of CTC's financial risks include risks with respect to credit, liquidity, market, commodity price, and insurance.

For more information on the material risks, uncertainties, factors and assumptions that could cause the Company's actual results to differ materially from the forward-looking information, refer to section 14.0 (Caution Regarding Forward-Looking Information) of the Company's 2025 Second Quarter Management's Discussion and Analysis and all subsections therein, available on the SEDAR+ website at <http://www.sedarplus.ca> and <https://investors.canadiantire.ca>. The Company does not undertake to update any forward-looking information, whether written or oral, except as is required by applicable laws.

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TRUE NORTH

Company Overview

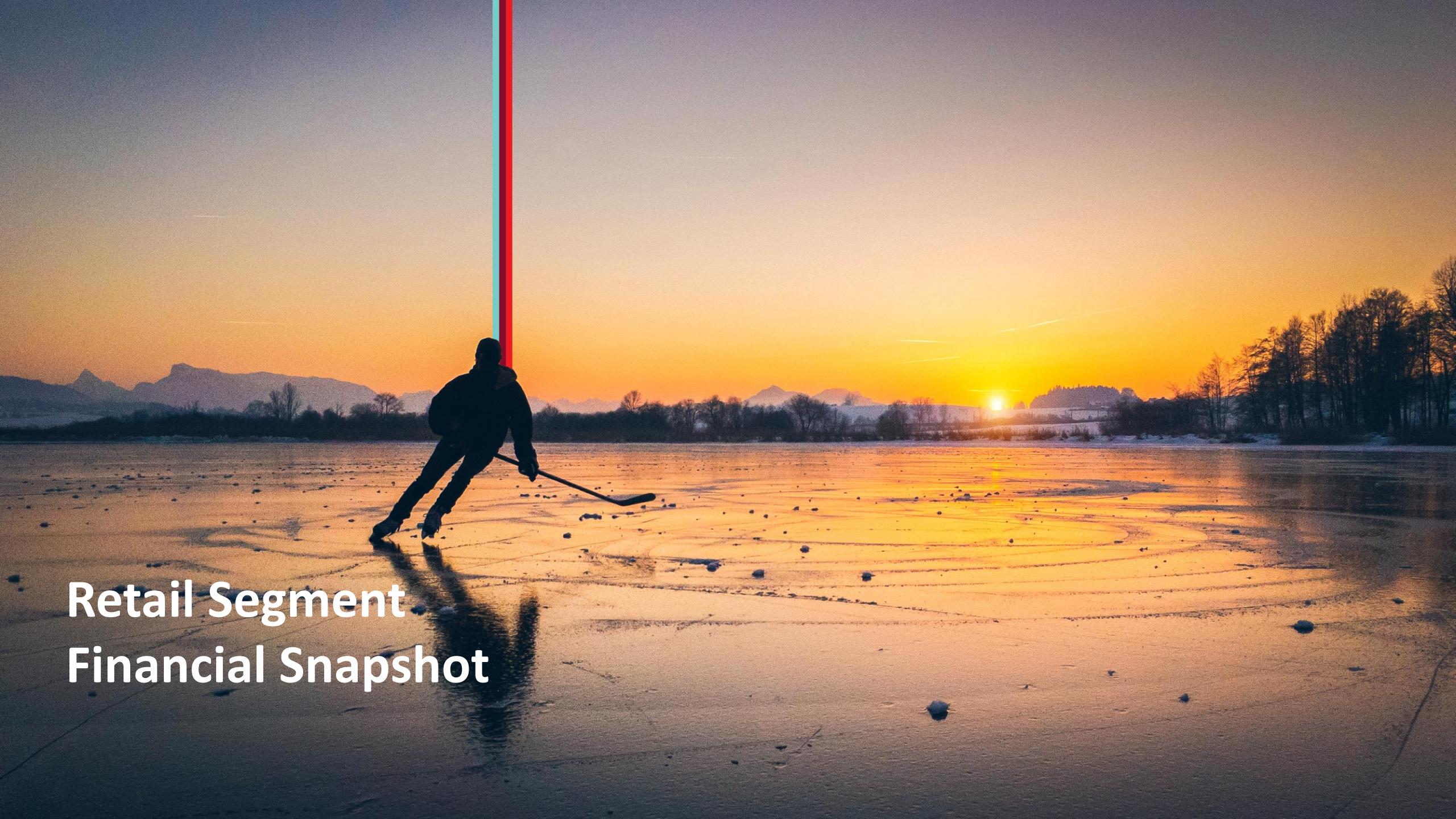
Canadian Tire Corporation (CTC)



A resilient, iconic and trusted omni-channel retailer with scale and room to grow through stronger customer engagement

True North strategy and investment roadmap designed to generate leading shareholder value above the company's historical levels

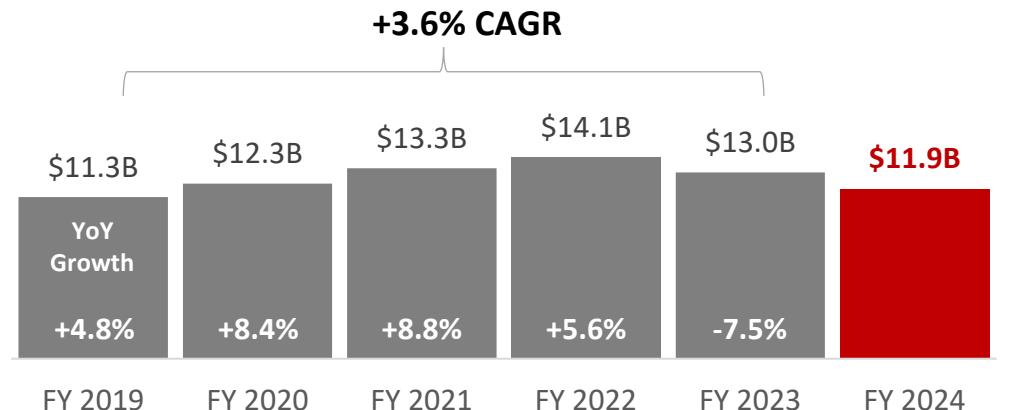
Committed to enhanced capital allocation

A photograph of a person playing ice hockey on a frozen lake at sunset. The person is in a crouched position, holding a hockey stick and looking towards the right. The lake is covered in thin ice with some dark spots. In the background, there are mountains and a line of trees. The sky is a warm orange and yellow. A vertical bar on the left side of the image contains the text.

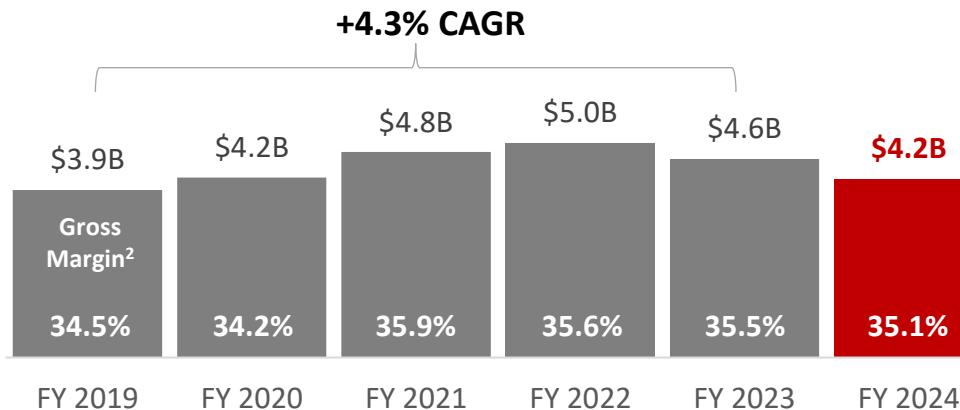
Retail Segment Financial Snapshot

Strong Revenue Growth and Gross Margin Rate since 2019

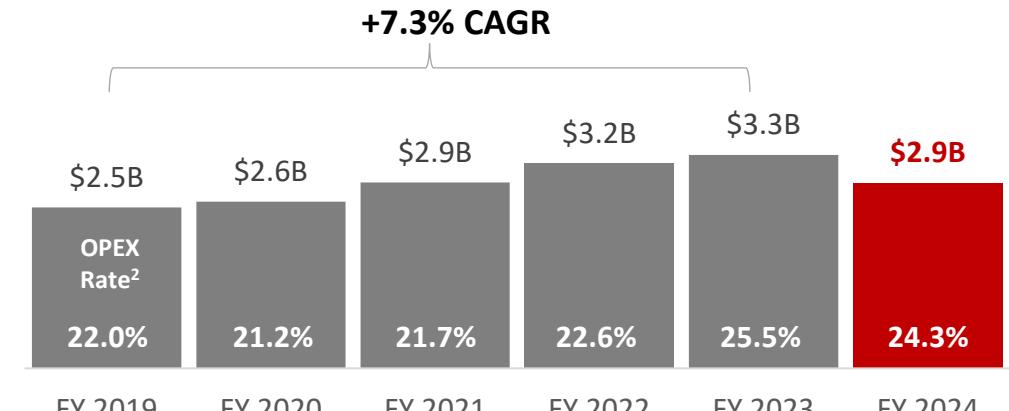
RETAIL REVENUE EXCLUDING PETROLEUM^{1,4}



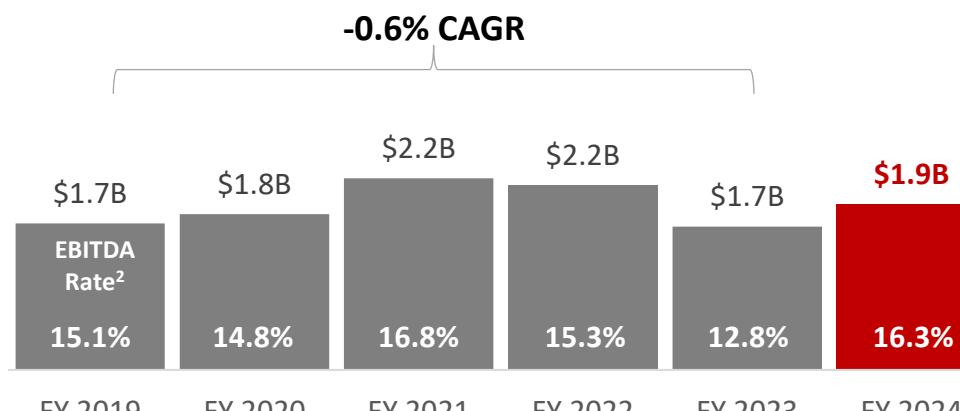
RETAIL GROSS MARGIN EX-PETROLEUM^{1,4}



RETAIL SG&A EXPENSES⁴



RETAIL EBITDA^{3,4}



(1) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.

(2) As a percentage of retail revenue excluding Petroleum.

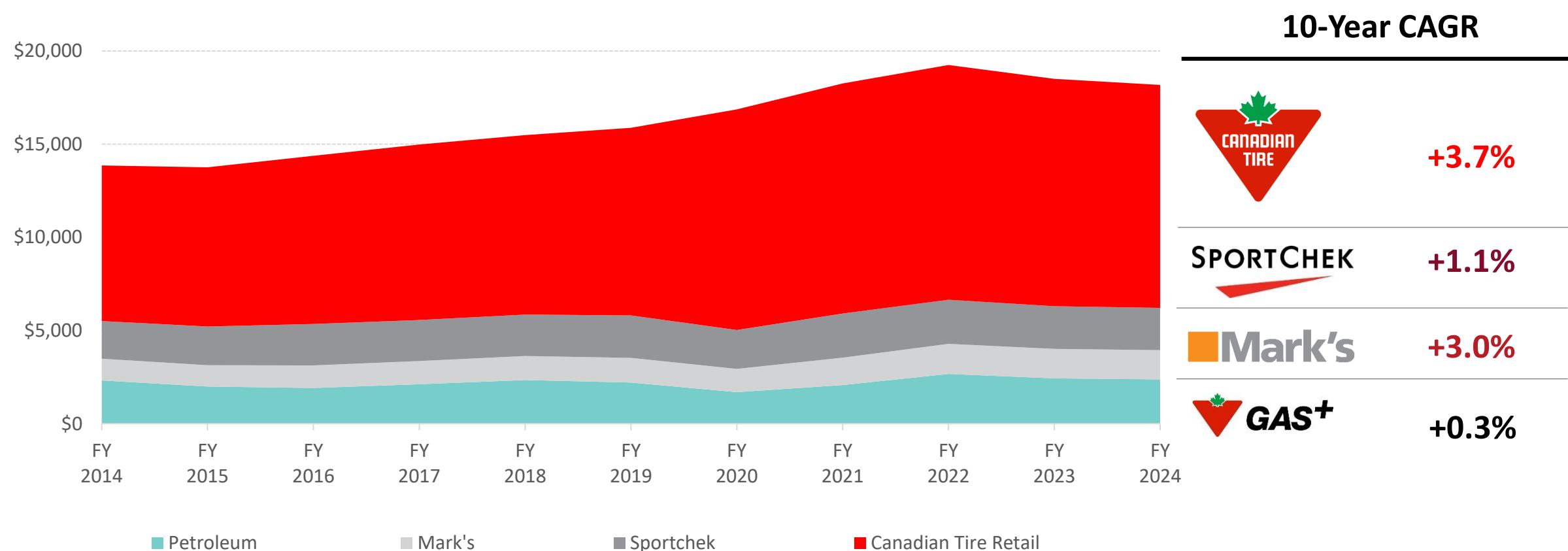
(3) This is a non-GAAP financial measure or non-GAAP ratio with no standardized meaning under IFRS Accounting Standards and therefore may not be comparable to similar measures presented by other issuers. See section 10.1 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.

