



HOME CAPITAL GROUP INC.

**ANNUAL INFORMATION FORM
For the year ended December 31, 2009**

March 19, 2010

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Unless otherwise specified, this AIF presents information as at December 31, 2009.

FORWARD-LOOKING STATEMENTS

Caution Regarding Forward-Looking Statements

From time to time Home Capital Group Inc. (the "Company" or "Home Capital") makes written and verbal forward-looking statements. These are included in the Annual Report, periodic reports to shareholders, regulatory filings, press releases, Company presentations and other Company communications. Forward-looking statements are made in connection with business objectives and targets, Company strategies, operations, anticipated financial results and the outlook for the Company, its industry, and the Canadian economy. These statements regarding expected future performance are "financial outlooks" within the meaning of National Instrument 51-102. Please see the risk factors, which are set forth in detail on pages 32 through 41 of the Company's 2009 Annual Report, as well as its other publicly filed information, which are available on the System for Electronic Document Analysis and Retrieval (SEDAR) at www.sedar.com, for the material factors that could cause the Company's actual results to differ materially from these statements. These risk factors are material risk factors a reader should consider, and include credit risk, liquidity and funding risk, structural interest rate risk, operational risk, investment portfolio risk, strategic business risk, reputational risk, regulatory and legal risk, along with additional risk factors that may affect future results. Forward-looking statements can be found in this Annual Information Form and in the **Report to Shareholders** and the **Outlook Sections** in the 2009 annual report. Forward-looking statements are typically identified by words such as "will," "believe," "expect," "anticipate," "estimate," "plan," "may," and "could" or other similar expressions.

By their very nature, these statements require us to make assumptions and are subject to inherent risks and uncertainties, general and specific, which may cause actual results to differ materially from the expectations expressed in the forward-looking statements. These risks and uncertainties include, but are not limited to, global capital market activity, changes in government monetary and economic policies, changes in interest rates, inflation levels and general economic conditions, legislative and regulatory developments, competition and technological change. The preceding list is not exhaustive of possible factors.

These and other factors should be considered carefully and readers are cautioned not to place undue reliance on these forward-looking statements. The Company does not undertake to update any forward-looking statements, whether written or verbal, that may be made from time to time by it or on its behalf, except as required by securities laws.

Assumptions about the performance of the Canadian economy in 2010 and its effect on Home Capital's business are material factors the Company considers when setting its objectives. In setting performance target ranges for 2010, management's expectations assume:

- The Canadian economy will continue a slow recovery, with fragmented growth prospects across the country, and inflation will remain low;
- Unemployment levels will remain elevated through much of 2010, potentially beginning to show improvement later in 2010;
- Housing demand will remain strong in 2010 but the rate of increase in demand may begin to slow as interest rates begin to rise in the second half of 2010;
- A slowly increasing interest rate environment in the second half of 2010, supported by stable inflation, driven by lower demand for commodity and energy goods;
- Sound credit quality with actual losses within Home Capital's historical range of acceptable levels; and

- A compressed net interest margin and comparatively lower investment returns, reflecting the Company's shift to higher quality assets held in the security and liquidity portfolio and prudent levels of liquid assets being held in response to continuing uncertainty in the capital markets.

CORPORATE STRUCTURE

Name, Address and Incorporation

On December 12, 1979, Sonor Petroleum Corporation, a predecessor company to Home Capital Group Inc. was continued under the *Canada Business Corporations Act*. On March 21, 1986, under new management, the name of Sonor Petroleum Corporation was changed to Sonor Resources Corporation (a virtually inactive energy company) and, on December 31, 1986, was further changed to Home Capital Group Inc. On July 18, 1988, Home Capital was continued under the *Business Corporations Act* (Ontario). The Company's registered and principal office is located at 145 King Street West, Suite 2300, Toronto, Ontario, M5H 1J8.

Intercorporate Relationships

Home Capital is a public company that primarily operates through its 100% wholly owned subsidiary Home Trust Company (Home Trust), previously known as Home Savings & Loan Corporation. Home Savings & Loan Corporation was incorporated on September 28, 1977 under the *Loan and Trust Corporations Act* (Ontario). On March 9, 2000, Letters Patent of Continuance were issued authorizing Home Savings & Loan Corporation to carry on business as Home Trust Company under the *Trust and Loan Companies Act* (Canada). By Amending Letters Patent dated May 8, 2007, the French name of Home Trust Company was changed from Société de Fiducie Home to Compagnie Home Trust. On October 29, 2007, the Company acquired 100% of the issued and outstanding common shares of Payment Services Interactive Gateway Corp. (PSiGate).

GENERAL DEVELOPMENT OF THE BUSINESS

Three Year History

Home Capital is a publicly traded corporation on the Toronto Stock Exchange (TSX) whose principal asset is its wholly owned subsidiary, Home Trust. Home Trust is a federally regulated trust company offering deposit, residential and non-residential mortgage lending, securitization of insured residential first mortgages, consumer lending and payment card services. Home Trust is licensed to conduct business across Canada, with offices in Ontario, Alberta, British Columbia, Nova Scotia and Quebec. From 2006 to the end of 2009, Home Capital's total on-balance sheet assets grew by \$3.46 billion from \$3.90 billion to \$7.36 billion at December 31, 2009. The Company also administers mortgage assets that have been securitized through the Company's Mortgage-Backed Securities (MBS) program. The total assets administered through this program amounted to \$4.15 billion at December 31, 2009.

Highlights of the Last Three Years

Fiscal 2007

The Company's overall asset base experienced strong growth. From January 1, 2005 to December 31, 2007, the Company's total assets grew by \$2.40 billion to reach \$4.97 billion. Total assets, including assets under administration through the Company's MBS program, for the period January 1, 2005 to December 31, 2007 grew by \$3.36 billion, from \$3.07 billion to reach \$6.43 billion.

The Company completed the acquisition of PSiGate and commenced the process of integrating PSiGate's operations to complement the Company's *Visa* card services line of business. As a result of this acquisition, Home Trust now offers payment processing services to internet-based merchants.

