



2022 CANADIAN TIRE CORPORATION
Investor Day

March 10, 2022



Agenda

Greg Hicks - President and CEO

Susan O'Brien - Chief Brand and Customer Officer

Aayaz Pira - President, Canadian Tire Financial Services and President & CEO, Canadian Tire Bank

John Koryl - President of Digital

BREAK

TJ Flood - President of Canadian Tire Retail

Gregory Craig - Executive Vice-President and CFO

Greg Hicks - President and CEO

Q&A

Forward-looking information

This document contains forward-looking information that reflects Management's current expectations relating to matters such as future financial performance and operating results of the Company.

Specific forward-looking information included in this document includes, but is not limited to, information with respect to: Triangle Rewards memberships, including Triangle Select subscribers, credit card acquisitions and average member spend, electronic Canadian Tire Money issuances, and owned audience; Loyalty sales as a percentage of retail sales; the Company's capital expenditure intentions, including with respect to the connected omni-channel customer experience and store investments, supply chain fulfillment infrastructure and automation, and modernizing IT infrastructure; Owned Brands portfolio, including Owned Brands sales growth and increase penetration as well as the launch of new Owned Brand products; total addressable market growth; the Company's financial aspirations, including average annual consolidated comparable sales growth (excluding Petroleum), Retail ROIC and Diluted EPS; the Company's operational efficiency program; Retail gross margin; Helly Hansen sales and market share; and long-term dividend payout ratio.

Forward-looking information provides insights regarding Management's current expectations and plans, and allows investors and others to better understand the Company's anticipated financial position, results of operations and operating environment. Readers are cautioned that such information may not be appropriate for other purposes. Certain other information, other than historical information, may also constitute forward-looking information, including, but not limited to, information concerning Management's current expectations relating to possible or assumed prospects and results, the Company's strategic goals and priorities, its actions and the results of those actions, and the economic and business outlook for the Company. 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", "forecast", "anticipate", "aspire", "foresee", "continue", "ongoing" or the negative of these terms or variations of them or similar terminology. Forward-looking information is based on the reasonable assumptions, estimates, analyses, beliefs and opinions of Management, made in light of its experience and perception of trends, current conditions and expected developments, as well as other factors that Management believes to be relevant and reasonable at the date that such information is disclosed.

By its very nature, forward-looking information requires management to make assumptions and is subject to inherent risk factors and uncertainties, which give rise to the possibility that management's assumptions, estimates, analyses, beliefs and opinions may not be correct and

that the Company's expectations and plans will not be achieved. Examples of material assumptions and management's beliefs, which may prove to be incorrect, include, but are not limited to, the duration and impact of COVID-19 on the Company's operations, liquidity, financial condition, or results, future economic conditions and related impacts on inflation, consumer spending, interest rates, and foreign exchange rates, current and future competitive conditions and the Company's position in the competitive environment, anticipated cost savings and operating efficiencies as well as anticipated benefits from strategic and other initiatives, and the availability of sufficient liquidity. Although the Company believes that the forward-looking information in this document is based on information, assumptions and beliefs that are current, reasonable, and complete, such information is necessarily subject to a number of business, economic, competitive and other risk factors that could cause actual results to differ materially from management's expectations and plans as set forth in such forward-looking information.

Some of the risk factors, many of which are beyond the Company's control and the effects of which can be difficult to predict, but may cause actual results to differ from the results expressed by the forward-looking information, include: (a) credit, market, currency, operational, liquidity and funding risks, including changes in economic conditions, interest rates or tax rates; (b) the ability of the Company to attract and retain high-quality executives and employees for all of its businesses, Dealers, Petroleum retailers, and Mark's and SportChek franchisees, as well as the Company's financial arrangements with such parties; (c) the growth of certain business categories and market segments and the willingness of customers to shop at its stores or acquire the Company's owned brands or its financial products and services; (d) the Company's margins and sales and those of its competitors; (e) the changing consumer preferences and expectations relating to eCommerce, online retailing and the introduction of new technologies; (f) the possible effects on the Company's business from international conflicts, political conditions, and other developments, including changes relating to or affecting economic or trade matters as well as the outbreak of contagions or pandemic diseases; (g) risks and uncertainties relating to information management, technology, cyber threats, property management and development, environmental liabilities, supply-chain management, product safety, competition, seasonality, weather patterns, climate change, commodity prices and business continuity; (h) the Company's relationships with its Dealers, franchisees, suppliers, manufacturers, partners and other third parties; (i) changes in laws, rules, regulations and policies applicable to the Company's business; (j) the risk of damage to the Company's reputation and brand; (k) the cost of store network expansion and retrofits; (l) the Company's capital structure, funding strategy, cost management program and share price; (m) the Company's ability to obtain all necessary regulatory approvals; (n) the Company's ability to complete any proposed acquisition; and (o) the Company's ability to realize the anticipated benefits or synergies from its acquisitions and investments.

Forward-looking information (2)

The following table sets out additional risks and assumptions applicable to the forward-looking information described below:

Average Annual Consolidated Comparable Sales Growth (excluding Petroleum) of 4+ percent over the 4-year period
Material assumptions: <ul style="list-style-type: none"> • Each individual business unit contributes positively to Consolidated Comparable Sales Growth • Incremental sales growth generated from real estate investments • Positive sales contribution from the continued focus and strategic investment in retail categories, assortment architecture and the omnichannel experience • Continued engagement by customers in the Triangle Rewards program and personalized 1:1 offerings
Material risks: <ul style="list-style-type: none"> • Decline in economic growth, consumer confidence, household spending and other market disruptions • The occurrence of widespread economic restrictions, construction limitations or supply chain delays due to, among other events, a global pandemic resurgence • Pricing pressure driven by growing competition from new and existing market players • Accelerated disruption from eCommerce competitors • Significant change in the retail landscape
Diluted EPS of \$26.00+ by 2025
Material assumptions: <ul style="list-style-type: none"> • Realization of the Consolidated Comparable Sales Growth aspiration • No major changes to retail gross margin rates • Maintain SG&A discipline by institutionalizing Operational Efficiency (OE) program • Positive contribution to earnings by the Financial Services segment from growth of first use accounts, and gross average accounts receivable (GAAR) • No major changes to the Company's financial leverage and capital allocation approach

Material risks:

- Risks associated with the Consolidated Comparable Sales Growth aspiration described above
- Lower or lesser contribution from operational efficiency initiatives
- Increased costs related to global sourcing impacting the Company's ability to manage operating and/or supply chain costs
- Adverse economic or regulatory conditions which negatively impact GAAR growth and increases volatility of the impairment allowance for credit card receivables
- Short-term effects on EPS from unexpected changes to the Company's capital-allocation initiatives
- Negative impacts due to unfavourable commodity prices, interest rates, and foreign exchange fluctuations

Retail ROIC of 15+ percent by 2025

Material assumptions:

- Realization of Consolidated Comparable Sales Growth and Diluted EPS aspirations
- Prudent management of working capital and the Company's capital allocation priorities
- Continued successful investments in businesses to achieve organic growth and in projects and initiatives which yield improved asset productivity

Material risks:

- Lower than anticipated earnings growth (refer to risks associated with the Diluted EPS Growth aspiration described above)
- Unfavourable interest rates impacting the Company's asset value for new and renewed leases

Forward-looking information (3)

Capital Expenditure Intentions: Expect to spend \$3.4B over the next 4 years (2022-25)

Material assumptions:

- No material changes in the Company's strategic and capital allocation priorities
- No material changes to the Company's earning prospects and financial leverage
- No significant changes to the retail landscape or regulatory environment
- Continued availability of skilled talent and source materials to execute on the capital investment agenda
- Continued successful investments in businesses to achieve organic growth and in projects and initiatives which yield improved asset productivity

Material risks:

- The occurrence of widespread economic restrictions, construction limitations, or supply chain delays due to, among other events, a global pandemic resurgence
- Shortages of raw materials and/or skilled labour required to execute capital investment plans
- Higher than expected cost inflation for materials, equipment, and labour required to execute capital investment plans
- Organizational capacity to execute capital agenda

\$100M in additional OE program run rate savings for a total of \$300M+ by end of 2022

Material assumptions:

- Realization of the forecasted benefits from both executed and new OE Initiatives
- Operational teams continue to be disciplined in maintaining savings from already executed initiatives

Material assumptions:

- Lower or lesser contribution from both executed and new OE initiatives
- Organizational capacity to execute OE initiatives

For more information on the material risk factors and uncertainties that could cause the Company's actual results to differ materially from predictions, forecasts, projections, expectations or conclusions, refer to section 10.0 entitled "Key Risks and Risk Management" and all subsections thereunder in the Company's MD&A for the fourth quarter and full year ended January 1, 2022. For more information, also refer to the Company's other public filings, available on SEDAR at <https://www.sedar.com/> and at <https://corp.canadiantire.ca/English/home/default.aspx>.

The Company cautions that the foregoing list of important risk factors and assumptions is not exhaustive and other factors could also adversely affect the Company's results. Investors and other readers are urged to consider the foregoing risks, uncertainties, factors and assumptions carefully in evaluating the forward-looking information and are cautioned not to place undue reliance on such forward-looking information. The forward-looking information contained herein is based on certain factors and assumptions as of the date hereof and does not take into account the effect that transactions or non-recurring or other special items announced or occurring after the information has been disclosed have on the Company's business. The Company does not undertake to update any forward-looking information, whether written or oral, that may be made from time to time by it or on its behalf, to reflect new information, future events or otherwise, except as is required by applicable securities laws.



2022 CANADIAN TIRE CORPORATION
Investor Day

Greg Hicks

President and CEO

March 10, 2022



“

**Strive always
to make things better.**

”

- A.J. Billes

A person with long blonde hair, wearing a blue quilted jacket and a bright orange life vest, is seen from behind while paddling a wooden canoe on a calm, deep blue lake. The person is holding a black paddle. In the background, there are dense evergreen forests on the shoreline and majestic, rugged mountains with patches of snow under a clear sky.

OUR PURPOSE

**We are here to make
life in Canada better.**





**Brand trust is the new
brand equity.**



- 2021 Edelman Trust Barometer



Those who **own** the most
customer relationships win!

Core to owning the relationship
is **access to customer data.**

Deep **data insights**
allow us to create
personalized and unique
customer experiences.

These experiences create **loyalty**
and an **emotional connection** to
the brand...

...a connection that is
hard to break!



Our Strategic Direction

Modernize and create a more **contemporary experience** for our customers while **unifying the customer connection points across all our banners**, making the Triangle brand a **trusted source** for a variety of products and services.



Strategic Pillars

1

CUSTOMER

We will **create valuable relationships** through the power of the Triangle.

2

EXPERIENCE

We will deliver Canada's **best** omnichannel experience.

3

PRODUCT

We will design and deliver **world class products** through our sourcing and design capabilities.

4

COMMUNITY

We will further our **positive impact** in Canada through our **strong community relationships**.

5

PEOPLE & ENABLERS

We will change the way we work to **develop people, capabilities and systems** to deliver our strategy.

CTC Investor Perception Study







2022 CANADIAN TIRE CORPORATION
Investor Day

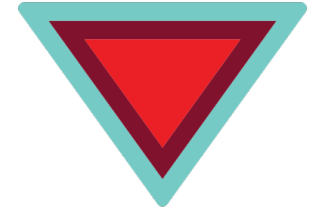
Susan O'Brien

Chief Brand and Customer Officer

March 10, 2022



CTC Marketing capabilities powered by Triangle

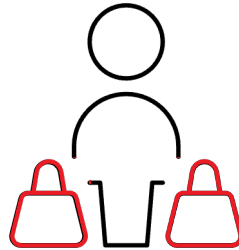


1



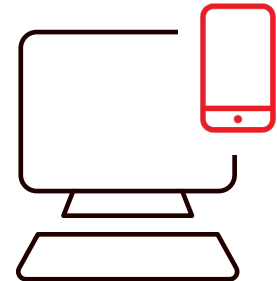
Data driven

2



Customer centric

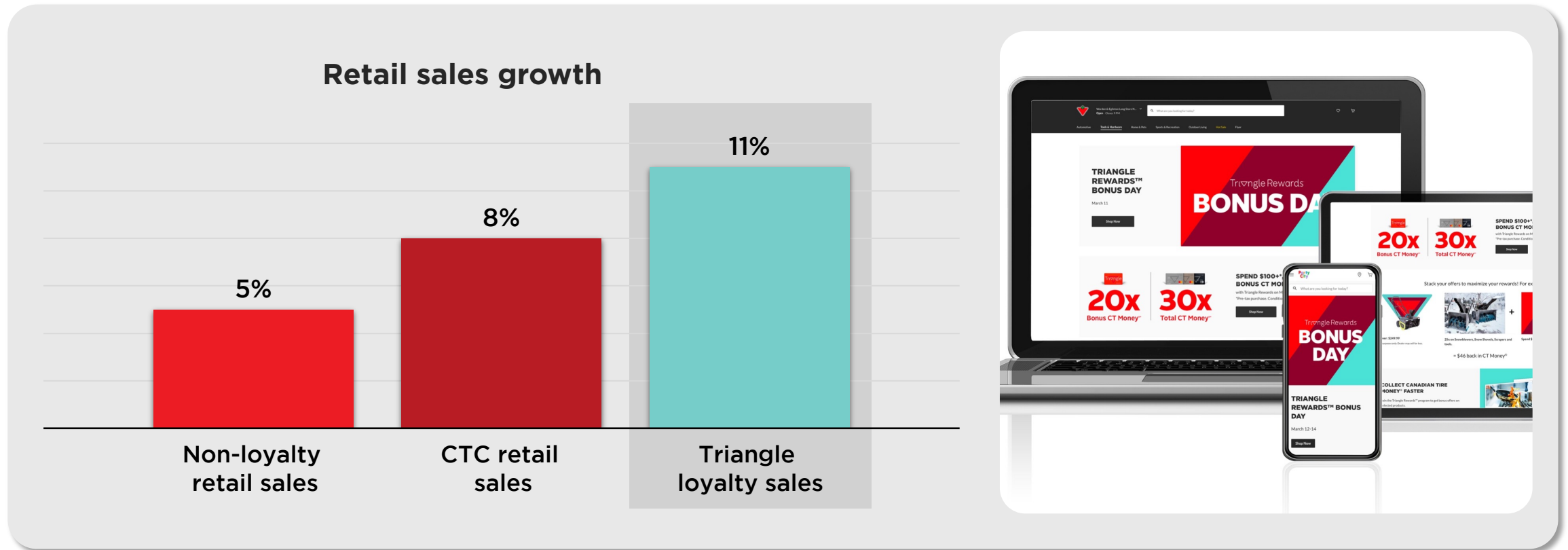
3



Digital first

Total sales

Loyalty sales¹ saw strong growth, outpacing retail sales



¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021, ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein. Triangle loyalty sales is comprised of sales attributable to Triangle members. While non-loyalty retail sales is calculated by subtracting Triangle loyalty sales from Retail sales..

OUR PURPOSE

**We are here to make
life in Canada better.**



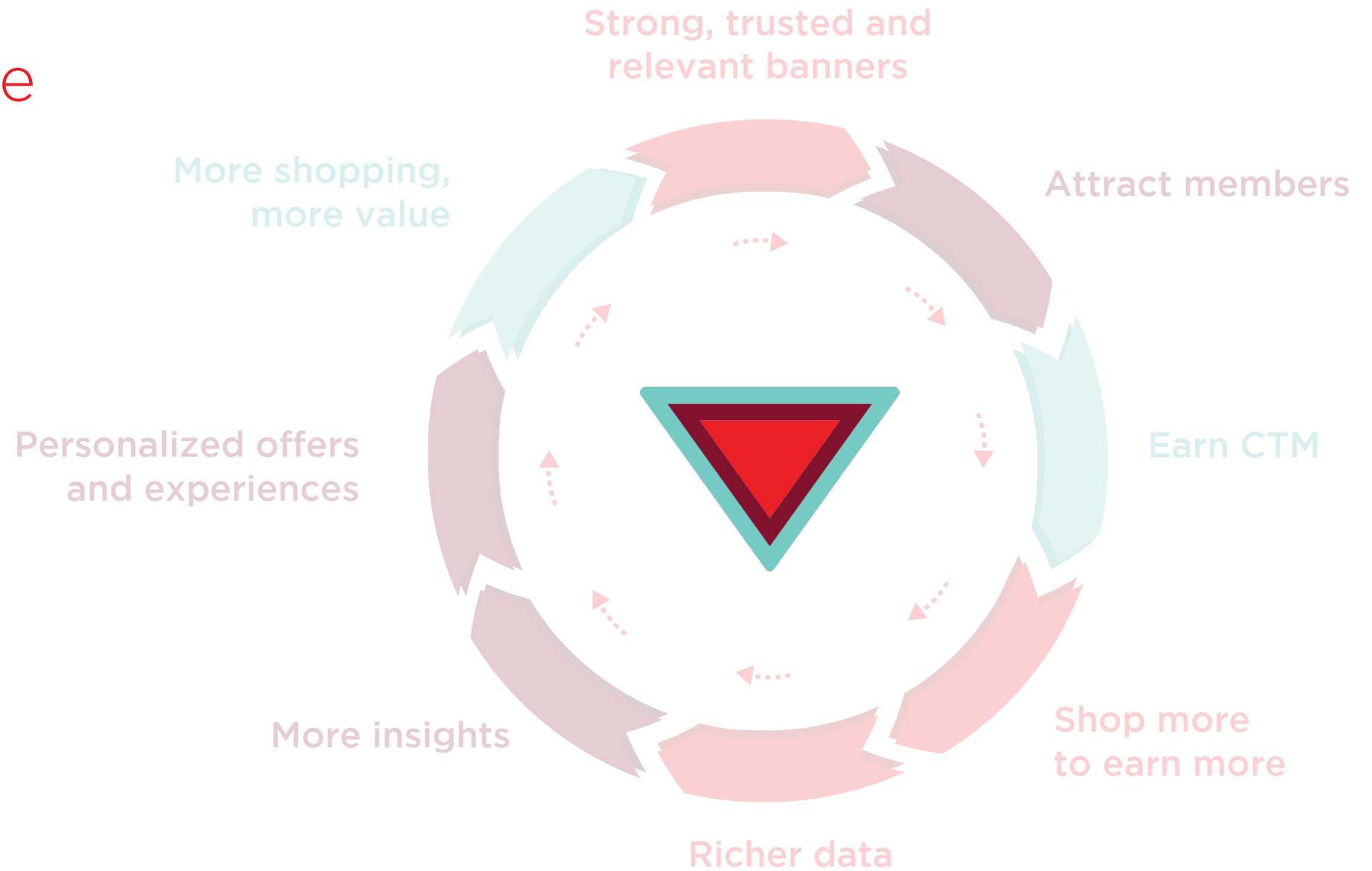
**Can we
continue
connecting
with Canadians?**



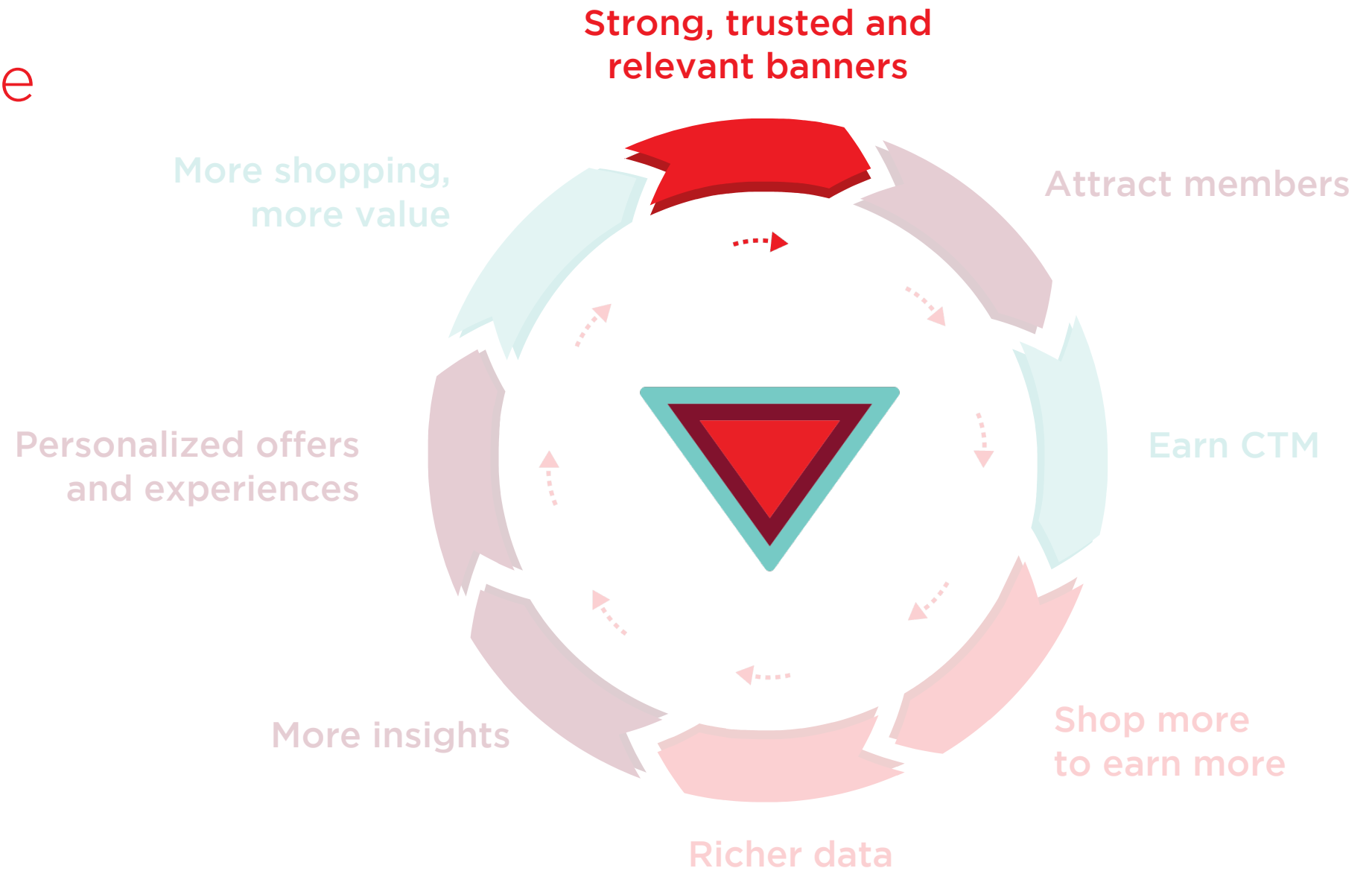
**Can we
continue
connecting
with Canadians?**
100% Yes.