(4) Results are not restated for Helly Hansen, except where specifically noted.

Steady Growth in Retail Sales Led by Canadian Tire Retail (CTR)

Retail Sales¹ by banners

C\$ in millions, 2014-2024



(1) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2024 MD&A, which is available on SEDARPLUS.ca and incorporated by reference herein.

Canadian Tire Corporation Overview

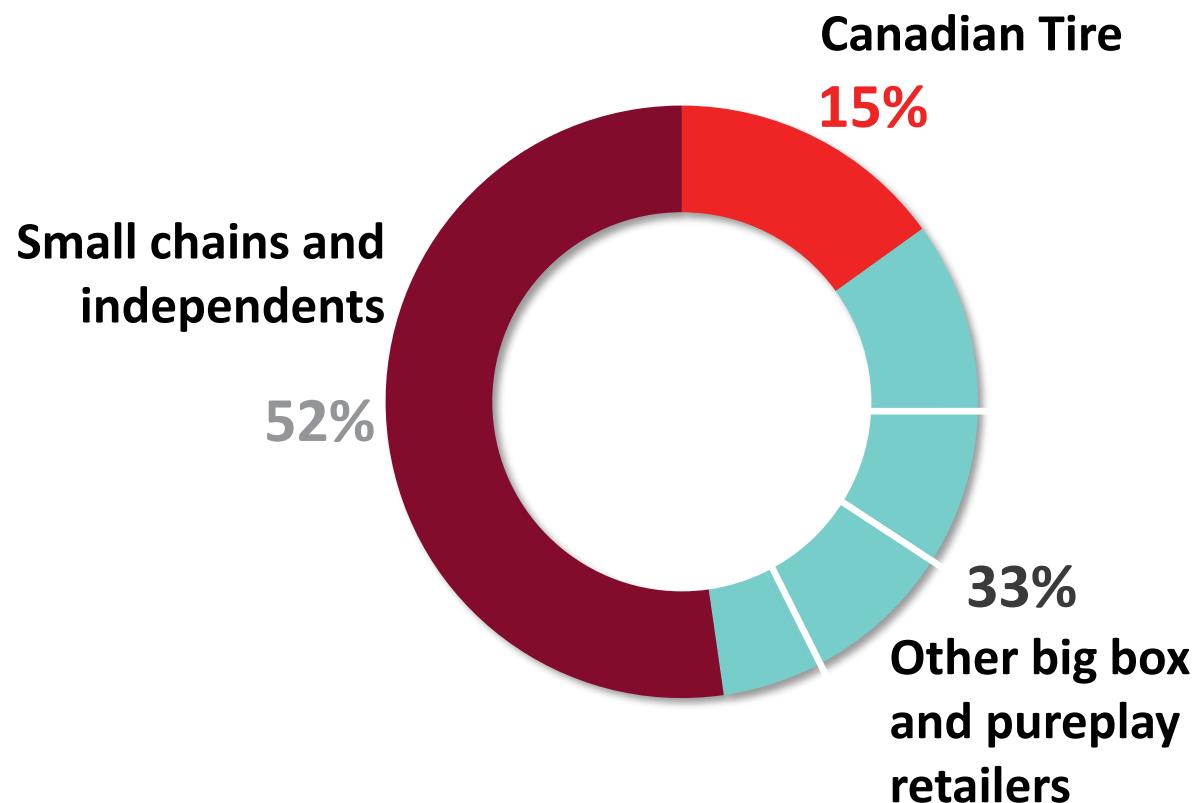
CTR's Proven and Unique Multi-Category Assortment

	Divisional Sales ¹ Percentage ² (2024)	5 Year Sales CAGR ('19-'24)	Margin Profile	Essential Mix	
Automotive	27%	+5%	Highest margin rate	Highest mix	<ul style="list-style-type: none"> Auto Parts & Maintenance Auto Fluids & Batteries Tires Auto Care & Accessories
Living	26%	+4%	Lowest margin rate		<ul style="list-style-type: none"> Kitchen Home Cleaning Pet Care Home Décor Gardening Outdoor Tools Christmas Trees & Décor Backyard Living & Fun
Seasonal & Gardening	20%	+9%			
Fixing	16%	-1%			<ul style="list-style-type: none"> Tools Plumbing Electrical Paint
Playing	10%	-4%		Lowest mix	<ul style="list-style-type: none"> Camping Hockey Team Sports & Golf Fishing

(1) Divisional sales is a measure of sales for each of CTR's divisions as a percentage of CTR retail sales excluding Petroleum. These numbers exclude smaller banners and Automotive services.

(2) The 6-year averages from 2019 to 2024 are the following: Automotive – 24%, Living – 26%, Seasonal & Gardening – 21%, Fixing – 18%, and Playing – 11%.

Canadian Tire: Strong Market Share in a Fragmented Market



KEY HIGHLIGHTS

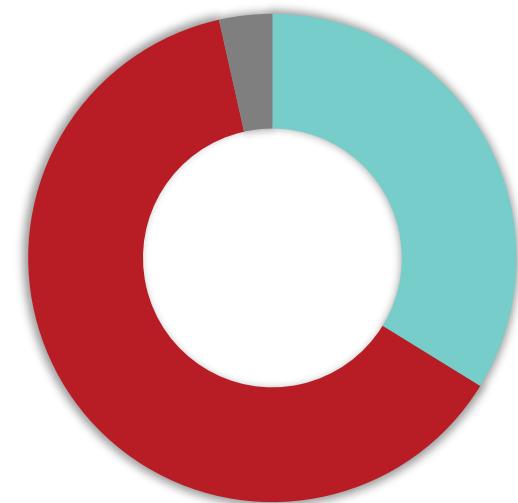
- The Canadian retail landscape is highly fragmented. Given the wide assortment of categories we compete in, our market share¹ and our competitors vary by category and banner.
- No single competitor competes directly with our main Canadian Tire banner across all its categories of product and service offerings reflecting Canadian Tire's unique position in the retail marketplace.
- Canadian Tire's broad assortment includes large discretionary products, such as BBQs, bicycles, and patio furniture, more suited to in-store purchases, which aligns with Canadian Tire's strength in brick-and-mortar assets.
- Our *True North* strategy positions us well to gain share in markets and categories where we are investing.

Mark's Snapshot

Business Overview

- **Leading market player** in industrial footwear and apparel in Canada, **recognized for innovation** in developing technologically advanced apparel and footwear
- **Significant presence** across Canada with 383 stores totalling 3.8M retail sq. ft¹ under the Mark's/Mark's WorkPro and L'Équipeur/L'Équipeur Pro banners
- **Capturing growth potential** in casual apparel and footwear through Owned Brands, key partnerships and innovative concept store format ("Bigger, Bolder, Better")
- **Strong distribution channel** for key partners, including Levi's, Carhartt, TimberlandPRO, and Silver Jeans

FY 2024 Sales Category Mix



- Industrial footwear and apparel
- Casual footwear and apparel
- Other

Industrial and Casual Wear Brands



Owned Brands contributed 58%¹ of annual Retail sales, driving strong margin

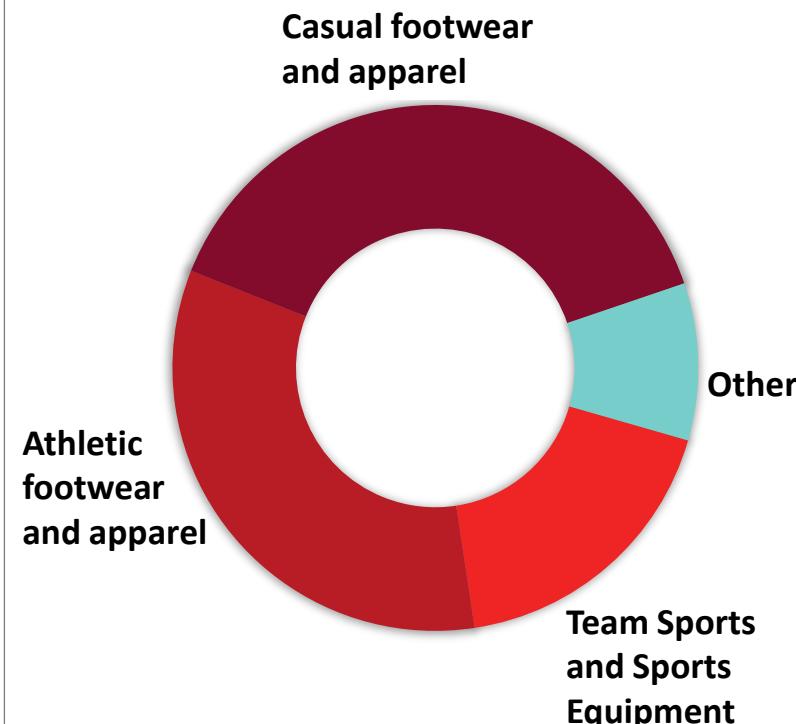
(1) This is a Supplementary Financial Measure. See Section 10.2 of the Company's MD&A for the Fourth Quarter and Full-Year 2024 ended December 28, 2024, which is available at www.sedarplus.ca and incorporated by reference herein. Penetration rate reflects the sale of Helly Hansen.

SportChek Snapshot

Business Overview

- **Leading market player in athletic footwear, apparel and sports equipment**
- **Significant presence across Canada** with 371 stores totalling 7.2M retail sq. ft¹ under corporate (SportChek) and franchise (Sports Experts, Atmosphere, Le Trio Hockey) banners
- Responsive to customer needs, with strong online presence and **flexible online and in-store fulfillment options**, including 2-hour at-home delivery
- **Leveraging strategic brand partnerships and a strong sports assortment and service capabilities** to grow

FY 2024 Sales Category Mix



Athletic and Casual Footwear and Apparel Brands



Owned Brands mix¹
at ~12%² of annual Retail sales

(1) Owned brands penetration rate refers to SportChek and Atmosphere banners.

(2) This is a Supplementary Financial Measure. See Section 10.2 of the Company's MD&A for the Fourth Quarter and Full-Year 2024 ended December 28, 2024, which is available at www.sedarplus.ca and incorporated by reference herein. Penetration rate reflects the sale of Helly Hansen.

CTC Banner Strengths: What Canadians Need for Life in Canada

- Adult bicycles
- Air & welding tools & accessories
- Auto accessories
- Auto battery
- Auto parts
- Auto cleaning products
- Auto fluids
- Auto lighting
- Auto shop equipment & supplies
- Auto winter accessories
- Bakeware and Baking prep
- Bicycle accessories
- Boys' footwear
- Brakes
- Camping accessories
- Camping furniture
- Camping living
- Canning
- Children and youth bikes
- Chores performer
- Christmas decor
- Christmas lights
- Cookware
- Cutlery
- Cutting and measuring
- Dining and entertaining
- Fishing accessories
- Fishing equipment
- Fishing lures
- Food storage
- Garage organization & cabinets
- General auto repair
- Handheld and portable power tools
- Hockey equipment & accessories
- Hockey sticks
- Home air quality accessories
- Home safety
- Household flashlights
- Hunting accessories
- Hunting apparel & footwear
- Hydration & coolers
- Ice melters
- Industrial footwear
- Industrial workwear
- Kitchen tools & thermometers
- Lawn & plant care
- Lawn mowers & tractors
- Lightbulbs
- Manual fastening
- Manual lawn & garden tools
- Marine-power boating
- Marine fun
- Men's active bottoms
- Men's athletic or hiking footwear
- Men's casual tops or sweaters
- Metal working
- Oil, oil accessories and oil filters
- Other filters
- Outdoor cooking and accessories
- Outdoor cooking fuels
- Outdoor cooking maintenance
- Outdoor heating
- Outdoor lighting
- Outdoor living accessories
- Outdoor storage
- Power bars and extension cords
- Powersports accessories
- Pressure washers & accessories
- Refuse containers
- Skates
- Snow blowers
- Snow shovels
- Sockets & wrenches
- Sporting accessories and memorabilia
- Sports equipment & accessories
- Stationary tools
- Storage containers
- Summer climate control
- Surface prep & maintenance
- Target sports
- Tarps & cords
- Tents & camping shelters
- Tires
- Tool storage
- Tractor, lawn mower, snow blower parts
- Trailers & towing
- Vacuums & accessories
- Watering
- Weed insect & rodent control
- Wet / dry vacuums
- Windshield washer fluid
- Winter recreation
- Winter tires
- Wiper blades
- Women's athletic or hiking footwear
- Work accessories

A leading market player in many categories across our three main banners¹, as well as being a specialty hockey and auto parts retailer

(1) Source: Fusion, 2024.