Fiscal 2008

The Company's overall asset base continued a trend of double-digit growth. From January 1, 2006 to December 31, 2008, the Company's total assets grew by \$2.52 billion to reach \$5.81 billion. Total assets, including assets under administration through the Company's MBS program, for the period January 1, 2005 to December 31, 2007 grew by \$4.33 billion, from \$4.09 billion to reach \$8.42 billion.

During the second quarter of 2008, the Company launched a new mortgage initiative. Home Trust's Accelerator Program introduced a full range of insured mortgage products to a broad customer base, including individuals who have traditionally been served by larger financial institutions. Although the spread for this product is less than its regular mortgage business, management is able to issue and sell through insured securitization most of the mortgages originated under this program.

The Company had another strong year in securitization activities. The Company securitized residential mortgage loans of \$1.50 billion. This represents an increase of \$806.5 million over the \$692.3 million in MBS pools that were issued for the same period in 2007. The securitization gains were \$48.8 million for the twelve-month period of 2008, compared to \$22.8 million for the comparable twelve-month period of 2007. In 2008, the Company began diversifying the MBS pools issued to include MBS pools with a maturity under one year and multi-unit residential pools.

Fiscal 2009

The Company's asset total on-balance sheet assets increased to \$7.36 billion representing a 26.7% increase over the \$5.81 billion recorded in 2008. The increase is a result of significant growth in the on-balance sheet loans portfolio of \$934.4 million or 20.7%, an increase in cash resources of \$375.7 million and growth in securitization receivables of \$89.5 million due to increased securitization volumes. Total assets under administration, which include mortgages securitized and sold, reached \$11.51 billion at the end of 2009, an increase of \$3.09 billion or 36.6% from 2008.

Insured mortgages have become an increasing component of the Company's mortgage portfolio. At December 31, 2009 the Company held \$1.57 billion (\$477.2 million in 2008) of insured mortgages, representing 31.0% of the total on-balance sheet mortgage loan portfolio. This compares to 14.6% in 2008. The increase over 2008 is consistent with Company's overall strategy, which includes product diversification and credit risk mitigation. While insured mortgage lending remains intensely competitive, based upon the success of its Accelerator mortgage program and the Canada Mortgage Bond (CMB) and MBS securitization programs, the Company intends to continue its growth in this market.

The Company experienced another strong year in new securitization activities, securitizing \$2.60 billion of insured residential mortgages. This represents an increase of \$1.10 billion over the \$1.50 billion in mortgages securitized and sold in 2008.

Building on past successes, the Company continues to grow its consumer loan portfolio. On January 18, 2010 the Company announced a new long term financing agreement with National Energy Corporation which operates as National Home Services (NHS). The Company will finance current and future water heater installations by NHS.

On July 29, 2009, the Company filed a new Normal Course Issuer Bid through the Toronto Stock Exchange which allows it to purchase over a twelve-month period beginning August 1, 2009, up to 10% of the public float outstanding on July 29, 2009. The Company believes that, from time to time, the market price of its common shares does not fully reflect the value of its business and its future business and, as such, at times the repurchase of shares may represent an appropriate and desirable business decision.

During fiscal 2009, the Company repurchased 165,400 common shares (2008 - 108,000 common shares) for an amount of \$4.7 million (2008 - \$3.1 million) under the Normal Course Issuer Bid.

Significant Acquisitions During Last Fiscal Year

There were no significant acquisitions (within the meaning of such term under Part 8 of National Instrument 51-102) or dispositions that occurred during the year ended December 31, 2009.

DESCRIPTION OF THE BUSINESS

General

The principal business of Home Capital is conducted through its wholly owned subsidiary, Home Trust, a federally regulated financial institution that provides deposit services, residential and non-residential mortgage lending, securitization of insured residential first mortgages, consumer lending and payment card services. Home Trust focuses on providing residential first mortgages to borrowers that fail to meet all of the major banks' lending requirements, as well as borrowers who meet the criteria for insured mortgage products. At December 31, 2009, Home Trust operated through five branches located in Toronto, Calgary, Vancouver, Halifax and Montreal. At that date 491 full-time staff were employed.

Competition

Home Capital competes with regulated and unregulated mortgage lenders such as Canadian chartered banks, insurance companies, other financial institutions and other lenders who provide mortgage financing in the single family dwelling, multi-unit residential and non-residential mortgage lending segments as well as in the raising of deposits, namely guaranteed investment certificates, registered retirement savings plans, tax free savings accounts and registered retirement income funds and short-term certificates. Further, the Company competes against regulated financial institutions that issue credit cards, provide payment card processing and retail lending.

Mortgage Lending

Mortgage lending accounted for 83.4% of the consolidated total revenue and 77.3% of the Company's consolidated net income for the year ended December 31, 2009. This compares to 82.0% and 73.4% for fiscal 2008 and 80.3% and 68.7% for fiscal 2007. Lending activities and the maintenance of loans also generated fee income. The major expense was the interest paid on the deposits held, which represented 59.6% of total expenses for the year ended December 31, 2009, 77.2% of total expenses in 2008 and 76.3% of total expenses in 2007.

Residential Mortgage Lending

Home Trust's principal line of business, which is funded primarily by retail deposits, continues to be mortgage lending on residential properties. Home Trust's core residential offering is fixed rate mortgages with terms up to five years. Home Trust also offers variable rate mortgages under the Accelerator program. At December 31, 2009 the composition of the total mortgage portfolio was

86.0% residential and 14.0% non-residential, compared to a composition of 79.8% residential and 20.2% non-residential one year ago. This decline is consistent with the Company's strategy to reduce exposure in the non-residential sector during uncertainty in the economic climate. The composition is well within the internal policy limits approved by the Company's Risk and Capital Committee. Within the Company's residential mortgage portfolio, 31.0% of the loans were insured by Canada Mortgage and Housing Corporation (CMHC) at the end of the year, compared to 14.6% one year ago. First mortgages represented 99.7% of the total mortgage portfolio at December 31, 2009. Home Trust's traditional residential borrowers primarily consist of self-employed individuals, individuals with a short or limited credit history and individuals with some impairment in their credit history. These borrowers are referred through an extensive mortgage broker network, from other financial institutions as well as current customers of Home Trust.

