

CANADIAN TIRE CORPORATION



Investor Factbook Presentation

February 2026



Caution Regarding Forward-Looking Information

This document contains information that may constitute forward-looking information within the meaning of applicable securities laws, which reflect management's current expectations regarding future events and the Company's True North strategy. 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 Company's True North strategy, including with respect to shareholder value, retail growth, market share, total addressable market, Triangle Rewards and loyalty sales; investments in connection with the Company's True North strategy; reduced GHG emissions; 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.

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 (including AI), 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 16.0 (Caution Regarding Forward-Looking Information) of the Company's 2025 Fourth Quarter and Full-Year Management's Discussion and Analysis, 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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Reasons to Invest in CTC

A green dome tent is pitched in a snowy, forested landscape at night. The sky is dark blue with a vibrant green aurora borealis. A vertical red line extends from the top of the tent to the text 'TRUE NORTH' at the top of the frame. A small red inverted triangle is positioned above the text. The scene is illuminated by the aurora and a light source from within the tent, casting a glow on the snow.

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**

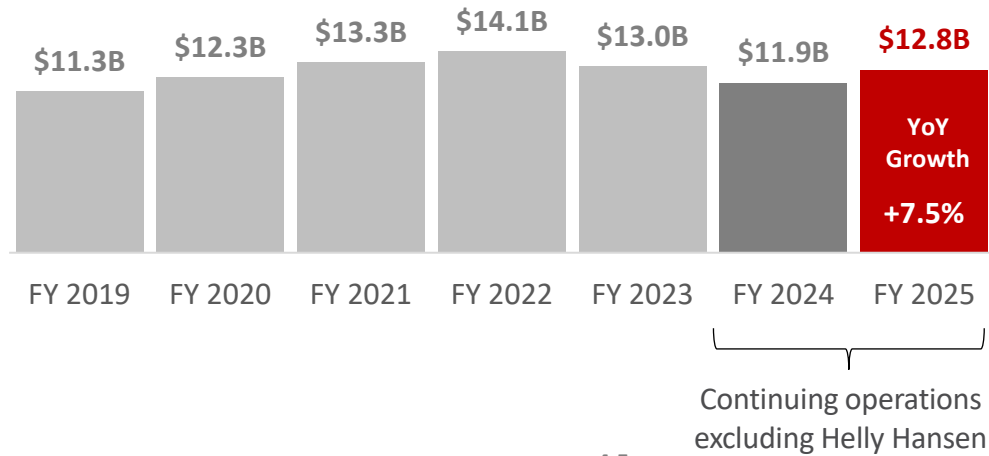
Committed to enhanced capital allocation



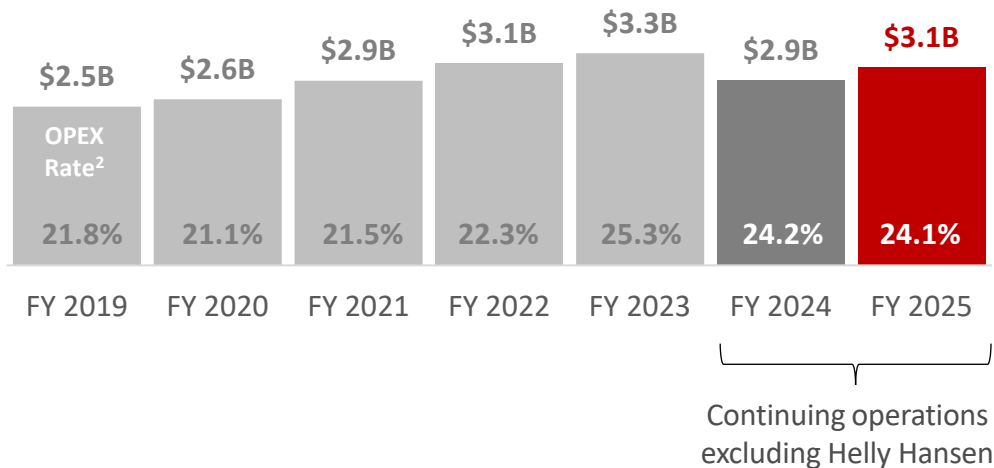
**Retail Segment
Financial Snapshot**

Retail Resilience through Business Cycles

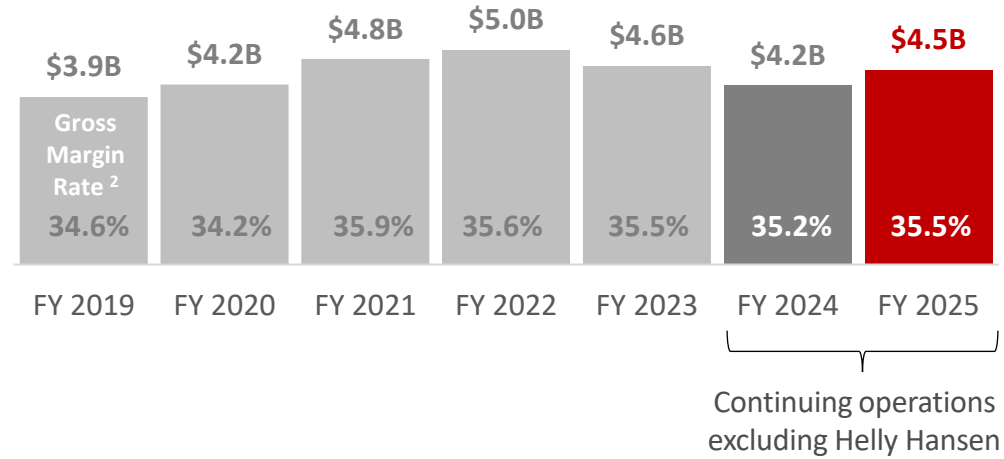
NORMALIZED RETAIL REVENUE EXCLUDING PETROLEUM^{1,4,5}



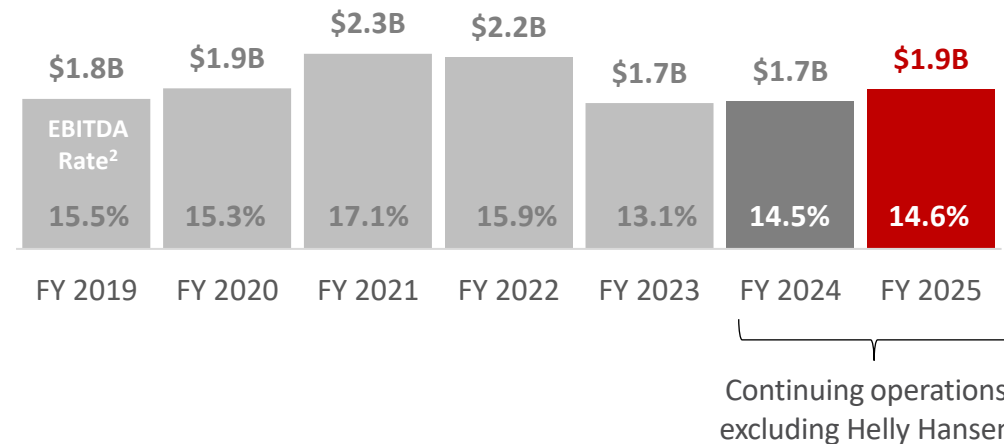
NORMALIZED RETAIL SG&A EXPENSES^{4,5}



NORMALIZED RETAIL GROSS MARGIN EX-PETROLEUM^{1,4,5}



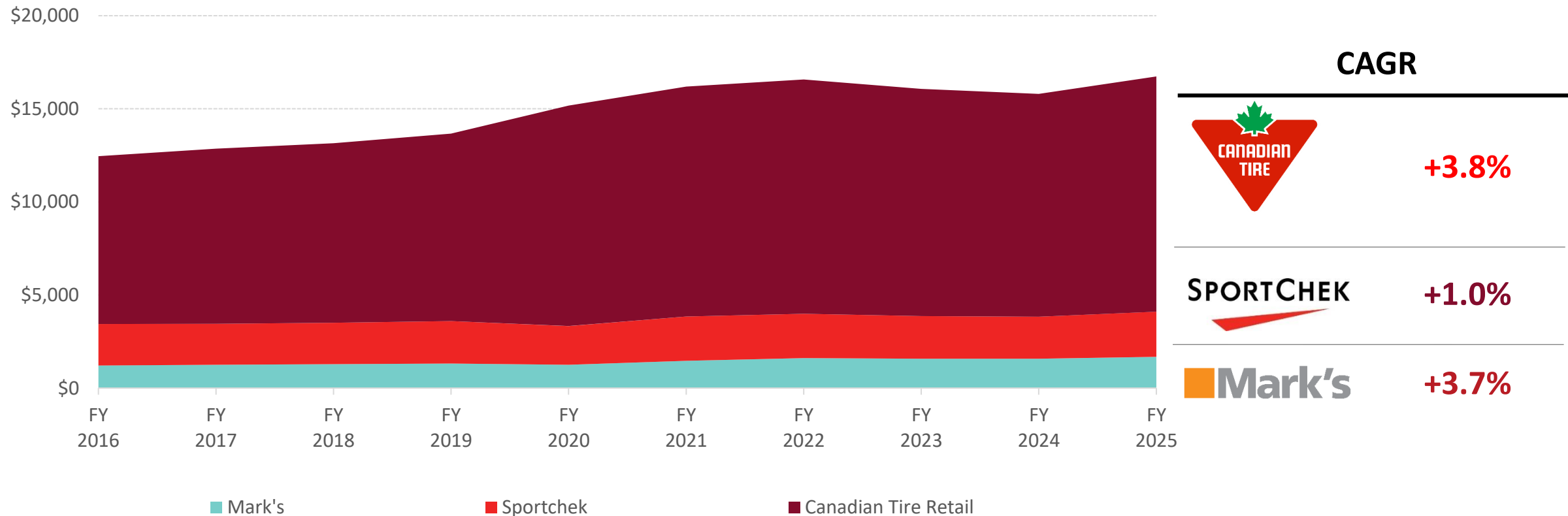
NORMALIZED RETAIL EBITDA^{3,4,5}



- (1) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2025 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 2025 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.
- (5) In 2020 and 2025, the year consisted of 53 weeks.

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

Retail Sales¹ by banners
C\$ in millions, 2016-2025



(1) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2025 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.