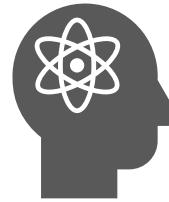
A photograph of a group of people dining outdoors at night. They are seated around a table covered with a white cloth, with a blue stripe running vertically down the center. The table is set with plates of food, glasses of wine, and lit candles. The people are smiling and engaged in conversation. The background shows a building with large windows and string lights hanging above the table.

Competitive Advantages for Retail

Competitive Advantages to Sustain Retail Business Performance



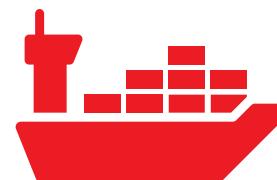
Iconic and trusted brand with unparalleled positioning, **deep local knowledge** and understanding of the Canadian consumer landscape and a **strong commitment to our communities and Sustainability**



World-class marketing and customer analytics and **rich first party dataset** provide privileged capabilities which enable unique Canadian consumer insights to drive consumption behaviour and **differentiated data monetization opportunities**



Exceptional brand-building and product development capabilities, **anchored in innovation** and leading to an unparalleled depth and **breadth of assortment**



Strong centralized supply chain capability driving efficient and cost-effective product flow and **thoughtful investment decisions** across a network of retail stores and distribution centres across Canada

An Iconic, Trusted Retailer With Unparalleled Positioning

#1

Recognized as a trusted Canadian brand

100+

Years of growing with our communities as the Canadian population has grown from 10 million to over 41 million¹ through many economic cycles

1,400+

Retail locations accounting for over 35 million square feet of retail, with CTR locations near most Canadians

500+

Canadian Tire Associate Dealers, as well as managers and franchisees in other banners across all provinces and two territories, possess extensive local knowledge and decades of experience

(1) Source: Statistics Canada as of April 1, 2025.

ESG Priorities Informed by Materiality and in Support of Our Brand Purpose: We are Here to Make Life in Canada Better

People and Community

Committed to **supporting equal access to sport through Jumpstart**, with over 4 million kids helped across our communities and an increased focus on **diversity, inclusion and belonging** across our business

Governance

Committed to strong governance and Board diversity (including **30%+ gender diversity**) and an increased ESG focus on **privacy and data security**

Climate

Committed to **finding effective ways to reduce GHG emissions¹** and an increased focus on circularity by expanding our **sustainable product assortment and minimizing operational waste** to reduce Scope 3 emissions

Responsible Sourcing

1,736 supply chain audits² completed in 2024; invested in improving the social and environmental impacts of our supply chain

(1) Scope 1 and 2 GHG emissions include dealer-operated stores.

(2) Based on CTC's 2024 ESG report published on April 22, 2025.

Leveraging A Leading Data Set For Enhanced Customer Engagement



One of the top retail loyalty programs in Canada

11.7M

Since its launch in 2018, the number of active Triangle Rewards loyalty members has grown from 10.0 million to 11.7 million¹ by 2024, with 9.2 million² being active registered members.

2.3M

Accessing broader spend data from 2.3 million active credit cardholders

54%

54% of retail sales have a direct scan loyalty attachment

One of the best data sets in Canada

300+
business categories



Credit Card
internal and external spend



~1B
digital visits per year across all banners



10
retail banners



Investment
in customer and data platforms



Critical
data engineering and analytics talent



(1) 12-month basis as of December 28, 2024.

(2) Triangle registered active members are customers who have a Triangle loyalty base or credit card, have created a loyalty account through the Triangle app or website, and have made a transaction with CTC within the last 12 months.

Continuing to Evolve our World-Class Marketing Capabilities and Leverage Triangle Data

2012

Evolution of the Flyer to Digital

2025+

Although traditional paper flyer distribution reached its peak at 11 million in 2012, flyer marketing continues to be a significant tool with strong returns on marketing investment; the transition to a digital flyer introduced in 2021, along with other digital formats and intensification of social marketing, gives CTC even more tools for engaging the consumer

2018

Launch and Ongoing Development of the Triangle Rewards Loyalty Program

2025+

2018 marked the evolution of the paper Canadian Tire Money (CTM) started in 1958 at CTR to a cross-banner enterprise loyalty program to enhance engagement and personalization, as well as promote cross-shopping; Triangle Select introduced in 2023, Petro-Canada partnership launched in 2024, and RBC and WestJet partnerships announced in 2025

2019

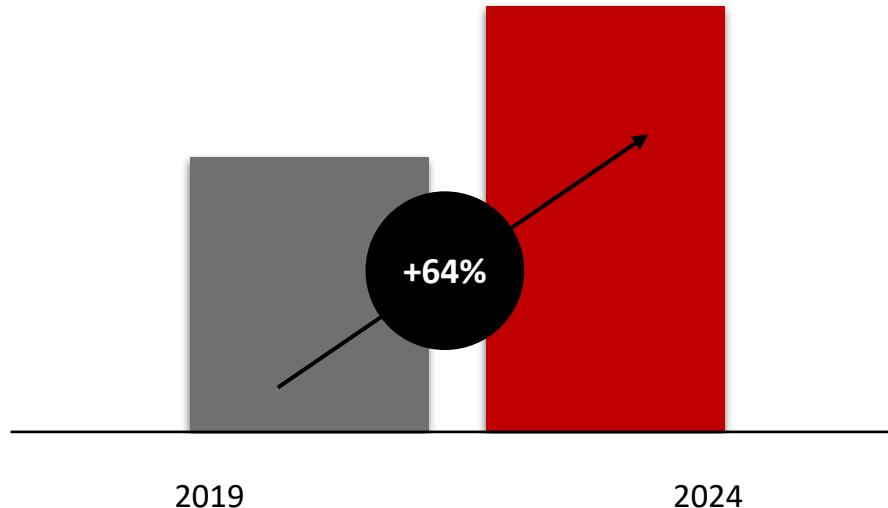
Building Data Analytics, Personalized Marketing and AI Capabilities

2025+

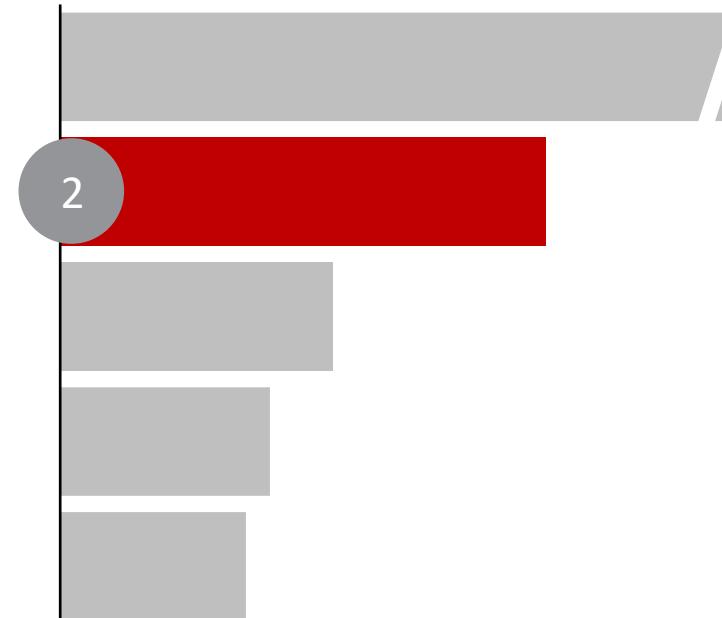
Advancing digital capabilities for marketing and customer engagement with more measurable ROI; introduction of AI tools through Microsoft partnership signed in 2023 are an enabler for better marketing

Building Upon a Solid Foundation with Powerful Digital Reach

CTC digital visits growth



Digital visits at CTC vs. Canadian retail competitors

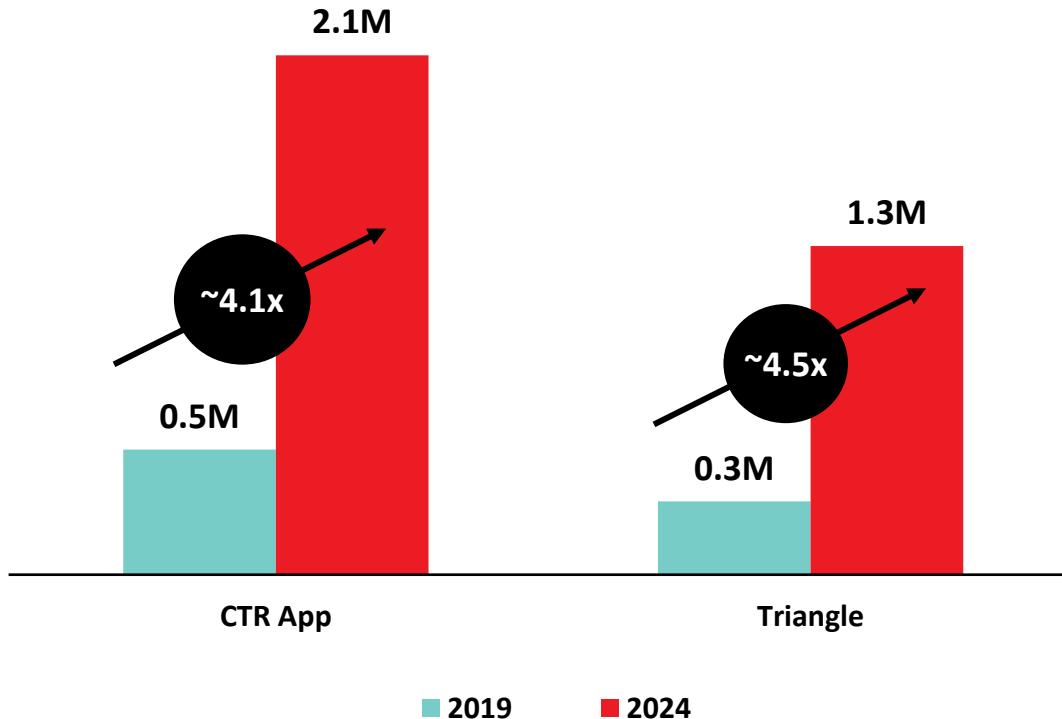


CTC is the
**2nd
most**
visited online
retailer across
Canada¹

(1) Based on CTC's data and SimilarWeb at the end of 2024.

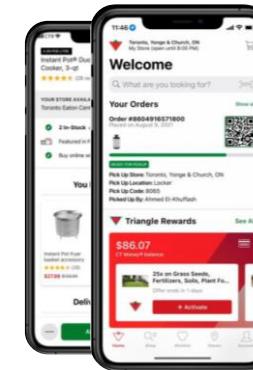
Robust Mobile App Adoption and Customer Satisfaction Scores