It is Home Trust's policy to set large credit risk limits on its residential mortgages as follows:

- The aggregate exposure of Home Trust to any entity or a connection shall not exceed the lesser of \$7.5 million or 2.5 percent of total regulatory capital without the approval of an independent member of the Risk and Capital Committee;
- The total aggregate exposure to any entity or connection is not to exceed the lesser of \$15.0 million or 5 percent of total regulatory capital without the approval of both the Risk and Capital Committee and the Board of Directors; and
- The CEO or President may approve transactions subject to the level of authority delegated to them by the Board of Directors.

Management regularly reviews portfolio concentrations within defined geographic areas, dwelling types and mortgage priority to ensure that Home Trust is not overexposed in any particular area.

Home Trust continues to be an active participant in the residential mortgage securitization market securitizing pools of insured residential mortgages. These residential mortgages originated by Home Trust or sourced through a third party are pooled, securitized and issued to investors as insured MBS. Interest is paid to the investors at the coupon rate stated on the MBS. The Company retains an ongoing interest in the net future cash flows of the MBS (the difference between the weighted-average mortgage rate and the MBS coupon rate, less a normal servicing fee and an estimated principal pay down). At the time of sale of the MBS, the Company values the ongoing interest based on management's best estimate of the net present value of the future net cash flows to be received from the pool and recognizes a gain on the sale of the MBS. The net present value of all future net cash flows to be recovered is recorded on the balance sheet as securitization receivables. The Company also participates in the CMB program sponsored by CMHC and administered through Canada Housing Trust. This program provides the Company with an alternate distribution channel to diversify its funding stream for MBS pools. The summary of the key underlying assumptions on these pools can be found on page 63 of the 2009 Annual Report. As at December 31, 2009, the assets under administration for these programs amounted to \$4.15 billion and the securitization receivable was \$229.4 million. Additional information regarding the Company's securitization activities can be found in Note 6 of the Notes to the Consolidated Financial Statements on pages 63 and 64 of the 2009 Annual Report.

The Company has an agreement with a Trustee, operating as Regency Finance Corp. (Regency), a Canadian company based in Toronto. Home Trust is Regency's exclusive agent in offering second mortgage loans to homebuyers. This product provides financing to borrowers who require additional purchase financing or who wish to refinance their residential property at greater than 80% of the current market value. Home Trust earns administration and servicing fee revenue, which is reported under fee income in the mortgage and deposit segment of the business. These mortgage loans are then securitized into pools. Home Trust purchases these pools and collects interest income. As at December 31, 2009 these purchased pools amounted to \$47.7 million and

are recorded on the consolidated balance sheet as Secured Loans. In 2009 these Secured Loans earned an average yield of 5.3%. This program has experienced low losses since inception. In the fourth quarter of 2008, the Company made a strategic decision to cease lending under this program due to the economic downturn and customers who would have qualified under this program were introduced to the Accelerator Program. The Company recently resumed marketing this product in anticipation of improving housing and economic markets.

Non-residential Mortgage Lending

The Company strategically reduced its non-residential mortgage lending during 2009 in response to the economic uncertainty from \$826.9 million at December 31, 2008 to \$708.4 million or 14.3% at December 31, 2009. The approval of non-residential mortgage applications requires a formally documented determination of the realizable value of the property as well as an assessment of the borrower's capacity and willingness to pay the mortgage. In order to mitigate the risks resulting from portfolio overexposure, underwriting decisions are subject to the constraints of predetermined and approved portfolio concentration limits.

The majority of Home Trust's non-residential mortgage business is derived from a select group of well-respected and established commercial mortgage brokers. Industry reputation and a clear understanding of our lending standards are critical in Home Trust's selection of brokers.

Home Trust has set exposure limits that, at a minimum, cover exposures to connected accounts, exposures to property type segments and exposures to geographic regions.

Management regularly reviews non-residential mortgage lending portfolio concentrations within defined geographic areas and property types to ensure that Home Trust is not overexposed in any particular area.

Deposits

Home Trust is a federally regulated deposit taking institution and is a member of the Canada Deposit Insurance Corporation. Deposits are raised through deposit brokers, including both independent agents and the investment arms of larger financial institutions, or directly through the Toronto branch. Home Trust takes deposits in the form of short-term deposits, guaranteed investment certificates, registered retirement savings plans, tax free savings accounts and registered retirement income funds. The deposit funds are then invested into the Company's loans portfolio with any excess deployed in the Company's liquidity or securities portfolio. Deposits ended the year at \$6.41 billion, an increase of 25.6% over December 31, 2008.

Consumer Lending

Credit cards and personal lending services are products that have been developed to provide diversification in the Company's revenue stream. The businesses made up 10.4% of the consolidated total revenue and 16.2% of the Company's consolidated net income for the year ended December 31, 2009. This compares to 11.4% and 17.5% for the year ended December 31, 2008 and 11.7% and 16.7% for the year ended December 31, 2007.

Home Capital broadened its product offerings with the introduction of the Home Trust *Visa* credit card late in 2000. In March 2002, Home Trust launched a new *Visa* product, the Equity Plus *Visa* card and discontinued accepting new unsecured accounts. The Equity Plus *Visa* product allowed homeowners to use their home equity as collateral to obtain credit from \$10,000 to \$250,000. These credit cards are subject to the same lending policies as set out in the mortgage lending operation of Home Trust with the exception of the loan-to-value limits for the total loan amount. In the first quarter of 2006, the Company re-launched the Equity Plus *Visa* as the Home Trust

Equityline *Visa*. Equityline *Visa* combines the flexibility of a secured line of credit with the convenience of *Visa* and the added benefits of a Gold card with no annual fee. At December 31, 2009, 8,349 cards have outstanding authorized credit of \$345.1 million, compared to December 31, 2008 with 8,891 cards for authorized credit of \$399.8 million and December 31, 2007 with 8,290 cards for authorized credit of \$373.8 million.

To further diversify its consumer lending, on January 18, 2010 the Company announced that it had entered into a long-term financing agreement with National Energy Corporation which operates as National Home Services (NHS). The Company will finance current and future residential water heater installations by NHS. The initial funding, which closed in January, 2010 was \$59.1 million and the Company expects total funding to be approximately \$90 million - \$100 million for 2010.