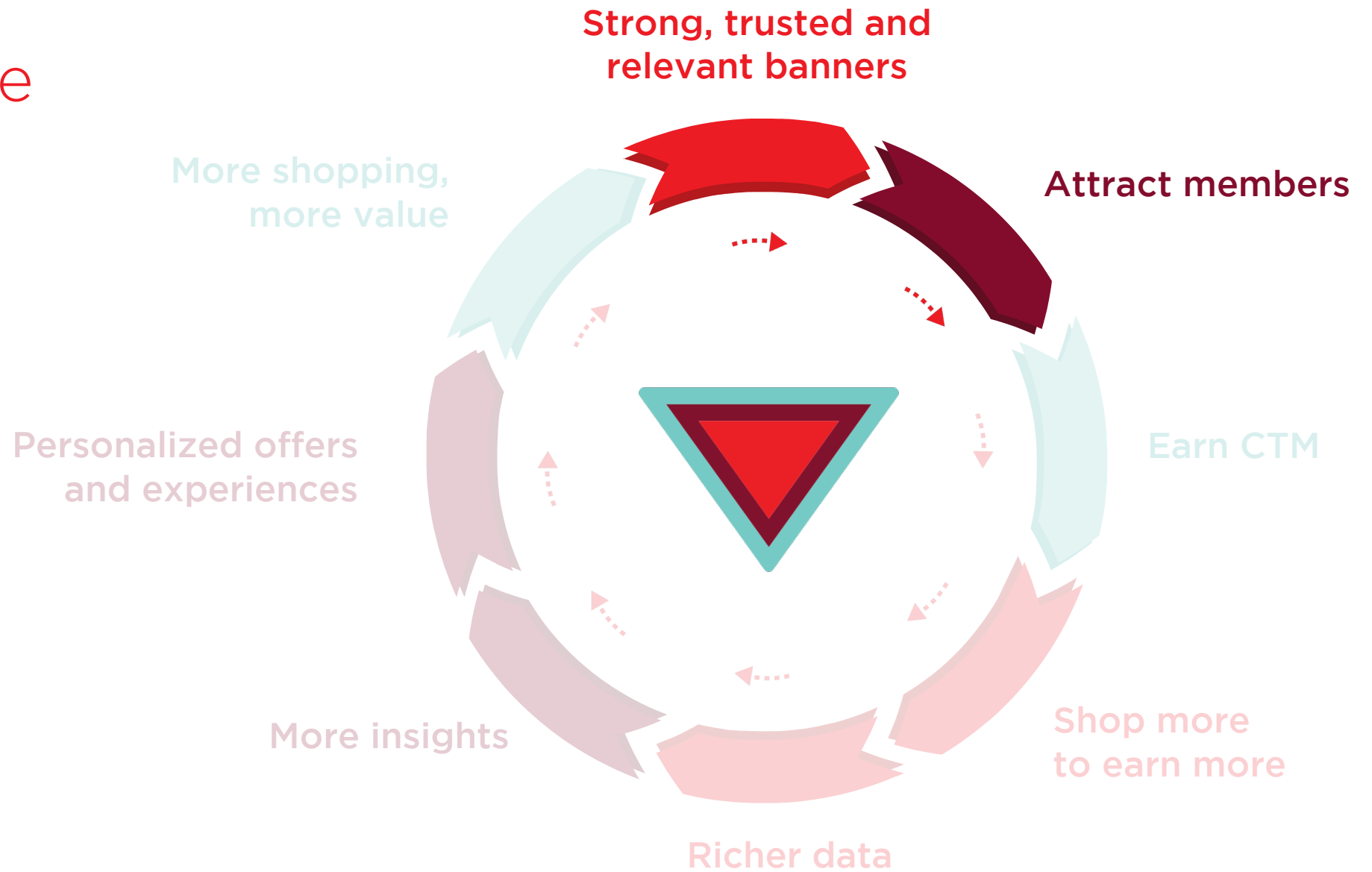
The Triangle customer flywheel



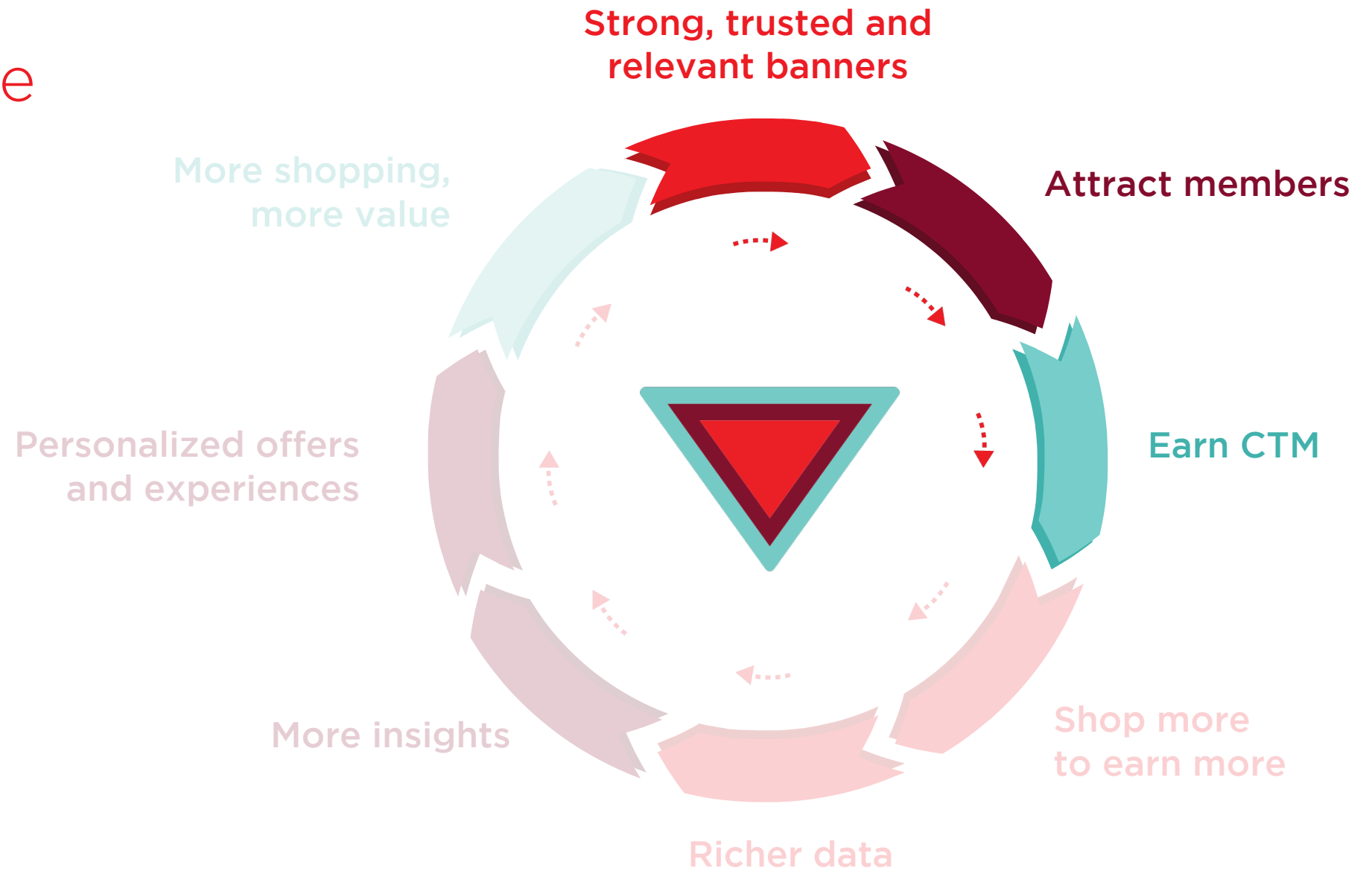
The Triangle customer flywheel



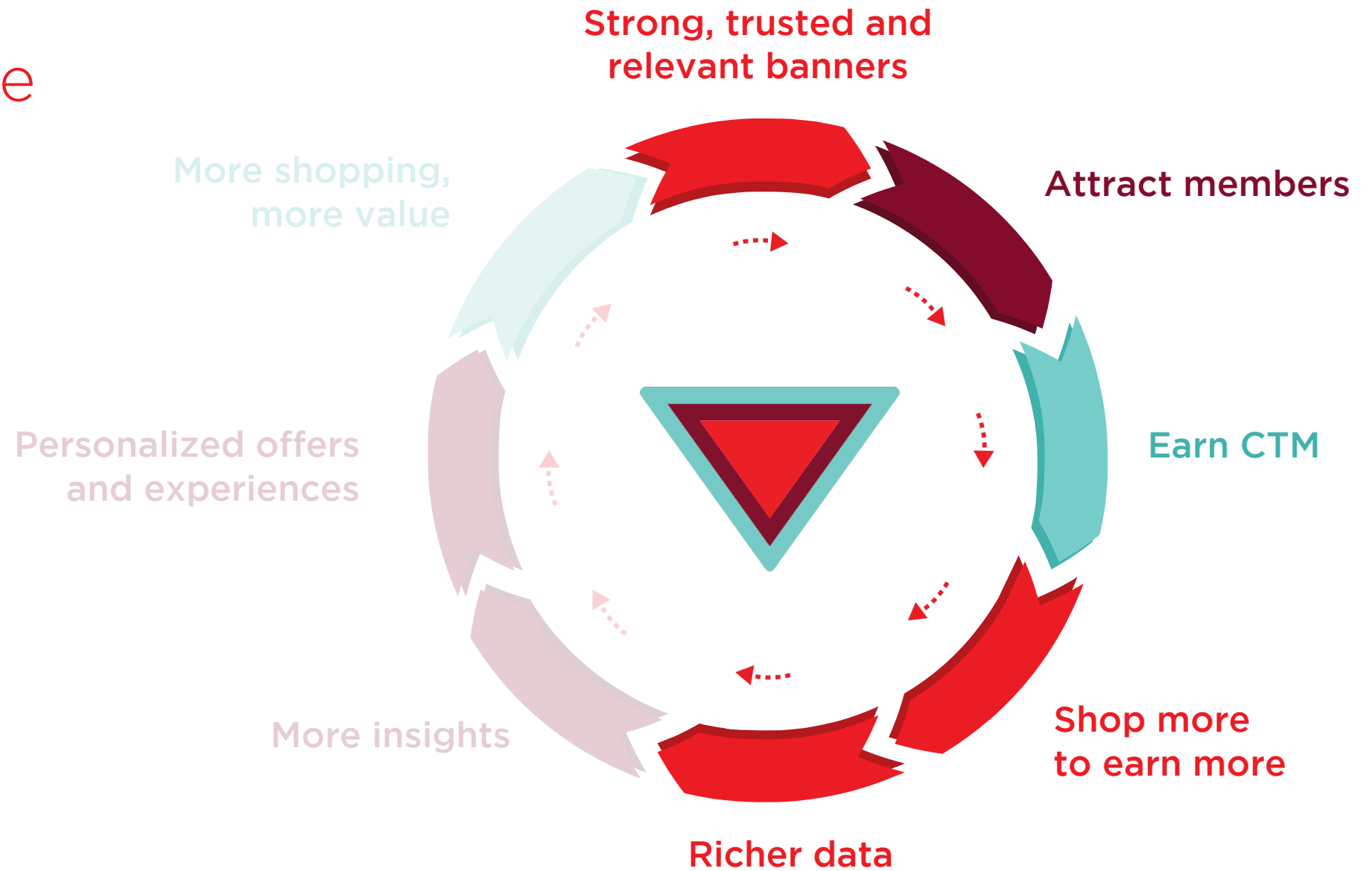
The Triangle customer flywheel



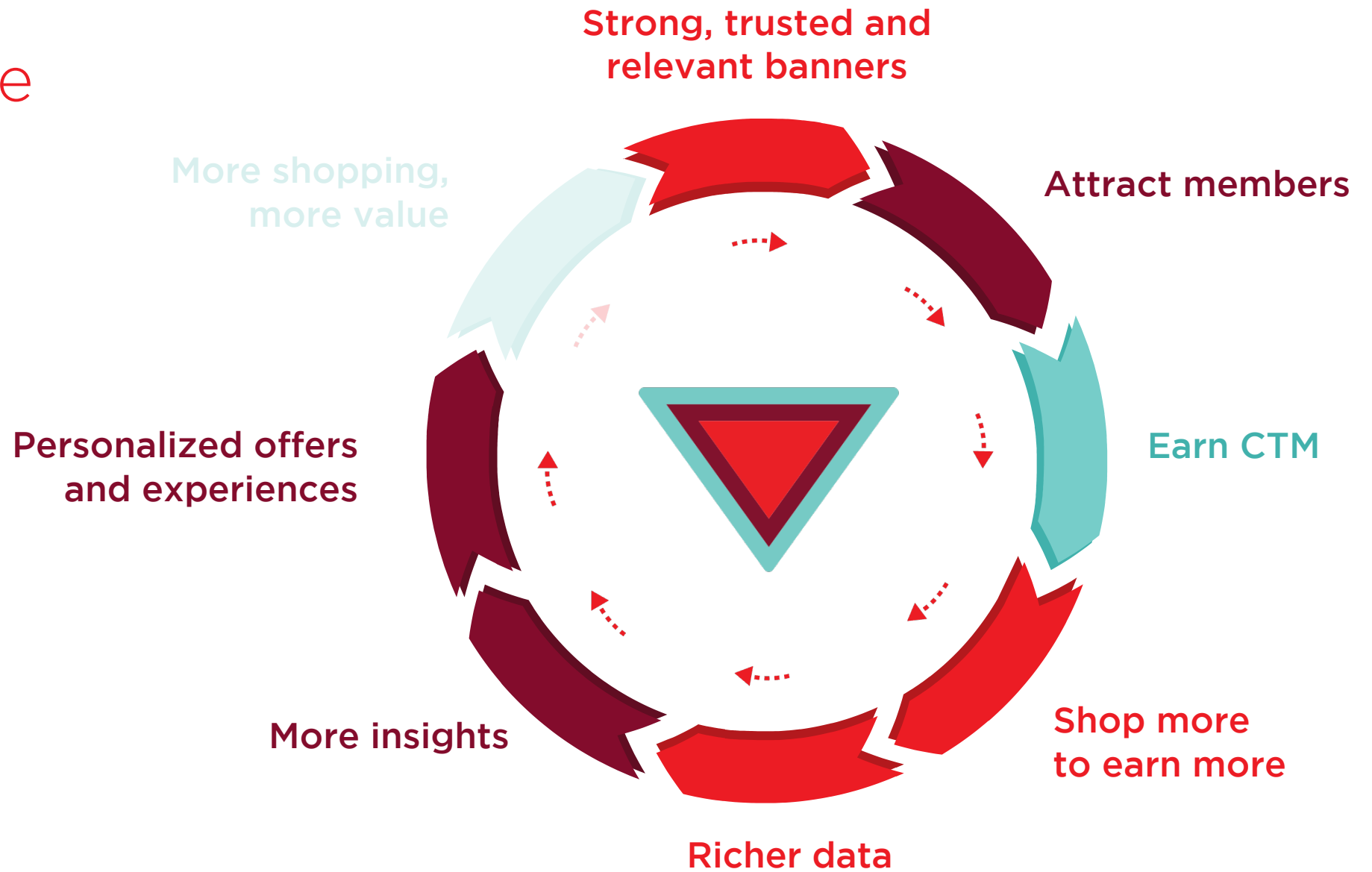
The Triangle customer flywheel



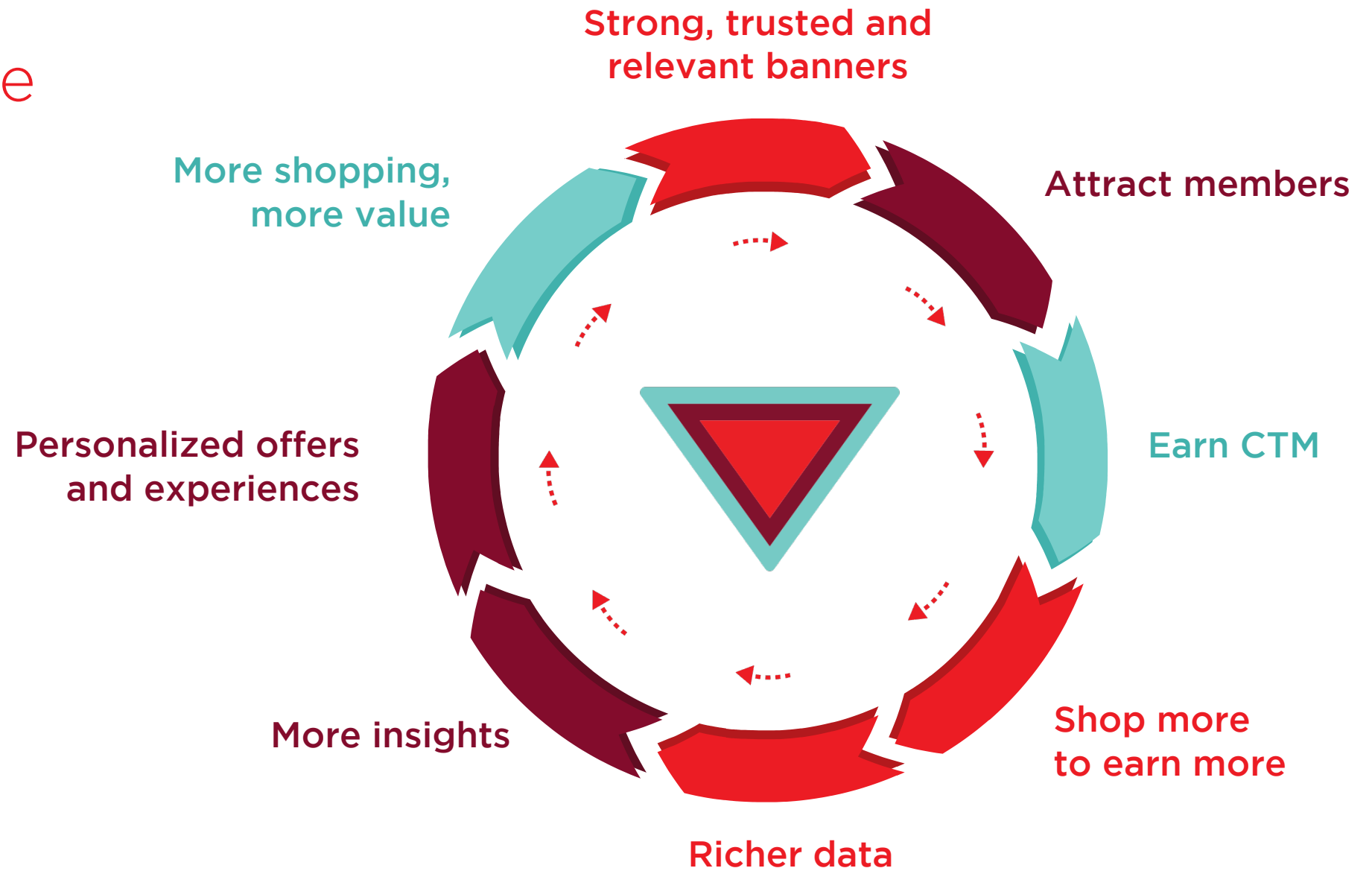
The Triangle customer flywheel

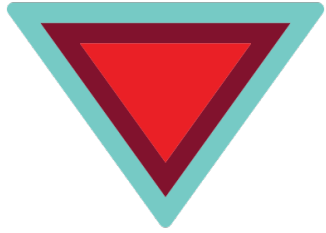


The Triangle customer flywheel



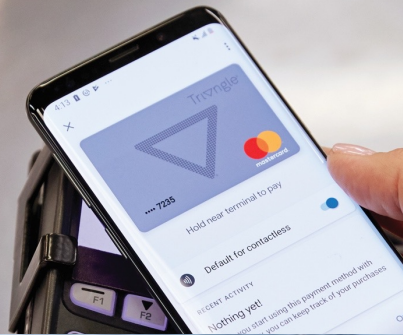
The Triangle customer flywheel





**One of the top retail
loyalty programs in
Canada**

**One of the best customer
data sets in Canada**

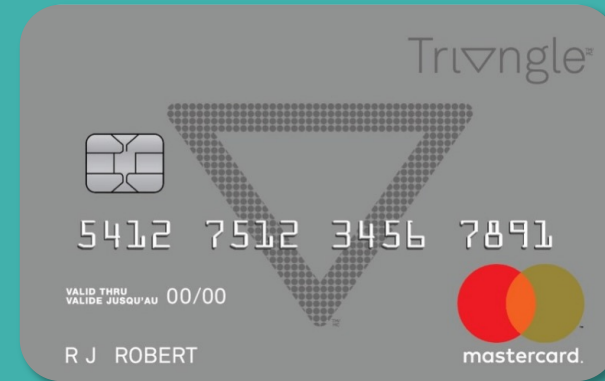


Ways to participate in Triangle

Base program

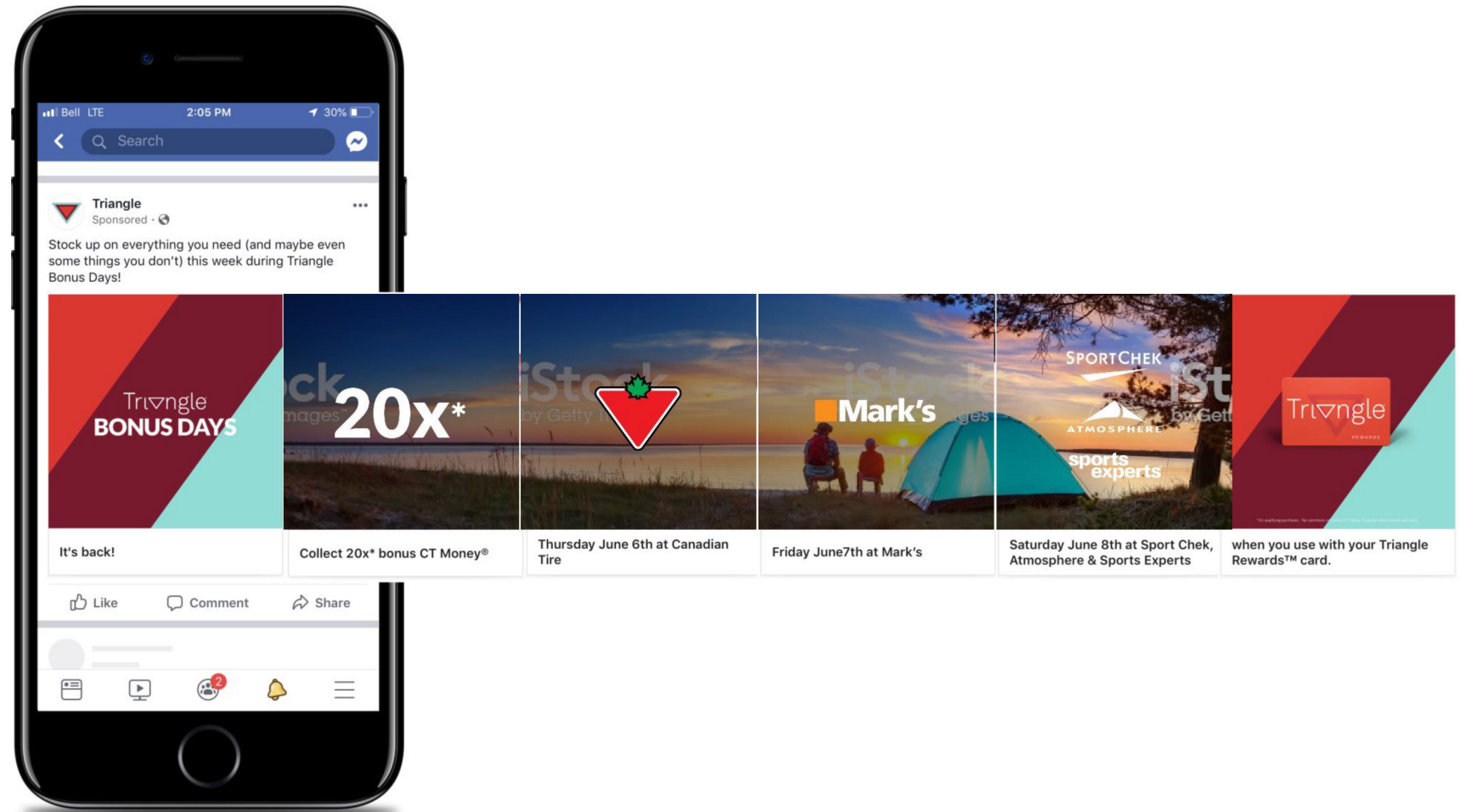


Credit card holders



10x = 4%

Engaging
members
with
bonus and
multiplier
offers



Canadians enjoy
tremendous value
from Triangle

\$322M

Issued in 2021



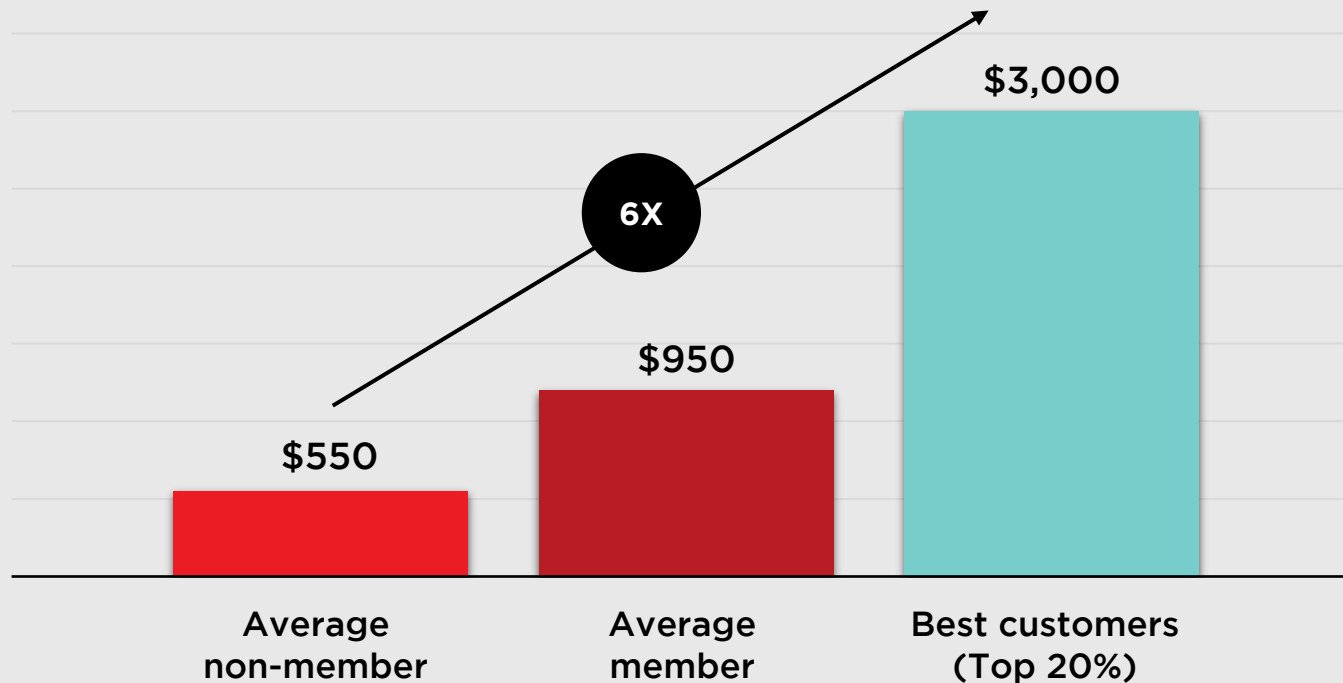
\$277M

Redeemed in 2021

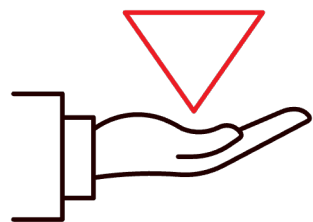


Triangle members spend more... a lot more

Average **SPEND** per member

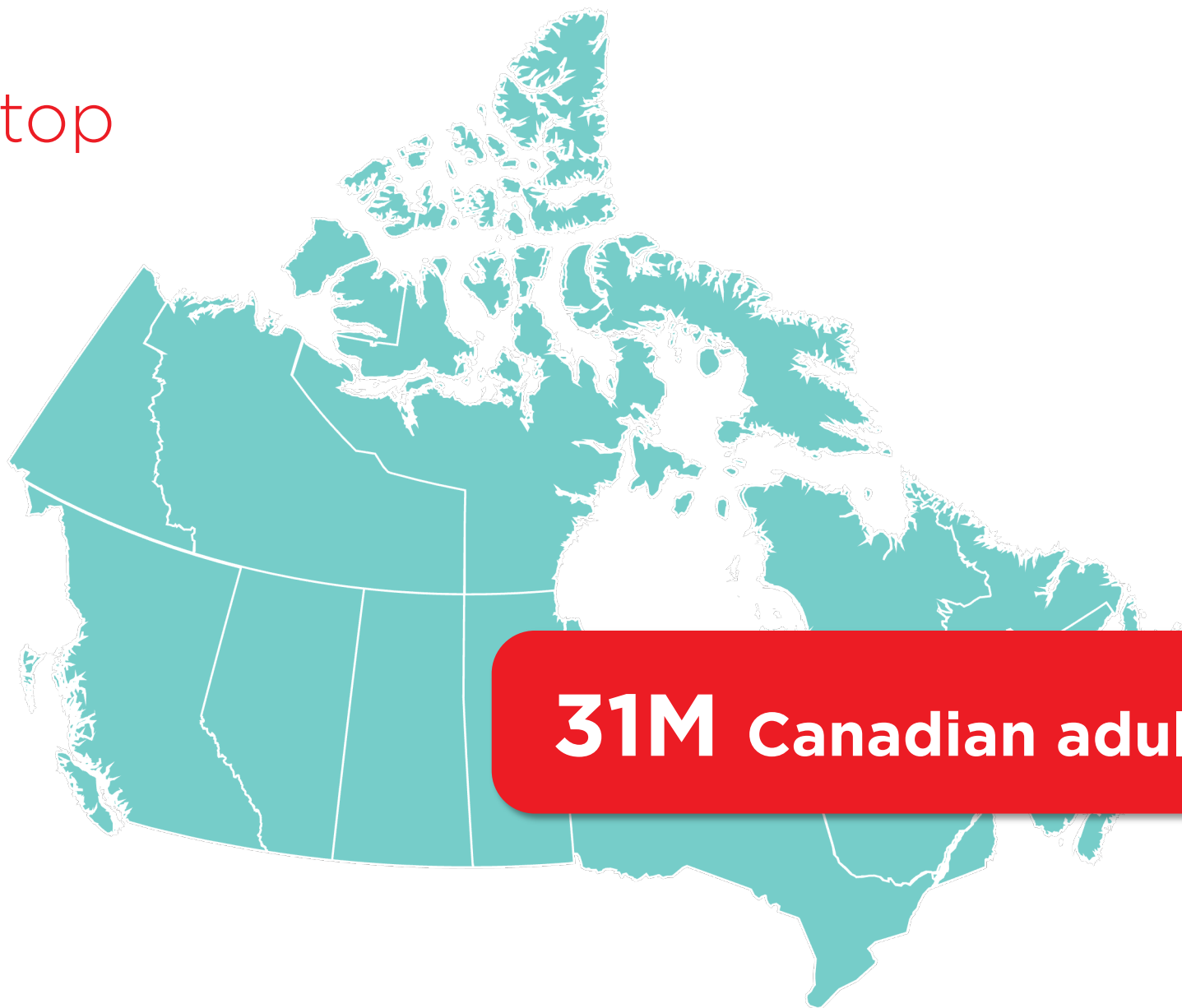


One of Canada's top
loyalty programs



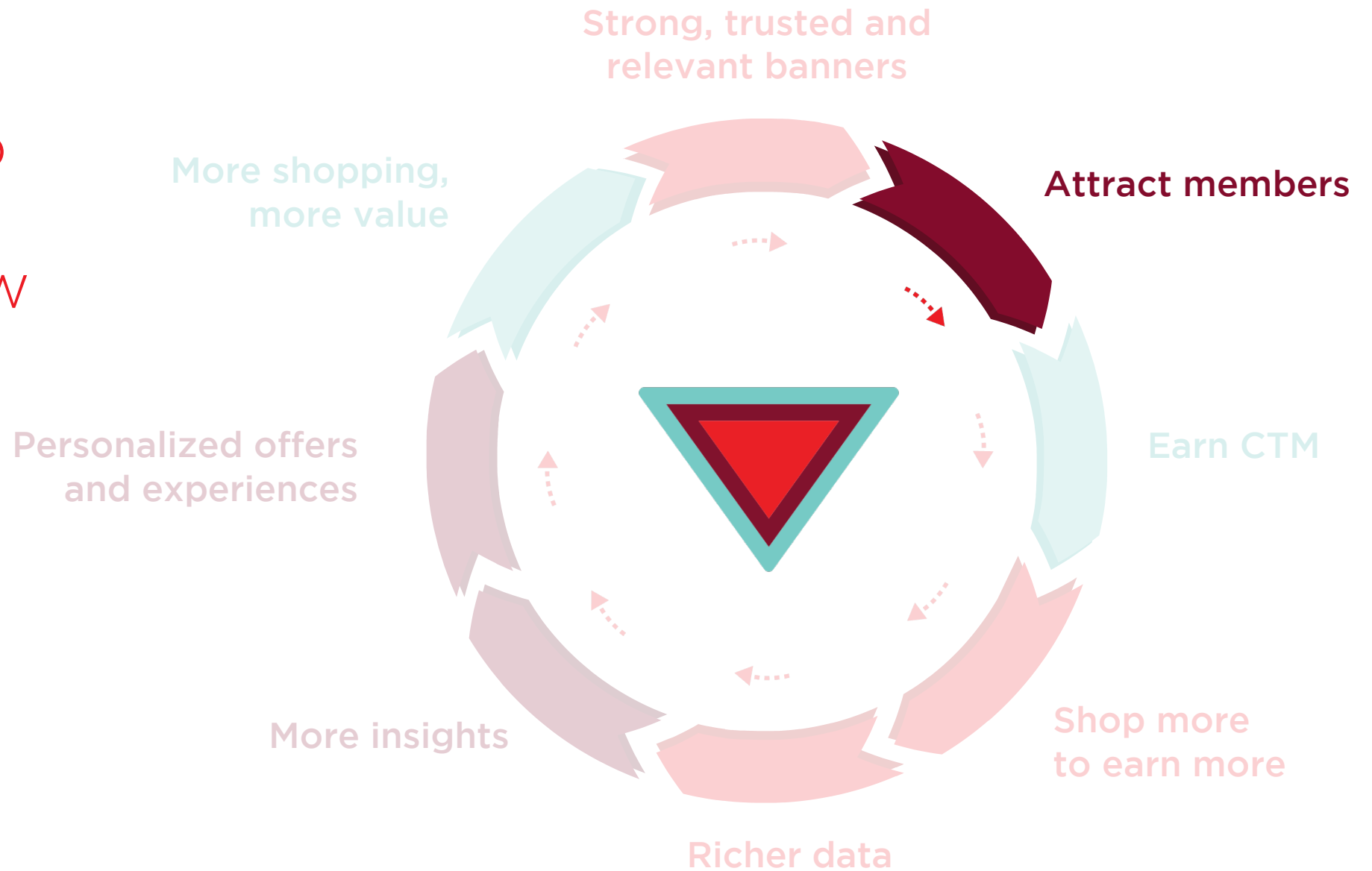
**Active
Triangle members**

11M

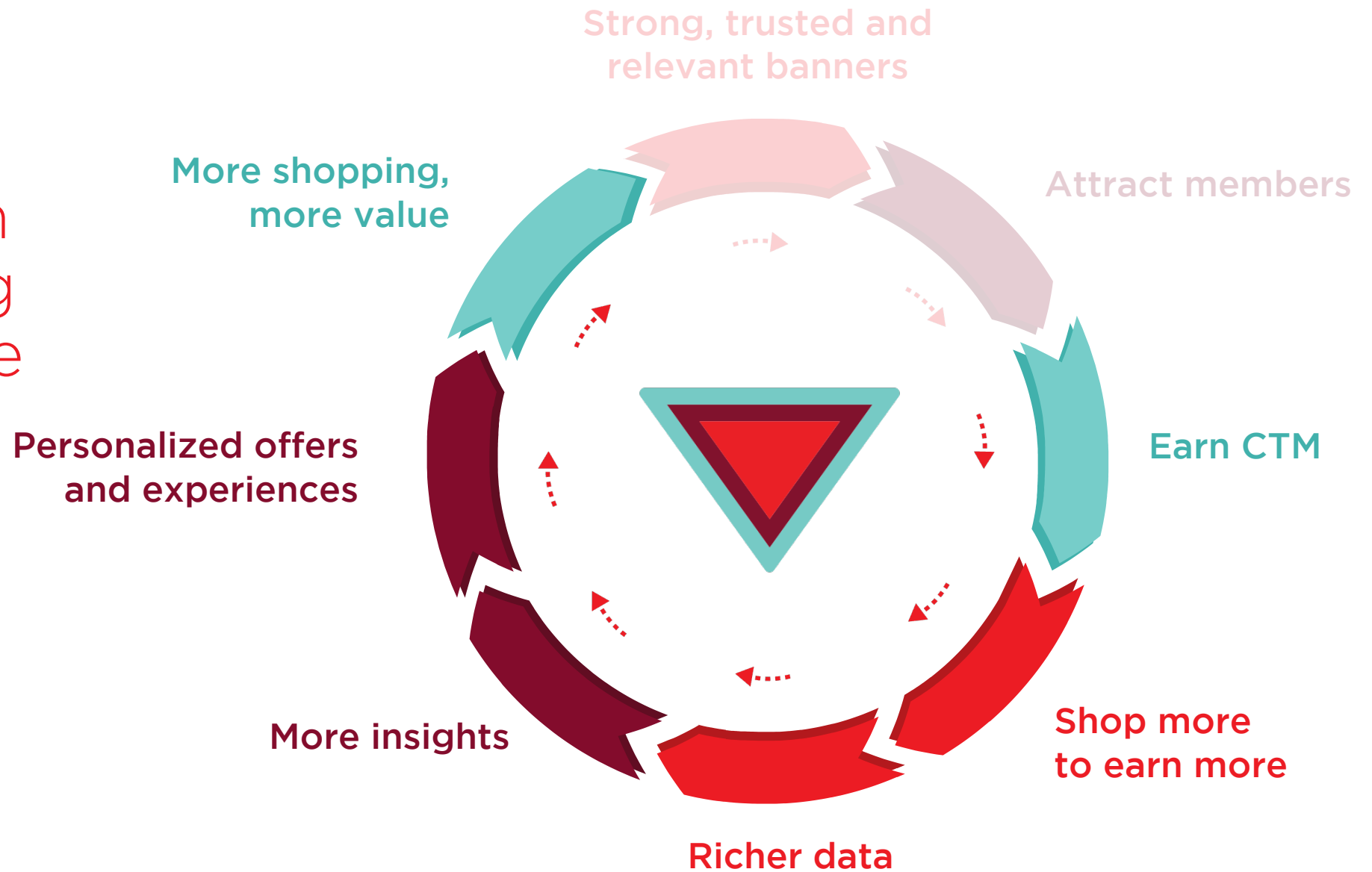


31M Canadian adults

Stream 1: continue to attract and acquire new members



Stream 2: drive more spend from our existing loyalty base



Attracting and retaining new members



**All new 2020
members**

52% Retained in 2021

**Registered new
2020 members**

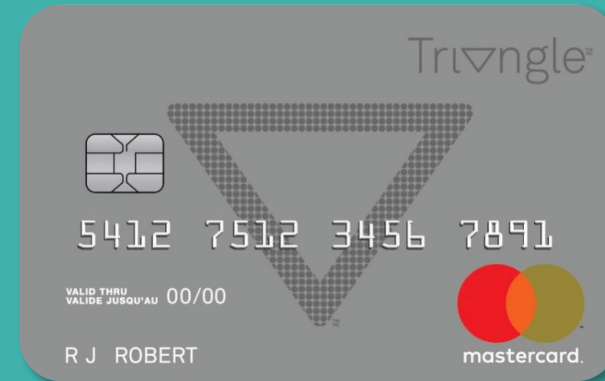
82% Retained in 2021

Ways to participate in Triangle

Base program



Credit card holders



2.2M

CTC customers*

\$1,400

Spend per member

Ways to participate in Triangle

Base program



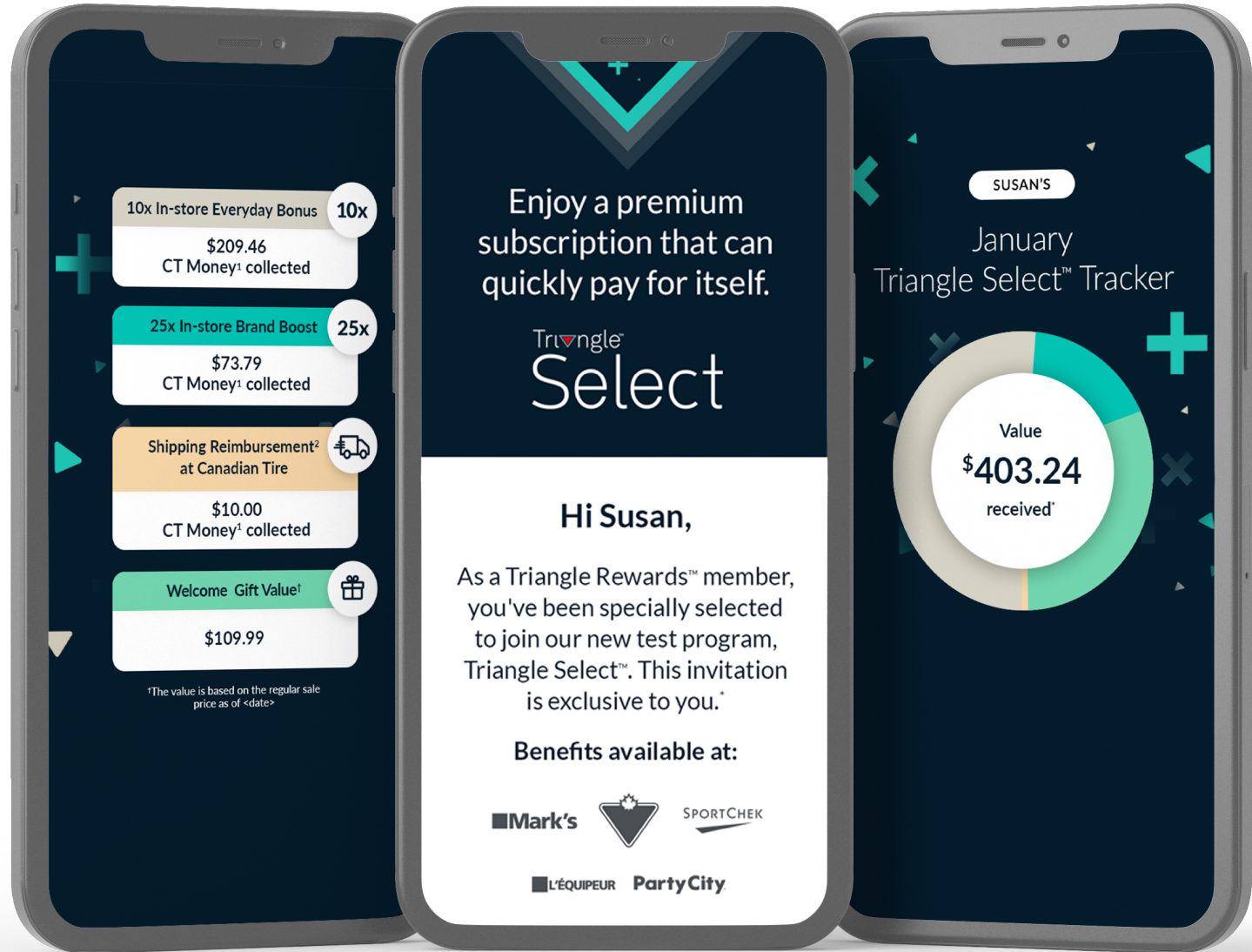