Average monthly app users 2019-2024¹



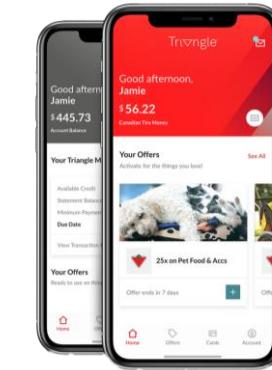
CTR app²

2024
4.8
2019
4.6



Triangle app²

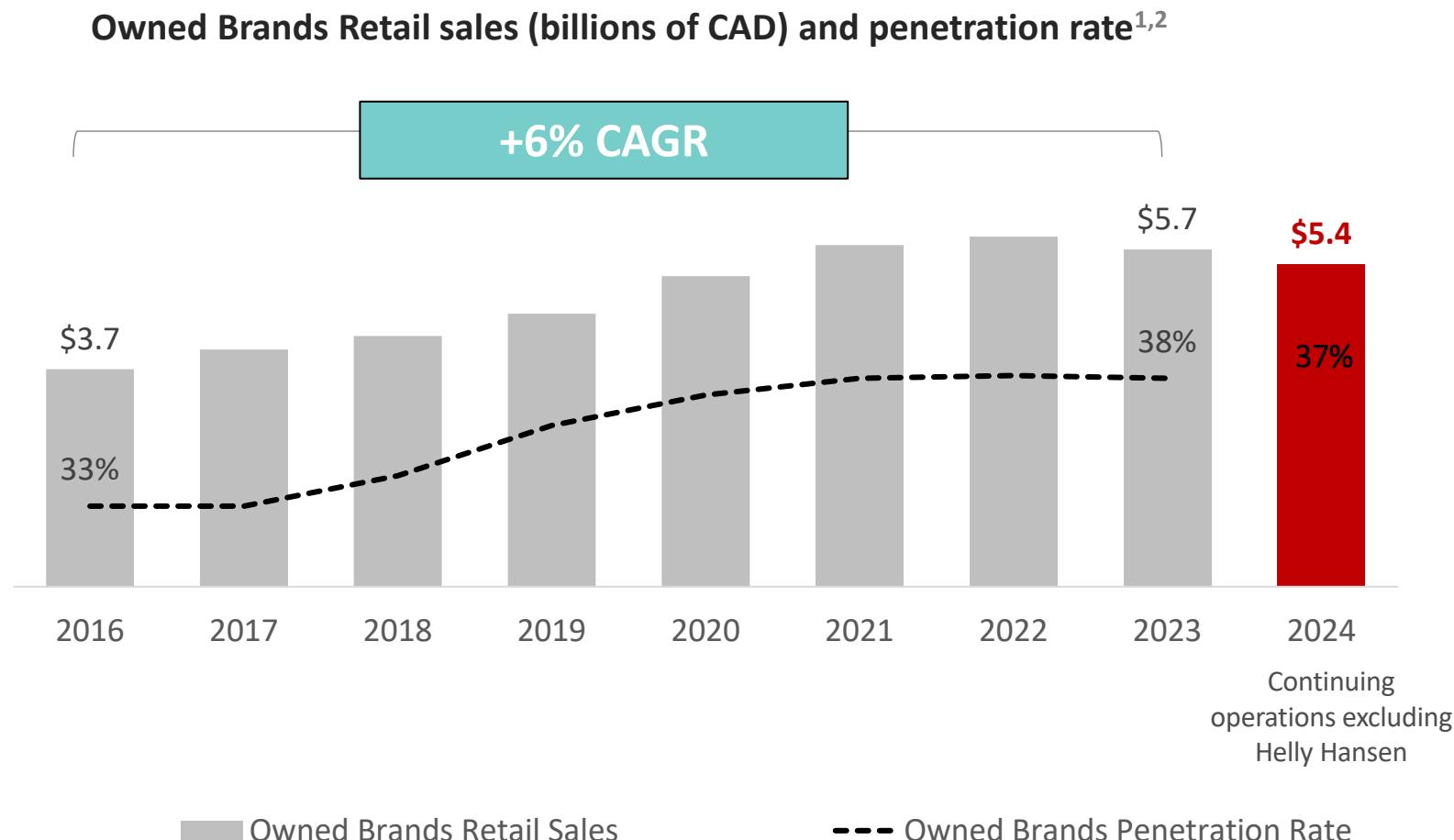
2024
4.8
2019
2.9



(1) Average monthly app users for the year on Android and iOS devices.

(2) App ratings are iOS only.

Owned Brands Driving 6% Sales Growth and a Strong Margin Contributor



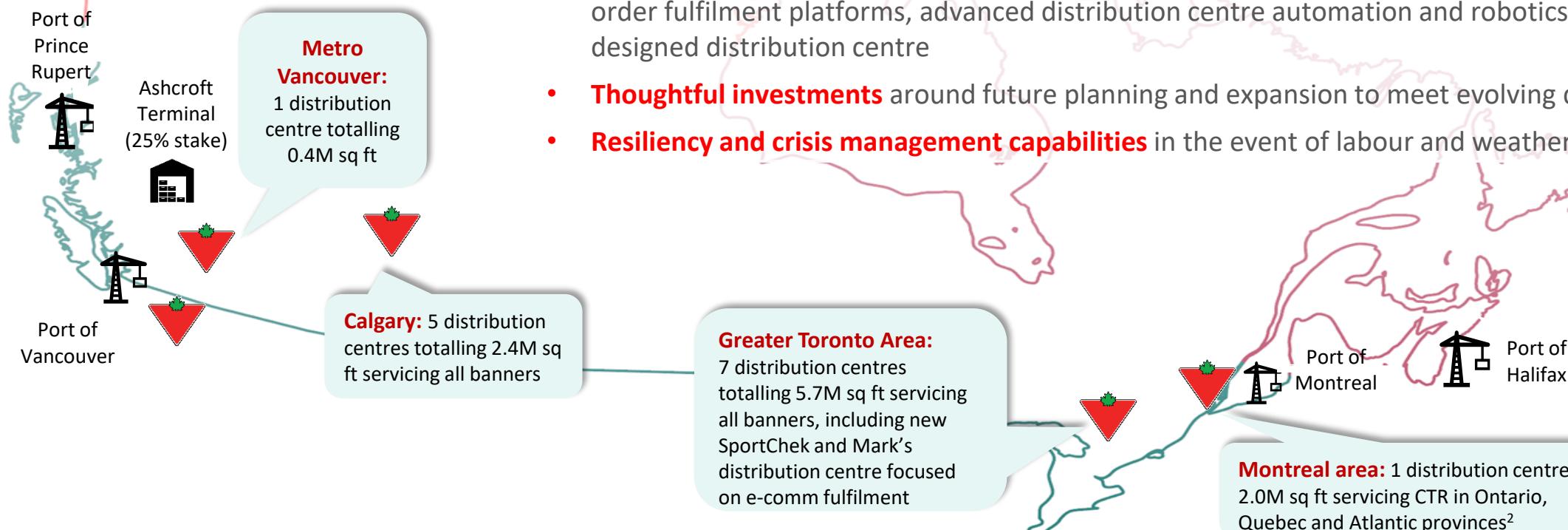
(1) Sales of Owned Brands as a percentage of Retail sales.

(2) Results are not restated for Helly Hansen, except where specifically noted.

KEY HIGHLIGHTS

- From 2016 to 2023, Owned Brands retail sales have grown at an impressive **6% CAGR**, highlighting the lucrative investment potential of our brand in the retail market.
- Adjusted for the Helly Hansen disposal, 2024 Owned Brands penetration rate was **37%**.

Control of Supply Chain Enabling Efficient and Cost-Effective Product Flow



Centralized supply chain capability across 14 distribution centres and more than 10M sq ft servicing all Canadian Tire banners allows for:

- **Economies of scale** associated with rail and truck freight shipping as the largest single importer of containers to Canada¹ and national distribution centre footprint
- **Investment in innovation** including shift to 60" containers, transportation management and order fulfilment platforms, advanced distribution centre automation and robotics, net zero designed distribution centre
- **Thoughtful investments** around future planning and expansion to meet evolving demand
- **Resiliency and crisis management capabilities** in the event of labour and weather disruptions

(1) <https://www.cpr.ca/en/media/canadian-pacific-announces-multi-year-contract-extension-with-canadian-tire-corporation>.

(2) Distribution centre located in Coteau-du-lac, Quebec.

Track Record of Financial Performance

Retail Business Resiliency and Recovery Through Economic Cycles

CTC Retail Sales¹ versus Canada Nominal GDP (\$)²

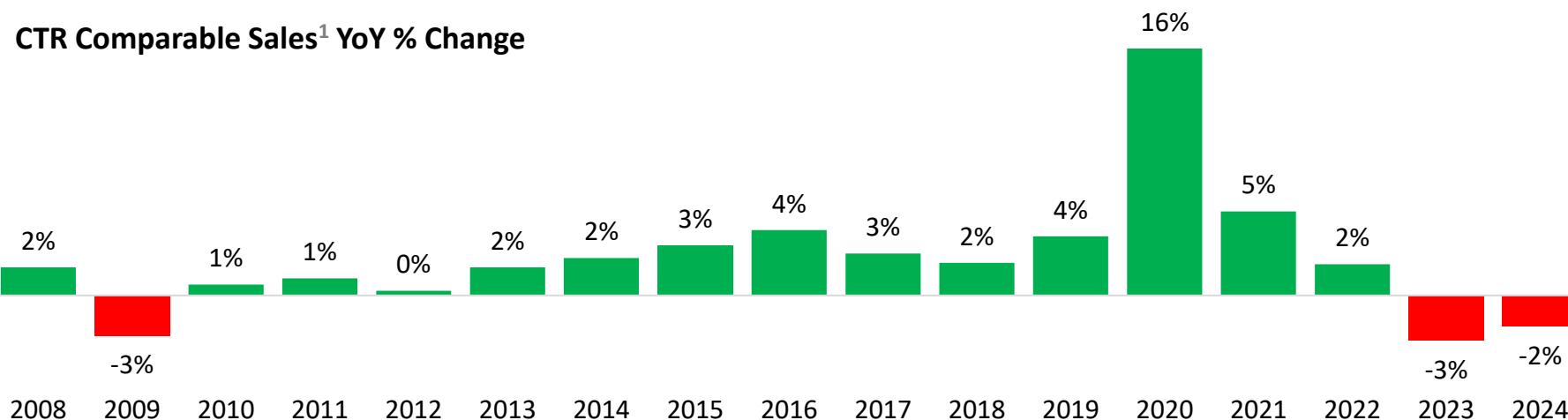
Base year indexed to 2008



KEY HIGHLIGHT

Since 2011, CTC Retail Sales have generally trended with Canada's Nominal GDP

CTR Comparable Sales¹ YoY % Change



KEY HIGHLIGHT

Resilient CTR comparable sales, with only three annual declines since 2008

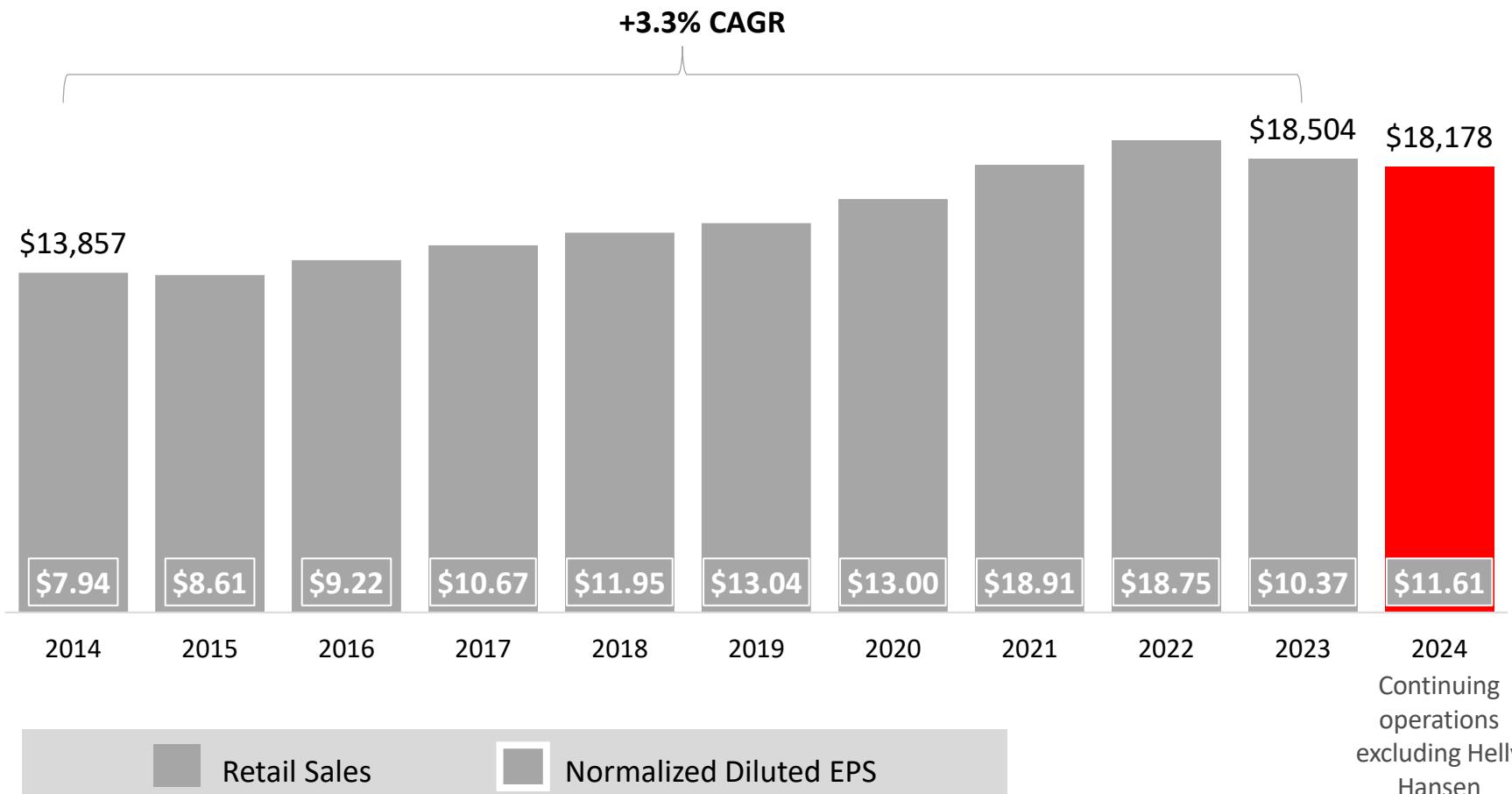
(1) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.

(2) Statistics Canada data as of March 31, 2025.

Proven Track Record of Retail Sales and Earnings Growth

Long-term Performance Track Record

(C\$ in millions, except per share amounts)



KEY HIGHLIGHTS

3%

Retail sales CAGR over the ten-year period from 2014 – 2023

3%

Normalized diluted EPS^{1,2} CAGR over the ten-year period from 2014 – 2023

(1) This is a non-GAAP financial measure or non-GAAP ratio with no standardized meaning under IFRS Accounting Standards and therefore may not be comparable to similar measures presented by other issuers. See section 10.1 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.