Consumer lending includes the operations of PSiGate. PSiGate has provided the Company with the ability to offer full payment card services and has begun the transition of migrating clients onto Home Trust's *Visa* platform. The Company expects PSiGate to continue to contribute revenue growth for the consumer lending segment. For 2009, PSiGate contributed \$1.5 million to net income of the consumer lending segment compared to \$1.3 million in 2008.

Other

Other corporate activities of the Company involve the investment of surplus deposits into securities and cash resources for liquidity management, providing other interest income and dividend income. This contributed 6.2% of the consolidated total revenue earned by the Company and 6.5% of the consolidated net income at December 31, 2009. This compares to 6.6% and 9.1% for the year ended December 31, 2008 and 8.3% and 14.5% for the year ended December 31, 2007. The overall contribution will fluctuate with the overall returns on the Company's portfolio, which are dependant on performance of capital markets and the level of interest rates.

Risk Factors

The Company, through its wholly owned subsidiary Home Trust, like other financial institutions, is exposed to a broader number of risks that the Company has identified in the enterprise risk management framework. These risks include credit, liquidity and funding, structural interest rate, operational, investment portfolio, strategic and business, reputational and regulatory and legal. This framework outlines appropriate risk oversight processes and the communication, reporting and monitoring of key risks that could impact the achievement of the Company's business objectives and strategies.

Explanations of the types of risks cited above and the way in which the Company manages these risks can be found beginning on page 34 of Management's Discussion and Analysis (MD&A) in the 2009 Annual Report, which is incorporated herein by reference and is available on SEDAR at www.sedar.com. The Company cautions that the discussion of risks is not exhaustive. When considering whether to purchase Common Shares of the Company, investors and others should carefully consider these factors as well as other uncertainties, potential events and industry and Company specific factors that may impact the Company's future results.

DIVIDENDS

Dividends are payable on the Common Shares of the Company if and when declared by the Board of Directors.

During the year ended December 31, 2009, the Company paid or made payable dividends totaling \$0.61 per Common Share as compared to \$0.50 and \$0.44, for fiscal 2008 and 2007, respectively.

DESCRIPTION OF CAPITAL STRUCTURE

General Description of Capital Structure

The authorized capital of the Company consists of an unlimited number of Common Shares, an unlimited number of Senior Preferred Shares and an unlimited number of Junior Preferred Shares. As at December 31, 2009, 34,713,190 Common Shares were issued and outstanding. No Senior Preferred Shares or Junior Preferred Shares were issued or outstanding on December 31, 2009.

Each Common Share carries one vote per share in respect of each matter to be voted on at a meeting of the shareholders. The Senior Preferred Shares and Junior Preferred Shares carry no votes in respect of matters to be voted upon at the meeting except where otherwise required by law.

The Common Shares of the Company are listed on the TSX under the symbol HCG.

Ratings

The Company has a contractual relationship with both Standard & Poor's (S&P) and Fitch Rating (Fitch) for the provision of credit rating information. Management of the Company meets with these agencies at least annually and shares with them the Company's latest financial projections and business plan assumptions.

Information regarding the ratings assigned by credit rating agencies can be found in the tables below and on page 32 of the 2009 Annual Report. The following is the complete list of ratings assigned to both the Company and Home Trust as of March 15, 2010:

	Home Capital Group Inc.		Home Trust Company	
	Standard & Poor's	Fitch Rating	Standard & Poor's	Fitch Rating
Long term rating	BBB-	BBB	BBB	BBB
Short term rating	A-3	F2	A-2	F2
Outlook	Stable	Stable	Stable	Stable

Ratings and other opinions issued by the credit rating agencies are statements of opinion and not statements of fact as to creditworthiness or recommendations to buy, sell or hold securities and may be subject to revision or withdrawal at any time by the rating organization. The rating outlook of "Stable" indicates that the rating is not likely to change. A rating of "Positive," "Stable" or "Negative" is provided to help give an investor an understanding of the rating agency's opinion regarding the outlook for the rating in question. However, the investor must not assume that a positive or negative trend necessarily indicates that a rating change is imminent. During 2009, S&P re-affirmed the ratings and outlooks for Home Capital and Home Trust. On March 15, 2010 Fitch upgraded the ratings for Home Capital and Home Trust with a stable outlook for both Companies.

S&P

Long-term rating

An obligor rated 'BBB' has adequate capacity to meet its financial commitments. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitments. The "+" or "-" symbols show relative standing within the rating category.

Short-term rating

An obligor rated 'A-3' has adequate capacity to meet its financial obligations. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitments. An obligor rated 'A-2' has satisfactory capacity to meet its financial commitments. However, it is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligors in the highest rating category.

Fitch

Long-term rating

Good credit quality. 'BBB' ratings indicate that there are currently expectations of low credit risk. The capacity for payment of financial commitments is considered adequate but adverse changes in circumstances and economic conditions are more likely to impair this capacity. This is the lowest investment grade category. The modifiers "+" or "-" may be appended to a rating to denote relative status within major rating categories.

Short-term rating

Fair credit quality. The capacity for timely payment of financial commitments is adequate; however, near term adverse changes could result in a reduction to non-investment grade.

MARKET FOR SECURITIES

Trading Price and Volume

The following table shows the price ranges and the volume traded for the Common Shares for each month of the most recent fiscal year.