Credit card holders



Triangle Select

Initial pilot sales
vs. forecast

+20%



Triangle growth strategy

**INCREASE ACTIVE
MEMBERSHIP**



11M

and

**GROW AVERAGE
MEMBER SPEND**



~\$950

×

=

**SALES
GROWTH**

CTC best members vs. average members today

Visit

35X

vs. 13X avg

Spend

\$3,000

vs. \$950 avg

39

Categories
shopped
vs. 17 avg

88%

Cross banner
shop
vs. 52% avg

32%

Credit card
holders
vs. 21% avg

41%

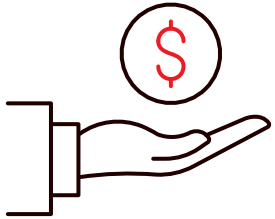
Digitally
engaged
vs. 24% avg

54%

Transact both
in-store and online
vs. 27% avg

CTC's 5 primary engagement levers

1



More category participation

2



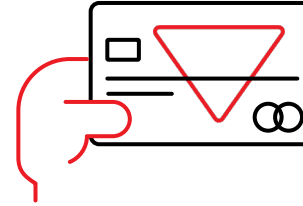
Cross-banner shopping

3



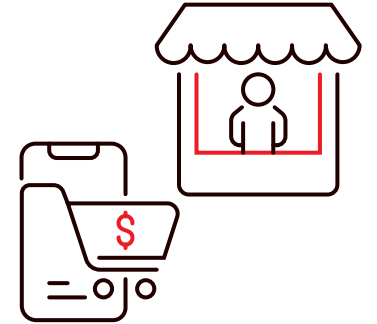
Digital communications participation

4



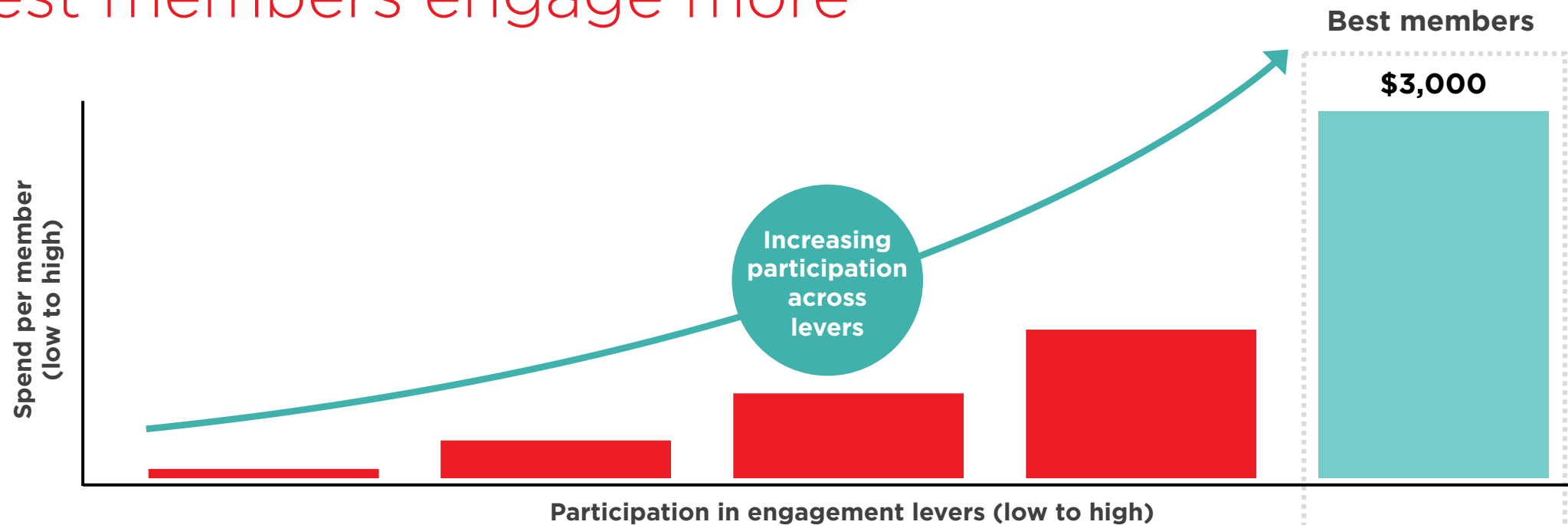
Credit card membership

5



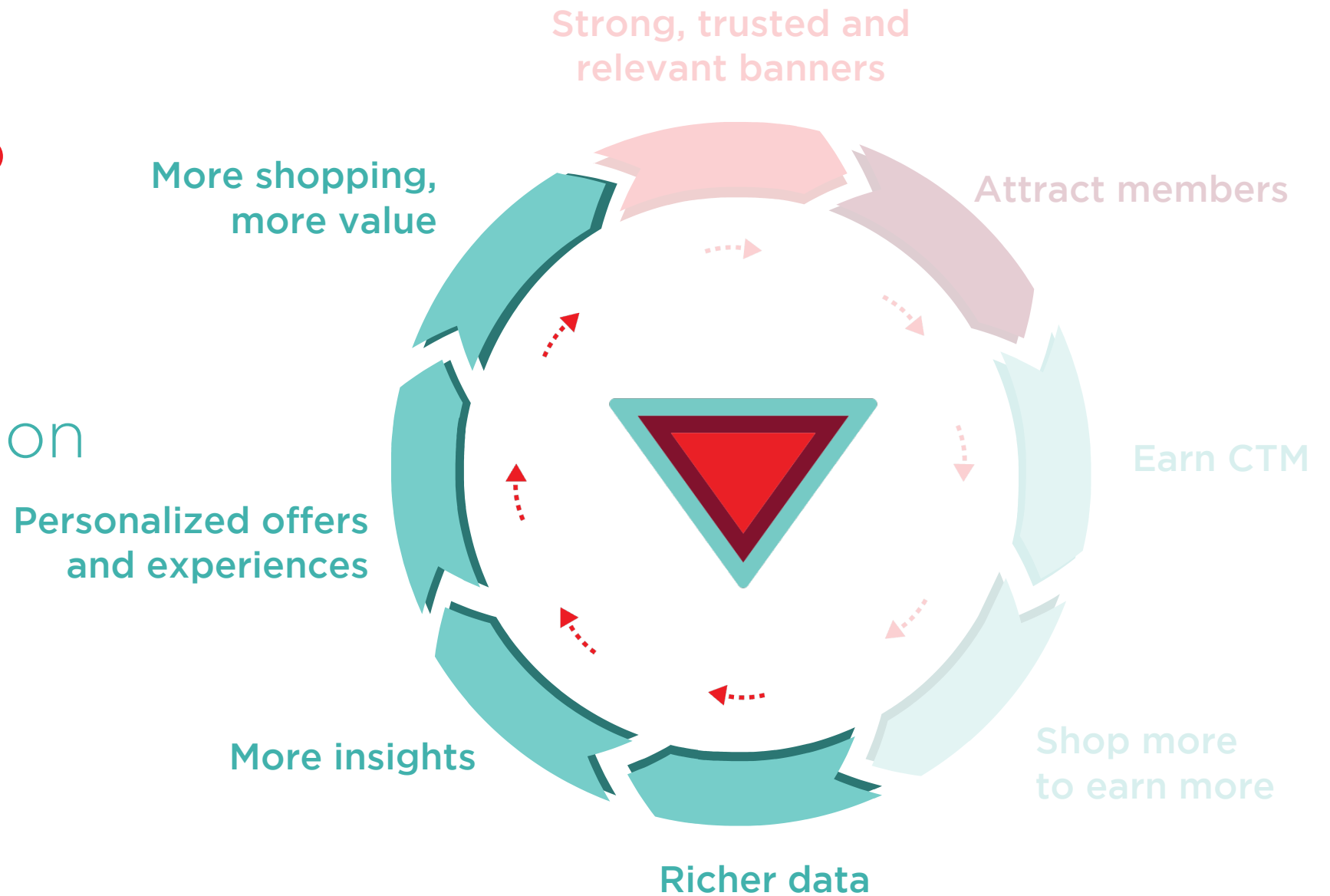
Multi-channel transacting — in-store & online

Our best members engage more

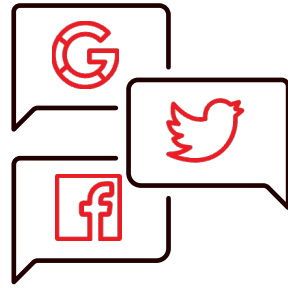


Shop more categories	✓	✓	✓	✓
Shop more CTC banners	✓	✓	✓	✓
Shop in-store and online		✓	✓	✓
Have Triangle credit card			✓	✓
Participate in Owned Channels/1:1 program			✓	✓

Kicking the
flywheel into
high gear
through the
power of
personalization



Foundations for personalization at scale



**Scaled owned
audience to
communicate with**



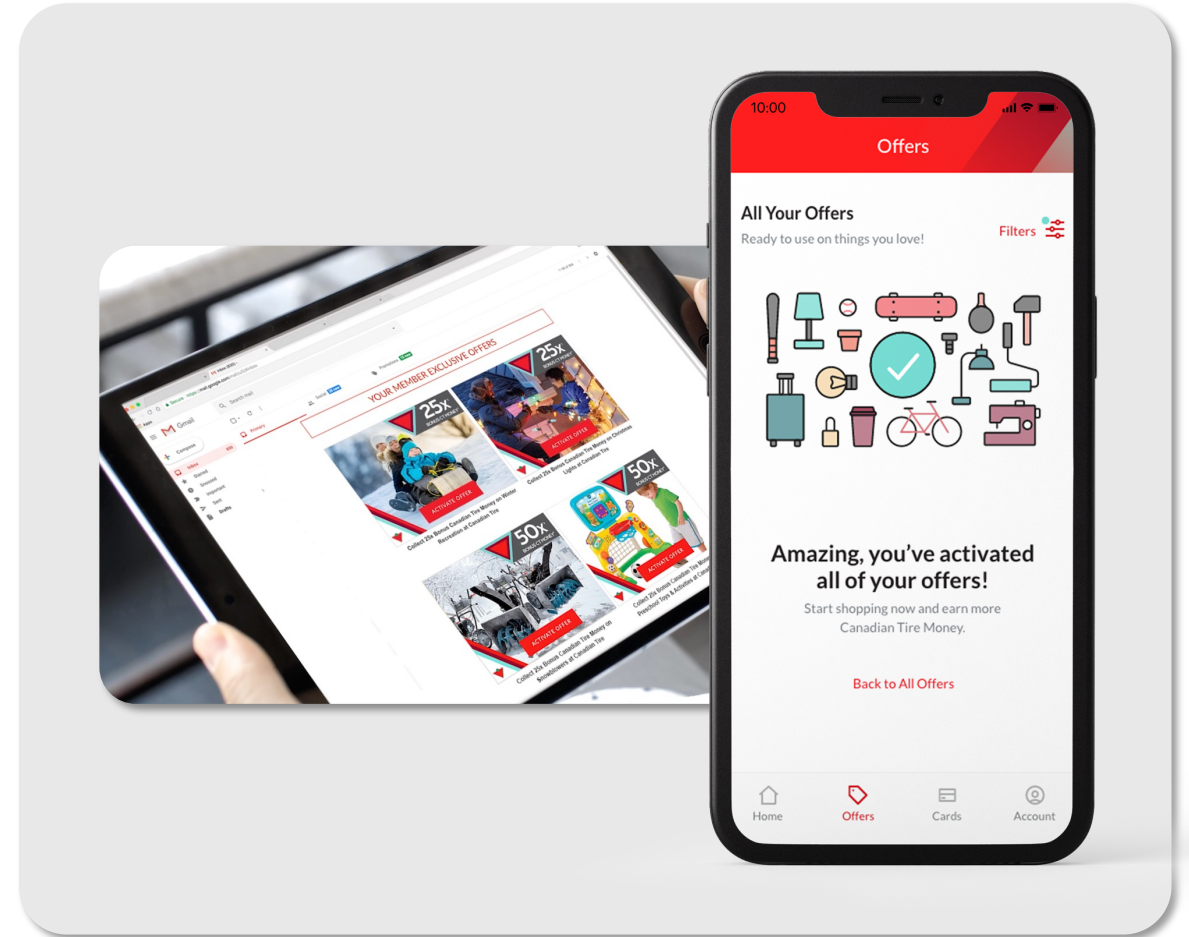
**High volume and
high quality first
party data**

Scaled digital owned audience

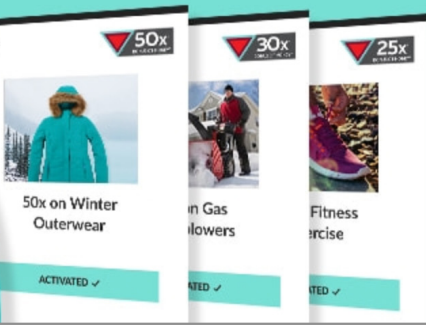

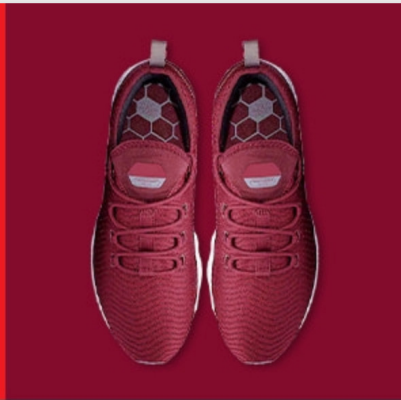



14M

Contactable email
subscribers and
app users


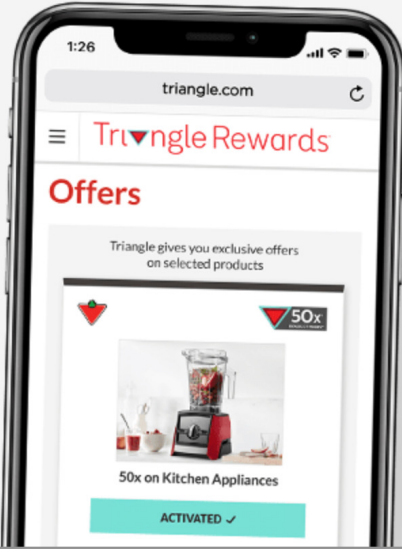


Personalizing messages through first party data



Offers Tailored to You

Check out customized weekly offers based on things you're into. Activate them via the web or app and start earning.