(2) Results are not restated for Helly Hansen, except where specifically noted.

Diversified Asset Mix In Support of Retail Business Growth



A highly profitable Financial Services business with \$7.6B book of receivables at the end of 2024 and multiple funding sources



A closed-end publicly-listed REIT (CRT.UN) formed in 2013 focused on triple-net leasing to commercial tenants with more than 31M sq ft of total Gross Leasable Area ("GLA") at the end of 2024

CT Financial Services benefits to Retail/CTC:

- CTB's integration with retail banners provides a competitive edge in acquiring new accounts and issuing eCTM to loyal customers through credit cards, supported by targeted marketing
- Prudent credit risk management delivering profitability and returns over time
- ~75% of eCTM issuance annually is through members with CTFS credit cards
- Providing steady dividends to CTC totalling ~\$1.6B during the last 5 years¹

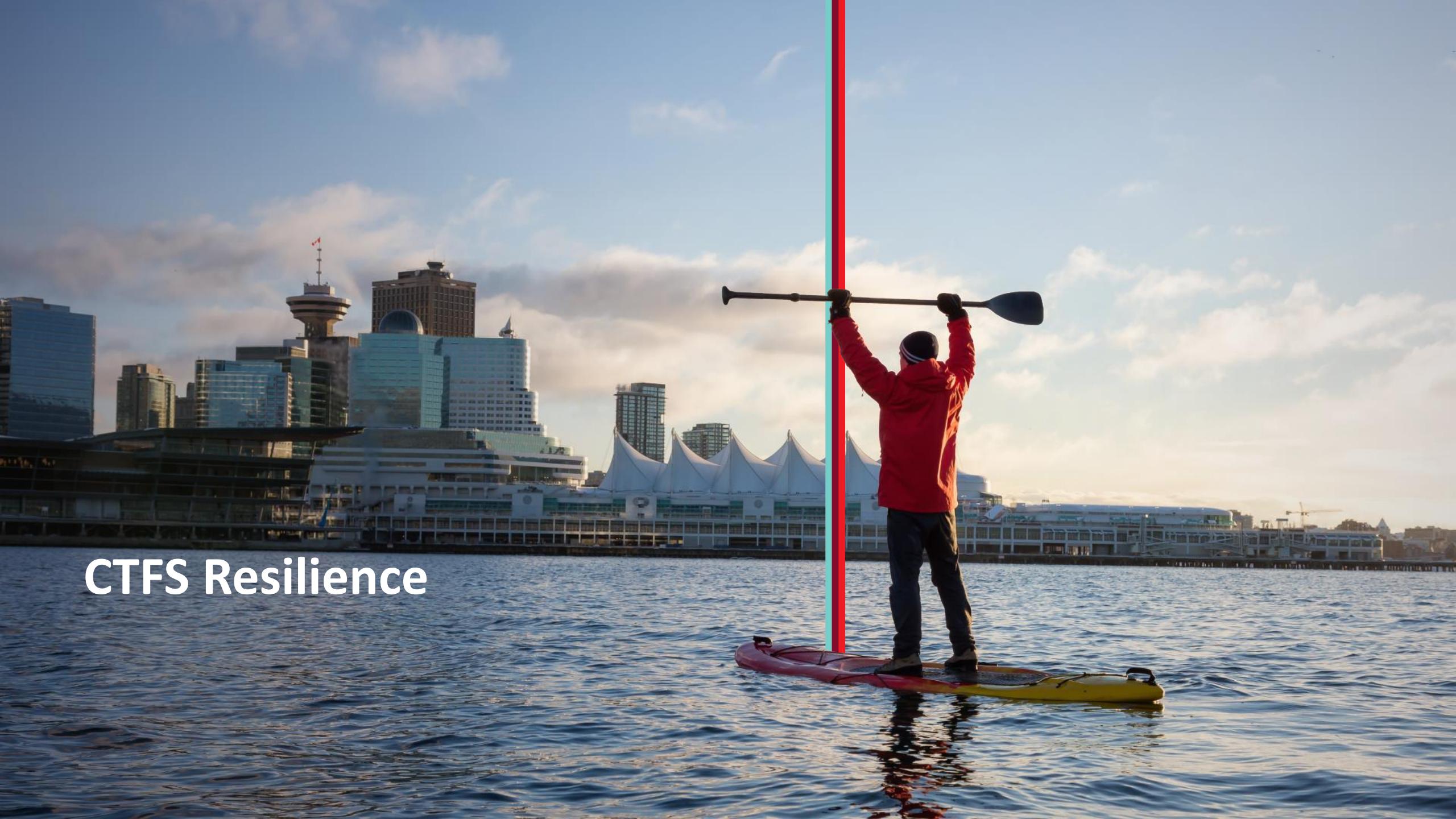
CT REIT benefits to Retail/CTC:

- CTC holds a 68%² equity interest in CT REIT. CT REIT provides attractive vehicle with dedicated real estate expertise to develop existing CTC stores. CT REIT actively seeks out key Canadian real estate in support of retail
- 335 of 502 Canadian Tire stores are owned by CT REIT; CTC represents 93% of GLA
- CT REIT is working with CTC to surface embedded value from high-value properties owned by CTC or CT REIT – exploring the potential for longer-term intensification or redevelopment
- Providing steady distributions to CTC totalling ~\$1.0B during the last 5 years¹

(1) 2020 - 2024.

(2) For the period ending December 31, 2024.

CTFS Resilience



CTFS: Monoline Credit Card Business Specialized in Credit Risk Management

Unique Business Focus



- Close to 60 years of small unsecured lending to Canadians with specialized expertise in credit risk and collection practices
- CTFS cardholders earn ~75% of all eCTM issued to Triangle Rewards members annually
- Tenured management team with experience and a playbook for execution through economic cycles

Differentiated Lending and Collections Profile



- Bulk of credit card accounts have credit limits below \$10,000
- Average prime and near prime credit utilization rates of >80%
- Collections efforts are focused on maintaining regular payments while also preserving long-term relationship with customers loyal to CTC

Data-Driven Decision-Making

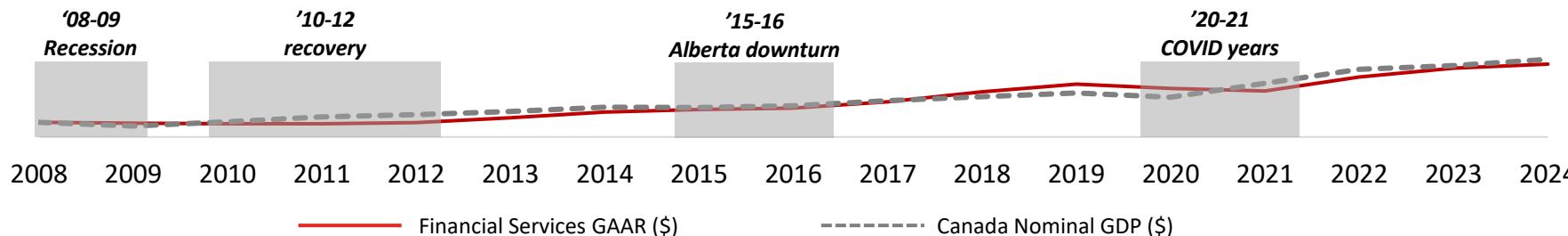


- Continuous monitoring of payment behavior across customer segments
- Proprietary approach to managing risk and adapting strategies based on data insights

Financial Services Business Performance Through Economic Cycles

Gross Average Accounts Receivable (GAAR)¹ vs. Canada Nominal GDP² (\$)

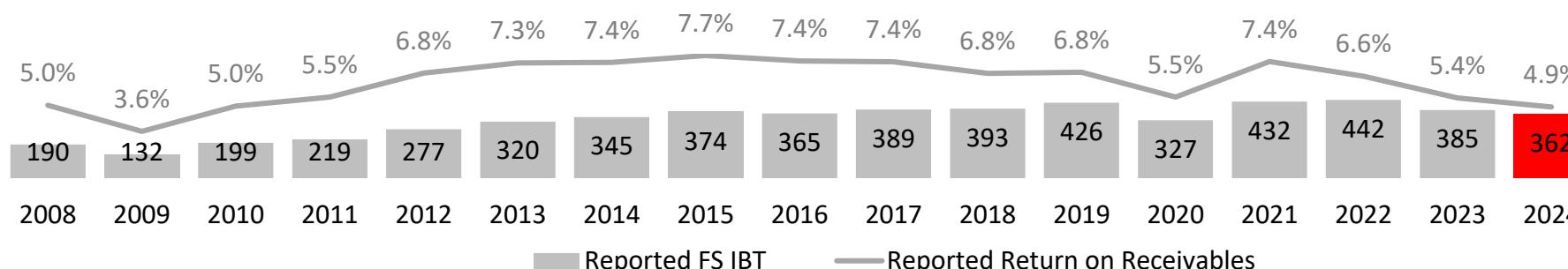
Base year indexed to 2008



KEY HIGHLIGHT

Financial Services GAAR has generally trended in line with Canada Nominal GDP growth

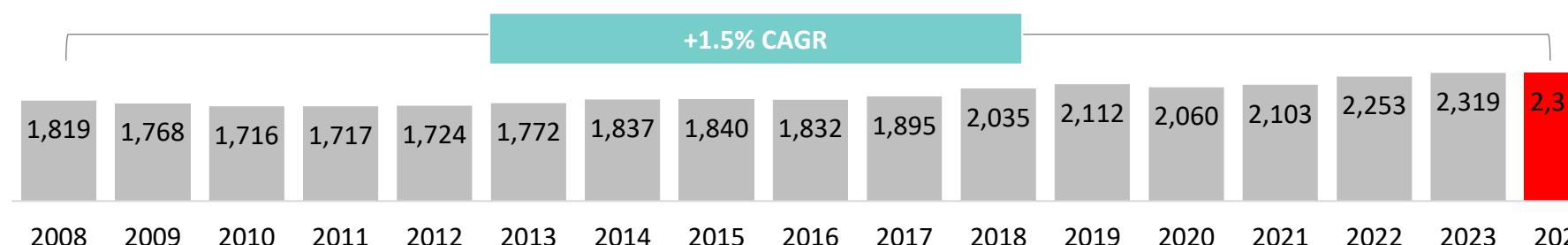
Income before Income Taxes (millions of CAD) and Return on Receivables^{1,3}



KEY HIGHLIGHT

Delivering strong pre-tax profits over extended periods

Average number of credit card accounts with a balance (thousands)



KEY HIGHLIGHT

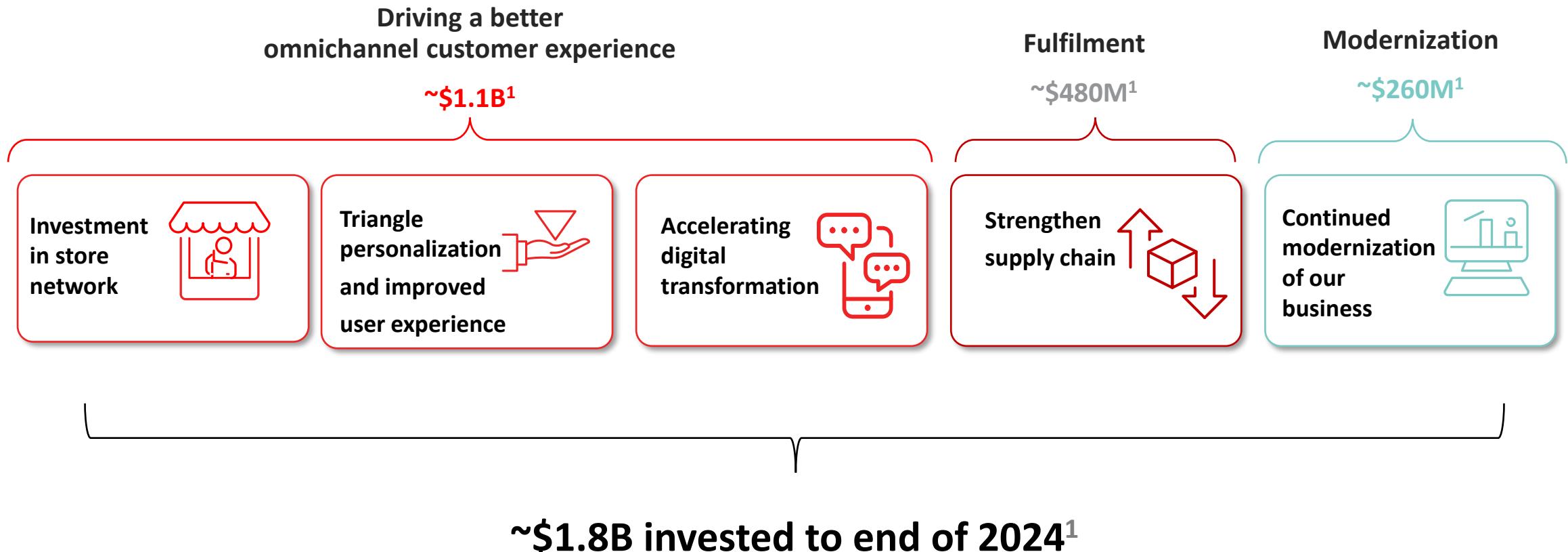
Active accounts have shown growth over extended periods

¹) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein. ²) Statistics Canada data as of March 31, 2025. ³) Income before income taxes and return on receivables include the following impacts for the specified years: \$13.5 million in 2018 due to the launch of the Triangle Rewards loyalty program; \$33.3 million in 2023 from GST/HST charges on card clearing services and \$2.0 million from reduced personnel costs; and \$9.4 million in 2024 from the strategic review of the CTFS business.