Canadian Tire Corporation Overview

CTR's Proven and Unique Multi-Category Assortment

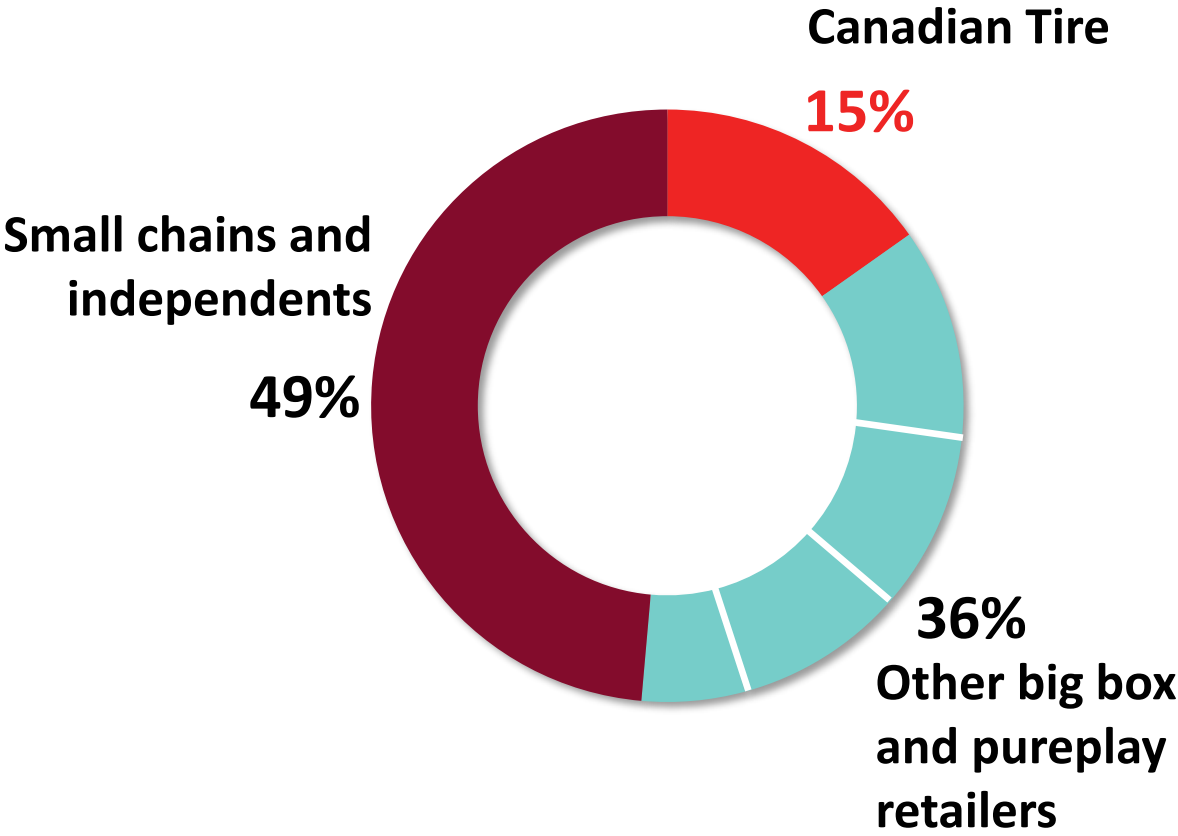
	Divisional Sales ¹ Percentage ² (2025)	6 Year Sales CAGR (‘19-’25) ³	Margin Profile	Essential Mix	
Automotive	27%	+5%	Highest margin rate	Highest mix	<ul style="list-style-type: none"> • Auto Parts & Maintenance • Auto Fluids & Batteries • Tires • Auto Care & Accessories
Living	25%	+3%	Lowest margin rate		<ul style="list-style-type: none"> • Kitchen • Home Cleaning • Pet Care • Home Décor
Seasonal & Gardening	21%	+5%			<ul style="list-style-type: none"> • Gardening • Outdoor Tools • Christmas Trees & Décor • Backyard Living & Fun
Fixing	16%	+2%			<ul style="list-style-type: none"> • Tools • Plumbing • Electrical • Paint
Playing	10%	+2%		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 7-year averages from 2019 to 2025 are the following: Automotive – 24%, Living – 25%, Seasonal & Gardening – 21%, Fixing – 19%, and Playing – 11%.

(3) 2025 figures reflects 53-week basis.

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.

(1) Source: Fusion, 2025.

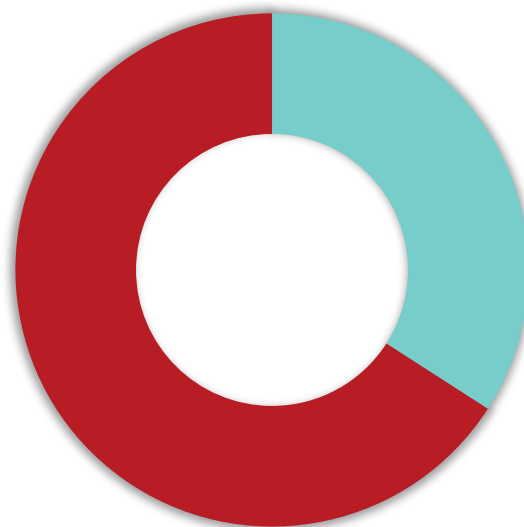


Mark's Snapshot

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 386 stores totalling 3.9M 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

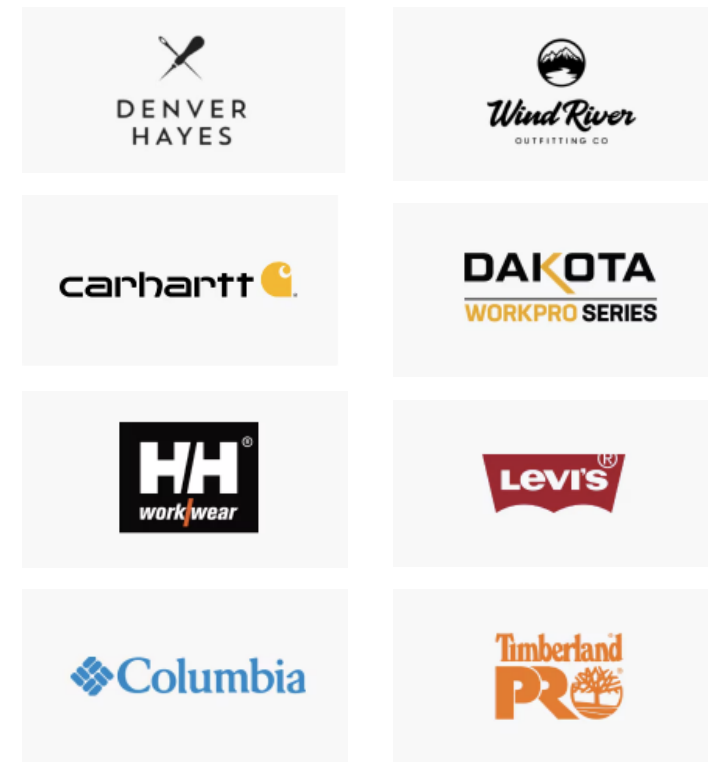
FY 2025 Sales Category Mix



■ Industrial footwear, apparel, and accessories

■ Casual footwear, apparel, and accessories

Industrial and Casual Wear Brands



Owned Brands contributed 56%^{1,2} 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 2025 ended January 3, 2026, which is available at www.sedarplus.ca and incorporated by reference herein. Penetration rate reflects the sale of Helly Hansen.

(2) Unless otherwise indicated, all comparisons of results for FY 2025 (53 weeks ended January 3, 2026) are compared against results for FY 2024 (52 weeks ended December 28, 2024).

SportChek Snapshot

Business Overview

- **Leading market player in athletic footwear, apparel and sports equipment**
- **Significant presence across Canada** with 354 stores totalling 7.1M 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 2025 Sales Category Mix



- Team Sports and Equipment (Hardgoods)
- Apparel (Softgoods)
- Footwear
- Other

Athletic and Casual Footwear and Apparel Brands



**Owned Brands mix¹
at ~13%^{2,3} of annual Retail sales**

(1) Owned brands penetration rate refers to SportChek corporate banner.

(2) This is a Supplementary Financial Measure. See Section 10.2 of the Company's MD&A for the Fourth Quarter and Full-Year 2025 ended January 3, 2026, which is available at www.sedarplus.ca and incorporated by reference herein. Penetration rate reflects the sale of Helly Hansen.

(3) Unless otherwise indicated, all comparisons of results for FY 2025 (53 weeks ended January 3, 2026) are compared against results for FY 2024 (52 weeks ended December 28, 2024).

CTC Banner Strengths: What Canadians Need for Life in Canada

- Adult bicycles
- Air & welding tools & accessories
- Ammunition
- Auto accessories
- Auto battery
- Auto parts
- Auto cleaning products
- Auto comfort
- Auto fluids
- Auto lighting
- Auto shelters and car covers
- Auto shop equipment & supplies
- Auto winter accessories
- Backyard amusement
- Bakeware and Baking prep
- Bicycle accessories
- Boys' athletic wear
- Boys' footwear
- Brakes
- Camping accessories
- Camping furniture
- Camping living
- Canning
- Child travel & safety
- Children and youth bikes
- Chores performer
- Christmas decor
- Christmas lights
- Christmas trees
- Curb appeal
- Cookware
- Cutlery
- Cutting and measuring
- Dining and entertaining
- Exercise accessories
- Fishing accessories
- Fishing equipment
- Fishing lures
- Food storage
- Garage organization & cabinets
- Garment care
- General auto repair
- General hardware
- Girls' footwear
- Handheld and portable power tools
- Hockey equipment & accessories
- Hockey sticks
- Home air quality accessories & appliances
- Home safety
- Household cleaning solutions
- Household flashlights
- Hydration & coolers
- Ice fishing
- Ice melters
- Industrial footwear
- Industrial workwear
- Kitchen appliances
- Kitchen tools & thermometers
- Laundry
- 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 fuels
- Outdoor cooking maintenance
- Outdoor furniture
- Outdoor heating
- Outdoor lighting
- Outdoor living accessories
- Outdoor storage
- Paint accessories
- Paints
- Plants
- Plumbing
- Portable power tools
- Power bars and extension cords
- Power creation
- Power tool accessories
- Powersports accessories
- Pressure washers & accessories
- Refuse containers
- Skates
- Snow blowers
- Snow shovels
- Snowshoe, ski & snowboard equipment
- 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
- Wheels & accessories
- Wild bird care
- Windshield washer fluid
- Winter climate control
- 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, 2025.