[LEARN MORE](#)

One of the best customer data sets in Canada

300

Business categories



Credit card internal
and external spend

~1B

Digital visits per year
across all banners

11

Participating banners



Investment in customer
data platform

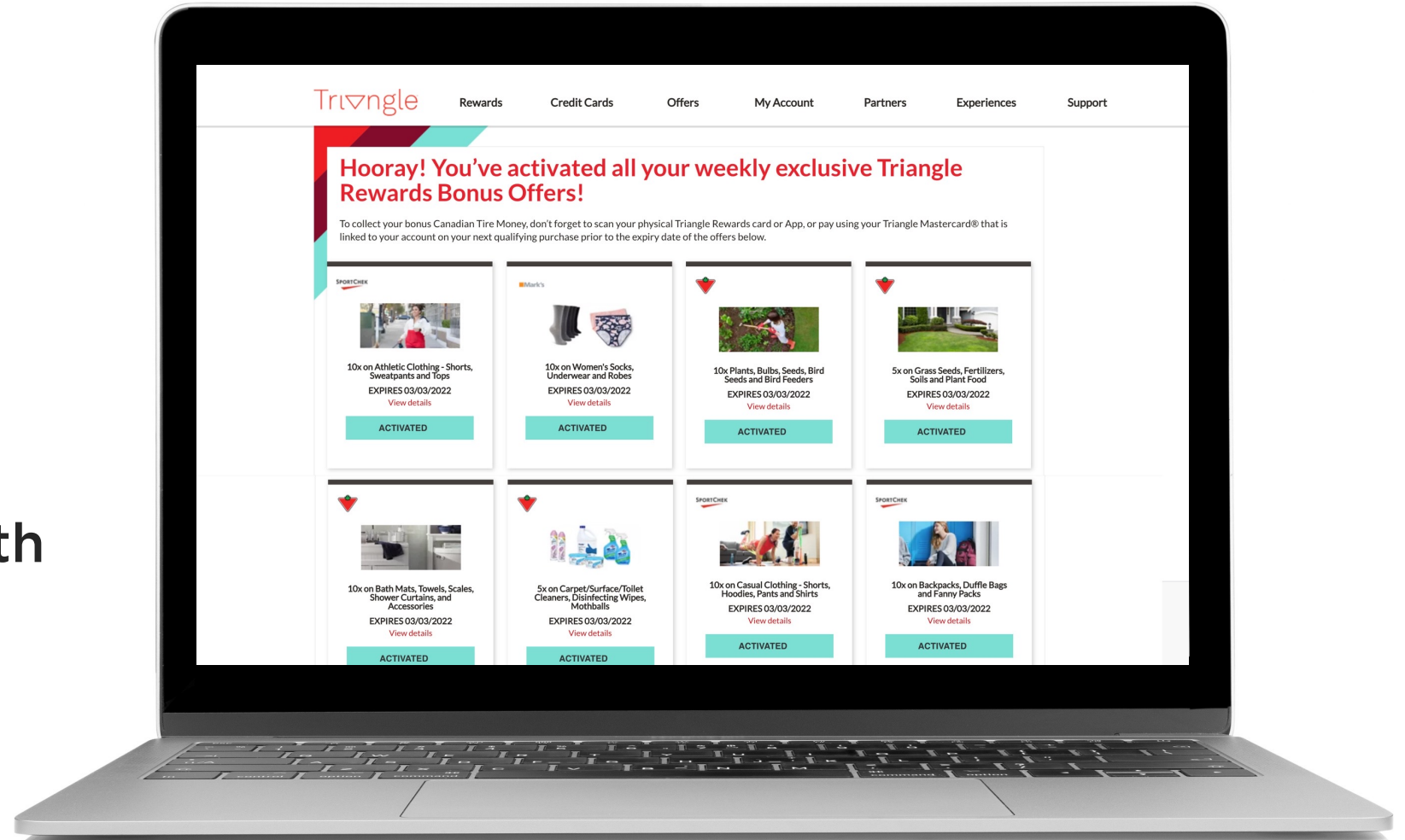


Critical data engineering
and analytics talent

Triangle 1:1 offers program

\$1.4B

Sales associated with 1:1 offers in 2021





Triangle's Path to Better

By the end of 2025, increase loyalty sales as % of retail sales¹ from

58%

to

>63%

1

Use rich acquisition capabilities to drive even better member volume and mix

2

Drive better program registration and marketing opt-in to increase member retention

3

Launch Triangle Select nationally to drive more trip consolidation and better spend/member

4

Continue to grow our owned digital audience to enable better program reach and efficiency

5

Use our rich 1st party data to enable better personalization and even stronger connections in our customers' lives

¹ Loyalty sales is a supplementary financial measure calculated by dividing sales attributable to Triangle members by Retail sales.



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Aayaz Pira

President, Canadian Tire
Financial Services and
President & CEO, Canadian
Tire Bank

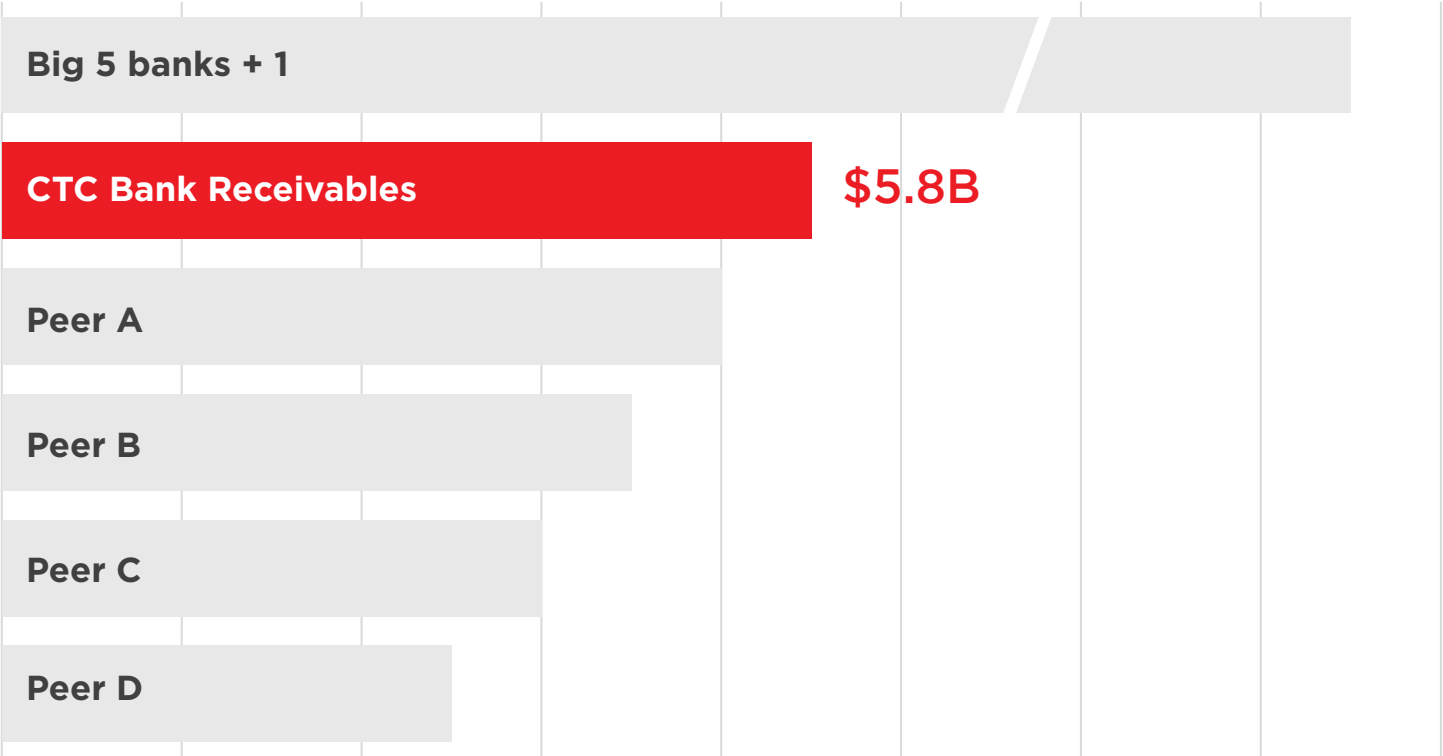
March 10, 2022





Overview of Canadian Tire Financial Services

Credit card receivables 2020, by issuer



Service portfolio of more than **2.2M** CTC customers*



#2 JD Power 2021 credit card customer satisfaction review

\$400M of customer purchases financed in 2021

\$240M of eCTM issued in 2021

*Credit card customers that transact at CTC

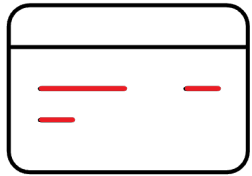
Our no-fee credit cards

<div>Triangle Mastercard</div> <div></div>		<div>Triangle Elite Mastercard</div> <div></div>	
Spend			
Average spend at CTC group of companies	\$1,000	Average spend at CTC group of companies	\$2,000
CTR as % of total CTC spend	67%	CTR as % of total CTC spend	58%
Earn			
Earned rate at CTC banners	4%	Earned rate at CTC banners	4%
Grocery	1.5%	Grocery	3%
Cents per Litre at CTP	¢5	Cents per Litre at CTP	up to ¢7

*Spend figures are based on point-of-sales transactions processed on CTB Credit Cards

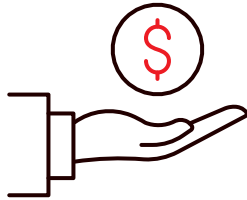
Unique benefits of our payment network

1



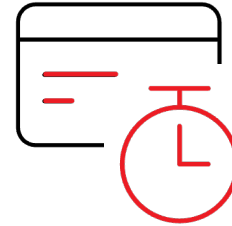
Cost savings from processing our own credit cards

2



Real time loyalty capabilities at point of sale

3



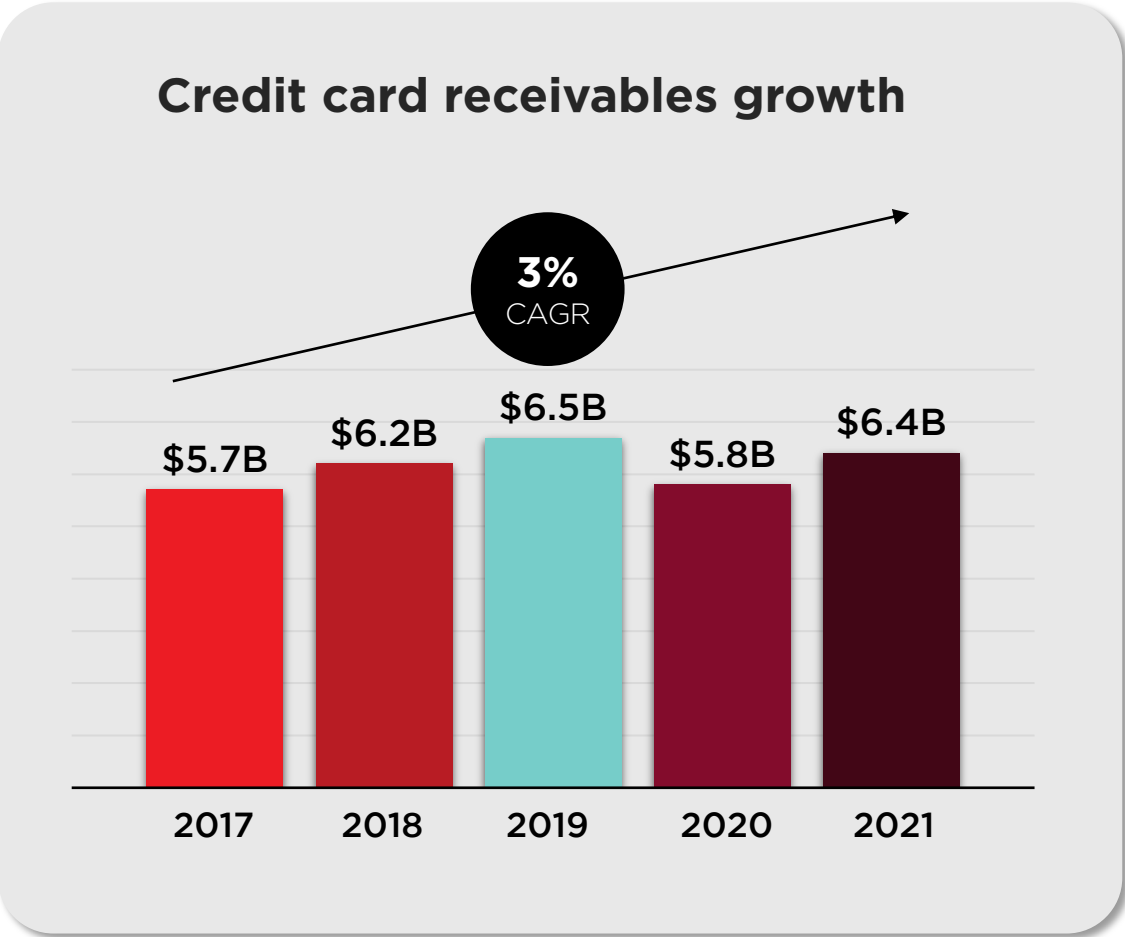
Facilitating instant credit issuance

4



Flexible payment options, e.g., buy now, pay later

Our core competencies



Focus on customer and account acquisition



Risk management and collections capabilities



Ample funding to support growth



Will enable the growth in receivables going forward

Note: Based on gross receivables at year end

Our most loyal and engaged shoppers

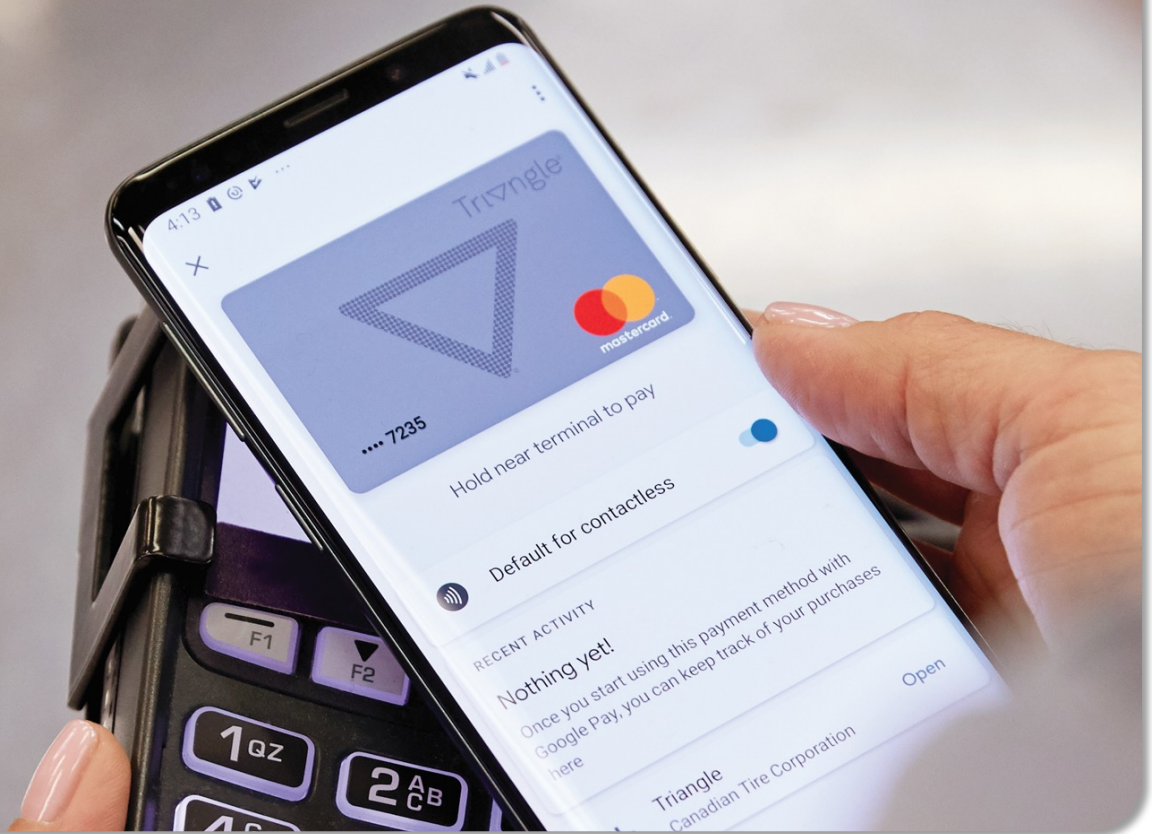
2X

Base loyalty
members

Shop more
frequently

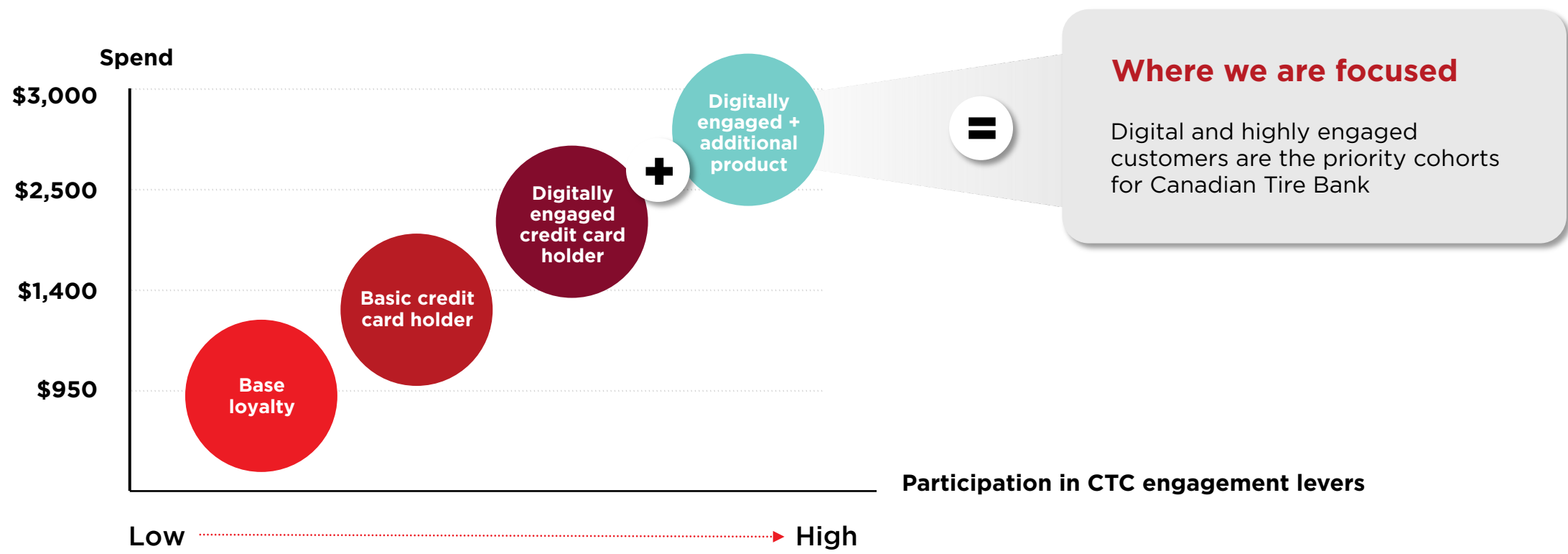
Hold higher
tenures in our
loyalty
program

Have higher
NPS
scores



Our member value continuum

Digital and highly engaged holders are a priority



CTFS' transformation journey

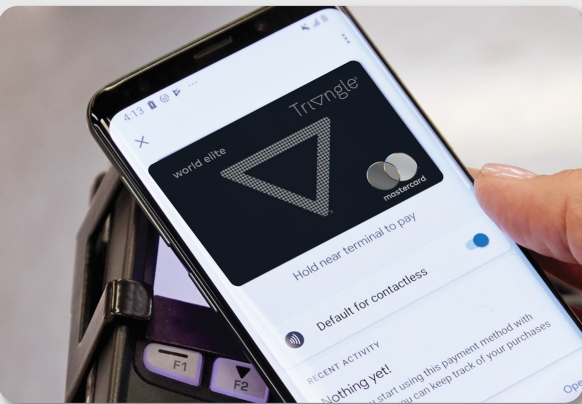
01

Creating deeper
retail customer
connections



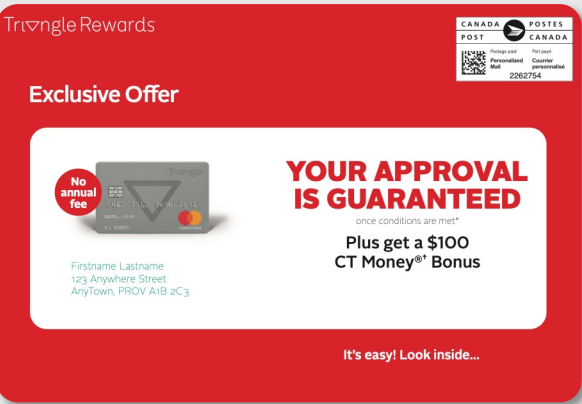
02

Going digital



03

Product testing
& innovation

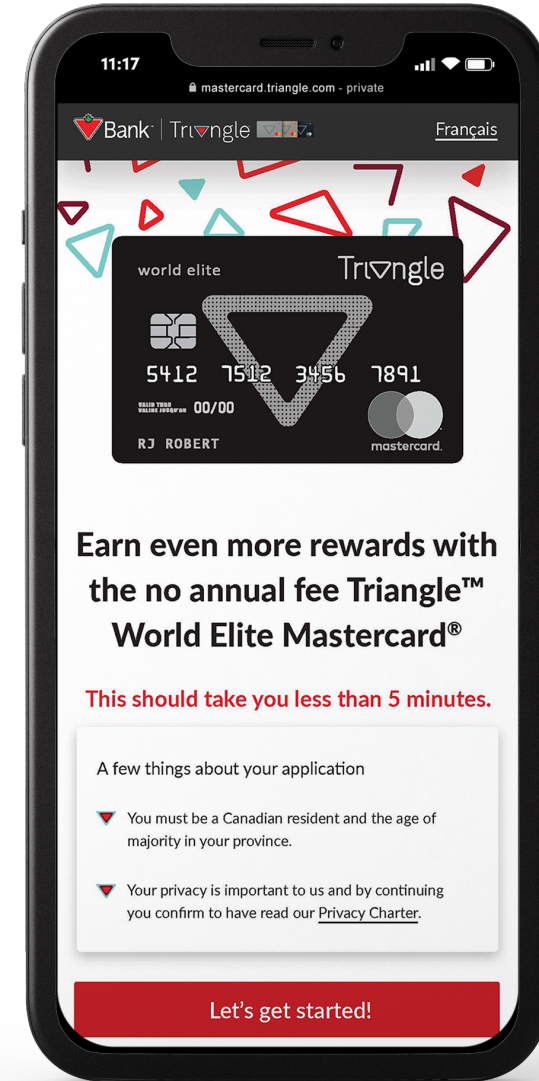


01

Creating deeper enterprise customer connections

New customer acquisition shift to digital

- Using first party data to understand customer attributes and behavior
- Enhance ability for customers to apply for credit via ecommerce checkout experience
- Target younger customers who spend 2X more via digital channels



01

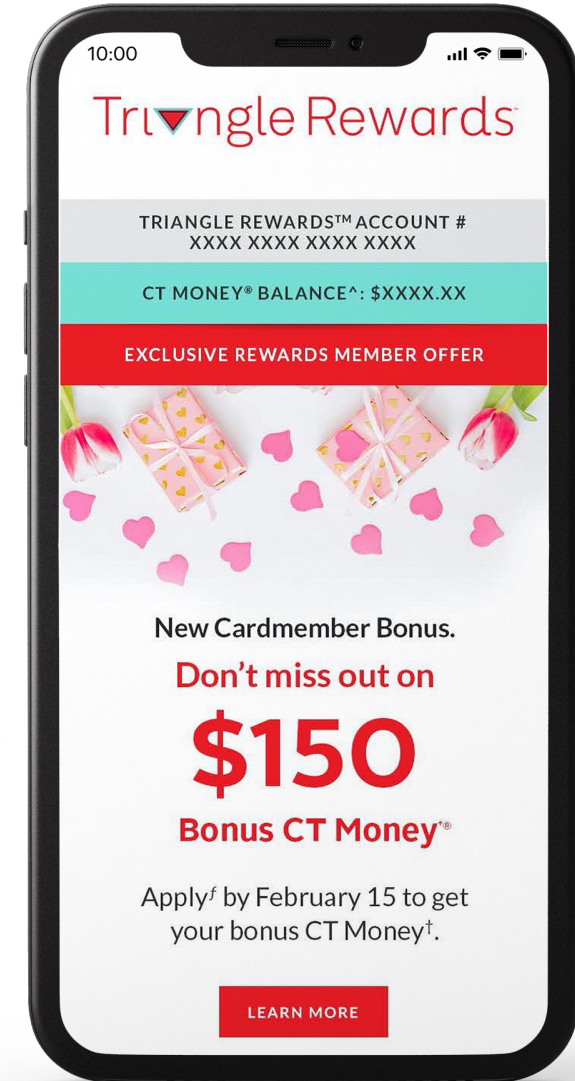
Creating deeper enterprise customer connections

Triangle upsell

- Leverage owned channels to upsell CTC customers at a lower cost than other channels

Results we have seen:

- New customer average spend across CTC is higher in the first 90 days
- Number of trips to stores has doubled

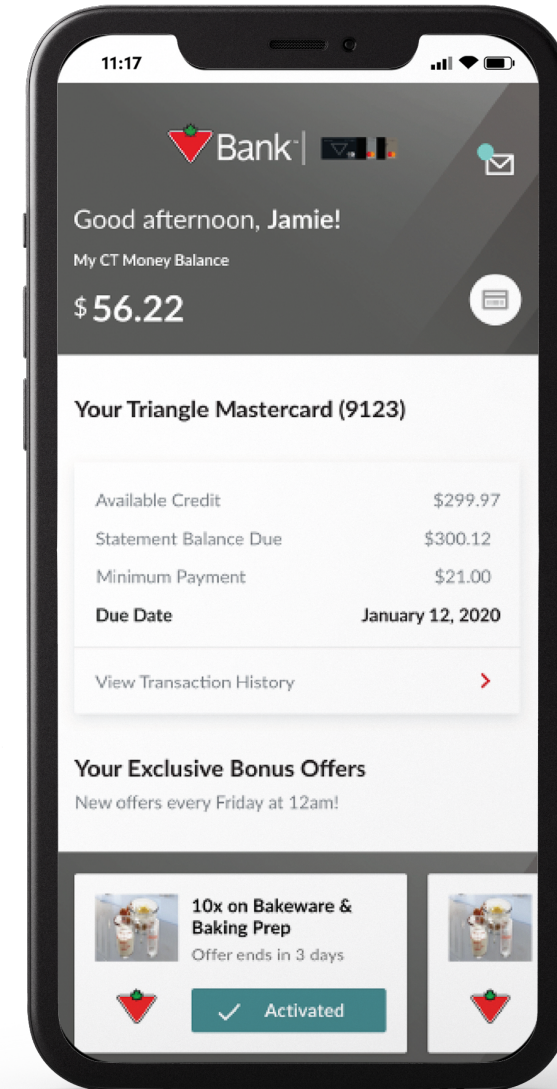


01

Creating deeper enterprise customer connections

Existing customer engagement

- New onboarding program will provide incentives
- Stimulate additional spend through credit card usage
- Leverage buy now, pay later capability
- Enhance experience through first class customer engagement