TRUE NORTH



Investing in Capital Across Key Initiatives, 2022-2024



(1) Cumulative spend to date from 2022 to 2024.

Better Connected as a Springboard for True North Strategy

Between 2022 and 2024, CTC's *Better Connected* strategy achievements included the following:

- **Expanded and refreshed 120 CTR stores** and added ~1 million retail square feet across banners; monetized redundant real estate assets.
- **Bolstered digital capabilities** and integration with physical channels, driving over \$1 billion in annual eCommerce sales¹, as well as improved in-store customer Net Promoter Scores (NPS).
- **Strengthened Owned Brands portfolio**, with 17 brands surpassing \$100 million in annual sales, up by 3 since 2022. Continued to deliver significant margin differential over National Brands with strong customer attachment.
- **Increased active Triangle members** from 7.8 million in 2021 to 9.2 million, supported by Petro-Canada partnership; Direct scan Loyalty Penetration¹, up 480 bps to 54%, enhancing first-party data insights.
- **Optimized supply chain capacity utilization** and automated fulfillment at existing distribution centres. Expanded regional capacity with a new distribution centre in Western in 2025.

¹⁾ This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.

*True North strategy: building on *Better Connected* springboard*

- *True North, announced in March 2025*, is CTC's next horizon, **four-year transformative growth strategy**, marking the end of *Better Connected* and building on portfolio moves which simplify CTC's focus and established a stronger springboard for higher performance
- Strategy is focused on **data-driven customer relationships**, with technology and AI as key enablers, **core retail growth**, an **expanded Triangle Rewards loyalty system**, and **focused capital allocation**
- **Transformation starts from the strengths that set us apart**: highest customer trust, market-leading data, and the vision to know, reward and serve Canadians best
- **Streamlining of operating model**, to be led by newly designed senior leadership group of existing and added executive talent with new Chief Transformation Officer, Chief Operating Officer and Chief Commercial Officer roles
- **Enhancing capital allocation**, prioritizing the highest-returning investments and assets

Balanced and disciplined capital allocation priorities

- Consistent with CTC's history of capital allocation and belief that the highest returning investments are investments in the business, and following the completion of the Helly Hansen divestiture, CTC has and expects to:
 - Prioritize investments to transform its core Canadian retail business, while maintaining financial flexibility to address market uncertainty, **investing over \$2 billion over four years**. Total operating capital expenditures in 2025 are expected to be within the company's previously disclosed range of \$525 million to \$575 million
 - Return up to **\$400 million to shareholders through share repurchases in 2025**, doubling its previously disclosed 2025 intention of up to \$200 million
 - **Reduced debt by \$200 million** by repaying medium-term notes ahead of their 2026 maturity
 - In addition, as previously disclosed, the Company's **dividend increased to \$7.10 per share** beginning March 2025



TRUE NORTH



- Investments under CTC's *True North* strategy to enable a **stronger go-to-market** and a **new operating model** that allows CTC to get better scale benefits
- Capital investments in omnichannel customer experience, like the **continued modernization of Canadian Tire stores and increased investments in Mark's**, capitalizing on its record of accretive returns and emerging market-share opportunities in the casual apparel sector
- Operating expense investments to deploy a **common and enterprise-wide tech foundations**, restructuring to ensure **organizational alignment** and the **right store footprint**



Expected outcomes

1

Increased value and better experience for customers
reinforcing brand trust

2

Better retail growth, driven by dozens of initiatives and leveraging loyalty sales, partnerships and expansion of CTC's addressable market

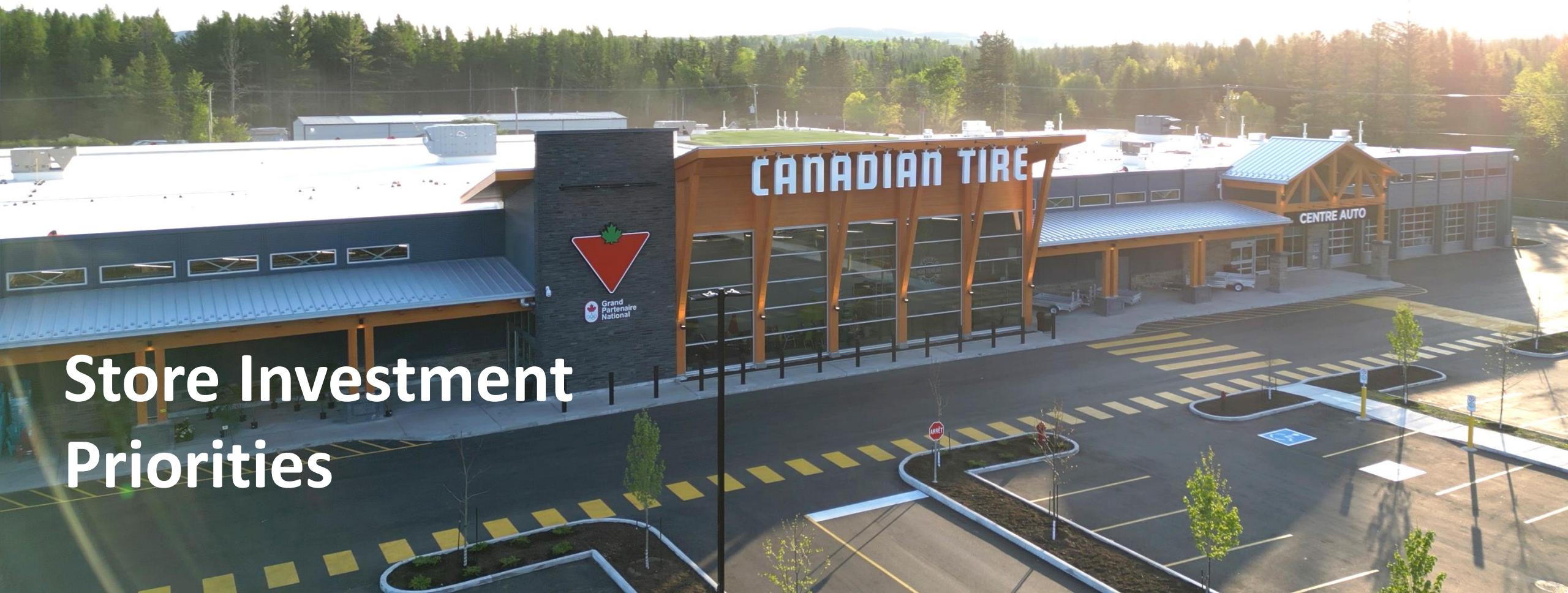
3

Streamlined operating model, increasing agility and operating efficiency

4

Enhanced capital allocation, dedicated to leading shareholder value above the Company's historic levels

Store Investment Priorities



Canadian Tire Store Investment Priorities

- Modernized store design focused on the customer experience
- In-store technology (Customer Facing Devices, Electronic Shelf Labels, and Scan & Buy)
- Increased focus on in-store display & brand presentation
- Enhanced omni-channel strategy & customer logistics
- Category data & customer-driven floorplan
- New planogram analytics and customization
- Efficient warehouse & receiving operations – door to floor

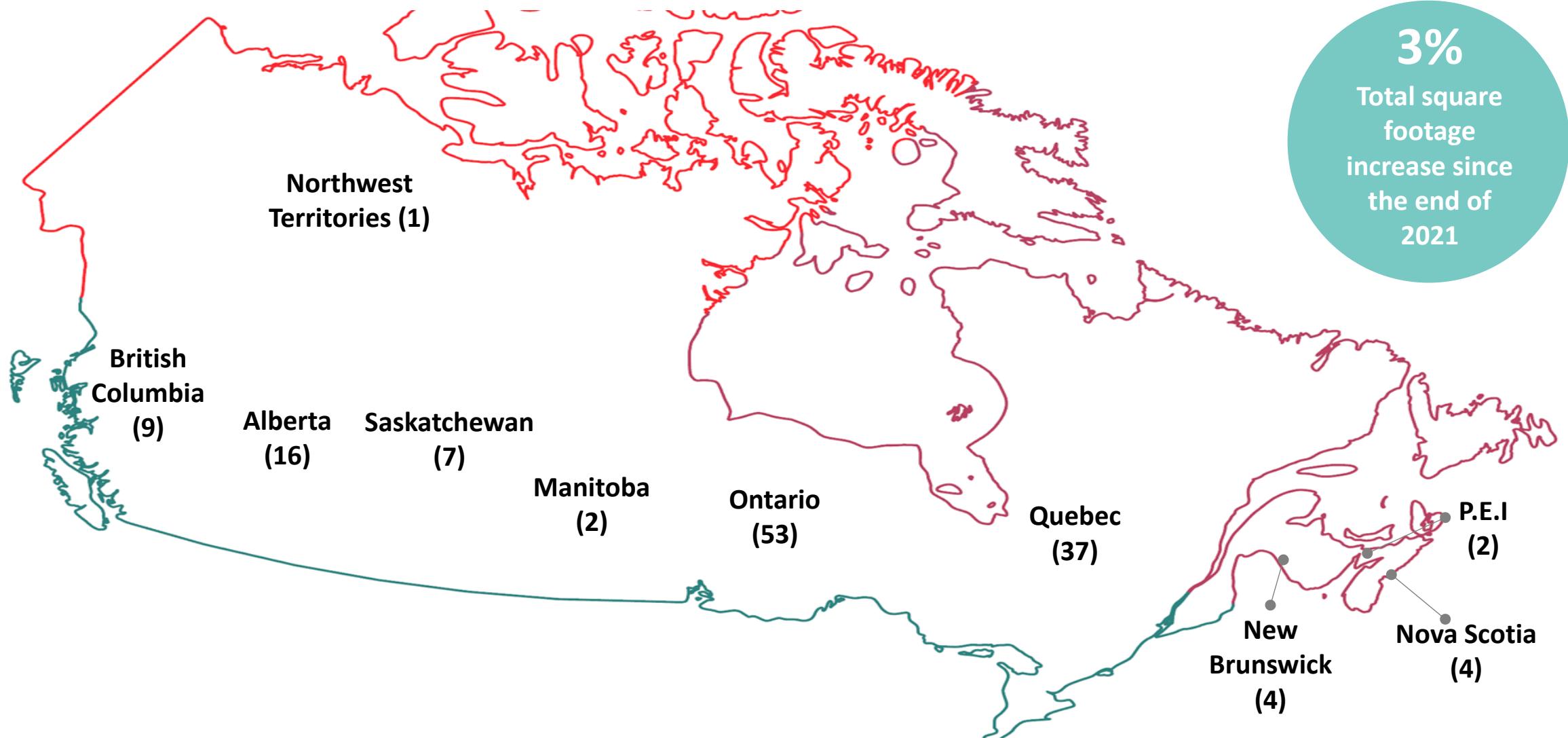


Returns from Refreshed Store Experience

- Higher sales
- Increased average basket size
- Meaningful improvements in NPS (net promoter score)



Proudly Canadian: Continuing Rollout of CTR Store Enhancement Projects Nationwide*



* Total CTR and PLH store projects include replacements, expansions, and remerchandising efforts completed from FY 2022 through the first half of 2025.