<u>Price Range and Volume Traded</u>			
Home Capital Group Inc. (Common Shares) Symbol: "HCG" on the TSX			
Month	High (\$)	Low (\$)	Volume
December 31, 2009	43.97	39.96	1,423,039
November 30, 2009	43.29	36.22	1,794,386
October 30, 2009	38.33	35.10	1,408,189
September 30, 2009	40.23	36.01	1,532,328
August 31, 2009	39.42	33.64	1,785,919
July 31, 2009	34.30	28.05	1,863,494
June 30, 2009	33.00	27.58	2,319,544
May 29, 2009	34.44	27.70	3,314,543
April 30, 2009	29.53	24.10	2,290,569
March 31, 2009	25.77	15.32	3,009,747
February 27, 2009	18.90	15.43	2,171,760
January 30, 2009	20.45	16.41	2,427,507
Total			25,341,025

Directors and Officers

Board of Directors as at March 19, 2010

Name, Position with the Company and Year First Became a Director of the Company	City, Province/State and Country of Residence	Principal Occupation and Principal Occupation during Five Preceding Years
Gerald M. Soloway Chief Executive Officer of the Company Director since 1986	Toronto, Ontario, Canada	Chief Executive Officer of the Company and of the Company's subsidiary, Home Trust Company since 1986
John M. Marsh Director since 1986	Port Colborne, Ontario, Canada	Corporate Director since 1986
The Hon. William G. Davis Director since 1999	Brampton, Ontario, Canada	Counsel, Davis Webb LLP, a Brampton, Ontario law firm 1985-2010 Counsel Torys LLP (a North American law firm)
Robert A. Mitchell, C.A. Director since 2002	Oakville, Ontario, Canada	Corporate Director since 2002
Norman F. Angus Chair, Board of Directors of the Company Director since 2005	Old Lyme, Connecticut, U.S.A.	Corporate Director since 2005 2002-2009 Managing Director, Stuart Lammert & Co. (a North American corporate advisory firm)
Micheline Bouchard Director since 2007	Montreal, Quebec, Canada	Corporate Director since 2006 2002 -2006 President and Chief Executive Officer of ART Advanced Research Technologies, (a biomedical company headquartered in Montreal)
Kevin P. D. Smith Vice Chair, Board of Directors of the Company Director since 2007	Burlington, Ontario, Canada	President and CEO, St. Joseph's Health System since 2001
Bonita Then Director since 2008	Toronto, Ontario, Canada	President and CEO, Specialty Foods Limited, a U.S. based food company, since 2006 2005-2006 Chair and Interim CEO, Humpty Dumpty Snack Foods Inc.

All terms for directors are for one year of service and expire at the next Annual Meeting of Shareholders.

Each of the Company's Directors is also a Director of the Company's subsidiary, Home Trust Company.

Except as disclosed above, all directors have held their current positions or other executive positions with the same, predecessor or associated firms or organizations for the past five years.

Committees of the Board of Directors

There are four committees of the Board of Directors made up of the following members:

The Audit Committee is comprised of Mr. Mitchell (Chair), Ms. Then (Vice Chair) and Mr. Marsh.

The Governance, Nominating and Conduct Review Committee is comprised of Ms. Bouchard (Chair), Mr. Angus, Mr. Davis and Dr. Smith.

The Human Resources and Compensation Committee is comprised of Dr. Smith (Chair), Ms. Bouchard and Mr. Davis.

The Risk and Capital Committee is comprised of Mr. Angus (Chair), Mr. Mitchell, Dr. Smith, Ms. Then and Mr. Soloway (Ex Officio).

Executive Officers as at March 19, 2010

Name and Year Employed by the Company	City, Province/State and Country of Residence	Principal Occupation and Principal Occupation during five preceding years
Gerald M. Soloway (1986)	Toronto, Ontario, Canada	CEO of the Company and Director and Officer of Home Trust Company
Martin Reid (2007)	Pickering, Ontario, Canada	President of the Company and Director and Officer of Home Trust Company 2006-2007 Managing Director Rates and Liquidity, Dundee Bank of Canada 2004-2005 Consultant, Bendix Foreign Exchange
Brian R. Mosko (1989)	Toronto, Ontario, Canada	Chief Operating Officer and Executive Vice President of the Company and Director and Officer of Home Trust Company
John R. K. Harry (2007)	Acton, Ontario, Canada	Senior Vice President, Commercial Mortgage Lending of the Company and Officer of Home Trust Company 2001-2007 Officer and VP Credit and Risk Management of The Equitable Trust Company
Cathy A. Sutherland (1990)	Welland, Ontario, Canada	Senior Vice President, Finance of the Company and Officer of Home Trust Company
Pino Decina (2003)	Richmond Hill, Ontario, Canada	Senior Vice President, Residential Mortgage Lending of the Company and Officer of Home Trust Company
Christer Ahlvik (2006)	Richmond Hill, Ontario, Canada	Senior Vice President, Corporate Counsel, Corporate Secretary and Chief Compliance Officer of the Company and Officer of Home Trust Company 1996-2005 Officer, Manulife Financial Corporation and The Manufacturers Life Insurance Company

Except as disclosed in the preceding chart, all executive officers have held their present positions or other executive positions with the Company and its subsidiary, Home Trust Company for the past five years.

Nick Kyprianou resigned as a Director of Home Trust Company on December 3, 2009 and as President of Home Capital Group Inc. and Home Trust Company effective December 31, 2009.

Shareholdings of Directors and Executive Officers

To the knowledge of Home Capital, as at December 31, 2009, the directors and officers of Home Capital as a group, beneficially owned, directly or indirectly, or exercised control or direction over 3,526,189 Common Shares or 10.2% of the outstanding Common Shares of Home Capital. No director or executive officer of Home Capital beneficially owned or controlled voting securities of any subsidiary of Home Capital.

Cease Trade Orders, Bankruptcies, Penalties or Sanctions

No director or executive officer of the Company is, as at the date of this Annual Information Form, or was within the 10 years prior to the date of this Annual Information Form, a director, chief executive officer or chief financial officer of any company that (i) was subject to an order that was issued while the director or executive officer was acting in the capacity as director, chief executive officer or chief financial officer, or (ii) was subject to an order that was issued after the director or executive officer ceased to be a director, chief executive officer or chief financial officer and which resulted from an event that occurred while that person was acting in the capacity as director, chief executive officer or chief financial officer (an "order" means a cease trade order, an order similar to a cease trade order, or an order that denied the relevant company access to any exemption under securities legislation), or (iii) while that person was acting in that capacity, or within a year of that person ceasing to act in that capacity, became bankrupt, made a proposal under any legislation relating to bankruptcy or insolvency or was subject to or instituted any proceedings, arrangement or compromise with creditors or had a receiver, receiver manager or trustee appointed to hold its assets or (iv) become bankrupt, made a proposal under any legislation relating to bankruptcy or insolvency, or become subject to or instituted any proceedings, arrangement or compromise with creditors or had a receiver, receiver manager or trustee appointed to hold the assets of the director, executive officer or shareholder, except as follows:

- Mr. Davis, a director of the Company, was a director of Dylex Limited from 1995 until May 16, 2001 when he resigned as a result of a change of control transaction. Dylex was adjudged bankrupt in September 2001 with an effective date of mid-June 2001.