02

Going digital

Shift to
digital
acquisition

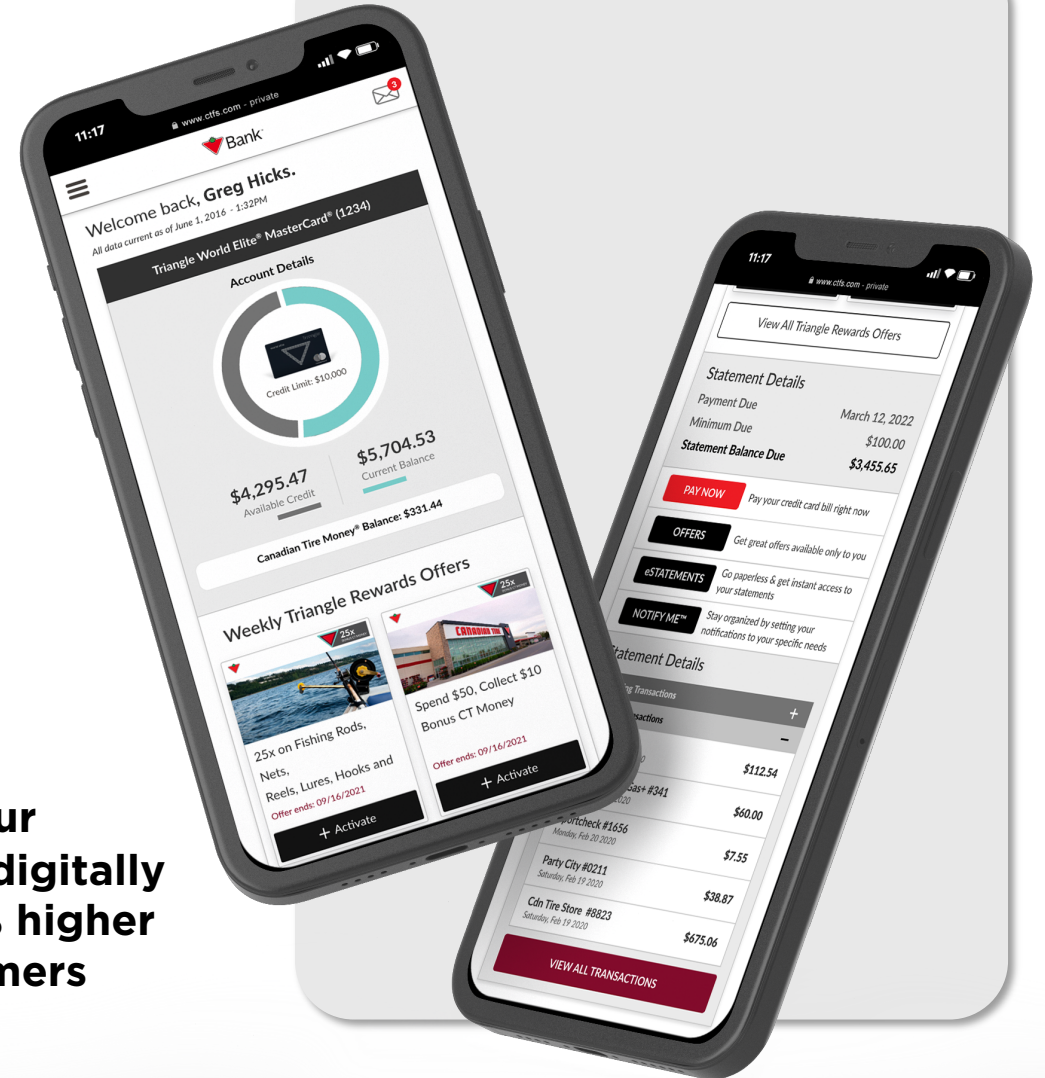
**YoY growth for the
Triangle mobile
banking app**

60%

**Customers acquired
through digital channels
have basket sizes that are**

2X larger

**Our best retail customers are our
credit card customers that are digitally
engaged, with retail spend 85% higher
than average credit card customers**



02

Going
digital

New
banking
core

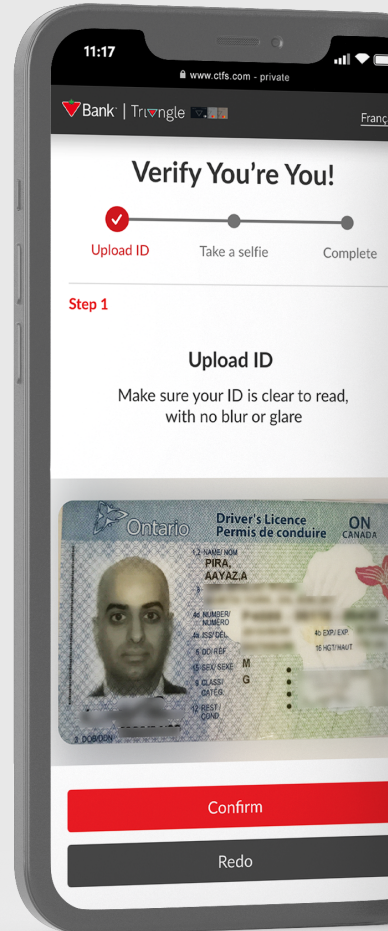


02

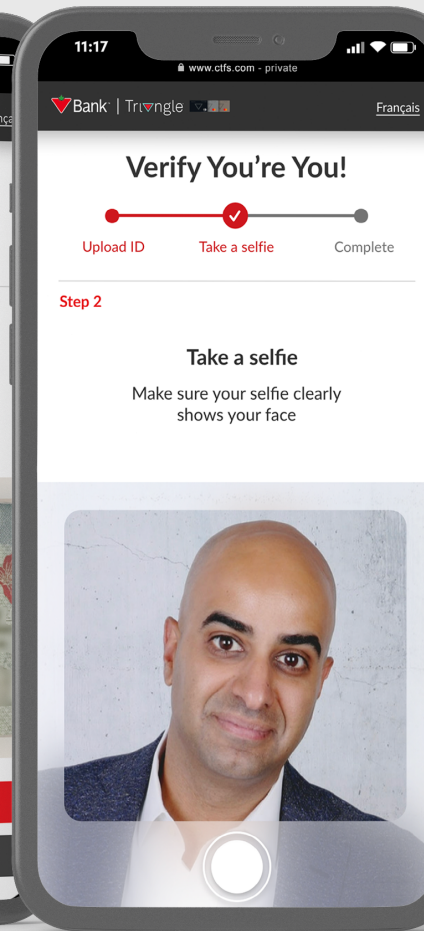
Going digital

Mobile
first

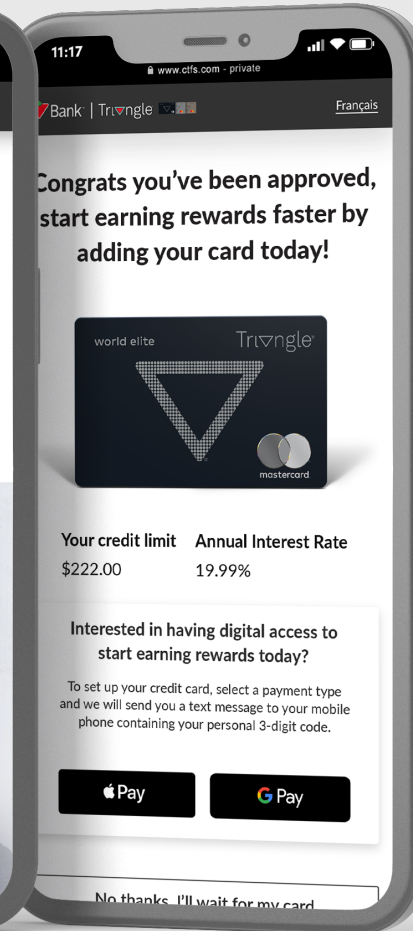
Step 1



Step 2



Step 3



03

Product innovation



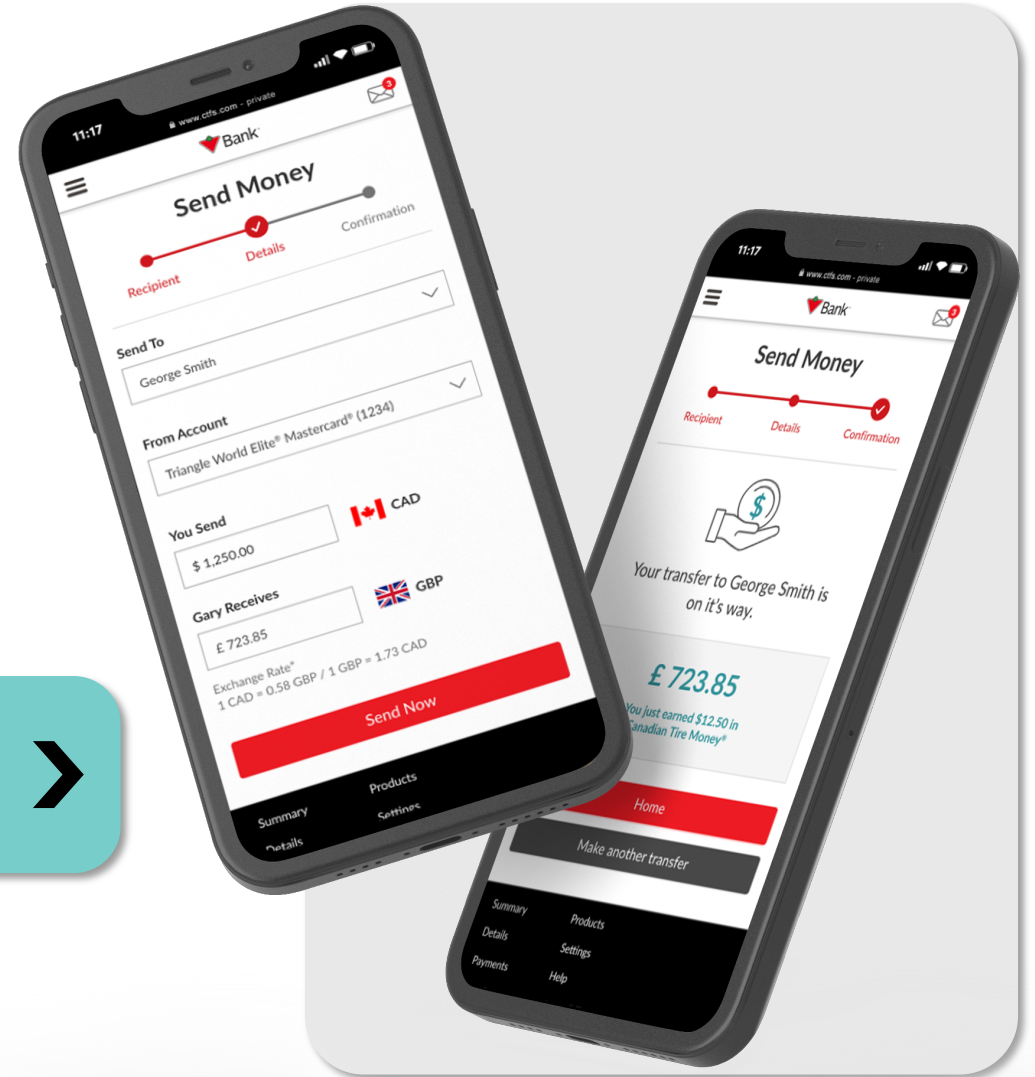
Buy Now Pay Later



BNPL for external purchases



Global money transfer



03

Product innovation



=

Joint customer opportunities

CTFS' Path to Better

**Building a
leading digital
bank based on
a trusted
Canadian brand**

1

Better integration with retail and loyalty

2

**Better customer engagement through digital
and new core banking platform investment**

3

**Better CTC customers, centered around Triangle
credit card and new digital only products**



2022 CANADIAN TIRE CORPORATION
Investor Day

John Koryl

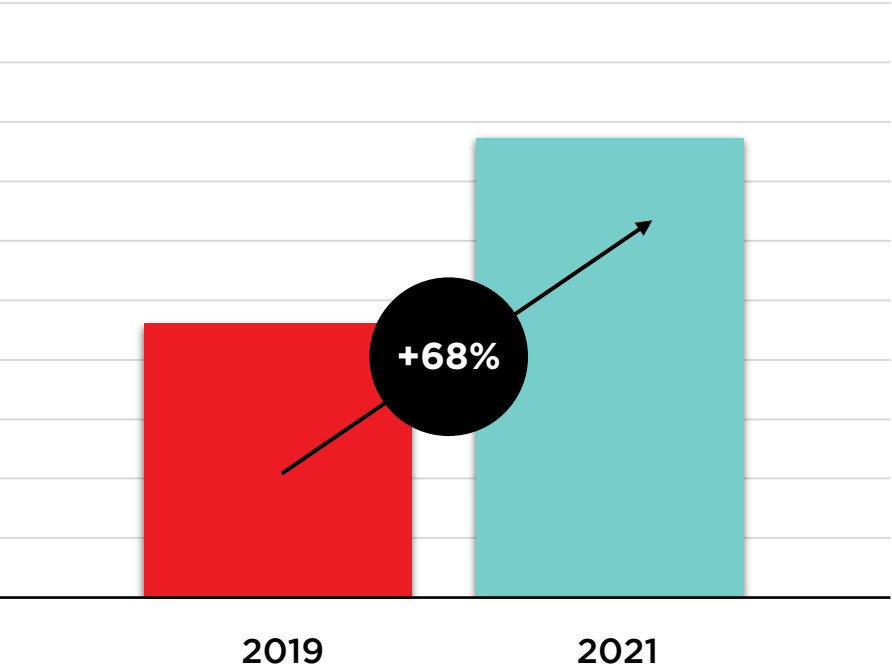
President, CTC Digital

March 10, 2022

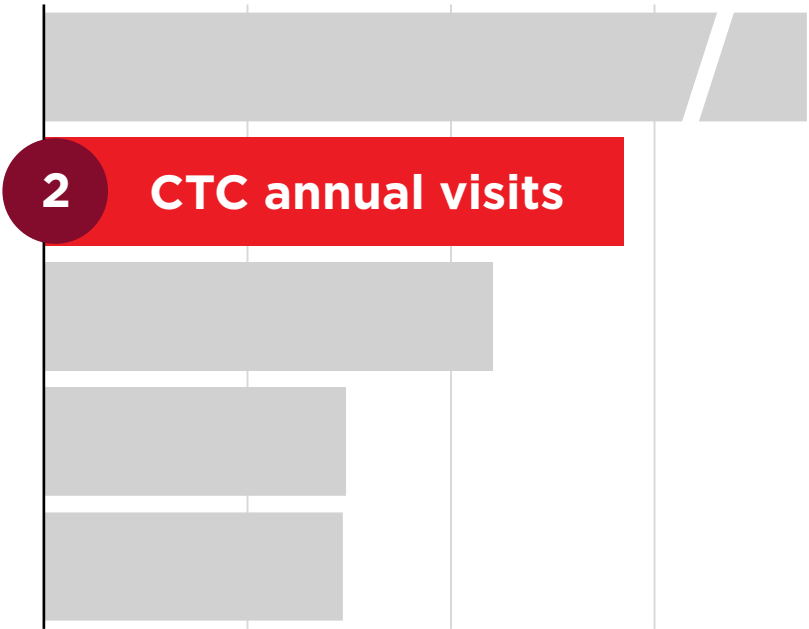


Building off a strong foundation

CTC digital visits growth

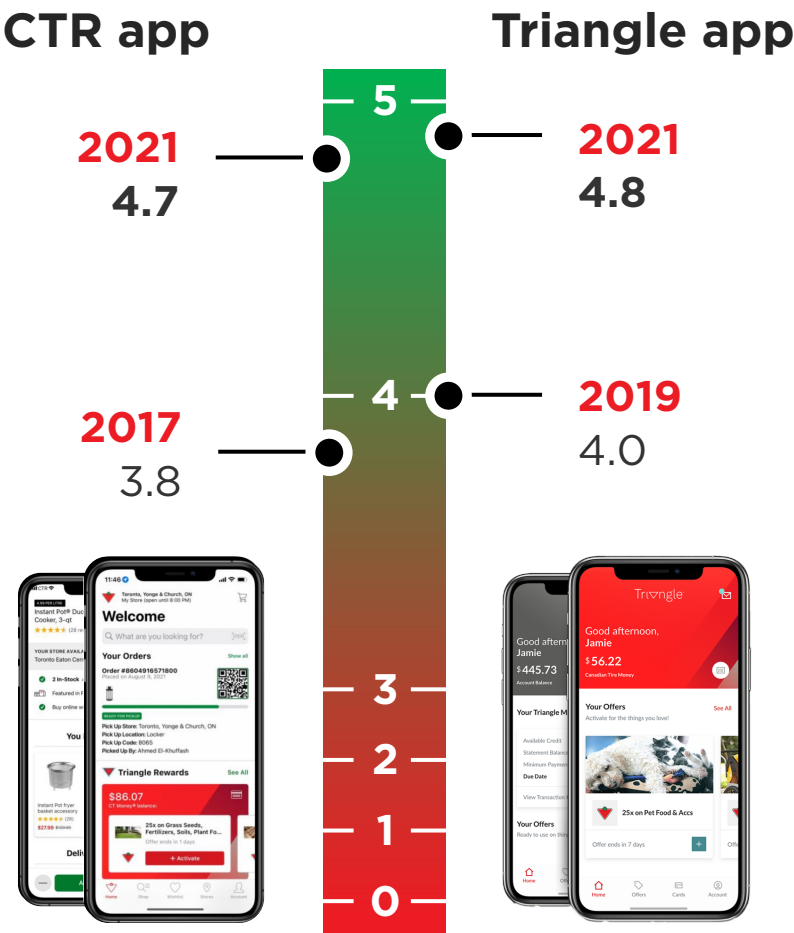
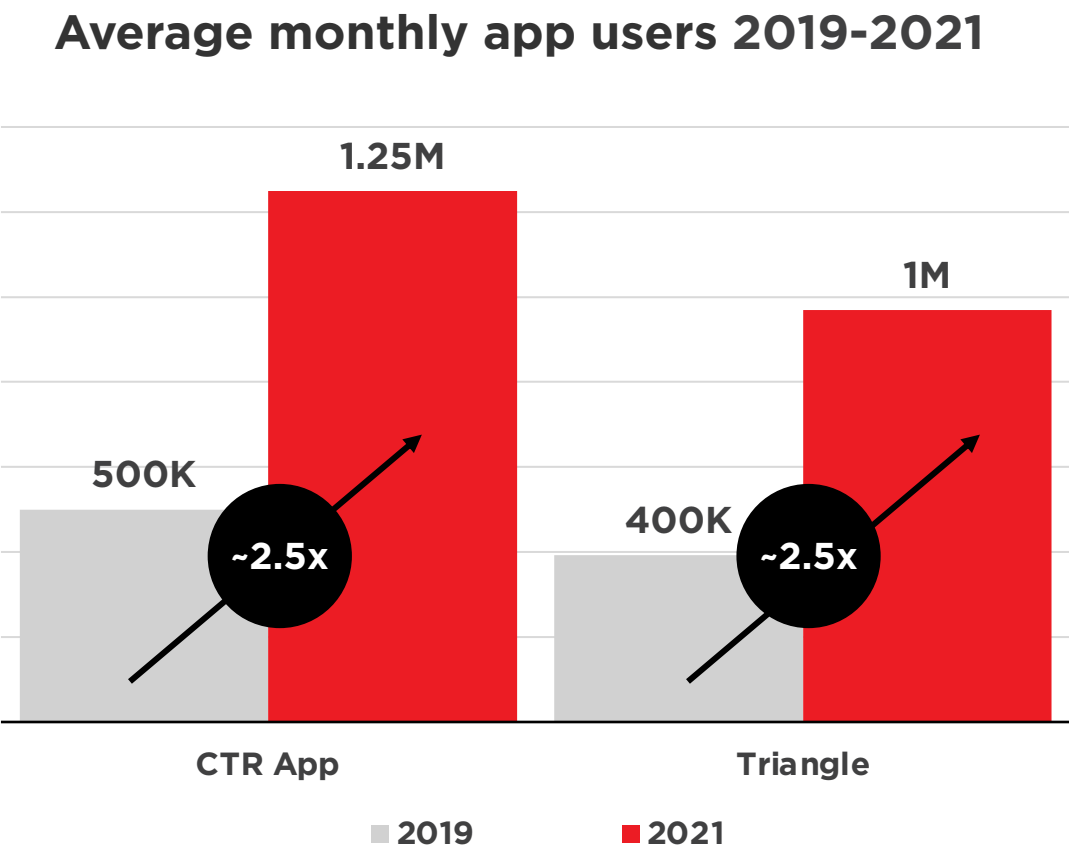


Digital visits at CTC vs. Canadian retail competitors



CTC is the
2nd
most
visited online
retailer across
Canada

Steadily increasing app scores



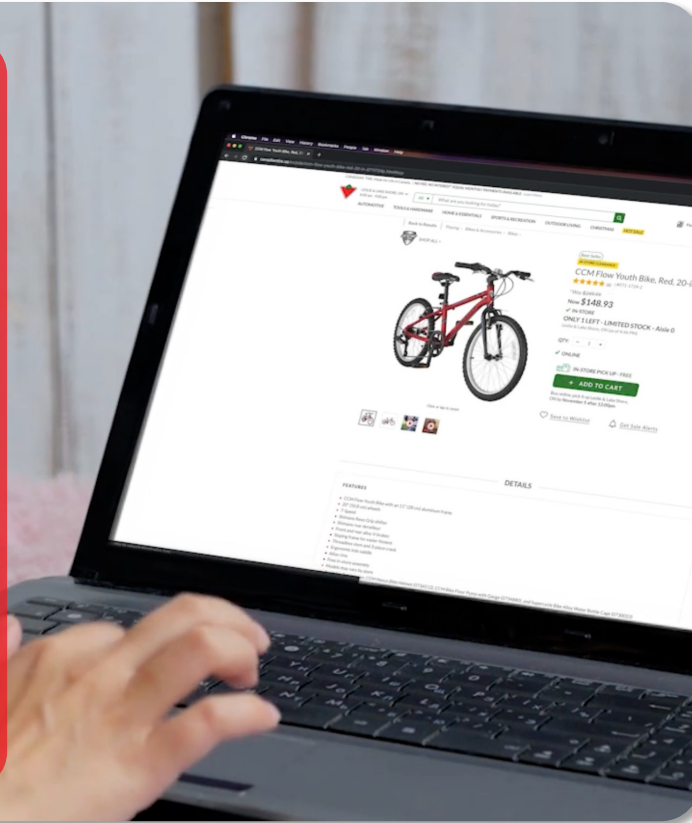
Invested for an improved digital experience



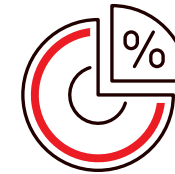
Scaled dramatically

Increased capacity from

5K to 200K
orders a day



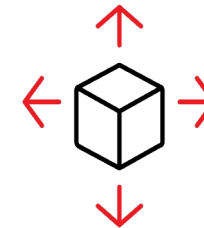
Reduced friction



Improved product data

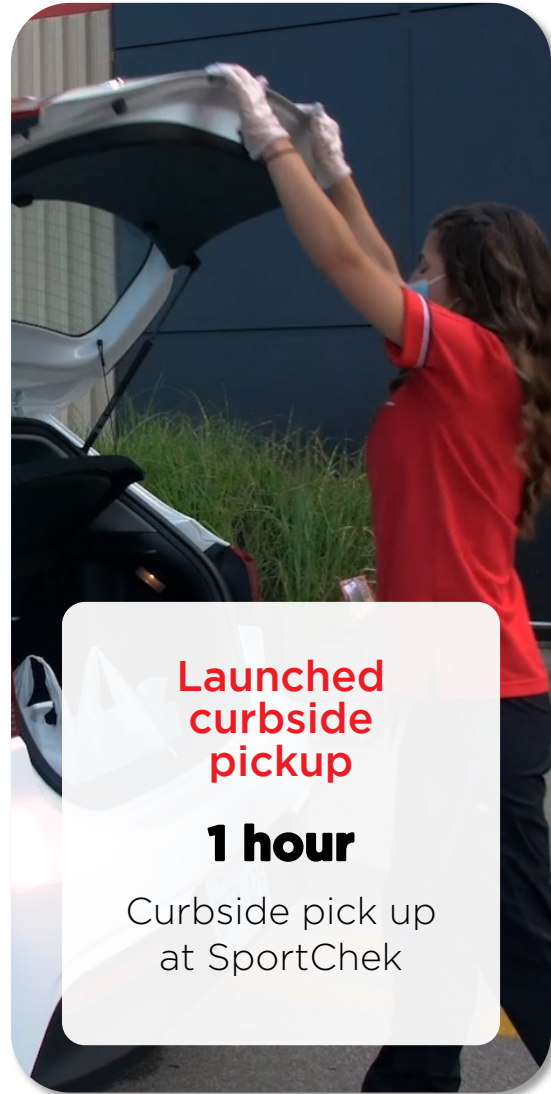


Better integrated with our partners



Expanded our inventory

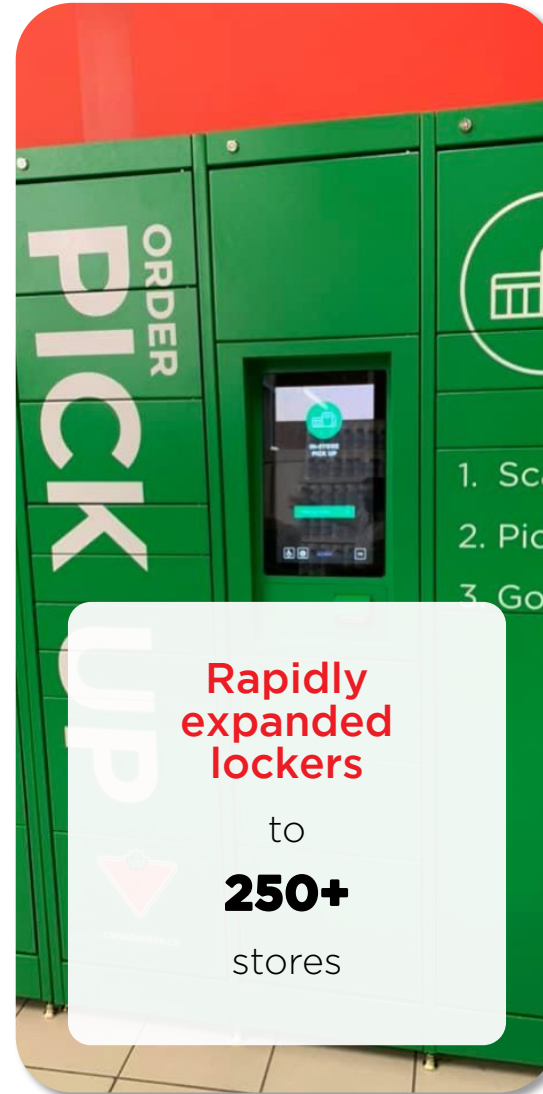
What we're
capable of —
and what
consumers
need