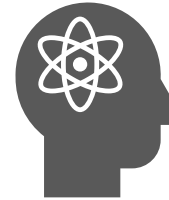
A group of people are dining at an outdoor restaurant at night. The scene is illuminated by warm string lights hanging from the ceiling and candles on the table. The people are engaged in conversation and eating. The background shows a building with large windows and a dark outdoor setting.

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

1,400+

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

100+

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

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 data as of Dec 17, 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

Supporting equal access to sport through Jumpstart, with over 4 million kids helped across our communities; focused on **diversity, inclusion and belonging** across our business

Climate

Reporting and managing GHG emissions¹ since 2021; focused on building climate resiliency across our operations.

Governance

Strong governance and Board diversity (including **30%+ gender diversity**) and a focus on **privacy, data security, and responsible use of AI**

Responsible Sourcing

1,736 supply chain audits² completed in 2024; committed to upholding human rights across 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

12.2M

Since its launch in 2018, the number of active Triangle Rewards loyalty members has grown from 10.0 million to 12.2 million¹ by 2025, with 9.8 million² being active registered members.

2.3M

Accessing broader spend data from 2.3 million active credit cardholders³

56%

56%¹ of retail sales had 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



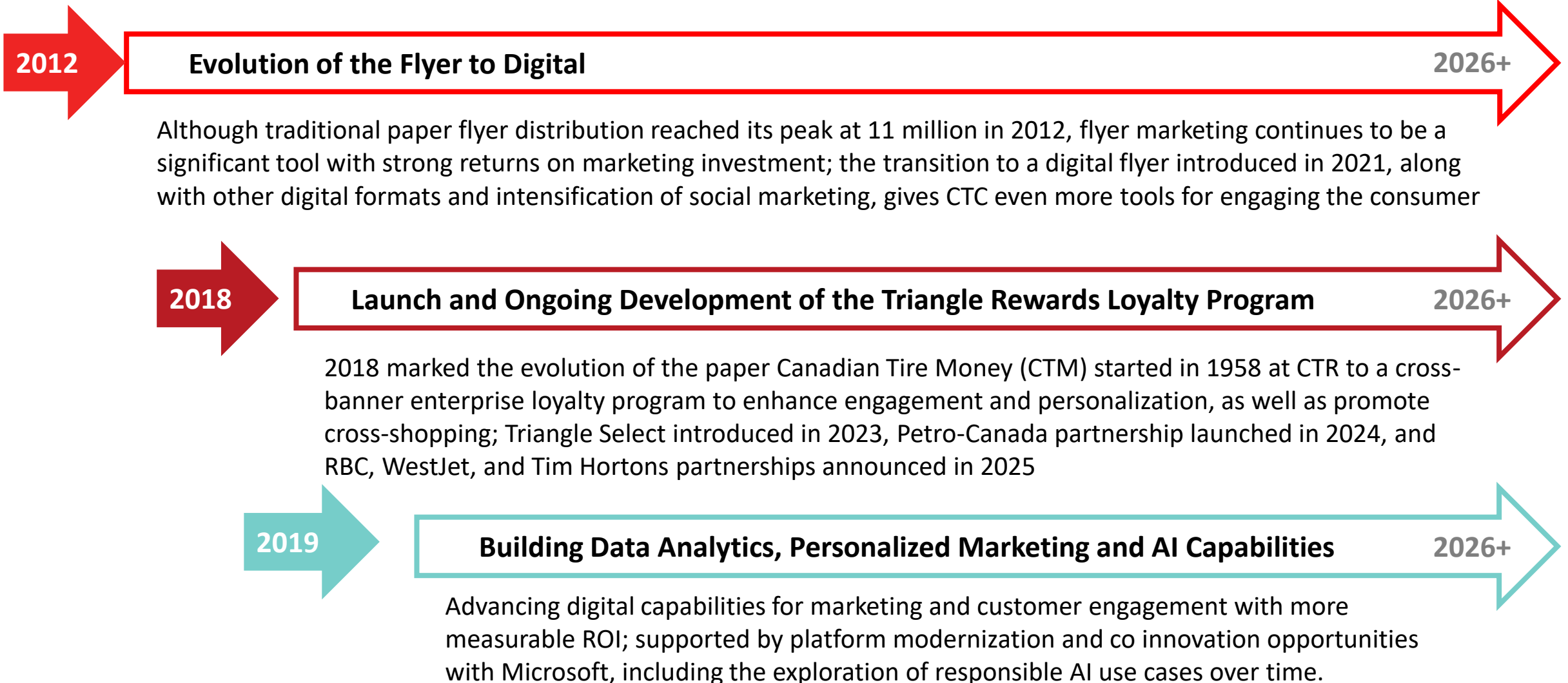
(1) 12-month basis as of January 3, 2026.

(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.

(3) Annual average basis.

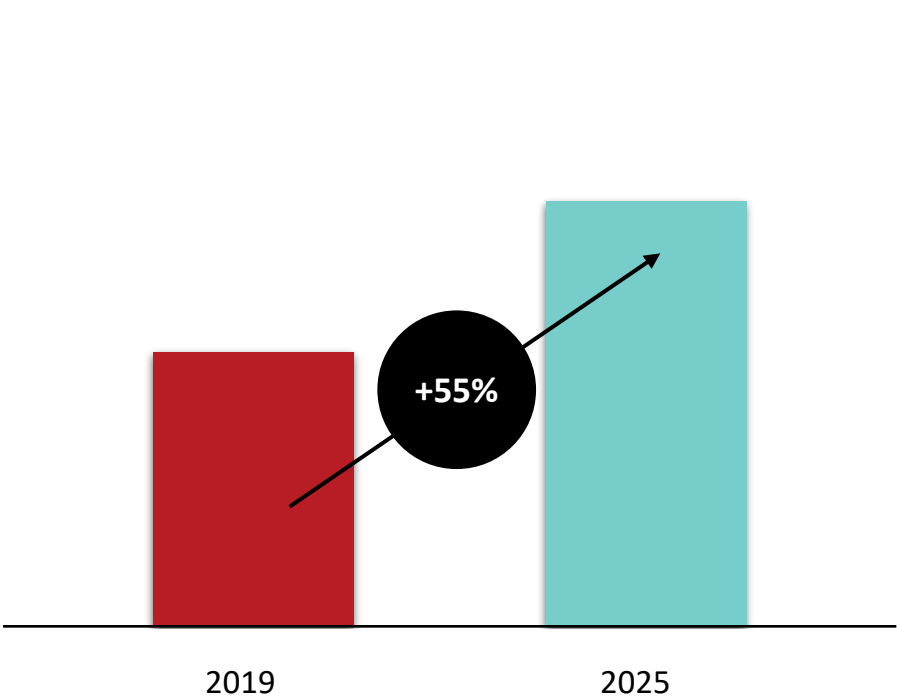


Continuing to Evolve our World-Class Marketing Capabilities and Leverage Triangle Data

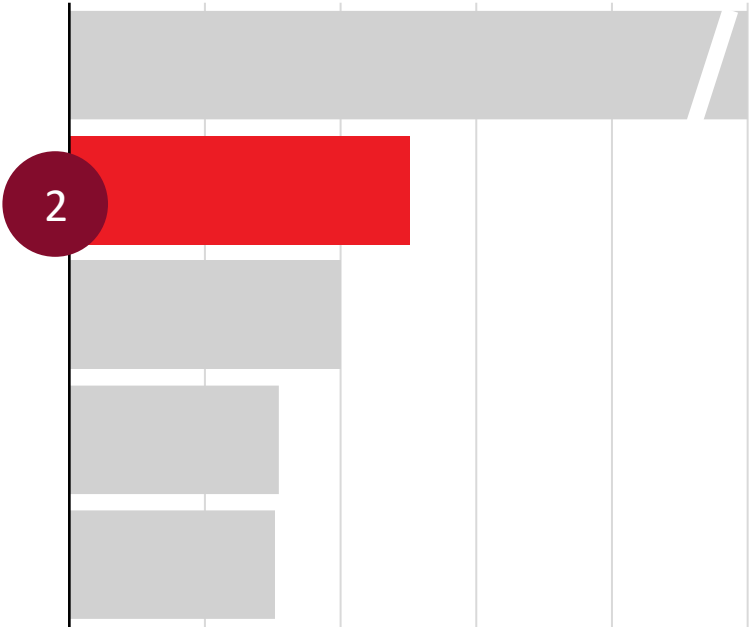


Building off a strong foundation

CTC digital visits growth



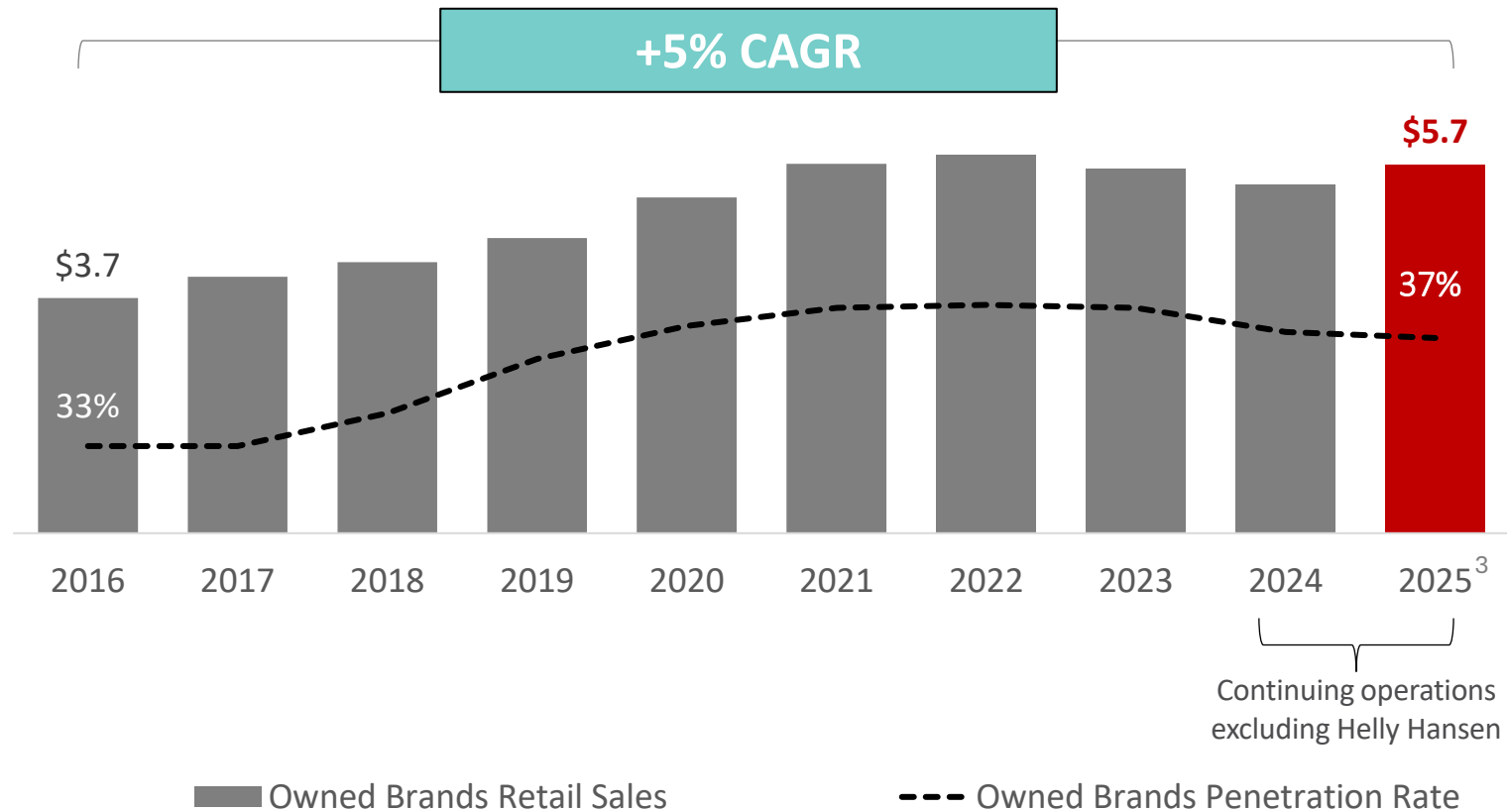
Digital visits at CTC vs. Canadian retail competitors