Conflicts of Interest

There are no existing or potential material conflicts of interest between the Company and any director or officer of the Company or its wholly owned subsidiaries, Home Trust and PSiGate.

LEGAL PROCEEDINGS AND REGULATORY ACTIONS

The Company and its wholly owned subsidiaries, Home Trust and PSiGate, are not involved in any material legal proceedings or regulatory actions.

INTEREST OF MANAGEMENT AND OTHERS IN MATERIAL TRANSACTIONS

No director or executive officer of the Company, or associate, or affiliate thereof had any material interest, direct or indirect, in any transaction within the three most recently completed fiscal years, or during the current financial year that has materially affected or is reasonably expected to materially affect the Company.

TRANSFER AGENTS AND REGISTRARS

The transfer agent and registrar of the Company is Computershare Investor Services Inc. The transfer books for the Common Shares of the Company are kept in Toronto, Ontario, Canada.

INTEREST OF EXPERTS

Ernst & Young LLP, Chartered Accountants, were auditors of the Company for the year ended December 31, 2009 and prepared and executed the audit report accompanying the annual financial statements. Ernst & Young LLP, Chartered Accountants are independent in accordance with the auditors' rules of professional conduct in a jurisdiction of Canada.

AUDIT COMMITTEE INFORMATION

Audit Committee's Charter

The Company's Audit Committee Charter sets out its responsibilities and duties, membership qualifications and procedures for reporting to the Board of Directors. A copy of the charter, approved by the Board of Directors, on October 26, 2007, is attached hereto as Appendix "A".

Composition of the Audit Committee

As of December 31, 2009, the Audit Committee was comprised of the following three directors, all of whom are independent directors:

Robert A. Mitchell, C.A., Chair
Bonita Then, Vice Chair
John M. Marsh

Each member of the Audit Committee is financially literate within the meaning of Multilateral Instrument 52-110 on Audit Committees.

Relevant Education and Expertise

The following section lists the relevant education and expertise of each Audit Committee member.

Robert A. Mitchell, C.A. (Chair of the Audit Committee) is a Chartered Accountant and a former partner of Ernst & Young LLP. At Ernst and Young, Mr. Mitchell acted as auditor and advisor to significant clients in a broad cross-section of industries. He was also Ernst & Young's Director of Services to the trust company industry. Mr. Mitchell currently serves on the board of Acuity Funds Ltd. and Orvana Minerals Corporation. Mr. Mitchell has participated in numerous working groups in the investment management, securities dealer and trust company industries. Mr. Mitchell has a B.Comm. from the University of Toronto.

Bonita Then (Vice Chair of the Audit Committee) currently serves as President and Chief Executive Officer of Specialty Foods Limited, a U.S. based food company. Prior to joining Specialty Foods Limited, Ms. Then was Chair of the Board and interim Chief Executive Officer for Humpty Dumpty Snack Foods Inc. Prior to 2005, Ms. Then held several senior finance roles with companies such as Altamira Investment Services Inc., National Trustco Inc., Scott's Hospitality Inc., Central Guaranty Trustco Inc. and Shell Canada Limited. Ms. Then holds a bachelor's degree in economics and an MBA in Finance from the University of Toronto and is a fellow of the Canadian Securities Institute. She is also a director of UTAM (University of Toronto Asset Management), and is on the Investment

Advisory Committee for Nunavut Trust and CHSRF. Prior to 2005 Ms. Then served on the Board of the EarlsCourt Family Centre, GeniSystems.ca Services Inc. and the Toronto Victoria Order of Nurses and was a member of the Ontario Premier's Technology Council.

John M. Marsh is a retired Chief Executive Officer and a Corporate Director. Mr. Marsh is part owner of the Peace Bridge Duty Free. He has owned and operated companies involved with engineering and energy. Mr. Marsh has a B.Sc. in Mechanical Engineering from the University of Western Ontario and is a Registered Professional Engineer (Ontario) and a Registered Chartered Engineer (U.K.).

Pre-Approval Policies and Procedures

On October 25, 2007, the Audit Committee adopted a policy which specifies the prior approval procedure for engaging the Company's external auditors, Ernst & Young LLP, in the provision of non-auditing services. The current policy generally prohibits the Company from hiring its auditors to provide certain services unrelated to audits of the Company and its subsidiaries, including services related to bookkeeping, the design and implementation of financial information systems, evaluation, actuarial, internal audit and investment banking services, management and human resource functions, and legal services.

External Audit Fees by Category

The following table presents by category the aggregate fees paid to the Company's external auditors Ernst & Young LLP, Chartered Accountants for the fiscal years ended December 31, 2009 and 2008.

Fee Category	Year Ended December 31, 2009 (\$)	Year Ended December 31, 2008 (\$)
Audit Fees	600,900	490,800
Audit-related Fees	126,000	6,000
Tax Fees	-	28,400
All Other Fees	-	-
Total Fees	726,900	525,200

Audit Fees

Audit Fees include all aggregate fees paid to Ernst & Young LLP for the audit of the Company's annual consolidated financial statements, examinations of the interim financial statements, other statutory audits and submissions and fees related to interpretation of standards of accounting and financial disclosure. Increases are due to growth in the overall business and increased complexities.

Audit-related Fees

Audit-related Fees include all aggregate fees paid for certification services and other related services traditionally carried out by the independent auditor, including the audit of various trusts and other entities. Included in the year ended December 31, 2009 are fees related to IFRS conversion to the Company's new core banking system.

Tax Fees

Tax Fees include all aggregate fees paid to Ernst & Young LLP for tax-related advice, tax compliance and tax planning. These services consist of tax compliance including the review of tax returns, tax planning relating to income tax, capital tax, GST and provincial sales tax.

All Other Fees

All Other Fees include aggregate fees paid for all services other than those posted in audit fees, audit-related fees and tax fees. No other fees were paid or payable for fiscal 2009 and 2008.