**Launched
curbside
pickup**

1 hour

Curbside pick up
at SportChek

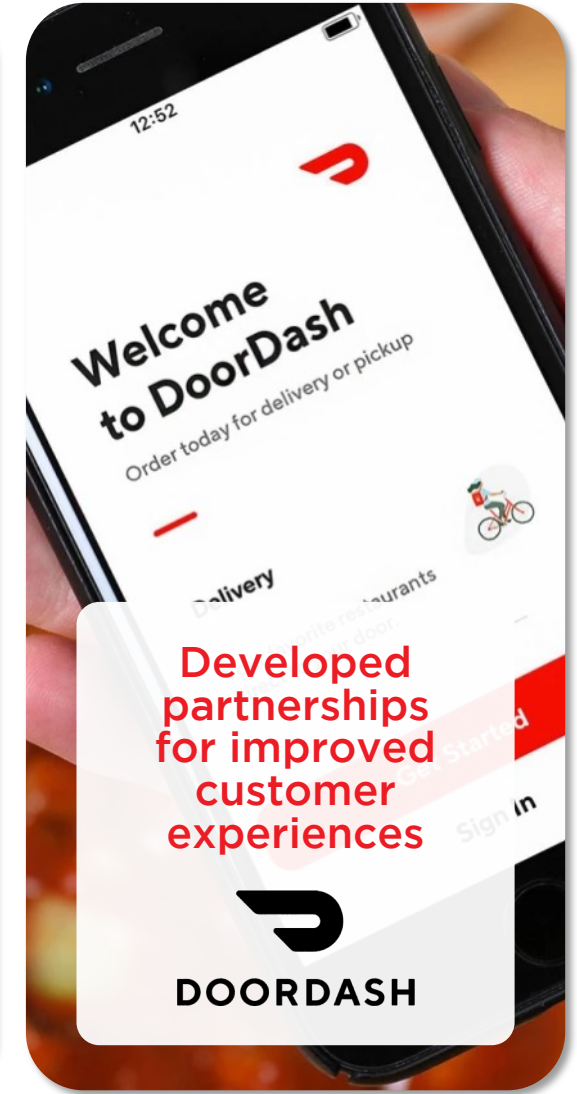


**Rapidly
expanded
lockers**

to

250+

stores



**Developed
partnerships
for improved
customer
experiences**



DOORDASH

Embedding
digital into
the store
experience



75-90%+

of all sales across our
banners are **in-store
purchases**

90%+



CANADIAN TIRE

85%+



Mark's

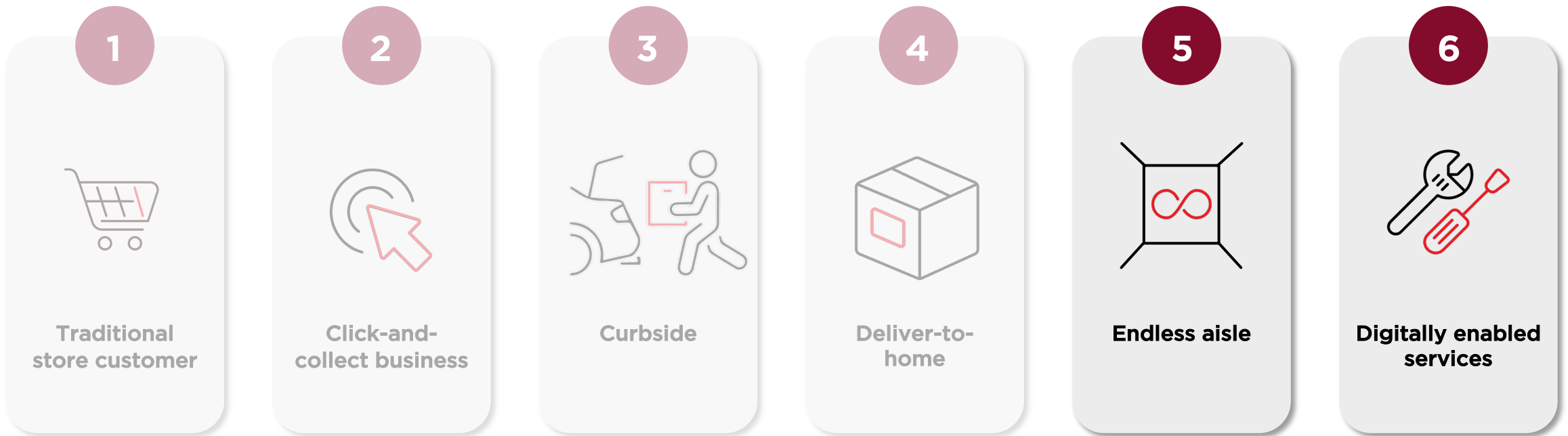
75%+

SPORT CHEK

The majority of in-store purchases can
be **traced to a digital engagement**

Embedding digital in the customer experience

Today, we see this primarily through six different digital customer journeys:



Near term priorities

1

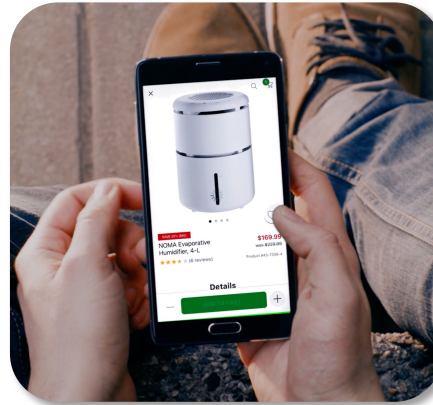
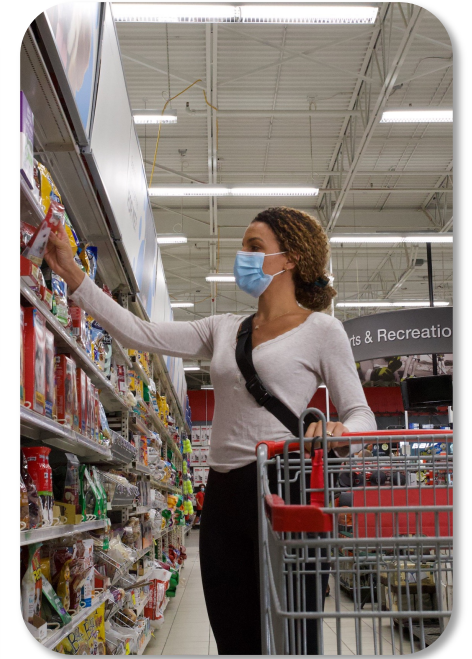
One Digital Platform

2

App improvements

3

Expanding in-store digital capabilities

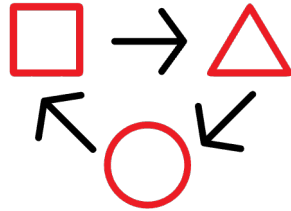


The benefits of One Digital Platform

ODP will be live across CTR, Mark's and SportChek by the end of 2022



Reliability



Adaptability



Product
discovery



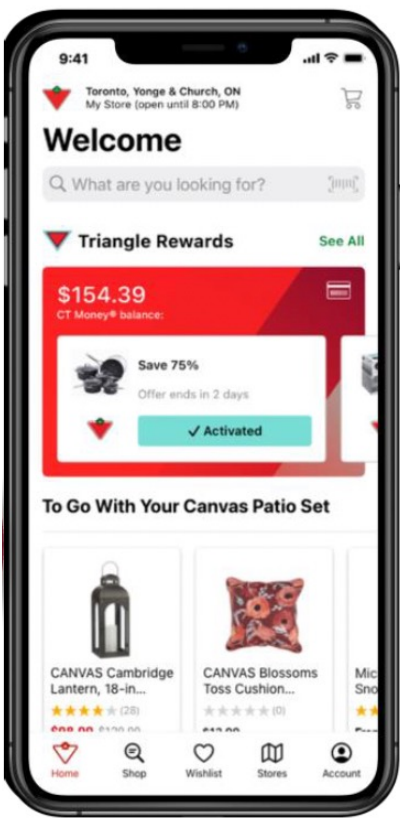
An improved
user experience

Evolving our app

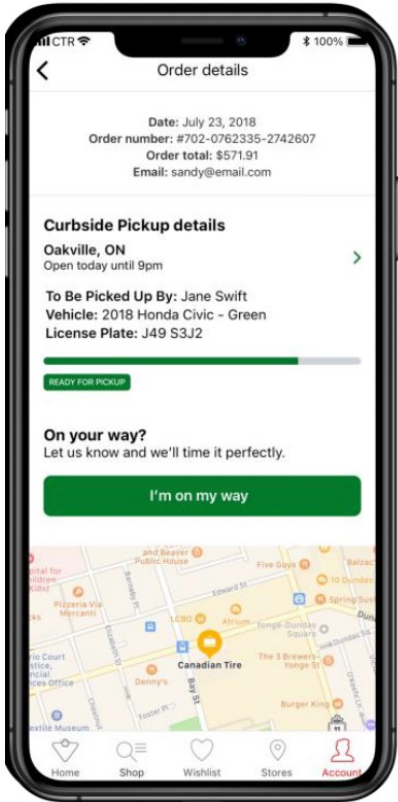
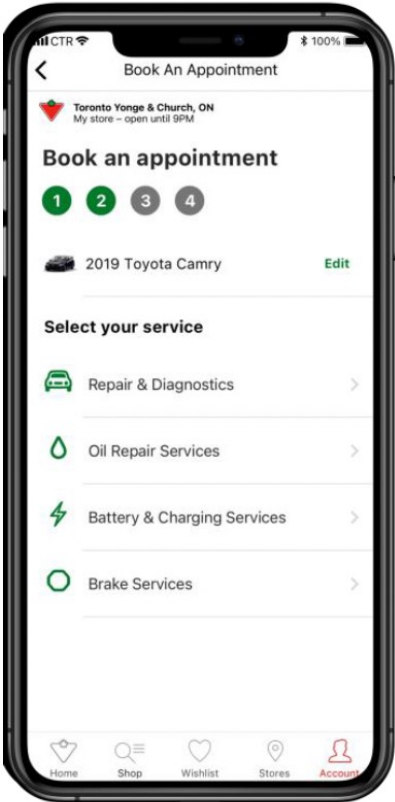
2nd Half of 2022



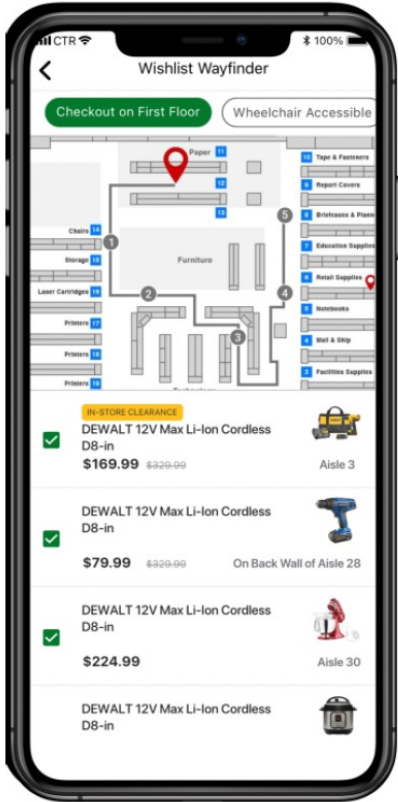
Personalized offers and product recommendations



Automotive booking



Check-in for pickup

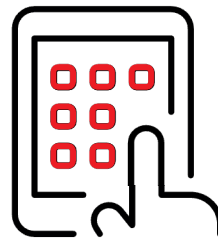


Wayfinding supported by flashing ESLs

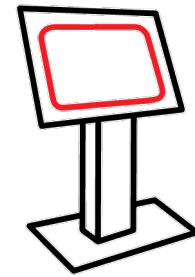
In-store capabilities



Customer
apps



Employee-facing
devices



In-store
kiosks

20% of in-store CTR pickup orders
see a subsequent purchase

Digital Path to Better

Building off our investments to make our digital and in-store experiences even better connected

1

Seamless and better integration between digital and physical channels

2

New and better fulfilment and delivery options

3

Better cross banner integration and connectivity through ODP



2022 CANADIAN TIRE CORPORATION Investor Day

TJ Flood

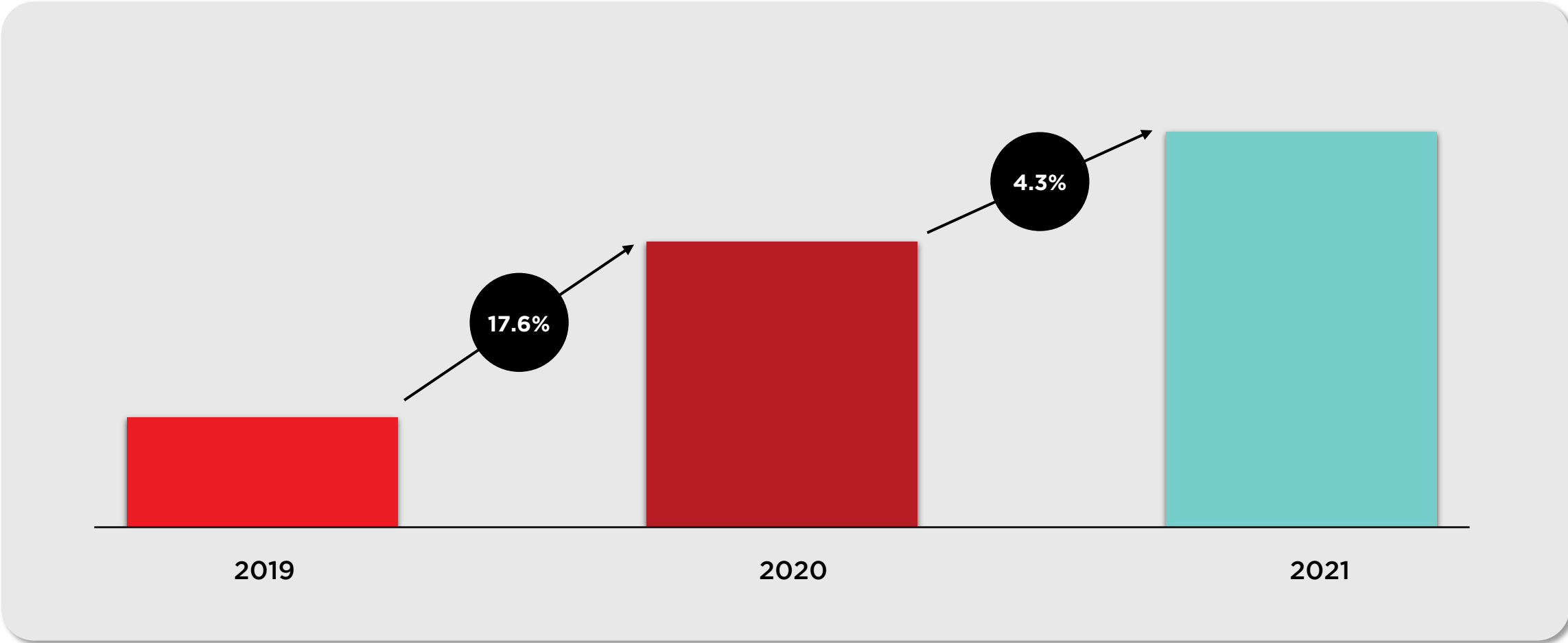
President, Canadian Tire Retail

March 10, 2022





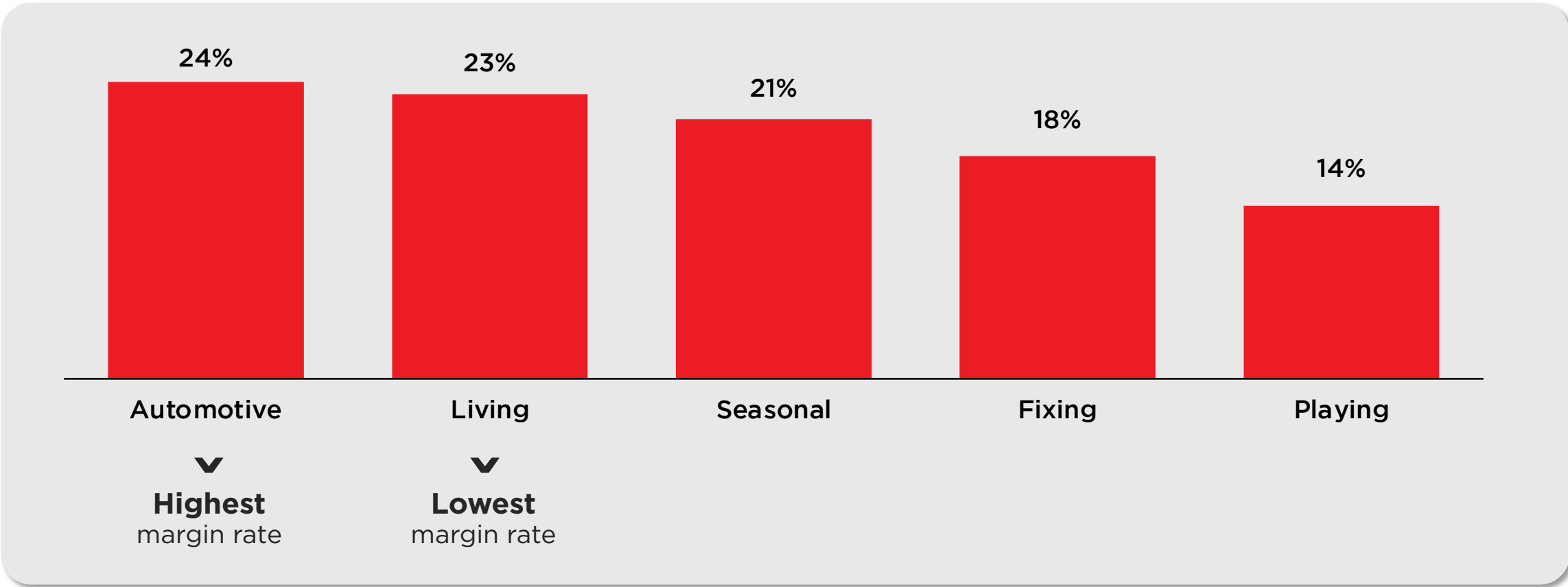
CTR has strong retail sales¹ momentum



¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.

CTR has a differentiated multi-category assortment

Divisional sales¹ as a % of CTR retail sales



¹ Divisional sales is a measure of sales for each of CTR's divisions as a percentage of CTR retail sales excluding Petroleum.

**Total
addressable
market**



**Premier
National
Partner**



Division/
category
market
share range

16%

Automotive

Living

Seasonal

Fixing

Playing

Division market
share

Category market
share range

21%

9%-37%

10%

3%-33%

16%

4%-56%

20%

8%-50%

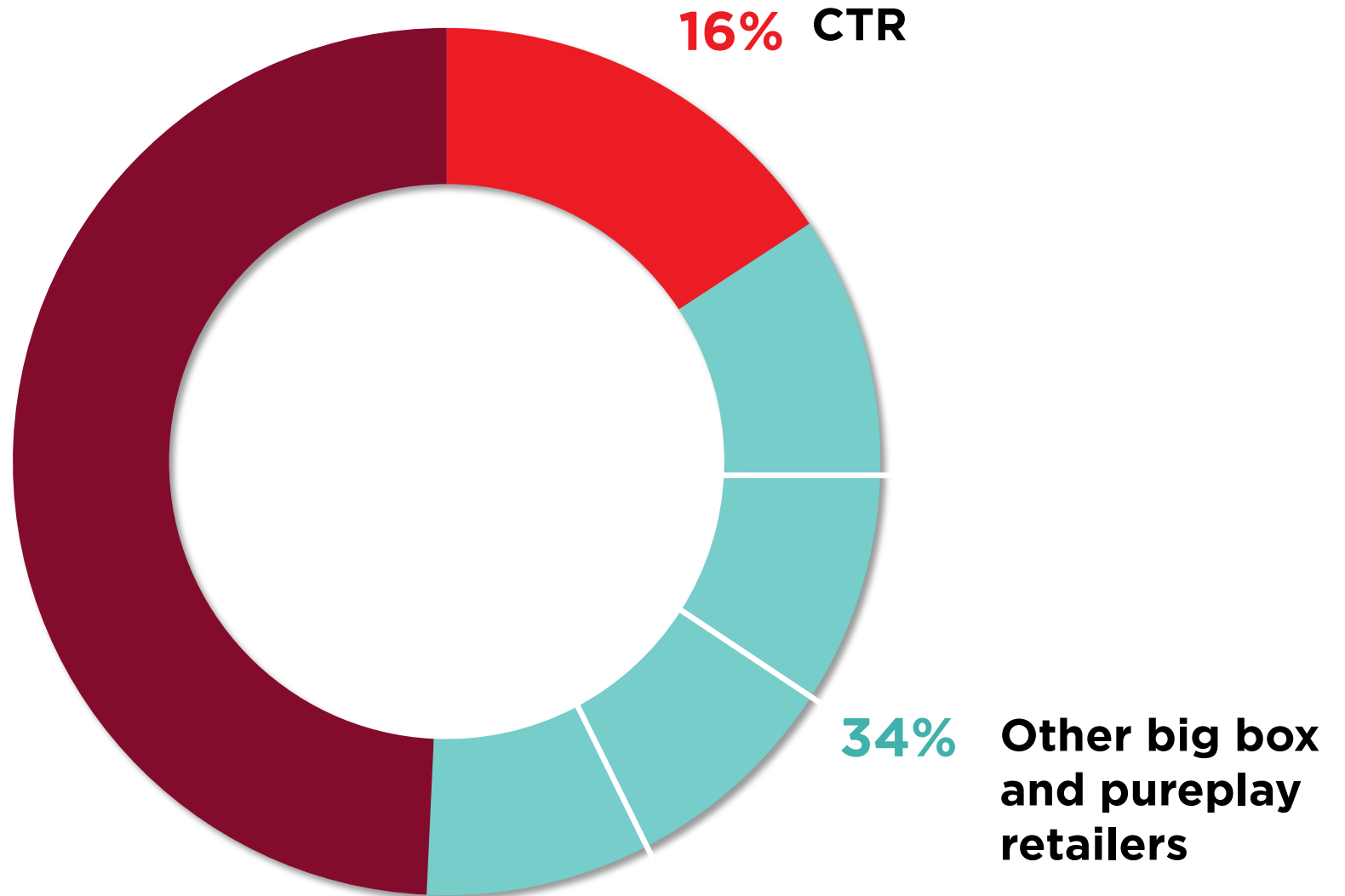
23%

4%-51%

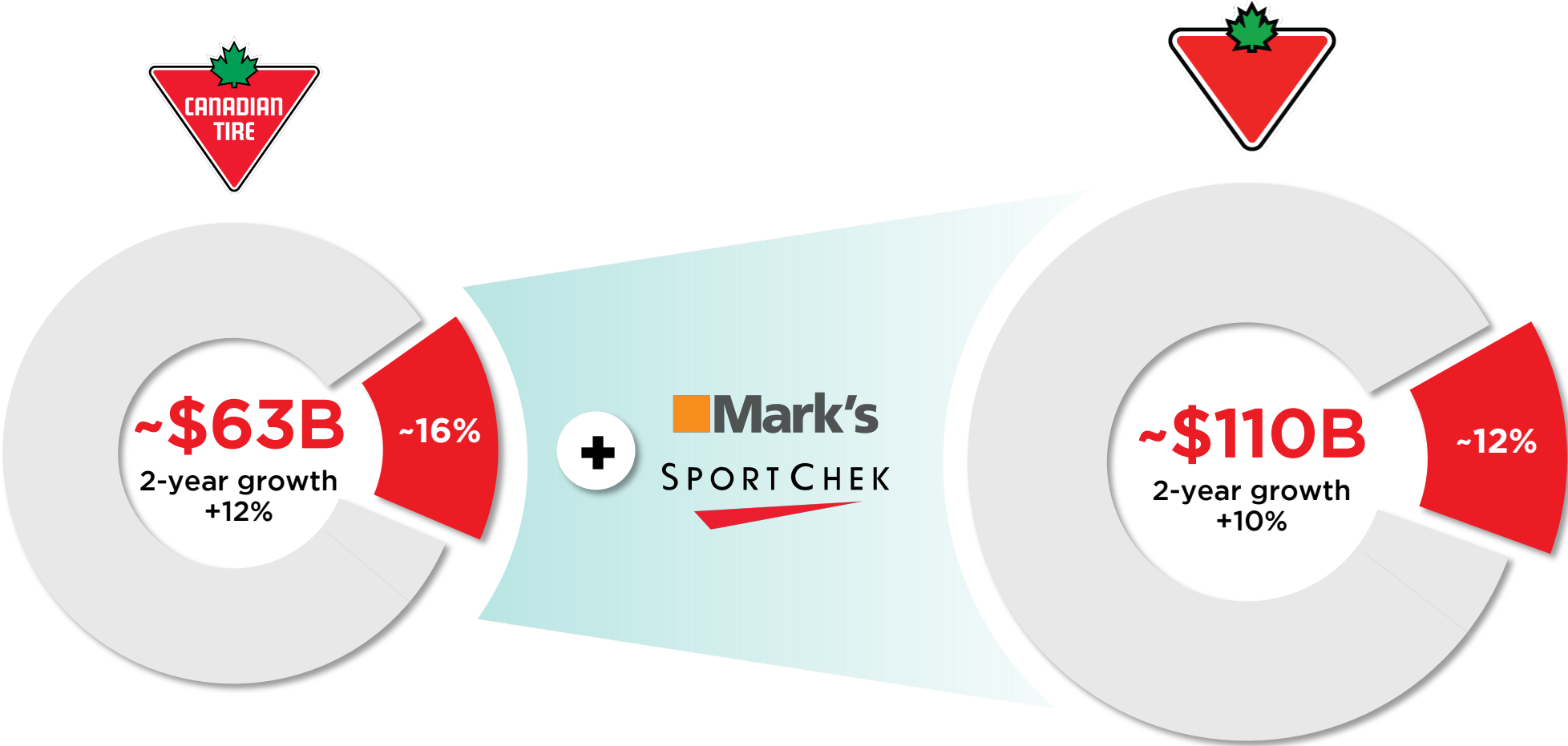
CTR competes
in a very
fragmented
market