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

Owned Brands Driving 5% Sales Growth and a Strong Margin Contributor

Owned Brands Retail sales (billions of CAD) and penetration rate^{1,2}



KEY HIGHLIGHTS

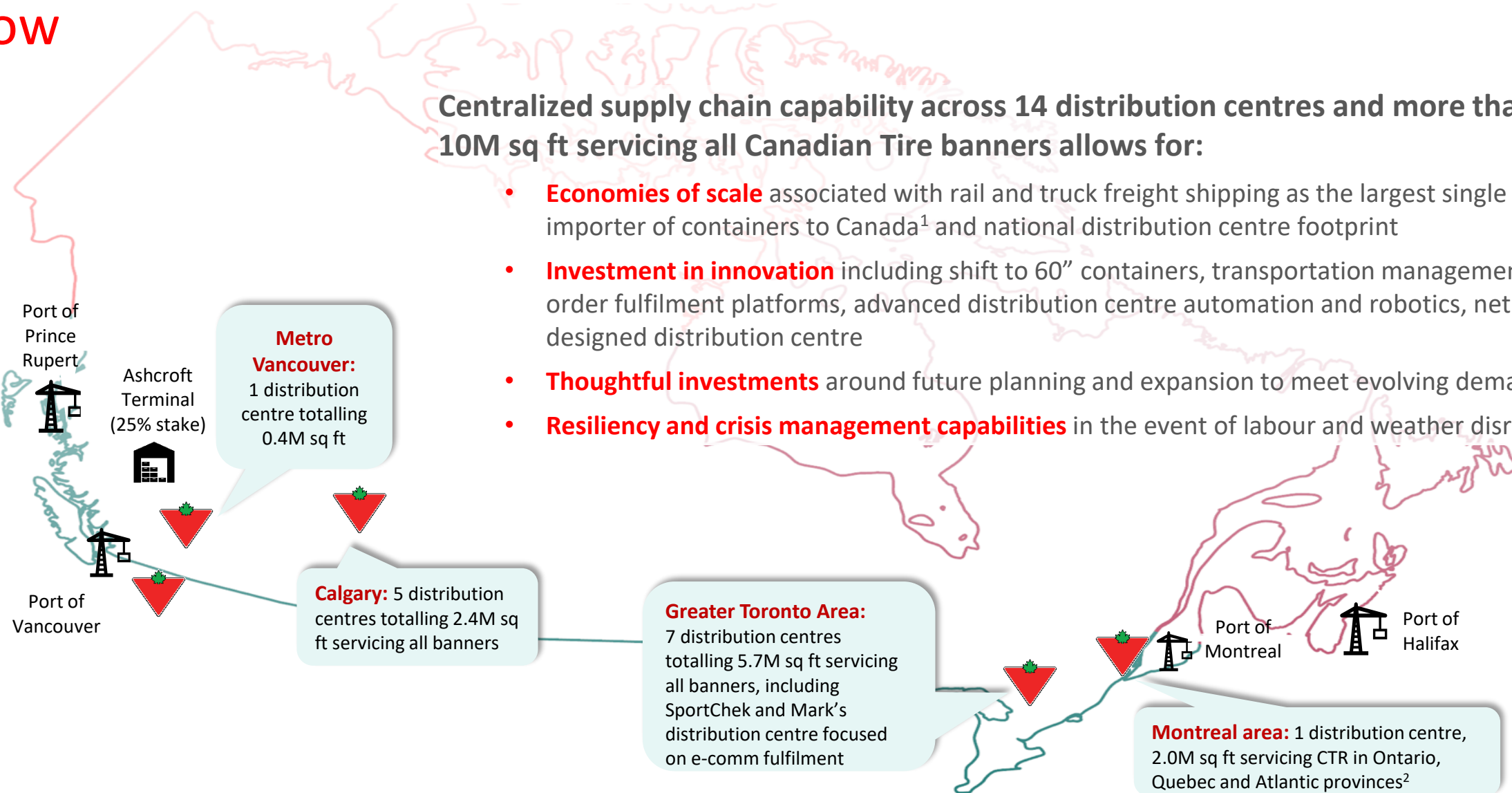
- From 2016 to 2025, Owned Brands retail sales have grown at an impressive **5% CAGR**, highlighting the lucrative investment potential of our brand in the retail market.
- Adjusted for the Helly Hansen disposal, 2024 and 2025 Owned Brands penetration rate was stable at **37%**.

(1) Sales of Owned Brands as a percentage of Retail sales.
 (2) Results are not restated for Helly Hansen, except where specifically noted.
 (3) In 2025, the year consisted of 53 weeks, whereas 2024 had 52 weeks.

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>.

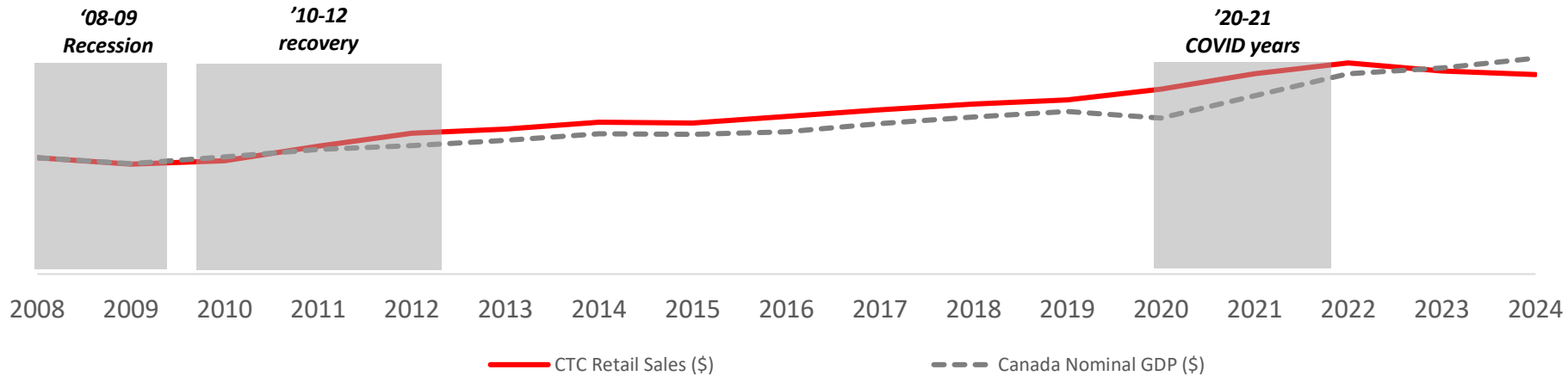
(2) Distribution centre located in Coteau-du-lac, Quebec.