New Investible Store Concepts Completed at CTR, SportChek, & Mark's*

20
Relocations
or new
stores
(~0.5M+
sq. ft
added)



Concept
Connect (9)



Bigger, Bolder,
Better (9)



Destination
Sport (2)

32
Expansions
(~0.5M+
sq. ft
added)



Canadian
Tire

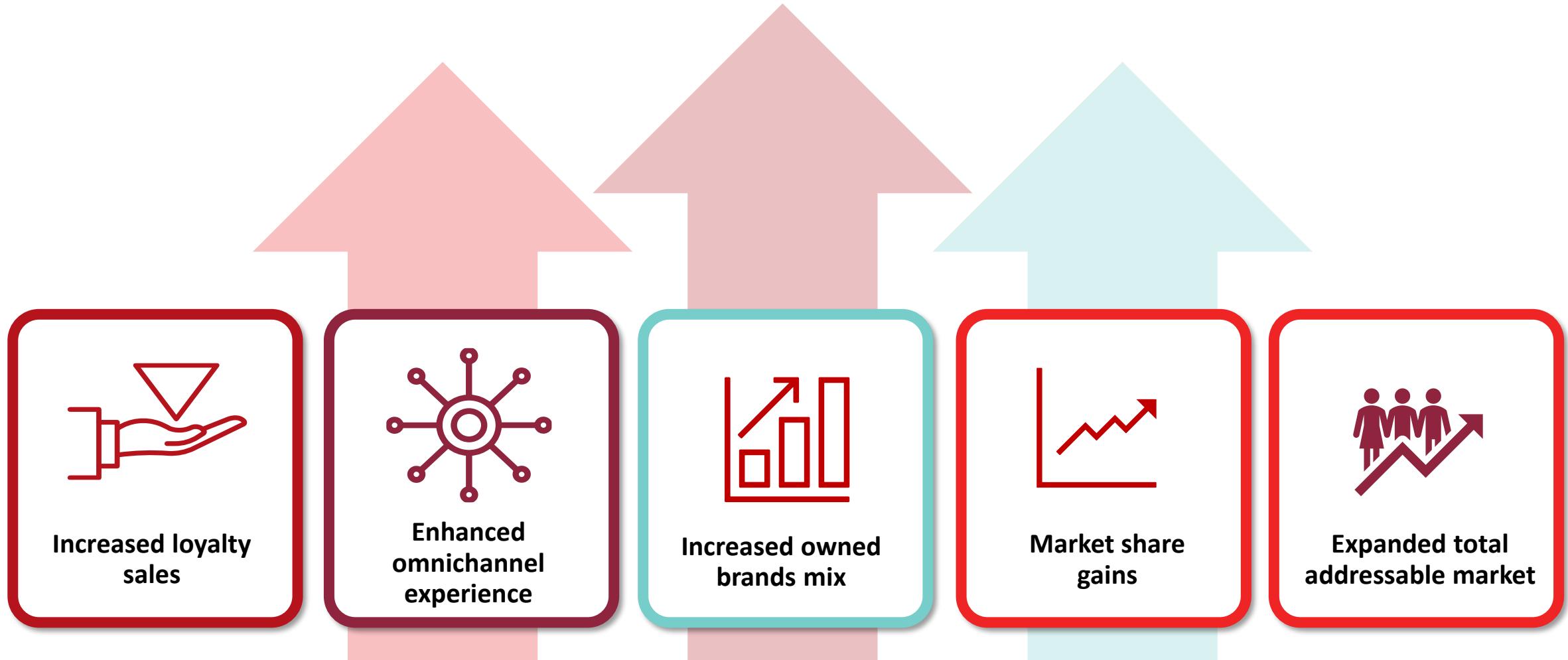
	Ontario	Quebec	Alberta	Saskatchewan	British Columbia	Manitoba	New Brunswick
	<ul style="list-style-type: none"> Ottawa Toronto Kitchener Kingston 	<ul style="list-style-type: none"> Mont-Tremblant Sherbrooke 	<ul style="list-style-type: none"> Lloydminster 	<ul style="list-style-type: none"> Moose Jaw 	<ul style="list-style-type: none"> Chilliwack 		
		<ul style="list-style-type: none"> Ancaster Etobicoke Oakville 		<ul style="list-style-type: none"> Grand Prairie Medicine Hat Red Deer Sherwood Park 	<ul style="list-style-type: none"> Langley 	<ul style="list-style-type: none"> Winnipeg 	
	<ul style="list-style-type: none"> Etobicoke 						<ul style="list-style-type: none"> Moncton

	Ontario	Quebec	Alberta	Saskatchewan	British Columbia	
	<ul style="list-style-type: none"> Bowmanville Brampton Casselman Georgetown Goderich Kingston London 	<ul style="list-style-type: none"> Midland Napanee Oakville Peterborough Toronto Welland Whitby 	<ul style="list-style-type: none"> Chambly Drummondville Granby Kirkland La Plaine Sept-Iles St. Eustache Victoriaville 	<ul style="list-style-type: none"> Lethbridge Edmonton Medicine Hat 	<ul style="list-style-type: none"> Martensville 	<ul style="list-style-type: none"> Duncan Invermere
					Nova Scotia	PEI
					<ul style="list-style-type: none"> Halifax Sydney 	<ul style="list-style-type: none"> Charlottetown Summerside

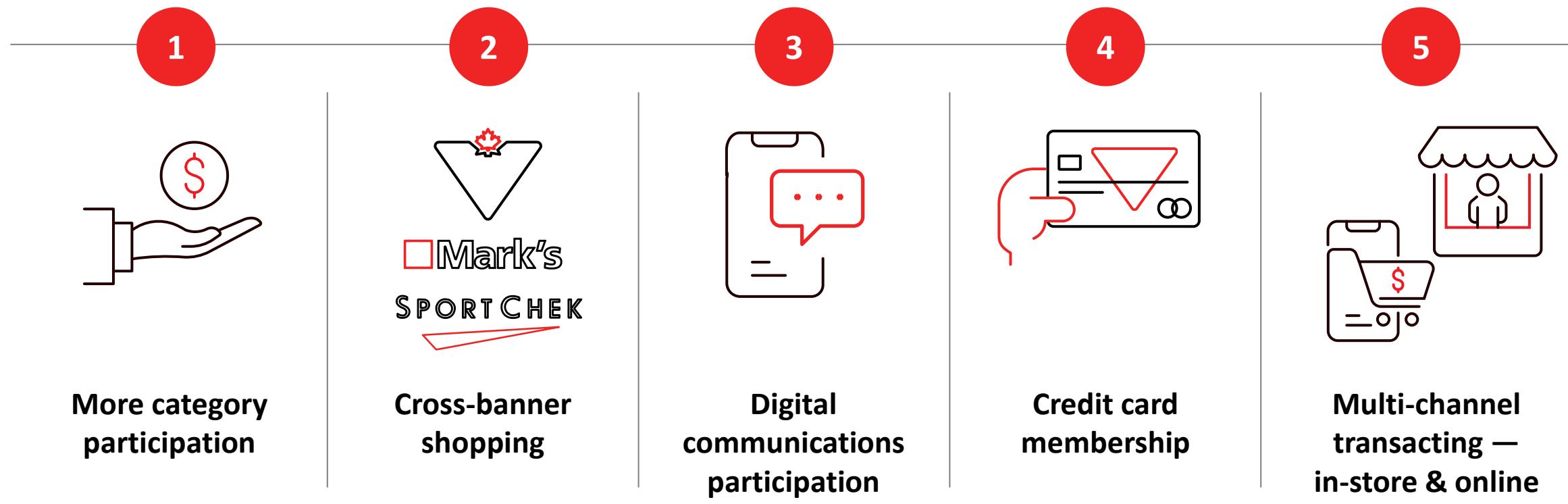
* From FY 2022 through the first half of 2025.

Levers to Protect and Grow

Better Growth: Diverse Drivers of Long-Term Retail Growth



Leveraging CTC's 5 Primary Customer Engagement Levers



Data-Driven Customer Engagement in the Triangle Ecosystem Reinforces Brand Connection and Drives Long-Term Sales

1) Strong, trusted and relevant banners:

Brand and customer experience initiatives aim to enhance emotional connections with our banners, reinforcing our already strong positions in the market

2) Attract and retain members:

Member acquisition has diversified across all CTC banners since 2018, with ~50% now acquired at SportChek, Mark's, and CTP¹. This has attracted younger and more affluent members

3) Earn eCTM:

Since 2018, issuance has risen by 60%¹, with issuance and bonus activities at banners outside Financial Services accounting for ~70% of issuance growth

4) Shop more to earn more:

On average, members shopped at 2 banners



5) Richer data:

Registered members account for 79% of total active members¹, paving the way for potential monetization prospects

6) More insights:

Petro-Canada loyalty partnership launched in 2024 provides greater access to valuable insights

7) Personalized sales and experiences:

Sales driven by personalized offers accounted for 8% of all loyalty sales, with the number of members engaged in the 1:1 program increasing by +12% in 2024

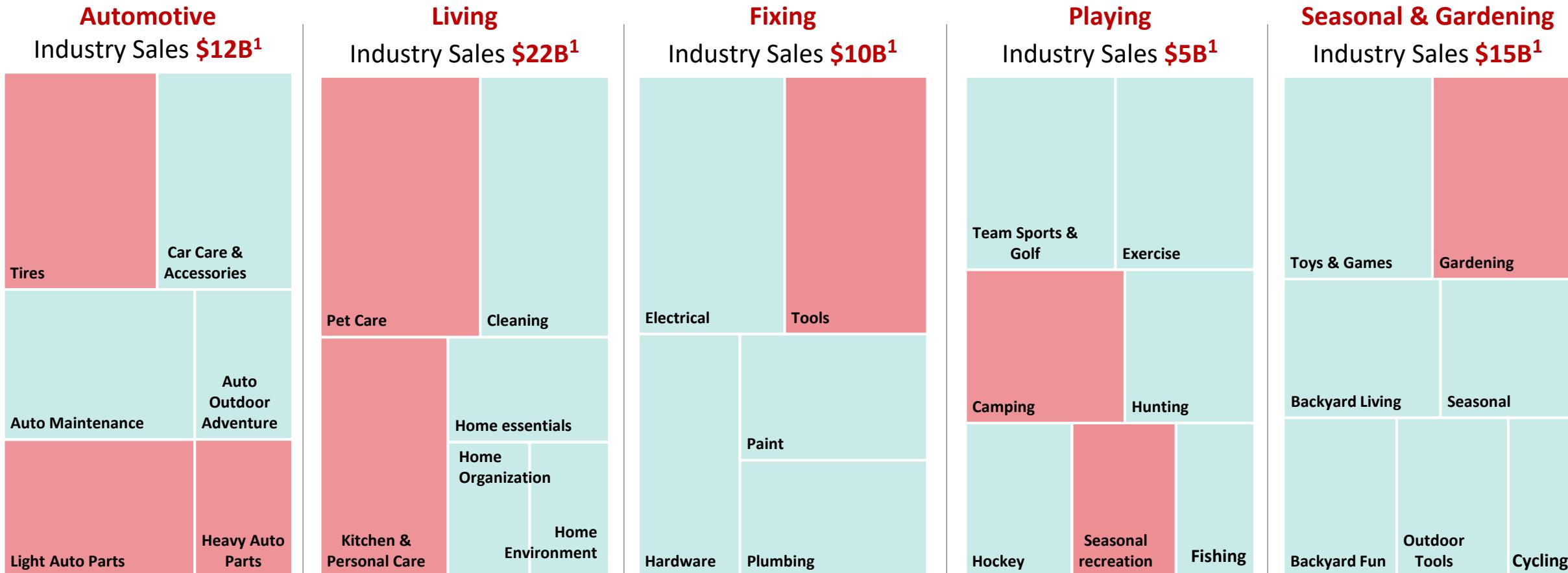
8) More shopping, more value:

Redemption grew by 7% YoY¹, with ~93% of eCTM earned in the year redeemed annually

(1) For the period ending December 31, 2024.

(2) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.

Building on Strengths and Opportunities to Grow CTR Priority Categories



Ongoing investments in strong market share categories

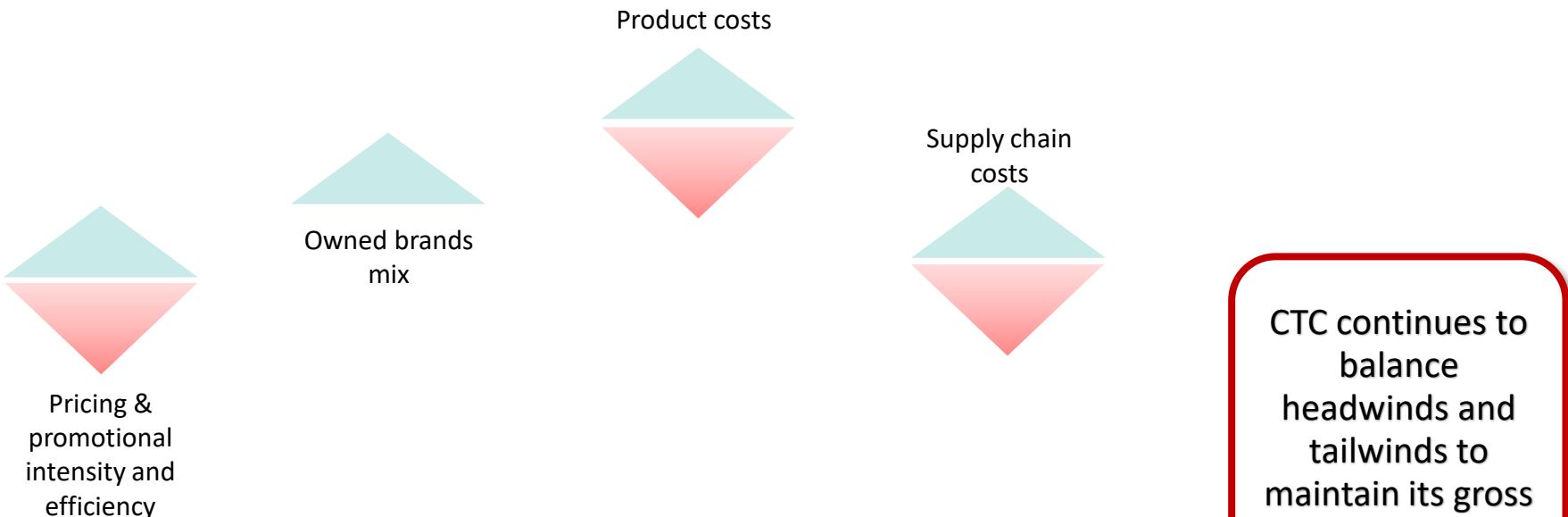
Incremental focus and investment in priority categories

Retail Gross Margin Levers

Retail Gross Margin

Excluding Petroleum¹

~35%²
in 2024, excluding
the sale of Helly
Hansen



(1) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.