**Small chains and
independents**

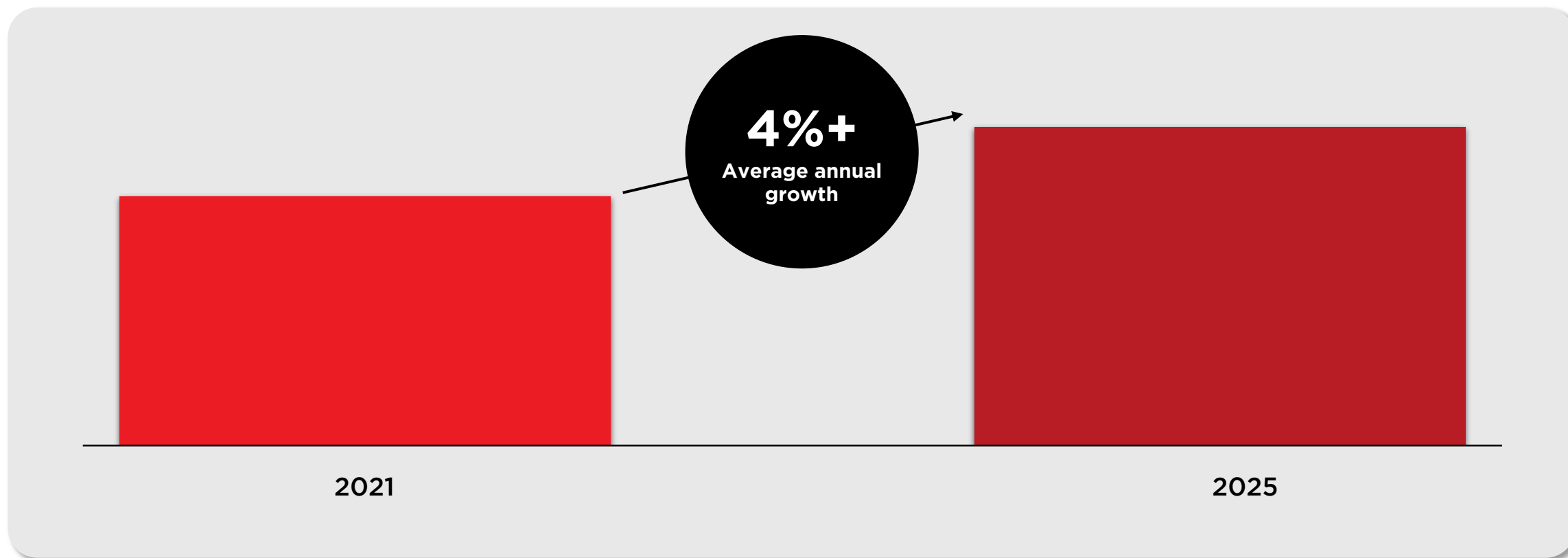
50%



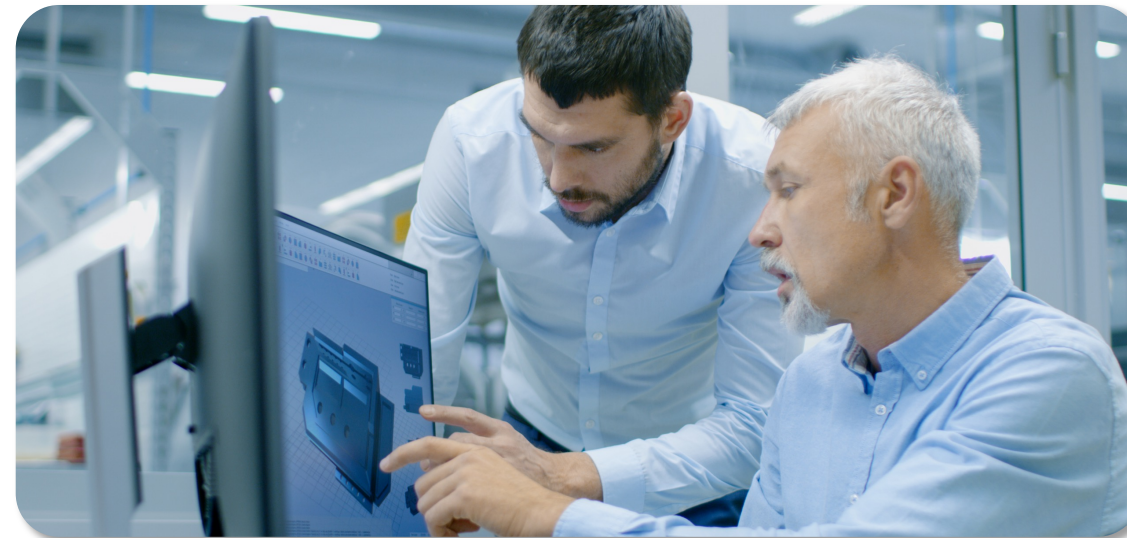
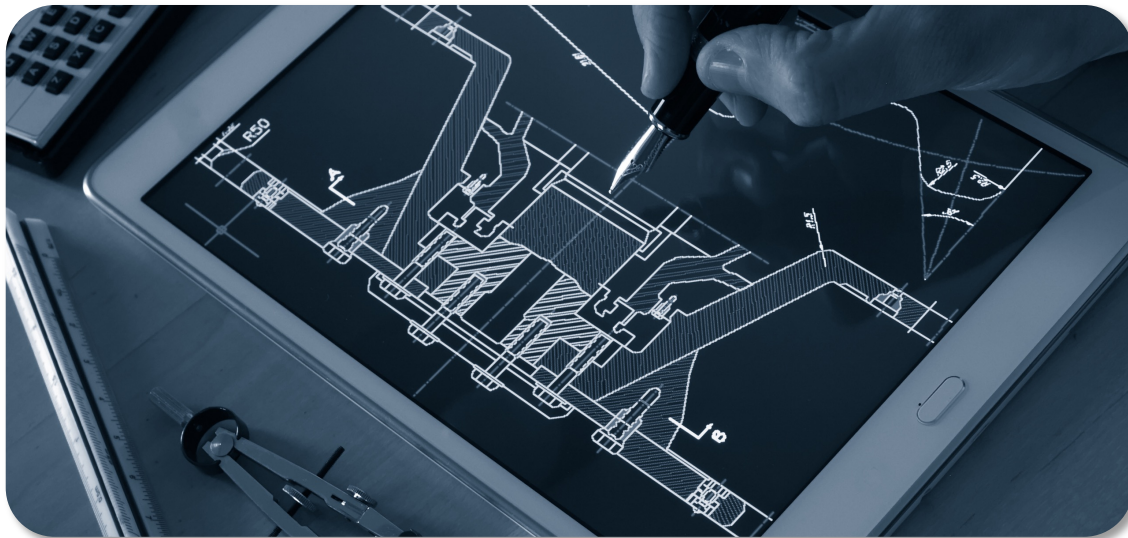
CTC's total addressable market is greater than \$100B



CTR will continue to deliver strong comparable sales¹ growth



¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.



Owned Brands¹ retail sales represent ~39% of CTR sales



¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.

11 Owned Brands >\$100M in sales

MAXIMUM®/MD

Mastercraft®



CANVAS



MASTER
Chef™



NOMA®

type **A**™

CERTIFIED™

YARDWORKS™/MC

+5 brands by 2025



 **PADERNO**™

 **PRO-SERIES**™

RALEIGH

SUPERCYCLE™

Customers are highly engaged with our Owned Brands portfolio



90%

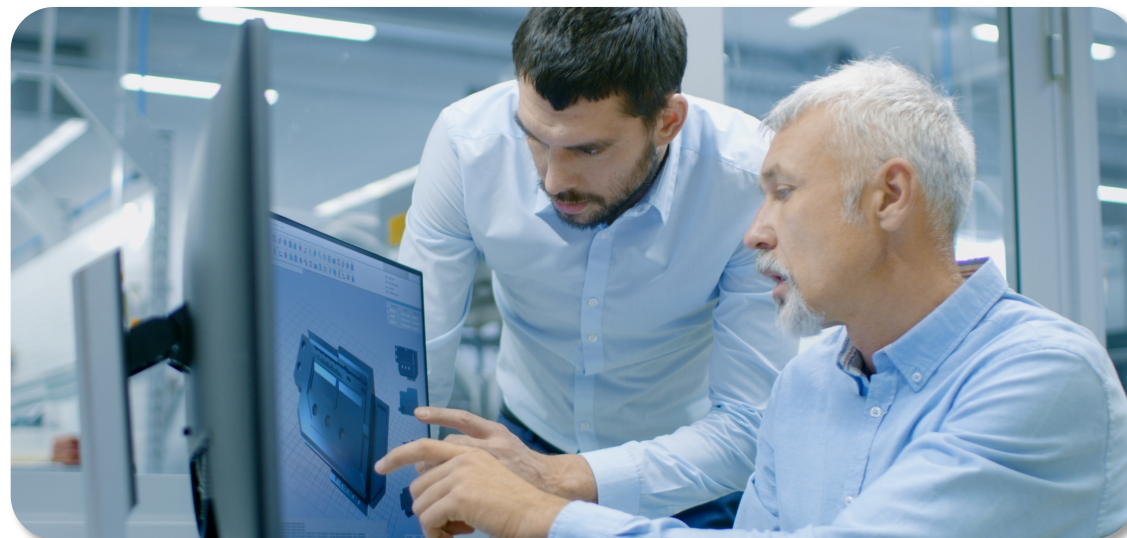
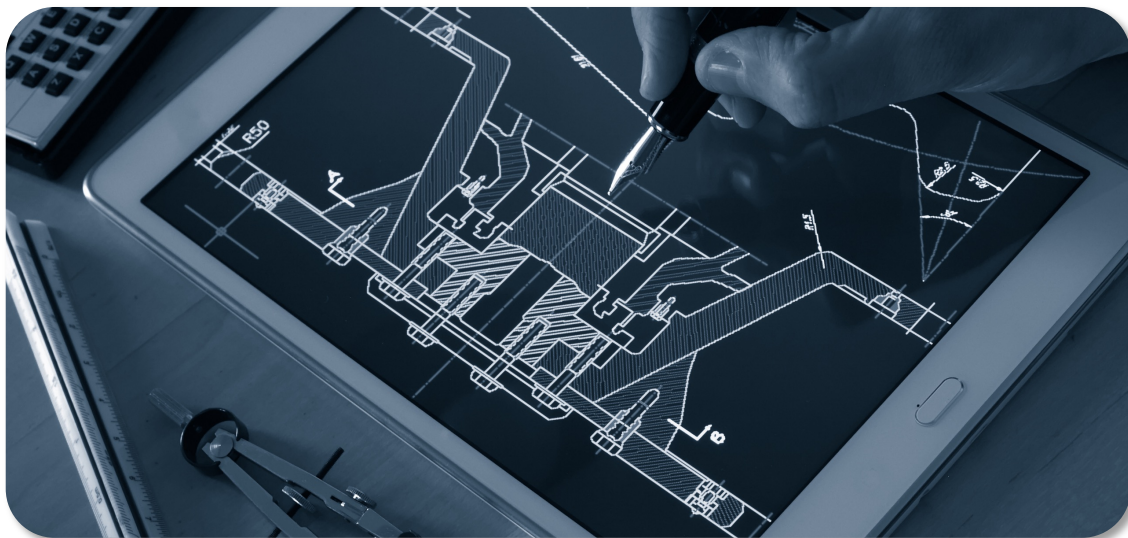
purchased at least

1 owned brand

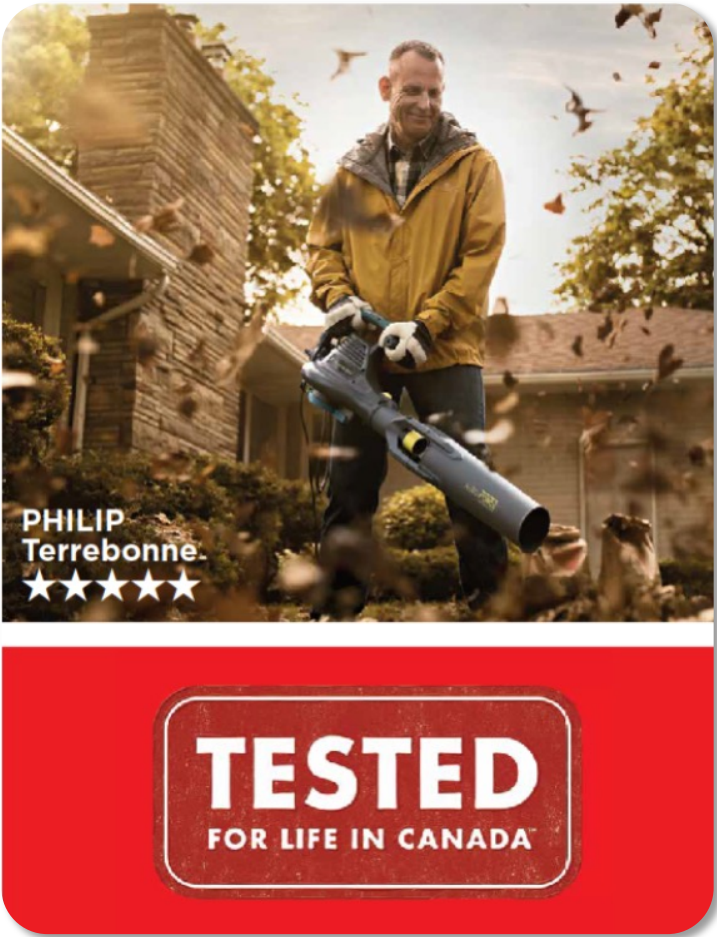
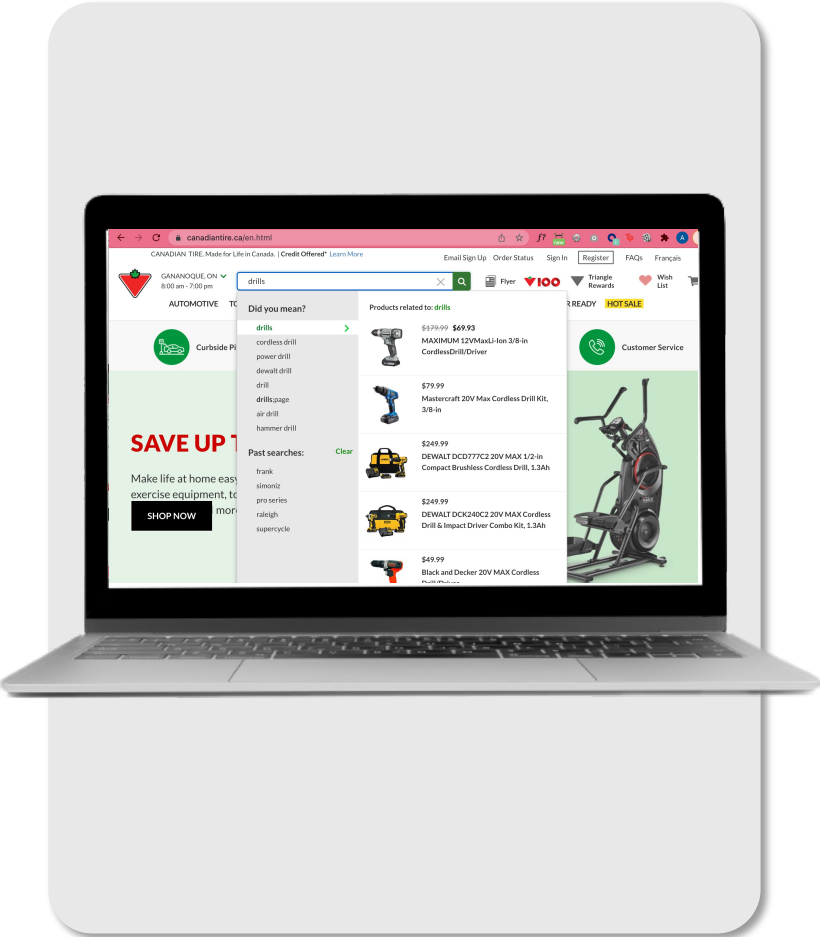
43%

purchased

5 or more



Customer insights inform product development



Good



MASTER
Chef™

Better



vida™
by/par PADERNO

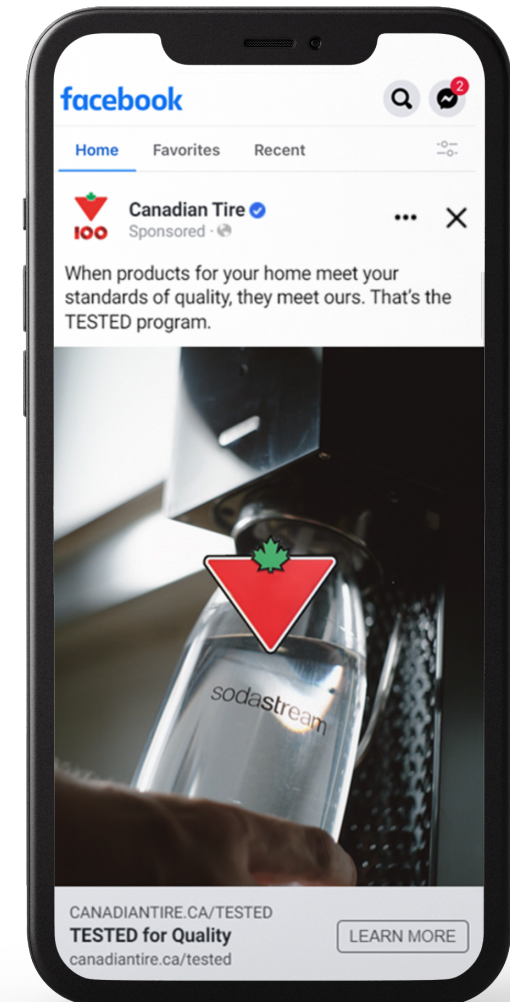
Best



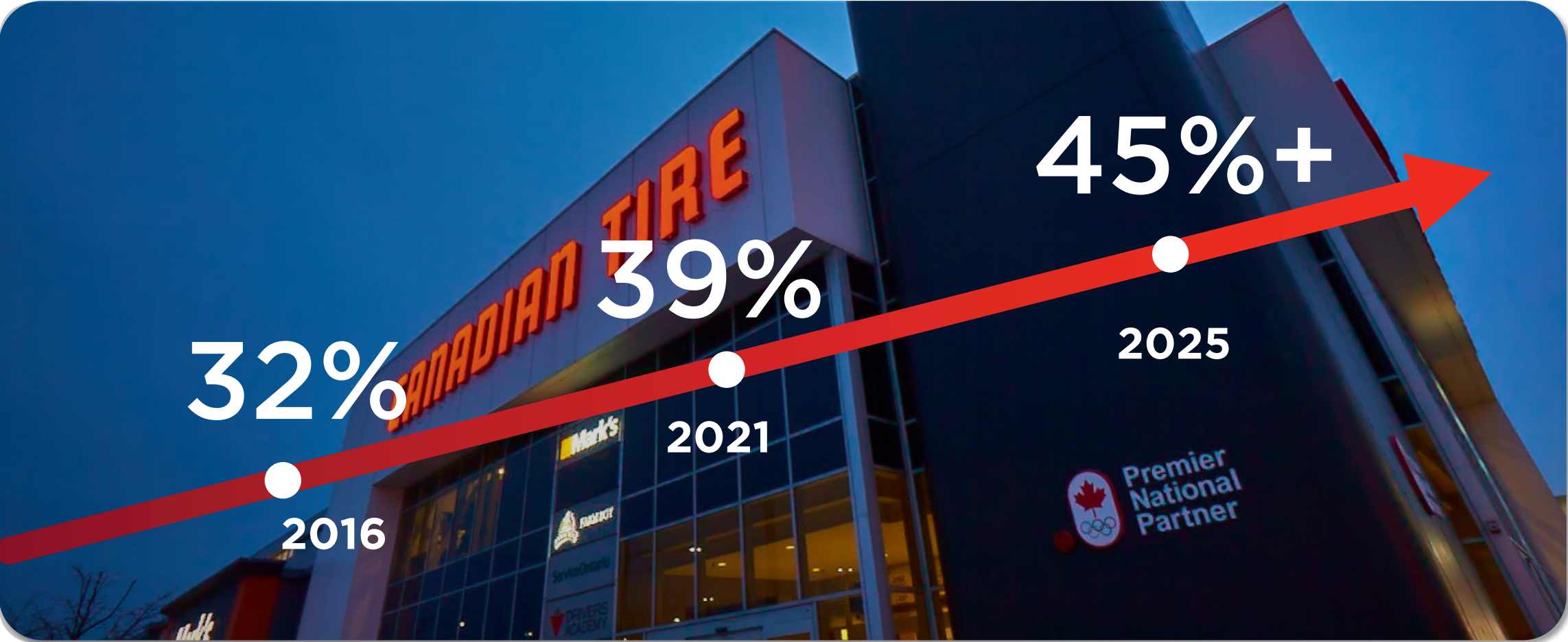

**VERMONT
CASTINGS™**



Canadian Tire has world-class brand building capabilities



CTR will continue to grow Owned Brands¹



¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.

National brands complement our Owned Brands portfolio



CTR is a gateway retailer for national brands



BAUER

dyson

PIRELLI



Cuisinart

THULE
SWEDEN

soda**stream**

Rubbermaid



shop·vac

petco
THE HEALTH +
WELLNESS CO.

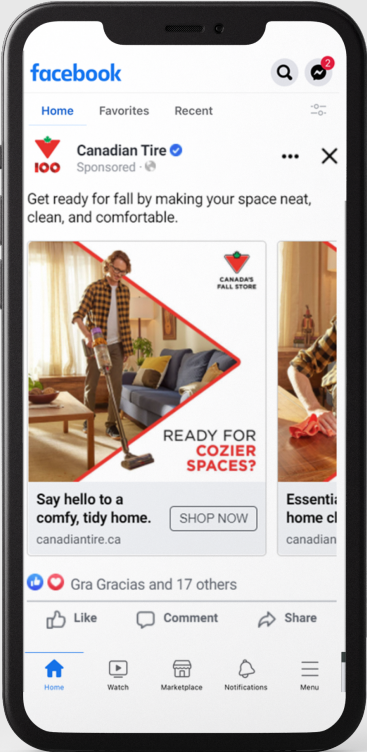
NESPRESSO

FISKARS


TROY-BILT
BUILT FOR LIFE



CTR is a gateway retailer for national brands




A screenshot of the Facebook mobile app interface. At the top, the 'facebook' logo is visible. Below it are tabs for 'Home', 'Favorites', and 'Recent'. A sponsored post from 'Canadian Tire' is displayed, featuring a man cleaning a house and the text 'READY FOR COZIER SPACES?'. Below the post are interaction buttons: 'Like', 'Comment', and 'Share'. At the bottom is a navigation bar with icons for Home, Watch, Marketplace, Notifications, and Menu.




A photograph of a retail display for Dyson cordless stick vacuums. Several vacuum models in different colors (red, blue, purple) are mounted on a black wall with the 'dyson' logo. Informational cards are placed next to the vacuums.

dyson



A screenshot of the 'Triangle Rewards' mobile app. The top shows the account ending in '<XXXX>' and a balance of '\$XXXX.XX'. A large promotion banner reads 'BIG REWARDS FOR TINY BUBBLES.' and features an image of a SodaStream machine. Below the banner, it says '30X Bonus CT Money®†' and 'Now's the perfect time to restock your fizzy drink supplies.' There is an 'ACTIVATE OFFER' button and a note that the offer is valid until March 30, 2022.



A photograph of a SodaStream retail display. Several SodaStream water and soda makers are shown on a counter. A large 'sodastream' logo is visible in the background.

sodastream®

Owned Brands



National Brands



Rich customer data drives assortment decisions



Rich customer data drives assortment decisions: **Tires**



Pet



Garden Centre



Grande Prairie

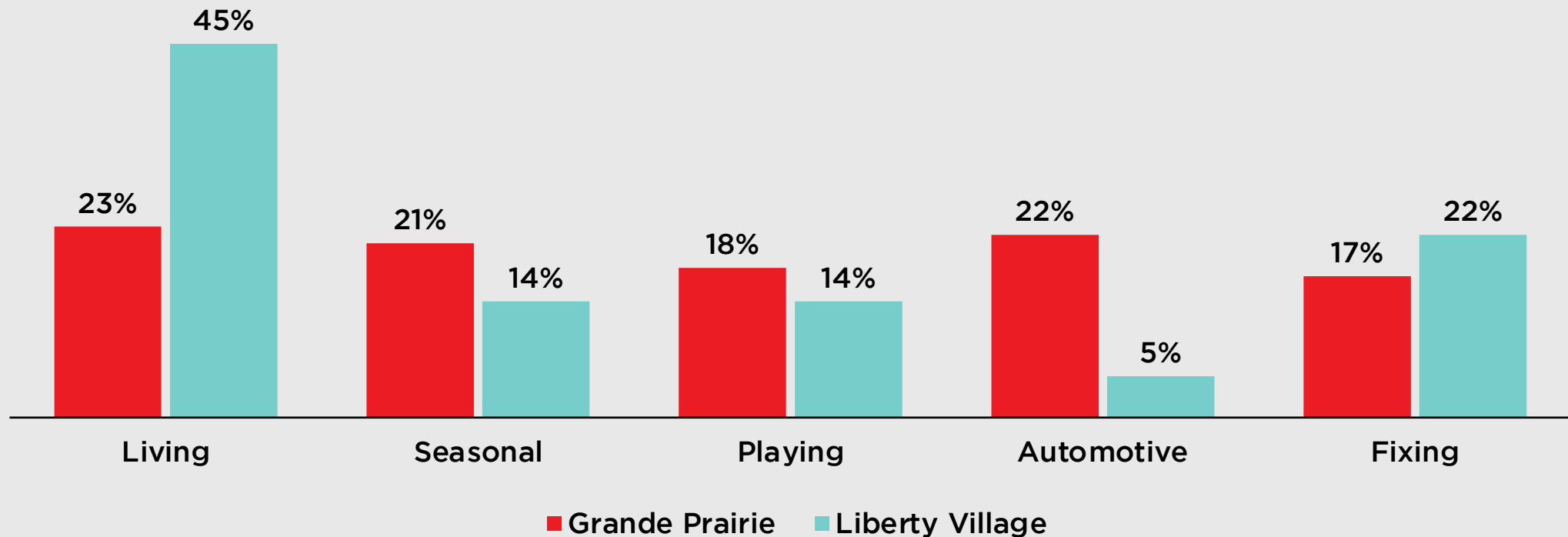


Liberty Village



CTR presents locally relevant assortments

Divisional sales



Data unlocks localized decision-making

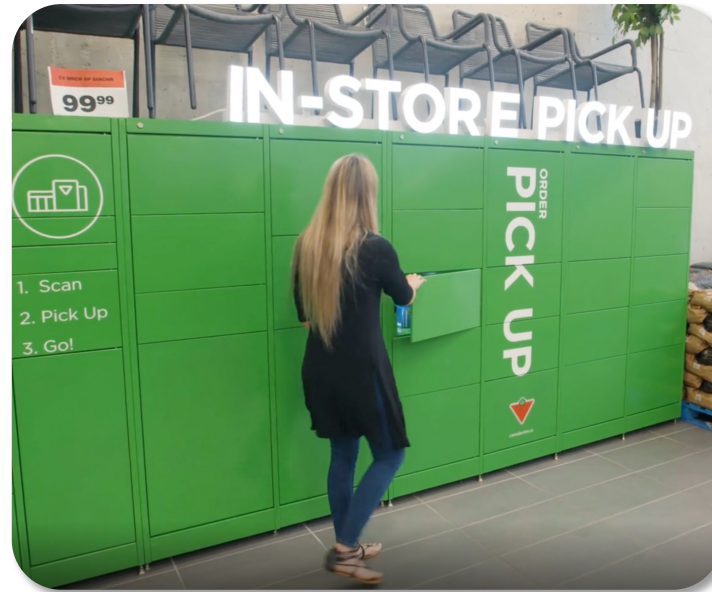




Bigger and enhanced stores will improve the omnichannel experience



Localized and relevant assortment



Frictionless same-day pickup experience



Well distributed micro-fulfilment hubs

That's why we created...



concept connect

Results from Niagara Falls have been strong



Leaside represents a significant market opportunity...

- Midtown Toronto residential community
- Very affluent
- Attractive customer segments
- And growing population...