Track Record of Financial Performance

Retail Business Resiliency and Recovery Through Economic Cycles

CTC Retail Sales versus Canada Nominal GDP (\$)¹

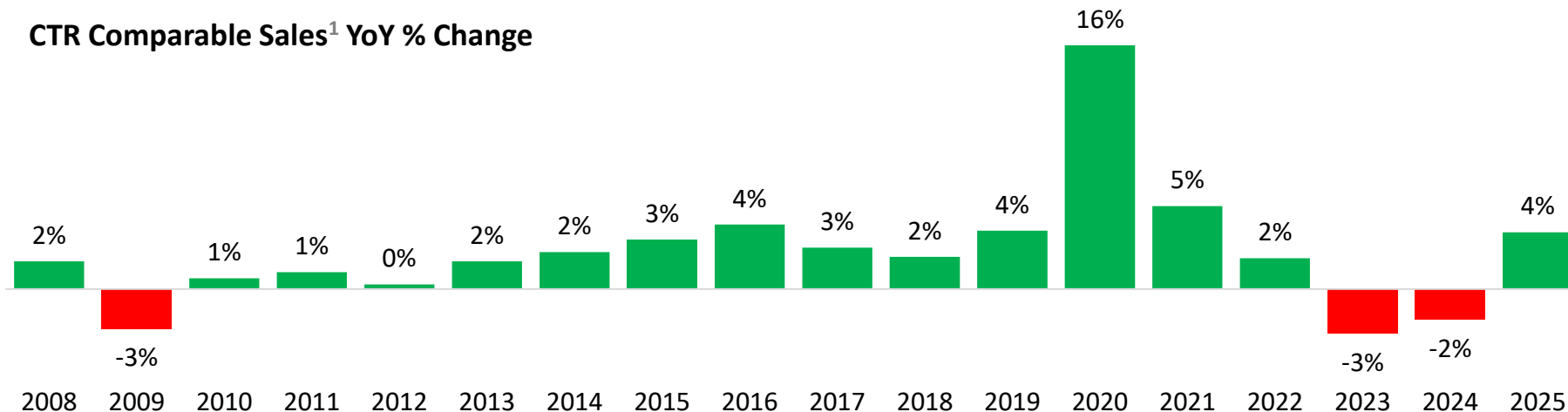
Base year indexed to 2008



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

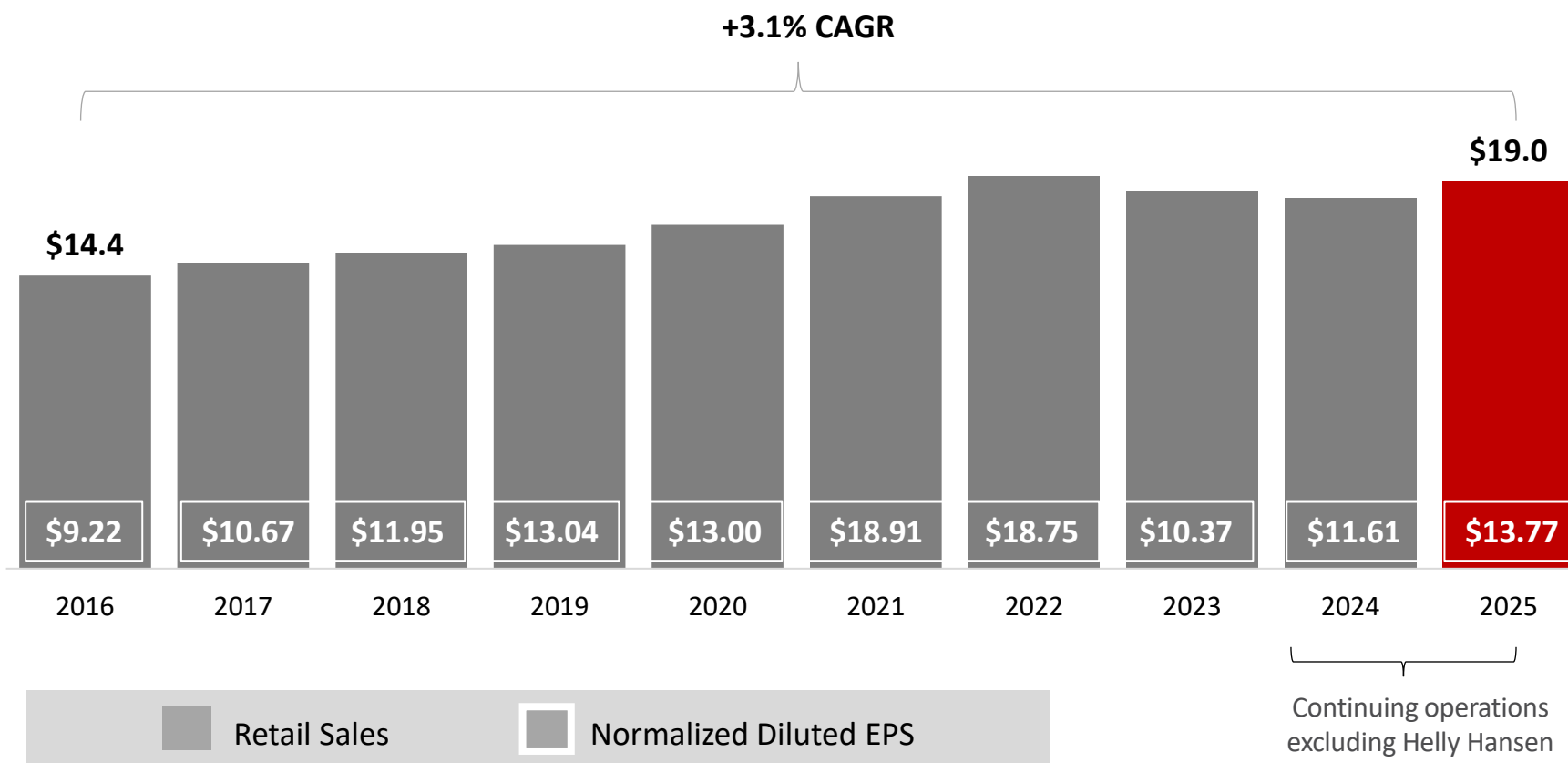
(1) Statistics Canada data as of March 31, 2025.



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 2016 –2025

5%

Normalized diluted EPS^{1,2,3} CAGR over the ten-year period from 2016 –2025

(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 2025 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.

(3) In 2020 and 2025, the year consisted of 53 weeks.

Diversified Asset Mix In Support of Retail Business Growth



A highly profitable Financial Services business with \$7.8B book of receivables at the end of 2025 and multiple funding sources

CT Bank 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
- Historically ~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



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 2025

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
- 337 of 502 Canadian Tire stores are owned by CT REIT; CTC represents 92% 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) 2021 - 2025.

(2) For the period ending December 31, 2025.

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 have historically earned ~75% of all eCTM issued annually to Triangle Rewards members
- 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

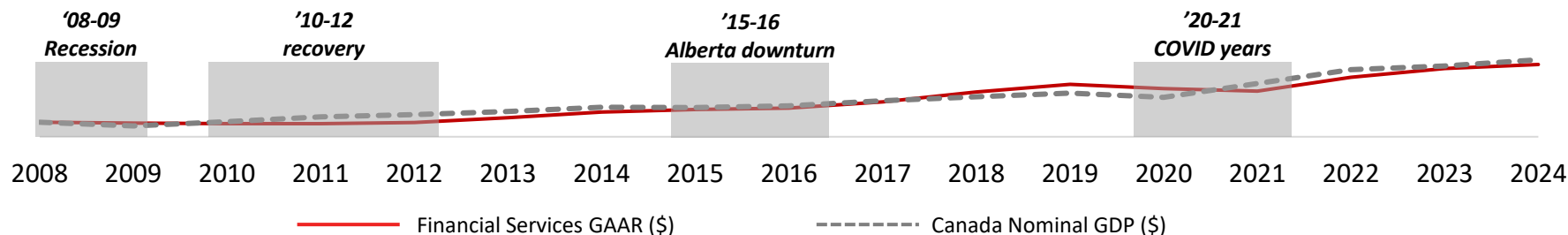


- Continuous monitoring of payment behavior across customer segments
- Proprietary approach to managing risk and adapting strategies based on data insights

Financial Services Business Performance Through Economic Cycles

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

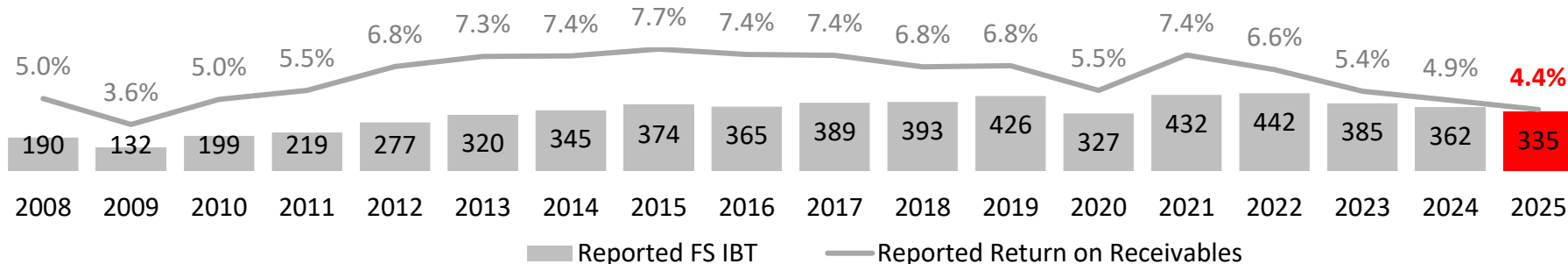
Base year indexed to 2008



KEY HIGHLIGHT

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

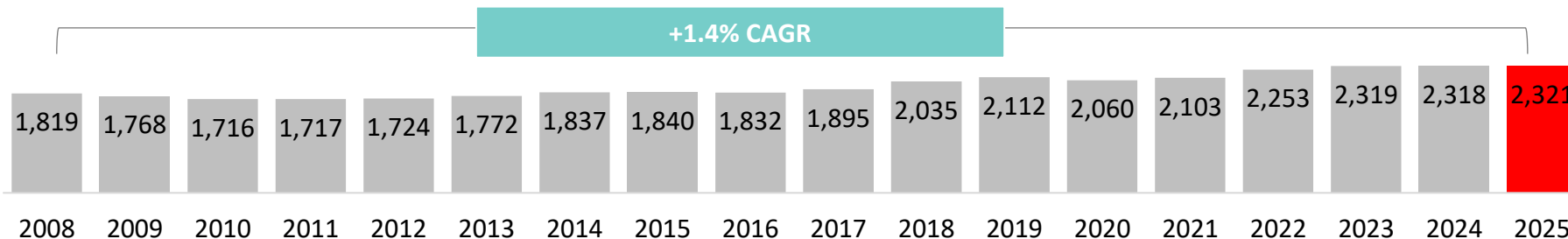
Income before Income Taxes (millions of CAD) and Return on Receivables^{1,3}



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 2025 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



