

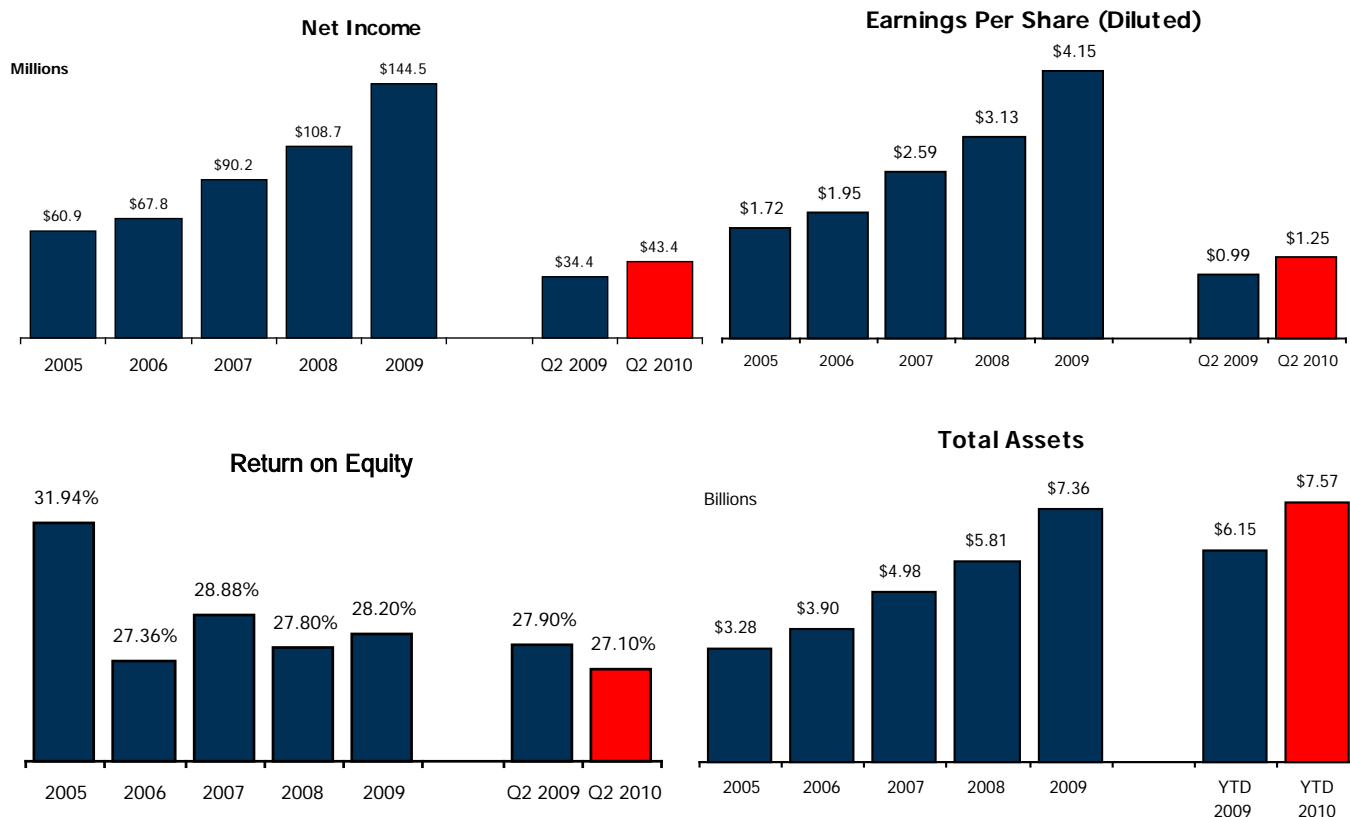
# Q2 2010 INVESTOR FACT SHEET



## Corporate Profile

Home Capital Group Inc. is a public company, traded on the Toronto Stock Exchange (HCG), operating through its principal subsidiary, Home Trust Company. Home Trust is a federally regulated trust company offering deposits, residential and non-residential mortgage lending, securitization of insured residential first mortgage products, consumer lending, Visa products and payment card services. Licensed to conduct business across Canada, Home Trust has branch offices in Ontario, Alberta, British Columbia, Nova Scotia and Quebec.