ADDITIONAL INFORMATION

Additional information relating to Home Capital Group Inc. may be found on SEDAR at www.sedar.com and on the Company's web site at www.homecapital.com.

Additional information relating to the directors' and officers' remuneration and indebtedness, principal holders of the Company's securities and options to purchase securities and interests of insiders in material transactions, where applicable, is contained in the Company's Management Information Circular issued in connection with the Annual and Special Meeting of the Shareholders to be held on May 18, 2010 which is available on SEDAR at www.sedar.com.

Additional financial information is provided in the Company's Consolidated Financial Statements and Management's Discussion and Analysis for the year ended December 31, 2009, which is available in the 2009 Annual Report and at www.sedar.com.

Copies of the foregoing documents may be obtained upon request from the Corporate Secretary of the Company at Home Capital Group Inc., 145 King Street, Suite 2300, Toronto, Ontario, M5H 1J8 and are available on the Company's web site: www.homecapital.com.

The Company will provide to any person or company, upon request to the Corporate Secretary of the Company at the head office of the Company:

- (a) when the securities of the Company are in the course of a distribution under a preliminary short form prospectus or a short form prospectus,
 - i one copy of the Company's Annual Information Form, together with one copy of any document, or the pertinent pages of any document, incorporated by reference in the Annual Information Form;
 - ii one copy of the comparative consolidated financial statements of the Company for its most recently completed financial year for which consolidated financial statements have been filed together with the accompanying report of the auditors and one copy of the most recent interim consolidated financial statements;
 - iii one copy of the Company's Management Information Circular in respect of its most recent annual meeting of shareholders that involved the election of directors or one copy of any annual filing prepared instead of that Management Information Circular, as appropriate; and
 - iv one copy of any other documents that are incorporated by reference into the preliminary short form prospectus or other short form prospectus and are not required to be provided under clauses (i), (ii) or (iii); or
- (b) at any other time, one copy of any other documents referred to in (a) (i), (ii) and (iii) above, provided the Company may require the payment of a reasonable charge if the request is made by a person or company who is not a holder of the Company's securities.

APPENDIX "A" MANDATE OF THE AUDIT COMMITTEE

Home Capital Group Inc. Audit Committee Charter

1.0 Overall Role and Responsibility

The Audit Committee shall assist the Board of Directors ("Board") in the Board's oversight role with respect to:

- (i) the quality and integrity of financial information;
- (ii) the external auditor's performance, qualifications and independence;
- (iii) the performance of the Corporation's internal audit function; and
- (iv) oversight of complaints with respect to accounting and auditing matters.

2.0 Membership

2.1 The Audit Committee shall consist of three or more Directors appointed annually by the Board. Members of the Audit Committee shall serve at the pleasure of the Board for such term or terms as the Board may determine.

2.2 Each of the members of the Audit Committee shall satisfy the independence standards established by the Board and the applicable independence requirements of the laws governing the Corporation.

2.3 The Board shall appoint one member of the Audit Committee as the Committee Chair.

2.4 Each member of the Audit Committee shall be financially literate, in accordance with applicable regulatory requirements, or agree to become financially literate within a reasonable time of appointment.

3.0 Meetings

3.1 The Audit Committee shall meet as often as the Audit Committee determines, but not less frequently than four meetings annually.

3.2 The Audit Committee shall hold regularly scheduled meetings at which members of management are not present. The Audit Committee is expected to establish and maintain free and open communication with management (in particular the Senior Vice President, Finance, the Chief Compliance Officer and the Chief Executive Officer), the external auditor and the internal auditor and shall periodically meet separately with each of them.

3.3 The quorum for meetings of the Committee shall be two (2) of its members.

3.4 The affirmative vote of a majority of the members of the Audit Committee participating in any meeting of the Audit Committee is necessary for the adoption of any resolution.

3.5 The Audit Committee shall not transact business unless a majority of members present are resident Canadians.

3.6 The Audit Committee shall have unrestricted access to management and employees of the Corporation.

3.7 The Corporate Secretary, his or her designate, shall act as secretary at Audit Committee meetings. Minutes of Audit Committee meetings shall be recorded and maintained by the Corporate Secretary and subsequently presented to the Audit Committee for approval.

4.0 Performance Review

The Audit Committee shall annually review and assess and report on the performance of the Audit Committee and the adequacy of this Charter and, where appropriate, shall recommend changes to the Board for the Board's approval.

5.0 Report to the Board

The Chair of the Audit Committee shall report to the Board on material matters arising at the Audit Committee meetings and shall present the Audit Committee's recommendation(s) to the Board for the Board's approval.

6.0 Accountabilities and Responsibilities

The Audit Committee shall have the accountabilities and responsibilities set out below as well as any other matters that are specifically delegated to the Audit Committee by the Board.

6.1 Financial Reporting

6.1.1 Review and discuss with senior management and the external auditor the annual audited financial statements, the external auditor's report thereon and the related management's discussions and analysis. After completing its review, if advisable, the Audit Committee shall approve and recommend for Board approval, the annual financial statements and related management's discussion and analysis.

6.1.2 Review and discuss with senior management and the external auditor the Corporation's interim financial statements, the external auditor's report thereon and the related management's discussion and analysis. After completing its review, if advisable, the Audit Committee shall approve and recommend for Board approval, the interim financial statements and related management's discussion and analysis.

6.1.3 Review and discuss with senior management and the external auditor the Corporation's annual and quarterly disclosures made in management's discussion and analysis. The Audit Committee shall approve any reports for inclusion in the Corporation's Annual Report, as required by applicable legislation and make a recommendation thereon to the Board.

6.1.4 Review and discuss with senior management and the external auditor management's report on its assessment of internal controls over financial reporting and the external auditor's attestation report on management's assessment.

6.1.5 Review and discuss with senior management and the external auditor at least annually significant financial reporting issues and judgments made in connection with the preparation of the Corporation's financial statements, including any significant changes in the Corporation's selection or application of accounting principles, any major issues as to the adequacy of the Corporation's internal controls and any special steps adopted in light of material control deficiencies.