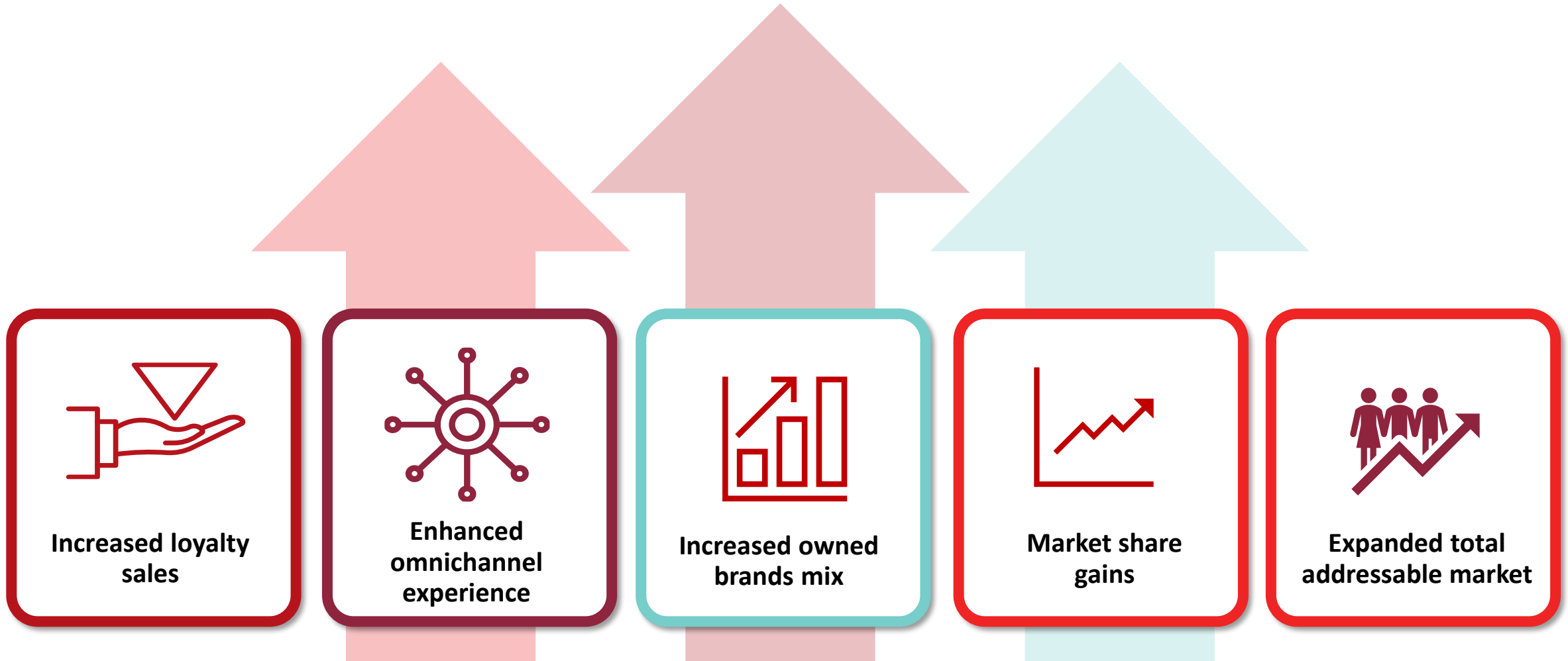


TRUE NORTH



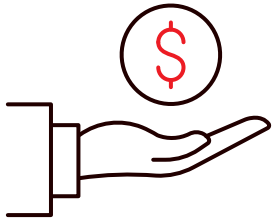
- Investments under CTC's *True North* strategy to enable a **stronger go-to-market** and a **new operating model** that allows CTC to get better scale benefits
- Capital investments in omnichannel customer experience, like the **continued modernization of Canadian Tire stores and increased investments 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**

Drivers of Long-Term Retail Growth



Leveraging CTC's 5 Primary Customer Engagement Levers

1



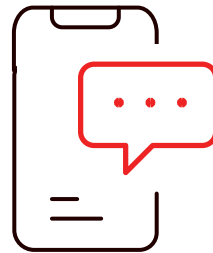
More category participation

2



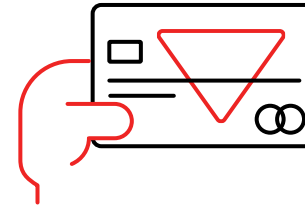
Cross-banner shopping

3



Digital communications participation

4



Credit card membership

5



Multi-channel transacting — in-store & online



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

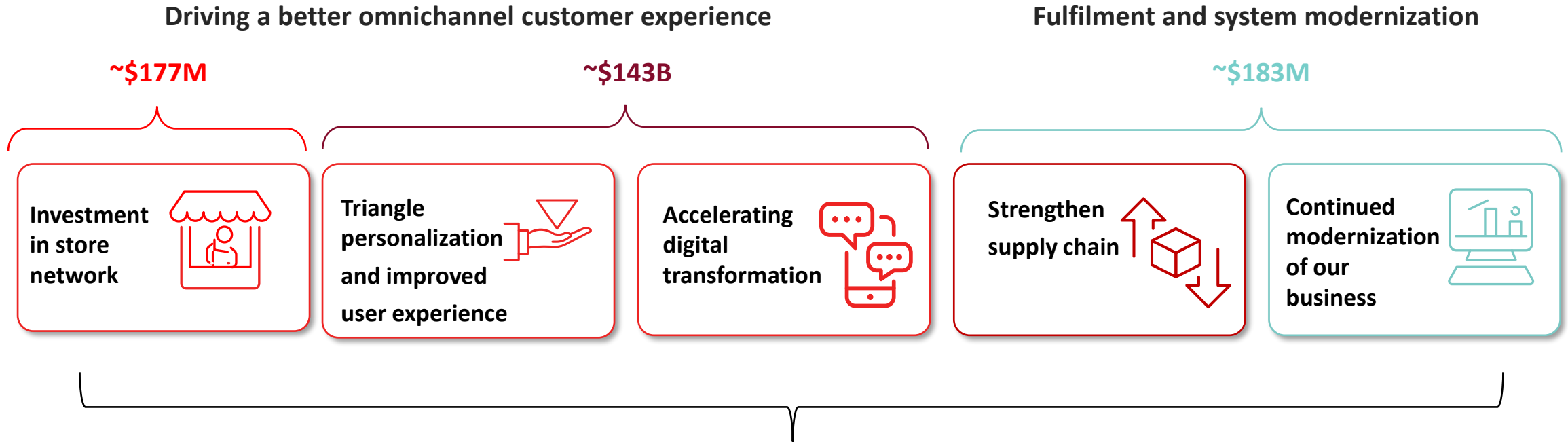
4

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



Store Investment Priorities

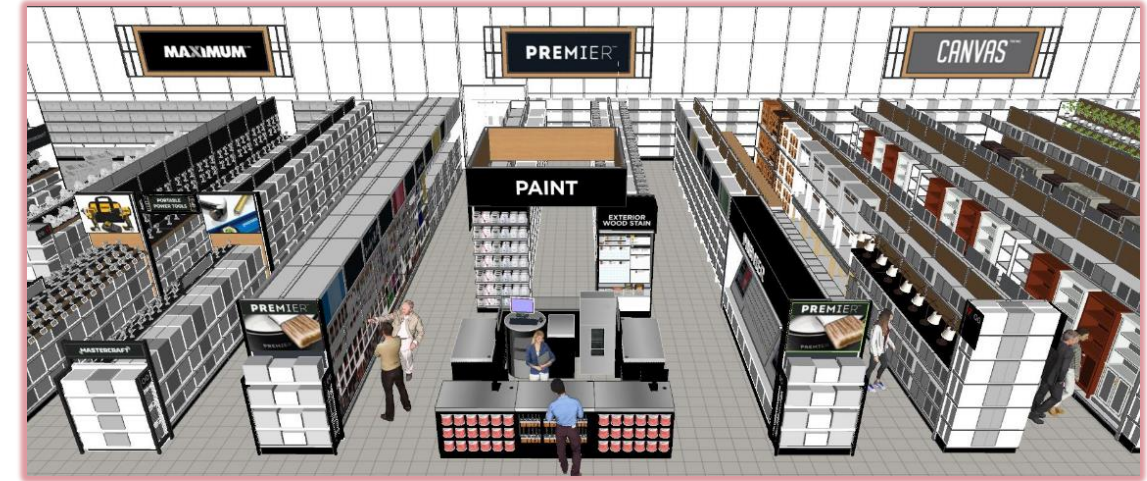
Investing in Capital Across Key Initiatives in 2025



~\$502M in operating capex invested in 2025 toward a **\$2B+ four-year plan** through 2028

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

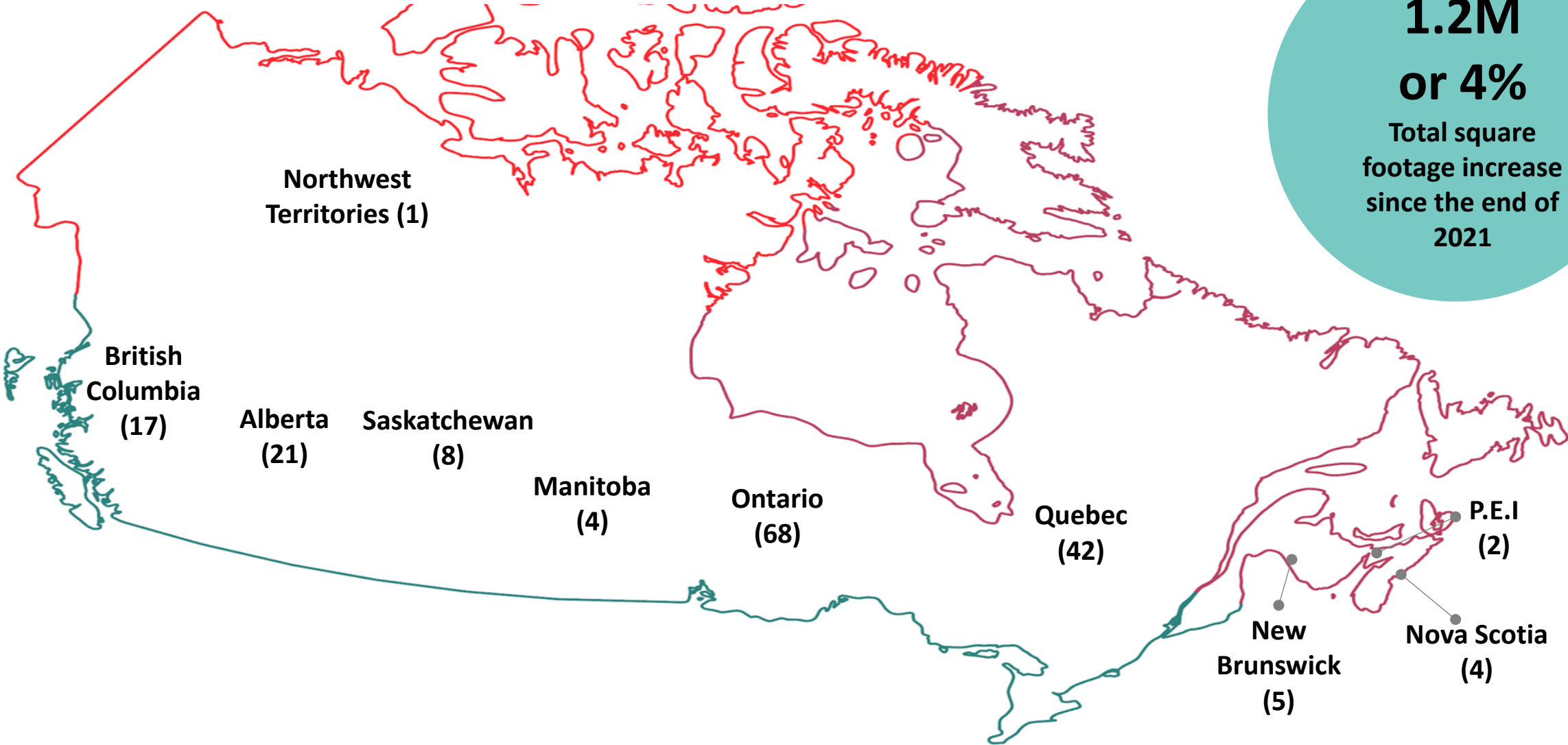


Returns from Refreshed Store Experience

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



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



1.2M
or 4%
Total square
footage increase
since the end of
2021

*Includes Canadian Tire, PHL, Mark's, SportChek, and PartSource store projects covering replacements, relocations, expansions, and remerchandising activities completed between 2022 and 2025.