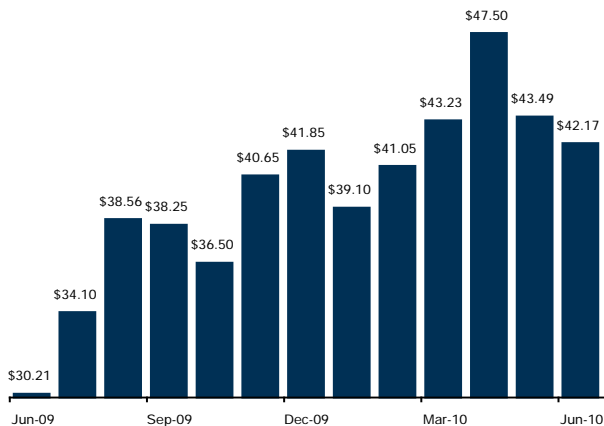
## Financial Highlights



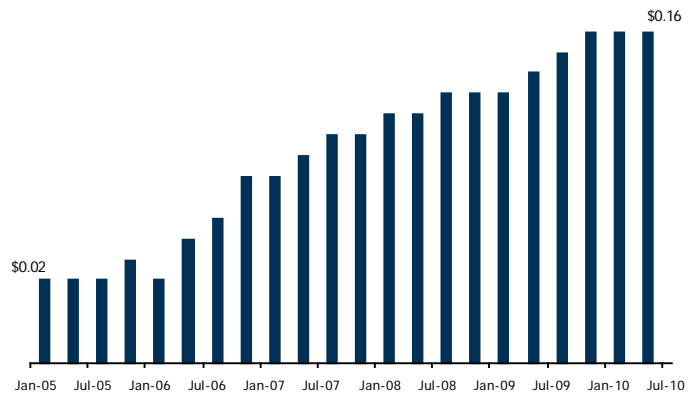
In the second quarter of 2010, the Company's originations reached a record \$2.01 billion. Combined with strong net income and improvements in the credit performance of the loan portfolio, the Company continues to provide superior shareholder returns. The Company continued to maintain a prudent risk profile in the loan portfolio and a strong capital base. The Company's key financial highlights for the first quarter of 2010 are summarized below:

- Net income grew to \$43.4 million, an increase of 26.3% and 29.4% over the comparable three and six months of 2009, driven by a 25.3% and 32.8% increase in net interest income over the comparable periods of 2009.
- Diluted earnings per share for the quarter increased 26.3% to \$1.25 compared to \$0.99 in the second quarter of 2009 and increased 29.0% to \$2.45 for the six months ended June 30, 2010 compared to \$1.90 in the same period of 2009.
- Provisions for credit losses decreased to \$0.6 million compared to \$3.1 million the second quarter of 2009 and declined to \$1.5 million for the first six months of 2010, compared to \$6.4 million for the same period last year due to improved recoveries and a reduction in overall arrears.

## Share Price History (12 Months)



## Dividend History (5 years)



## Financial Objectives and Performance

## 2010 Objectives

Three-Month Period Ended  
June 30, 2010  
Actual Results

Net Income	15%-20% (\$36.1 million - \$37.7 million)	\$43.4 million, or 26.3% increase over the same period last year
Diluted Earnings Per Share	15%-20% (\$1.05 per share - \$1.09 per share)	\$1.25 per share, or 25.0% increase over the same period last year
Total Assets and Assets Under Administration	15%-20% (\$9.87 billion - \$10.29 billion)	\$13.30 billion, or 40.8% increase over the same period last year
Return on Shareholders' Equity	20.0%	27.1%
Efficiency Ratio (TEB)	28.0% - 34.0%	26.7%
Capital Ratios		
Tier 1	Minimum of 10%	16.7%
Tier 2	Minimum of 12%	17.9%
Provision for Loan Losses as a Percentage of Total Loans	0.20% to 0.50%	0.05%

## Investor Relations

Home Capital Group Inc.  
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Investor Relations  
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## Media Relations

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Chief Executive Officer  
or  
Martin Reid  
President  
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Margaret Kingerski,  
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## Shareholder Information

Symbol: HCG  
Listing: TSX  
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## Events Calendar

**August 4, 2010**  
2Q Earnings Release  
**September 9, 2010**  
RBC Mortgage Day  
**September 16, 2010**  
Scotia Financials Summit  
**September 22, 2010**  
CIBC Institutional Investor Conference (Montreal)  
**November 3, 2010**  
3Q Earnings Release