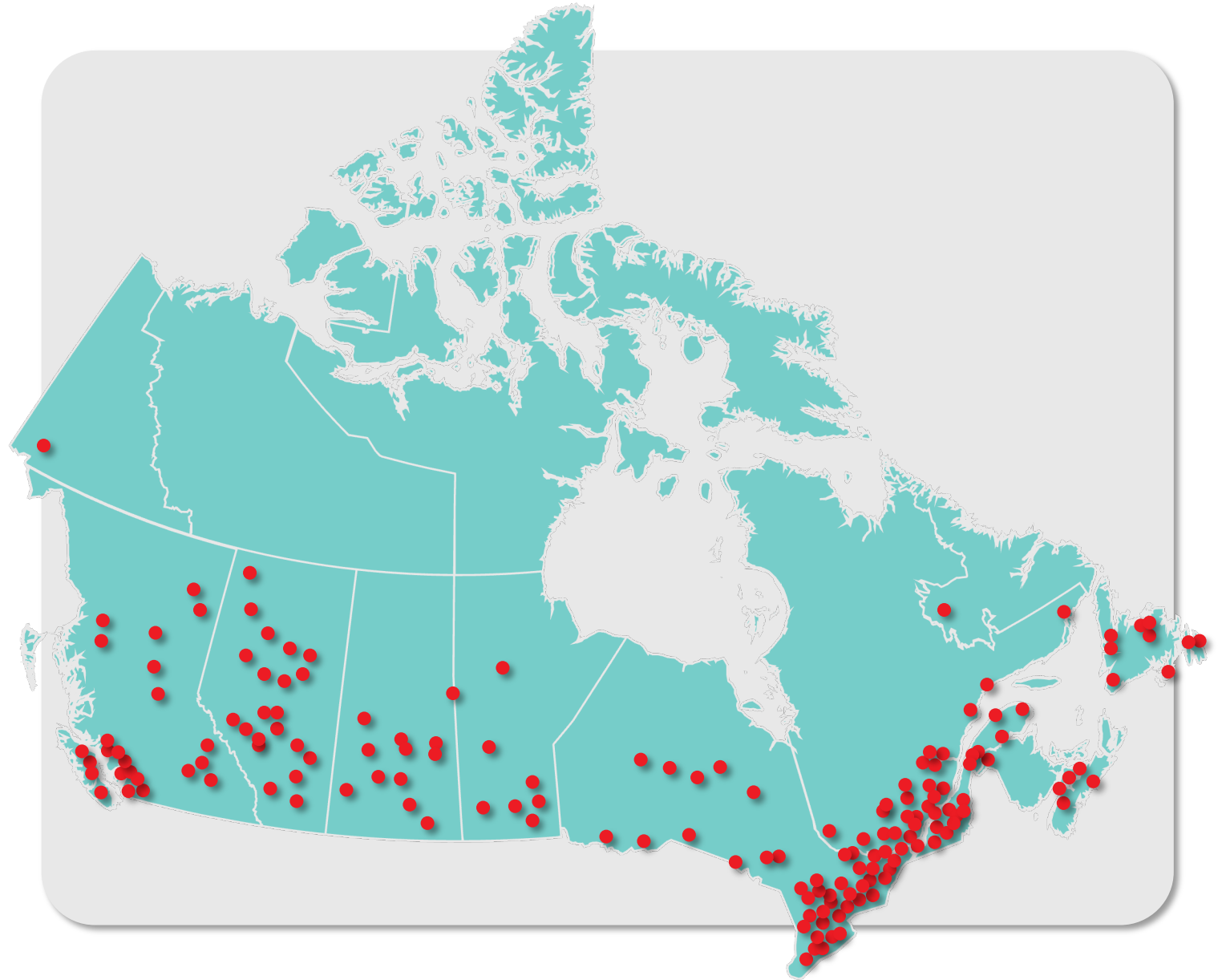
And this is just
one of the markets
we've identified

**By 2025,
we will have impacted...**

225+ stores

50% of square footage
will be refreshed

~10% increase in square
footage in our network



We will launch Remarkable Retail in select markets



CTR's Path to Better

A better
connected
strategy
resulting in

4%+

average annual
sales¹ growth

1

Better market share in a strong and growing market

2

Better assortment driving better Owned Brands penetration

3

Better connected stores and an improved customer experience

¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.



2022 CANADIAN TIRE CORPORATION
Investor Day

Gregory Craig

Executive Vice President
and Chief Financial Officer

March 10, 2022






Our Better Connected Strategy: what you've heard today



Building on a solid foundation

Past performance and investments in core capabilities set us up well for future growth

	Historical 2017-2019	2021
 Comparable sales ¹ growth >	<3% >	18% vs. 2019
 Diluted earnings per share growth >	~9% 2019: \$12.58 2019: \$13.04 normalized ² >	46% vs. 2019 2021: \$18.38 2021: \$18.91 normalized
 Retail ROIC ² >	<10% >	13.6% 2020: 10.8%

¹ This is a Supplementary Financial Measure. See Sections 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein. | ² This is a Non-GAAP ratio with no standard meaning under IFRS and therefore may not be comparable to similar measures presented by other issuers. See Section 9.2 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.

Path to Better

01

Better topline
growth

02

Better
profitability

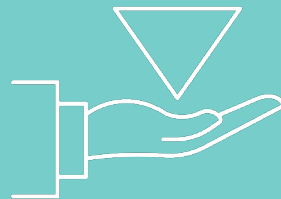
03

Better
returns

Better growth: diverse drivers of retail growth



**Market share
gains in a
growing market**



**Increase loyalty
sales through
Triangle rewards**

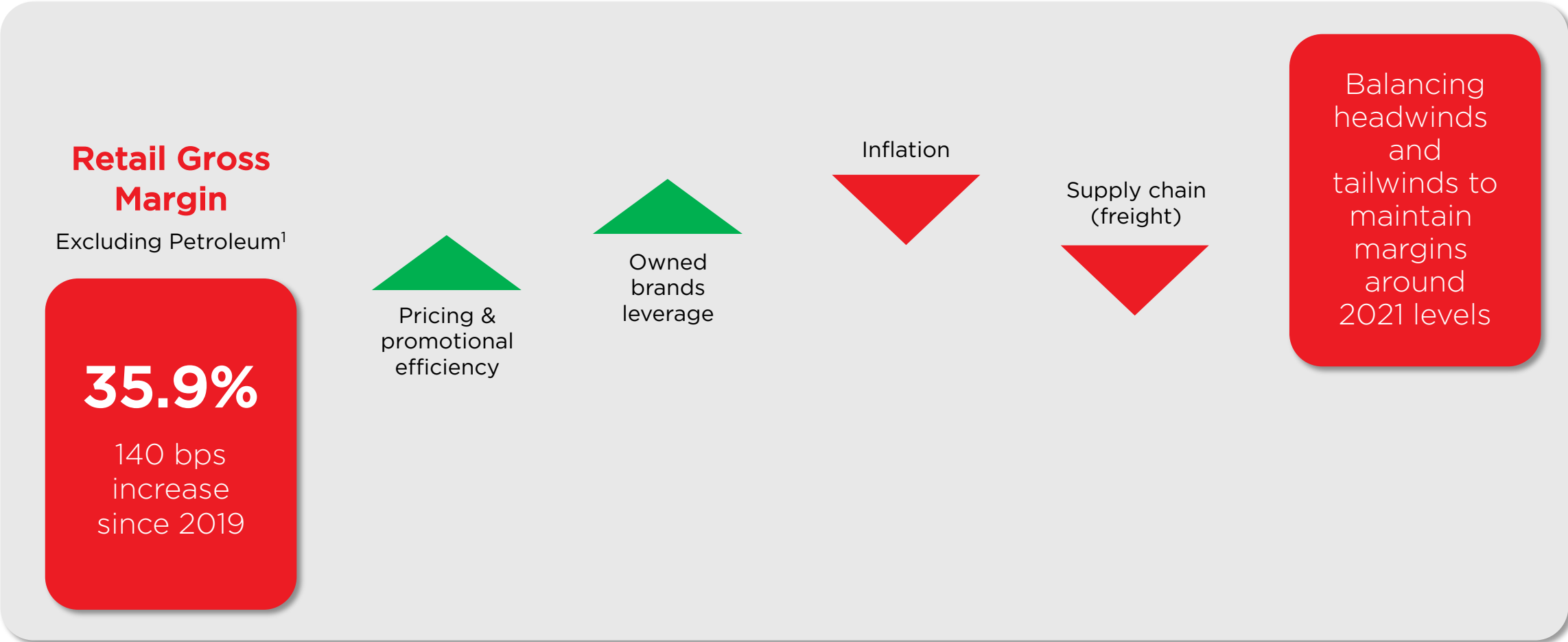


**Enhanced
omnichannel
experience**



**Increased owned
brands mix**

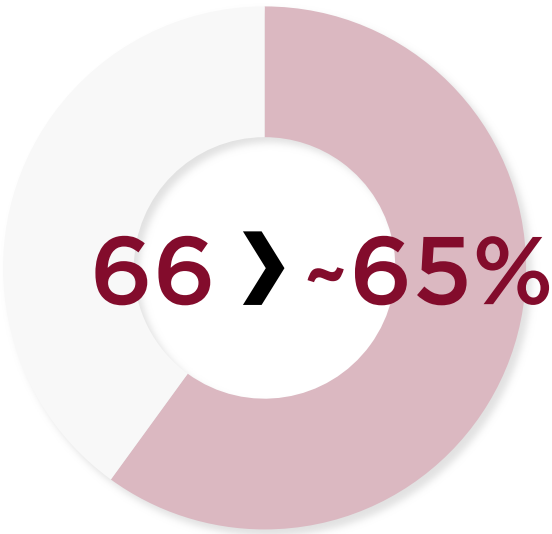
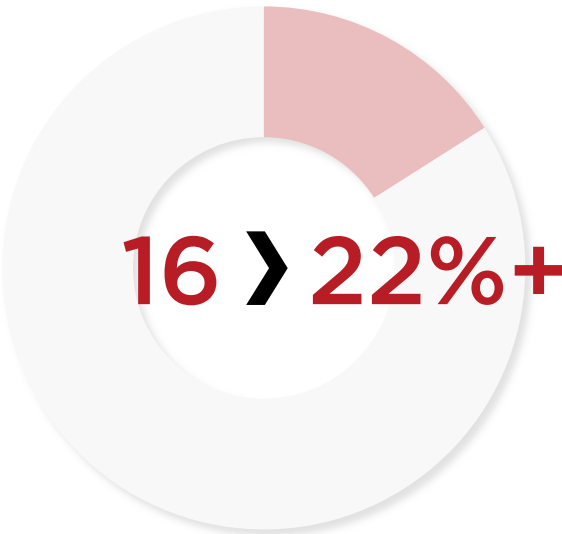
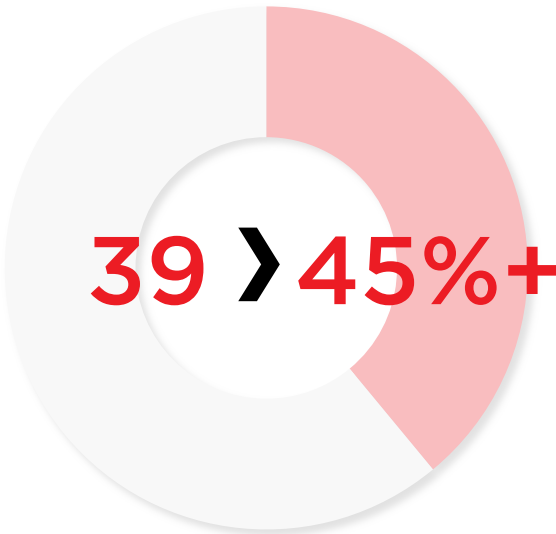
Better profitability: maintaining retail gross margin



¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.

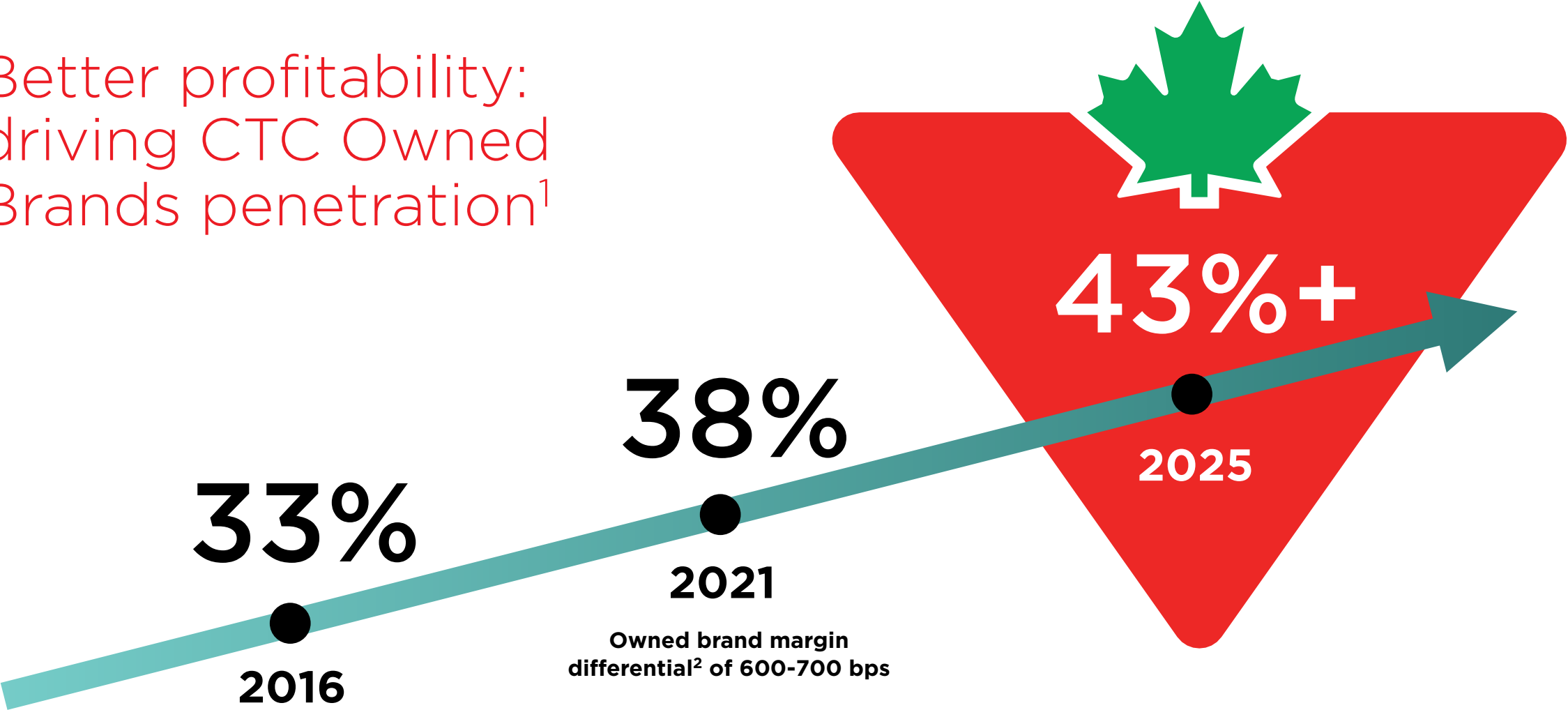
Better profitability: Owned Brands

Owned brands penetration¹ 2021-2025



¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.

Better profitability:
driving CTC Owned
Brands penetration¹



¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein. | ² Owned Brands margin differential is calculated as the difference between the margin rate on Owned Brands and the margin rate on non-Owned Brands. Owned brands margin differential is only one component of CTC retail gross margin rate and can vary in any given period.

Owned Brands: Helly Hansen — a key Owned Brand in our Canadian portfolio

**Executing acquisition
growth strategy**

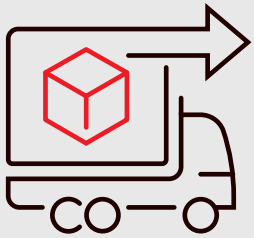
**Strategy to triple
business in Canada
by 2025 vs. 2018**

**New products
being introduced
at CTC banners**

**Plan to grow share in
U.S. and selected
international markets**



Better profitability: operational efficiency journey



\$200M+
delivered

- Contributing to more than 100 bps of retail SG&A rate¹ improvement since 2019
- Improved labour productivity, better customer experience and better ecommerce profitability at Mark's & SportChek

+

**Additional
\$100M**
expected by
end of 2022

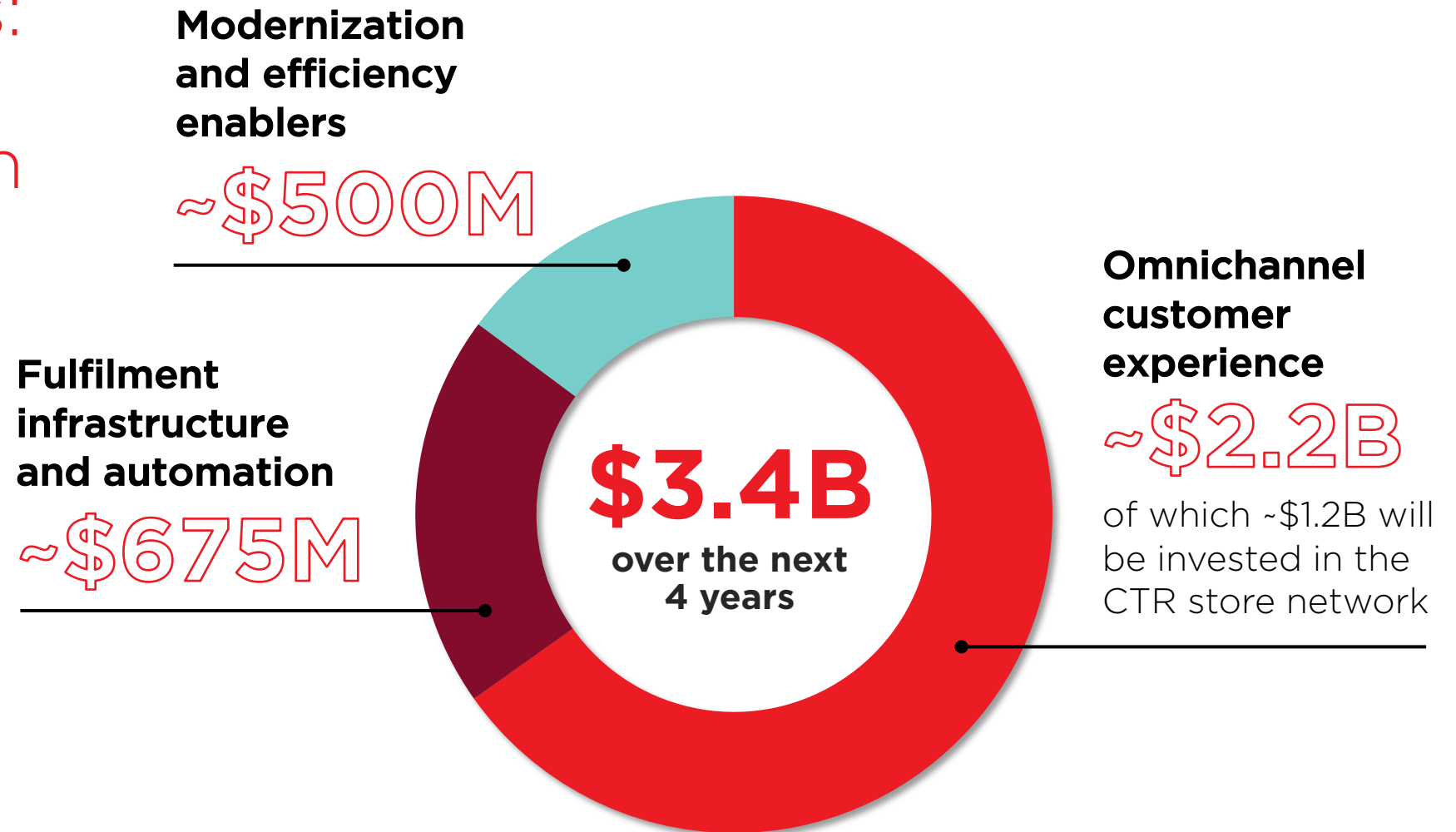
Initiatives will include:

- Robotic automation at distribution centres
- Implementation of a new transportation management system to reduce freight costs

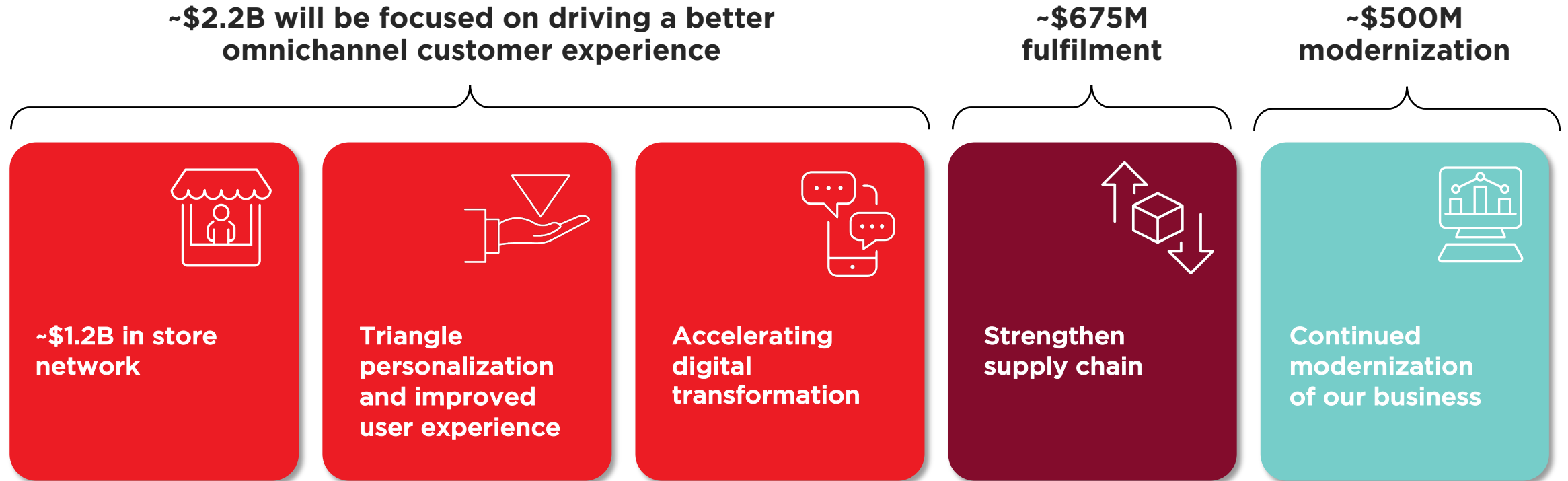
¹ This is a Supplementary Financial Measure. See Section 9.3 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.



Better returns:
investing
strategically in
the business



Better returns: investing in the business



Better returns: capital allocation priorities

Organic investments in the business

- \$3.4 billion over the next 4 years

Dividend growth

- 2022 dividend, up 11% to \$5.20 per share; 12th consecutive increase
- Longer term dividend payout ratio¹ of 30%-40%

Share repurchases

- Already committed to \$400M by end of 2022
- More than \$3B share repurchases over the last 10 years

M&A




- Focused on accretive capability building or core retail owned brand differentiators



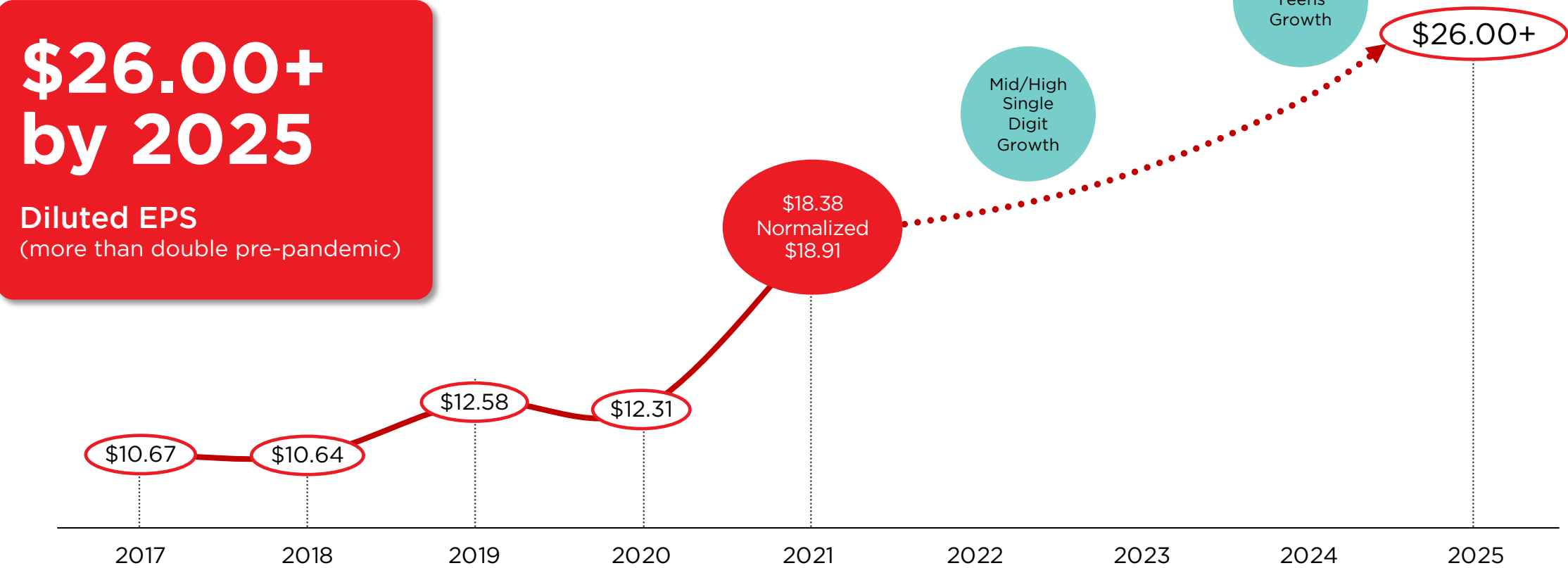
Strong cash generation to fund capital allocation priorities while maintaining investment grade rating

¹ This is a non-GAAP financial measure with no standard meaning under IFRS and therefore may not be comparable to similar measures presented by other issuers. See Section 9.2 of the Company's MD&A for the Fourth Quarter and Full-Year 2021 ended January 1, 2022, which is available at www.sedar.com and incorporated by reference herein.

Better outcomes: CTC financial aspirations 2022-2025

	Historical 2017-2019	2025
 Comparable sales growth achieved on average annual basis >	<3% >	4%+
 Diluted earnings per share >	\$12.58 2019: \$13.04 normalized >	\$26.00+ by 2025
 Retail ROIC >	<10% >	~15%+ by 2025

Path to achieving our financial aspirations



CTC's Path to Better

**Delivering
better topline
growth, better
profitability
and better
returns**

1 Differentiated and resilient business

2 Better connected strategy

3 Disciplined capital allocation

4 Clear financial aspirations



2022 CANADIAN TIRE CORPORATION
Investor Day

Greg Hicks

President and CEO

March 10, 2022



Our Core Values





Channel Economics

Relative to In-Store Transaction

CHANNEL	AVERAGE TRANSACTION	ATTACHMENT %	ATTACHMENT VALUE \$
CLICK N' COLLECT	1.8x	20%	\$69
CURBSIDE	1.5x	minimal	minimal
HOME DELIVERY	2.5x	-	-
IN-STORE	~\$70	-	-