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

28

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



Concept
Connect (10)



Bigger, Bolder,
Better (14)

SPORTCHEK

Destination
Sport (4)

Ontario

- Ottawa
- Toronto
- Kitchener
- Kingston

- Ancaster
- Devonshire
- Etobicoke
- Oakville
- Toronto
- Vaughan

- Etobicoke
- Windsor

Quebec

- Mont-Tremblant
- Sherbrooke

- Laurier

Alberta

- Lloydminster

- Cross Iron Mills
- Grand Prairie
- Medicine Hat
- Red Deer
- Sherwood Park

Saskatchewan

- Moose Jaw

British Columbia

- Chilliwack
- Kelowna

- Langley

- Richmond

Manitoba

- Winnipeg

New Brunswick

- Moncton

37

Expansions
(~0.7M+
sq. ft
added)



Ontario (16)

- Bowmanville
- Brampton (2)
- Casselman
- Centre Wellington
- Georgetown
- Goderich
- Kingston
- London
- Midland
- Napanee
- Oakville
- Peterborough
- Toronto
- Welland
- Whitby

Quebec (9)

- Chambly
- Donnacona
- Drummondville
- Granby
- Kirkland
- La Plaine
- Sept-Iles
- St. Eustache
- Victoriaville

Alberta (4)

- Lethbridge
- Edmonton
- Medicine Hat
- Sylvan Lake

Saskatchewan (1)

- Martensville
- Nova Scotia (2)**
- Bedford
 - Sydney

British Columbia (3)

- Duncan
 - Invermere
 - Victoria
- PEI (2)**
- Charlottetown
 - Summerside

* From 2022 to 2025.



Levers to Protect and Grow

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:

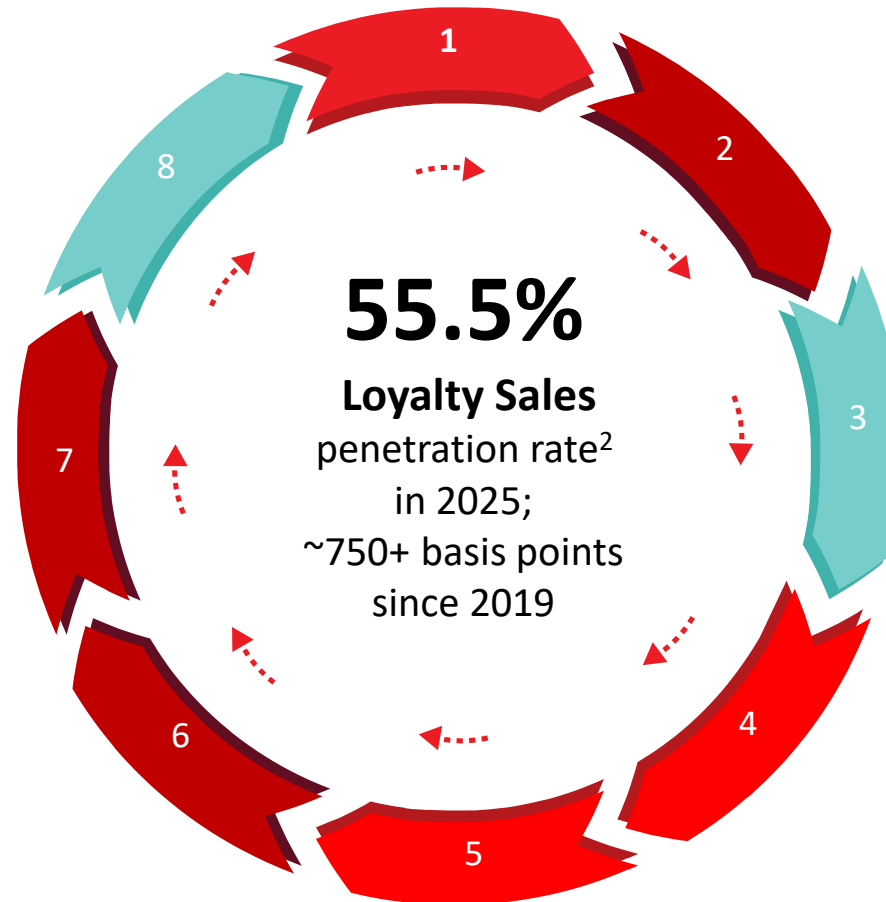
Member acquisition has diversified across all CTC banners since 2018, with ~50% now acquired at SportChek, Mark's, and CTP¹. This has attracted younger and more affluent members

3) Earn eCTM:

Since 2018, issuance has risen by 79%¹, with majority of issuance growth supported by bonus activity and partnerships.

4) Shop more to earn more:

On average, 61% of members shopped at 2+ banners



5) Richer data:

Registered members account for 80% 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 9.8% of all loyalty sales, with the number of members engaged in the 1:1 program increasing by +14% in 2025

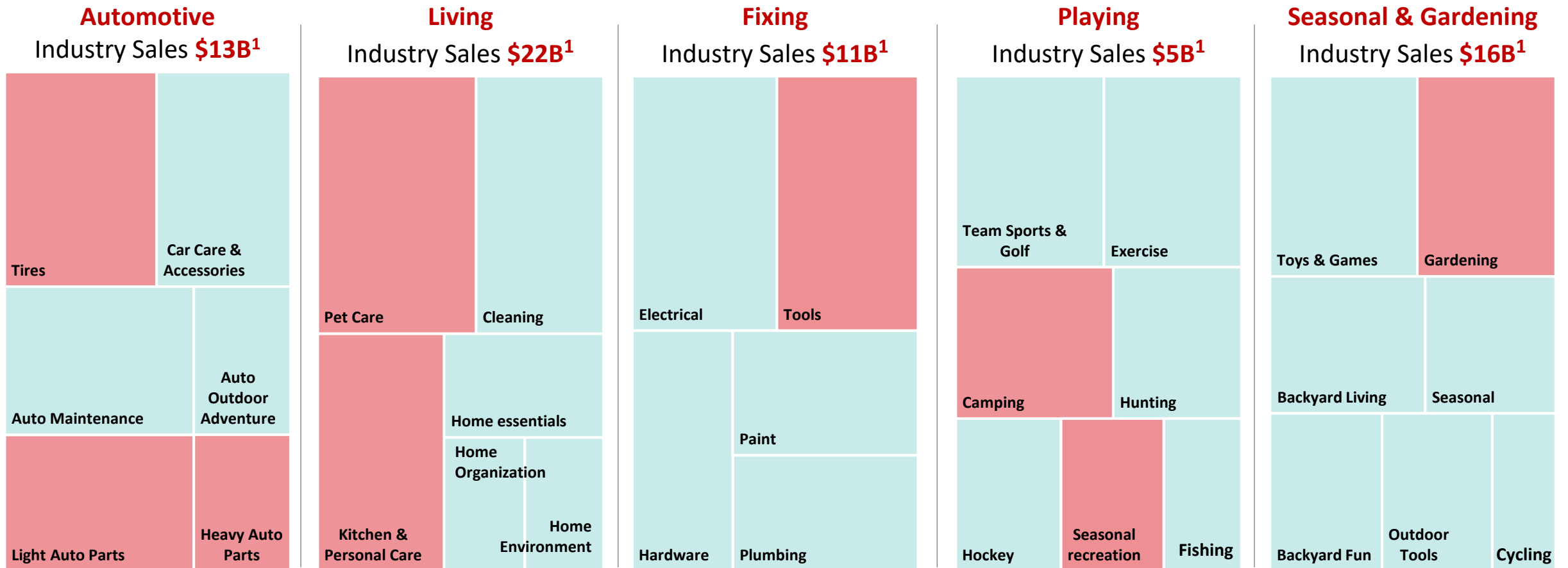
8) More shopping, more value:


Redemption grew by 11% YoY¹, with ~92% of eCTM earned in the year redeemed annually

(1) For the period ending January 3, 2026.

(2) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q5 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

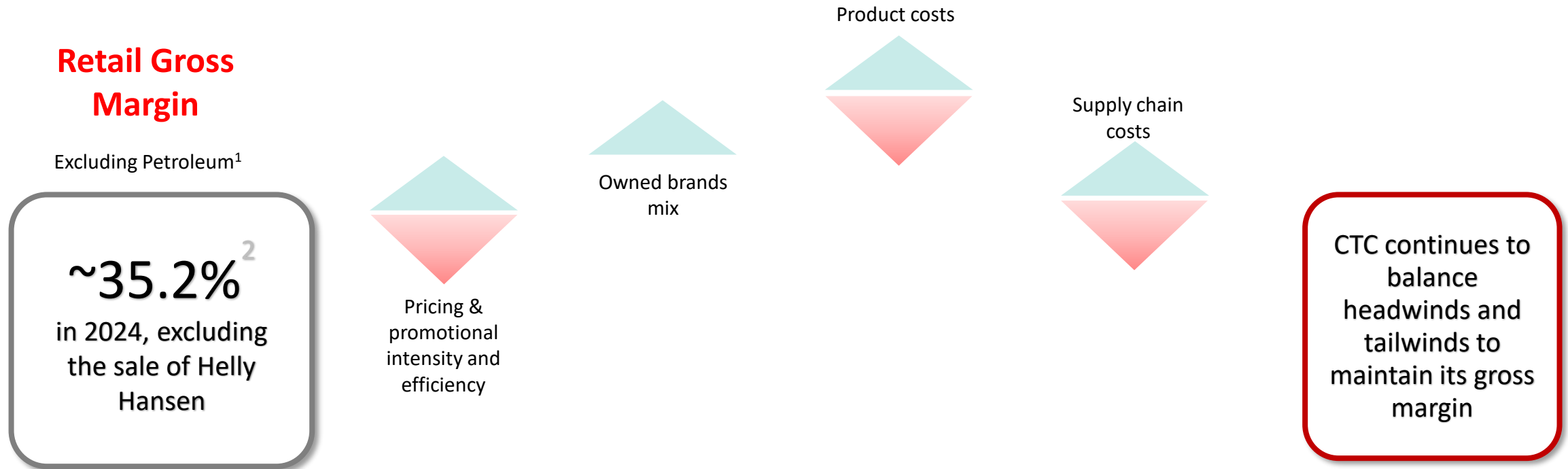


 Ongoing investments in strong market share categories

 Incremental focus and investment in priority categories

(1) Source: Market share data based on Fusion Analytics and CTC, omni-channel sales, 2025.