6.1.6 Review and discuss with senior management and the external auditor at least annually reports from the external auditor on: critical accounting policies and practices to be used; significant financial reporting issues, estimates and judgments made in connection with the preparation of the financial statements; alternative treatments of financial information within generally accepted accounting principles that have been discussed with management, ramifications of the use of such alternative disclosures and treatments, and the treatment preferred by the external auditor; and other material written communications between the external auditor and senior management, such as any senior management letter or schedule of unadjusted differences.

6.1.7 Discuss with the external auditor at least annually any "management" or "internal control" letters issued or proposed to be issued by the external auditor to the Corporation.

6.1.8 Review and discuss with management and the external auditor at least annually any significant changes to the Corporation's accounting principles and practices suggested by the external auditor, internal audit personnel or senior management.

6.1.9 Discuss with management the Corporation's earnings press releases, financial information and earnings guidance (if any) provided to analysts and rating agencies and any other material financial disclosure.

6.1.10 Review and discuss with senior management and the external auditor at least annually the effect of regulatory and accounting initiatives as well as off-balance-sheet structures on the Corporation's financial statements.

6.1.11 Discuss with the external auditor any difficulties encountered in the course of the audit work, any restrictions on the scope of activities or access to requested information and any significant disagreements with senior management.

6.1.12 Review and discuss with the Chief Executive Officer and Senior Vice President, Finance the procedures undertaken in connection with the Chief Executive Officer and Senior Vice President, Finance certifications for the annual and interim filings with applicable securities regulatory authorities.

6.1.13 Review disclosures made by the Corporation's Chief Executive Officer and Senior Vice President, Finance during their certification process for the annual and interim filing with applicable securities regulatory authorities about any significant deficiencies in the design or operation of internal controls which could adversely affect the Corporation's ability to record, process, summarize and report financial data or any material weaknesses in the internal controls, and any fraud involving management or other employees who have a significant role in the Corporation's internal controls.

6.1.14 Discuss with senior management, at least annually, any legal matters that may have a material impact on the financial statements, operations, assets of the Corporation and any material reports or inquiries received by the Corporation or any of its subsidiaries from regulators or governmental agencies with respect to financial statements.

6.2 Oversight of the External Auditor

6.2.1 Appoint or replace the external auditor (subject to shareholder ratification) and responsibility for the compensation and oversight of the work of the external auditor (including resolution of disagreements between management and the external auditor regarding financial reporting) for the purpose of preparing or issuing an audit report or related work. The external auditor shall report directly to the Audit Committee.

6.2.2 Pre-approve all audit services and permitted non-audit services (including the fees, terms and conditions for the performance of such services) to be performed by the external auditor. When appropriate, the Audit Committee may delegate to one or more members the authority to grant pre-approvals of audit and permitted non-audit services. The Audit Committee shall annually review any delegation of authority to grant pre-approvals of audit and permitted non-audit services. Decisions of any member of the Audit Committee to whom this authority has been granted must be presented to the full Audit Committee at its next scheduled meeting.

6.2.3 Evaluate the qualifications, performance and independence of the external auditor, including (i) reviewing and evaluating the lead partner on the external auditor's engagement with the Corporation, and (ii) considering whether the auditor's quality controls are adequate and the provision of permitted non-audit services is compatible with maintaining the external auditor's independence. The Audit Committee shall present its conclusions with respect to the external auditor to the Board and, if so determined by the Audit Committee, recommend that the Board take additional action to satisfy itself of the qualifications, performance and independence of the external auditor.

6.2.4 Obtain and review a report from the external auditor at least annually regarding: the external auditor's internal quality-control procedures; any material issues raised by the most recent internal quality-control review, or peer review, of the external auditor, or by any inquiry or investigation by governmental or professional authorities within the preceding five years respecting

one or more independent audits carried out by the external auditor; any steps taken to deal with any such issues; and all relationships between the external auditor and the Corporation.

6.2.5 Review and discuss with management and the external auditor prior to the annual audit the scope, planning and staffing of the annual audit.

6.2.6 Ensure the rotation of the lead (or coordinating) audit partner having primary responsibility for the audit and the audit partner responsible for reviewing the audit as required by law.

6.2.7 Review and approve policies for the Corporation's hiring of partners and employees or former partners and employees of the Corporation's current and former external auditor.

6.3 Oversight of the Corporation's Internal Audit Function

6.3.1 Review and concur in the (1) appointment, replacement, reassignment or dismissal of the Director, Internal Audit; and (2) the performance evaluation and compensation of the Director, Internal Audit.

6.3.2 Review with the Director, Internal Audit, the external auditor and senior management at least annually, the mandate, independence, qualifications, staffing and budget of the internal audit department and the internal audit department's annual work plan.

6.3.3 Review the periodic reports of the internal audit department on internal audit activities and the results of its audits.

6.4 Oversight of Financial Information Complaints

6.4.1 Consider any complaints received by the Corporation regarding accounting, internal accounting controls or auditing matters, and the confidential, anonymous submission by employees of concerns regarding questionable accounting or auditing matters.

6.4.2 Discuss with senior management and the external auditor at least annually any correspondence with regulators or governmental agencies and any published reports which raise material issues regarding the Corporation's financial statements or accounting.

6.4.3 Meet with the Corporation's regulators, in accordance with applicable law.

6.4.4 Exercise such other powers and perform such other duties and responsibilities as are incidental to the purposes, duties and responsibilities specified herein and as may from time to time be delegated to the Audit Committee by the Board.

7.0 Delegations of Authority

7.1 The Committee shall recommend to the Board the duties and powers to be delegated to any subcommittee and/or to any employee of the Corporation.

7.2 The Committee shall review and report to the Board on any policy determined by the Committee, and the decisions made by a subcommittee, and/or by any employee of the Corporation and on the performance of any subcommittee and/or employee.

8.0 Independent Advisors

The Audit Committee shall have the authority to retain such independent advisors as the Audit Committee may deem necessary or advisable for its purposes. The expenses related to such engagement shall be funded by the Corporation.

This Charter was approved by the Board on October 26, 2007.

This Charter was reviewed by the Board on February 11, 2008.

This Charter was reviewed by the Board on February 12, 2009.

This Charter was reviewed by the Board on February 9, 2010.