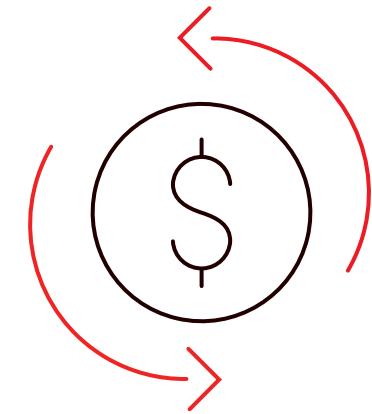
(2) Retail segment performance from continuing operations excluding the Helly Hansen business.

Disciplined Capital Stewardship

Longer Term Balanced Capital Allocation Approach

Organic investments in the business

- Between 2022 and 2024, the Company modernized core retail foundational elements of its business under its *Better Connected* strategy, investing \$1.8 billion



Dividend growth

- Member of the S&P/TSX Dividend Aristocrats Index
- More than \$2.5B dividends paid over the last 10 years¹

Share repurchases

- More than \$3.4B in share repurchases over the last 10 years¹

Strong cash generation to fund capital allocation priorities while maintaining investment grade rating

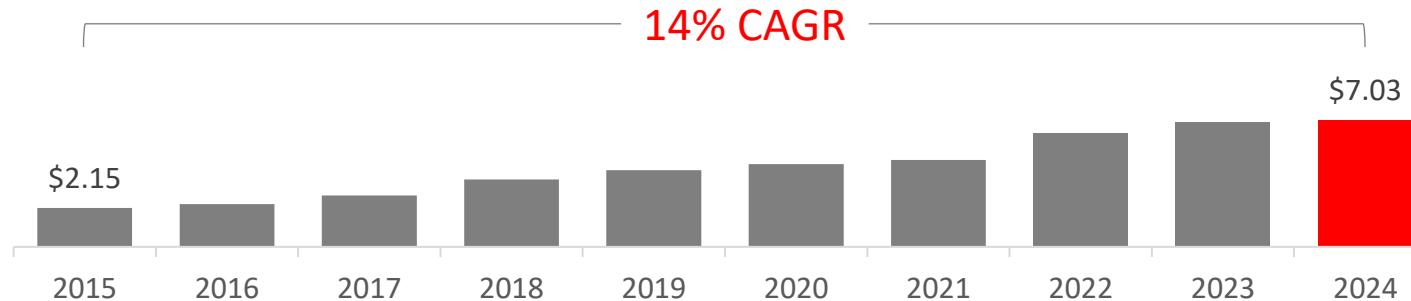
M&A

- Focused on accretive core retail and capacity building

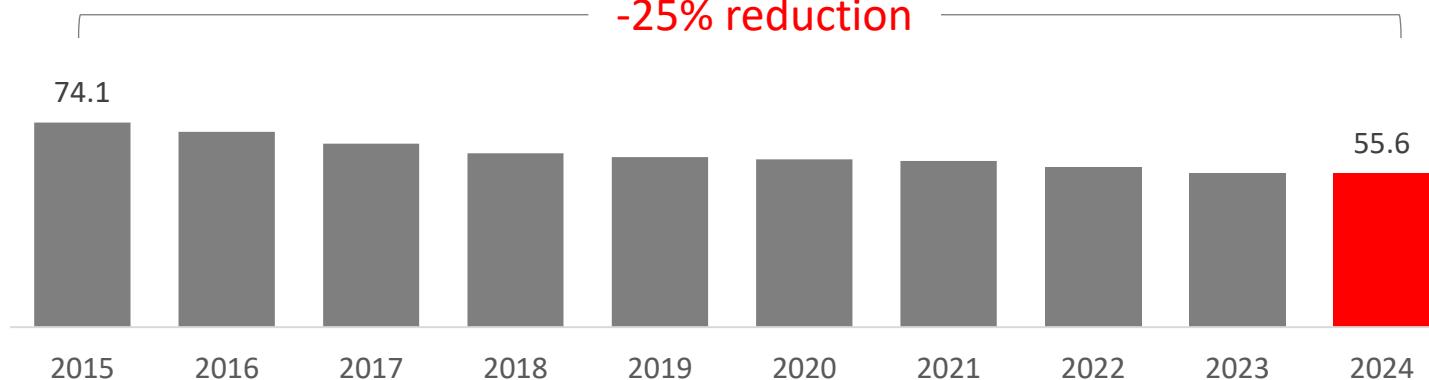
¹⁾ 10-year period from 2015 to 2024.

Track Record of Consistent Dividend Increases and Share Buybacks

Cash dividends declared per share



Total shares outstanding (million)



KEY HIGHLIGHTS

14%

CAGR growth in dividends per share; in November 2024, the dividend was increased to an annualized amount of **\$7.10 per share**, marking 15 consecutive years of dividend increases

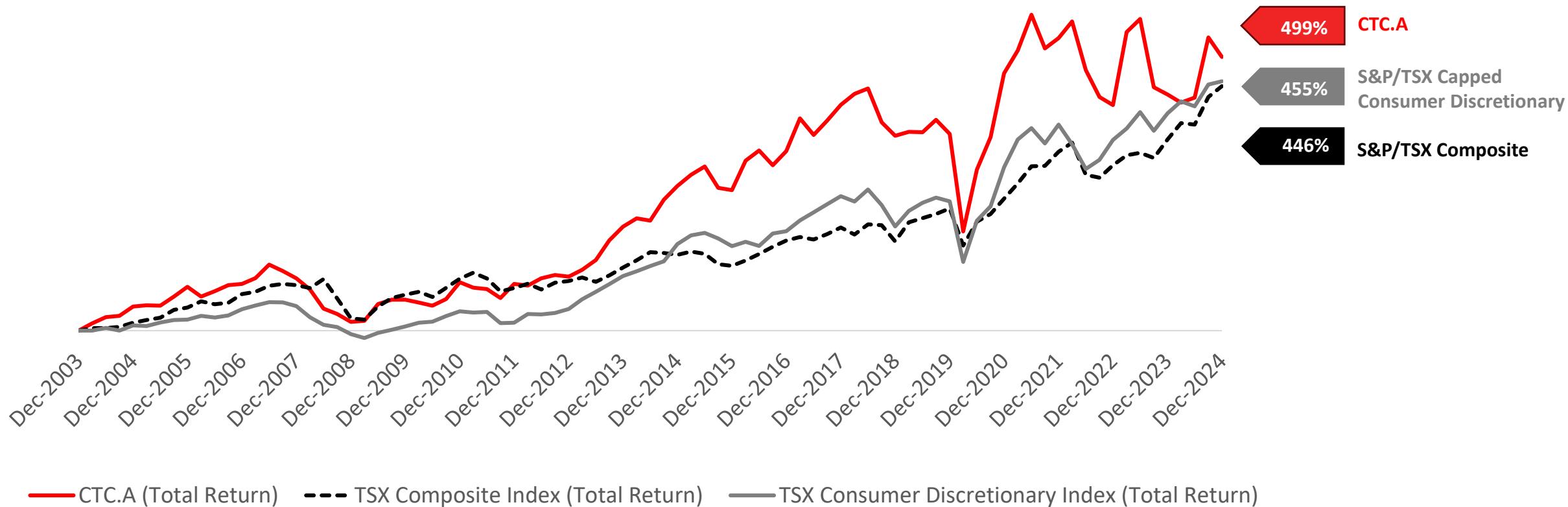
25%

reduction in total shares outstanding since 2015

Delivering Attractive Total Shareholder Returns for Over Two Decades

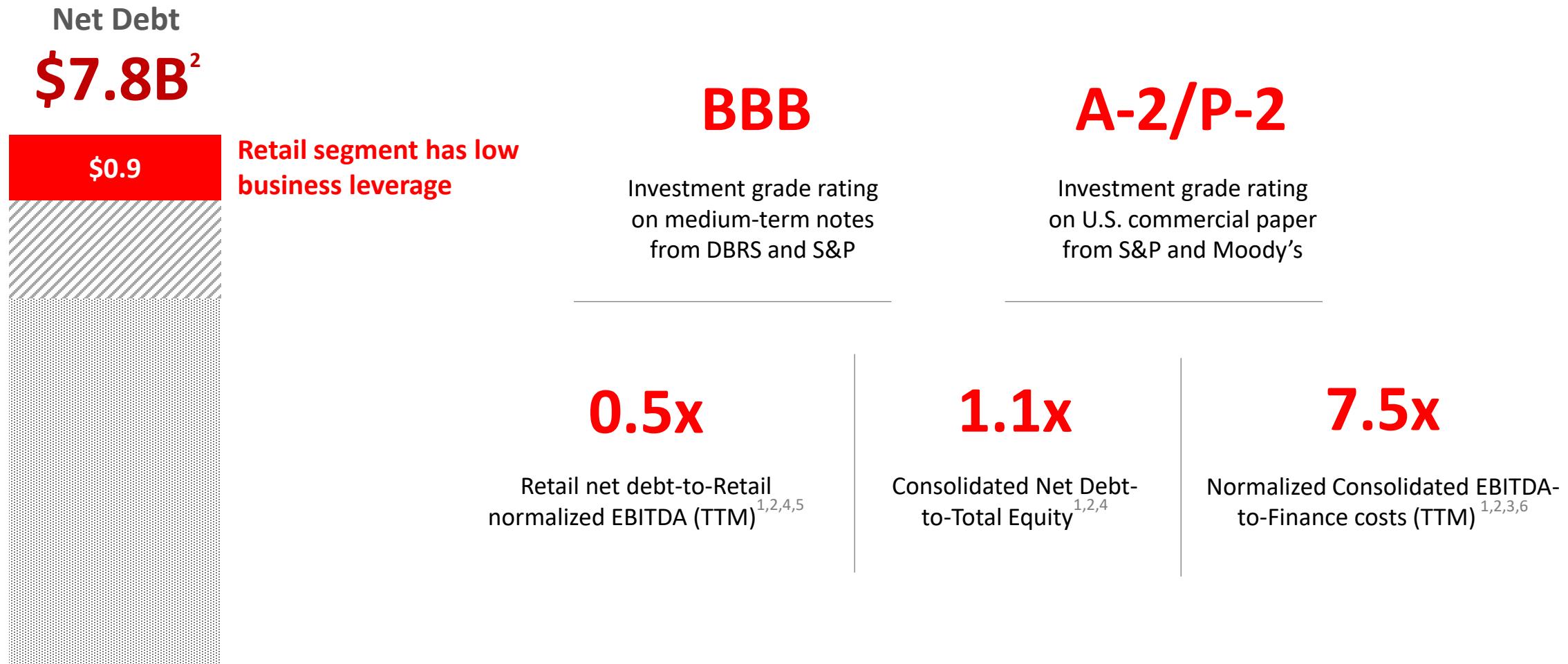
Relative Total Returns Performance

Indexed to December 31, 2003



Source: FactSet as of December 31, 2024.

Balance Sheet Reflects Diversified Asset Mix and Low Retail Leverage



Financial Services REIT Retail

1) Leverage and interest coverage ratios are selected and calculated by CTC and may differ from the metrics used by the rating agencies. 2) As of December 28, 2024. 3) Finance costs exclude lease liability interest expenses, finance income, and finance income on lease receivable. 4) Net debt calculations exclude lease liabilities. 5) Retail net debt-to-Retail normalized EBITDA is a non-GAAP ratio that is calculated by dividing Retail normalized EBITDA by Retail net debt. See section 10.1 of the Company's Q4 2024 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein. 6) Normalized Consolidated EBITDA-to-Finance costs is a non-GAAP ratio that is calculated by dividing normalized Consolidated EBITDA by Consolidated Finance costs.

Reasons to Invest in CTC

Canadian Tire Corporation (CTC)



A resilient, iconic and trusted omni-channel retailer with scale and room to grow through stronger customer engagement

True North strategy and investment roadmap designed to generate leading shareholder value above the company's historical levels

Committed to enhanced capital allocation



Proudly Canadian since 1922



Contact Investor Relations

Email: investor.relations@cantire.com