Retail Gross Margin Levers



(1) This is a Supplementary Financial Measure. For further information about these measures see section 10.2 of the Company's Q4 2025 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein.

(2) Normalized 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 2025, the Company modernized core retail foundational elements of its business investing \$2.3 billion

Dividend growth

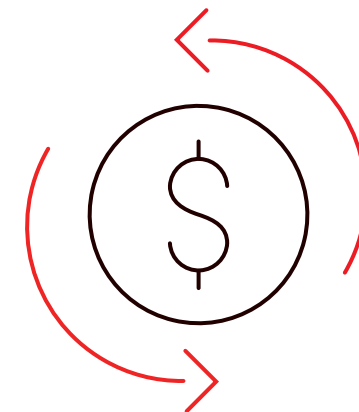
- Member of the S&P/TSX Dividend Aristocrats Index
- More than \$2.7B dividends paid over the last 10 years¹

Share repurchases

- \$3.5B in share repurchases over the last 10 years¹

M&A

- Focused on accretive core retail and capacity building

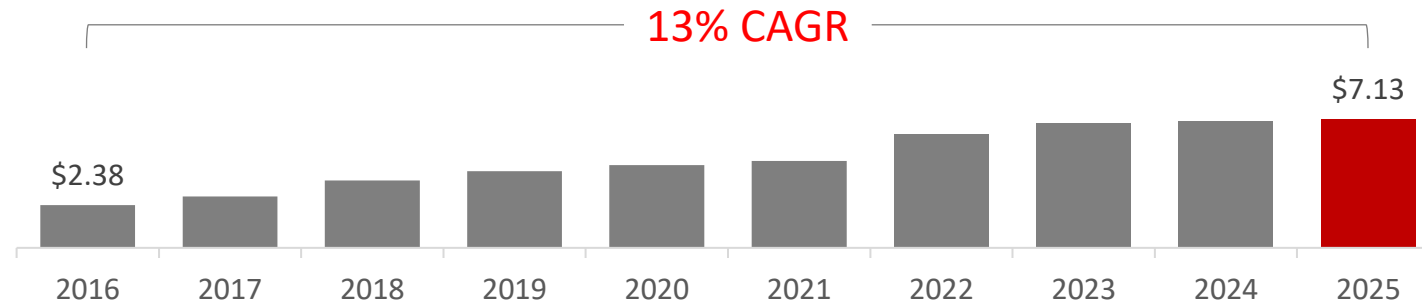


Strong cash generation to fund capital allocation priorities while maintaining investment grade rating

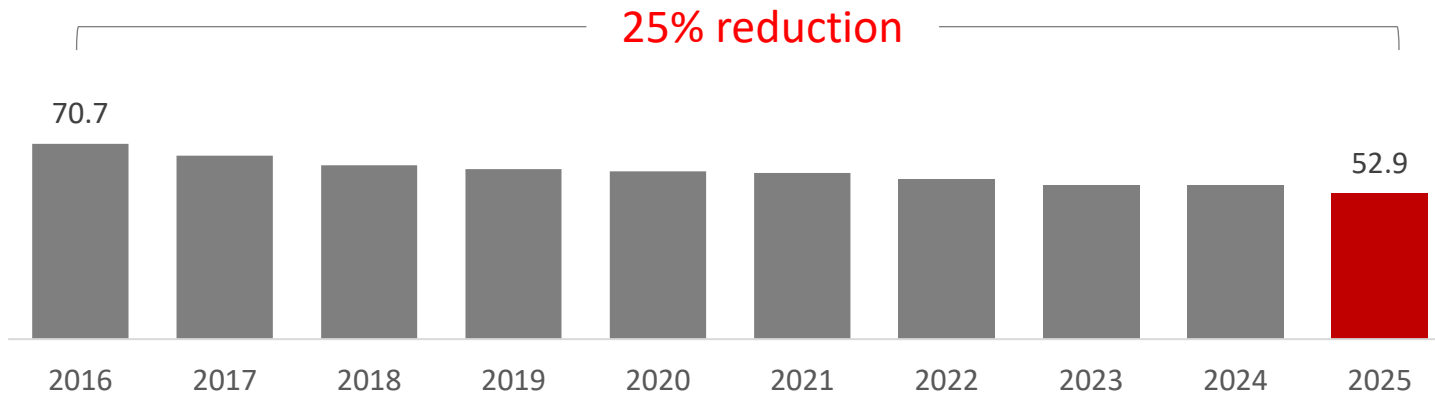
1) 10-year period from 2016 to 2025.

Track Record of Consistent Dividend Increases and Share Buybacks

Cash dividends declared per share



Total shares outstanding (million)



KEY HIGHLIGHTS

13%

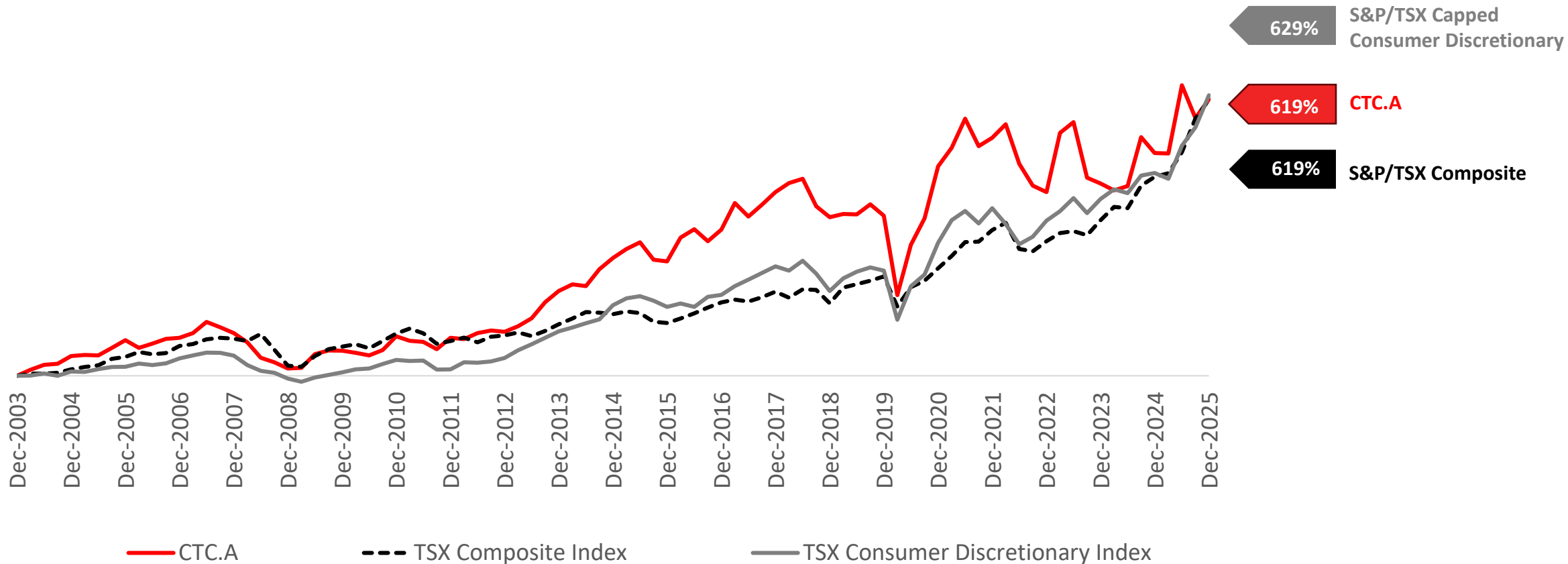
CAGR growth in dividends per share; in November 2025, the dividend was increased to an annualized amount of **\$7.20 per share**, marking 16 consecutive years of dividend increases

25%

reduction in total shares outstanding since 2016

Delivering Attractive Total Shareholder Returns for Over Two Decades

Relative Total Returns Performance
Indexed to December 31, 2003



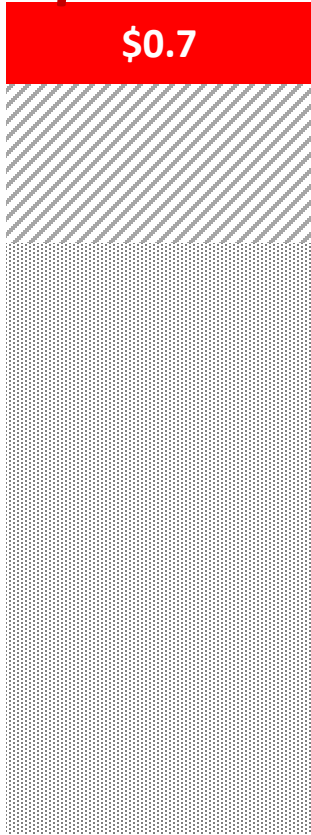
Balance Sheet Reflects Diversified Asset Mix and Low Retail Leverage

Net Debt

\$7.4B²

\$0.7

Retail segment has low business leverage



BBB

Investment grade rating on medium-term notes from DBRS and S&P

A-2/P-2

Investment grade rating on U.S. commercial paper from S&P and Moody's

2.6x

Retail & CT REIT net adjusted debt-to-Retail & CT REIT continuing operations normalized EBITDA (TTM)^{1,2,3,4}

8.0x

Retail & CT REIT continuing operations normalized EBITDA-to-Retail & CT REIT Net Finance costs (TTM)^{1,2,5}

■ 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 January 3, 2026. 3) Net adjusted debt includes lease liabilities 4) Retail & CT REIT net adjusted debt-to-Retail and CT REIT continuing operations normalized EBITDA is a non-GAAP ratio that is calculated by dividing Retail and CT REIT continuing operations normalized EBITDA by Retail & CT REIT net adjusted debt. See section 10.1 of the Company's Q4 2025 MD&A, which is available on SEDAR+ at www.SEDARPLUS.ca and incorporated by reference herein. 6) Retail and CT REIT continuing operations normalized EBITDA-to-Retail and CT REIT Net Finance costs is a non-GAAP ratio that is calculated by dividing Retail and CT REIT continuing operations normalized EBITDA by Retail and CT REIT Net 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