

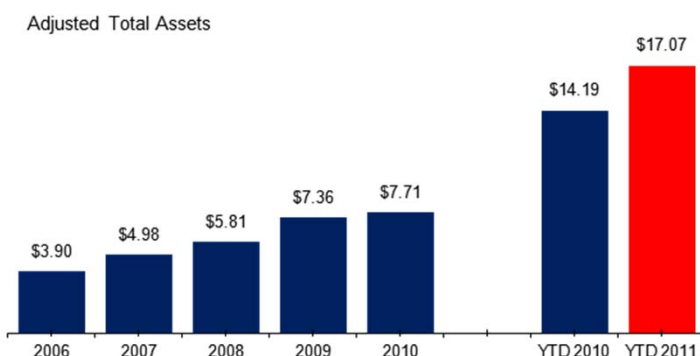
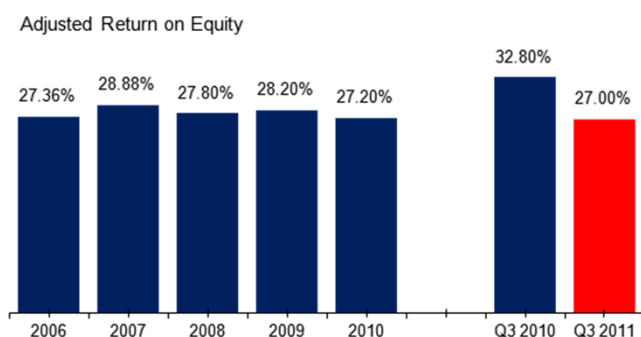
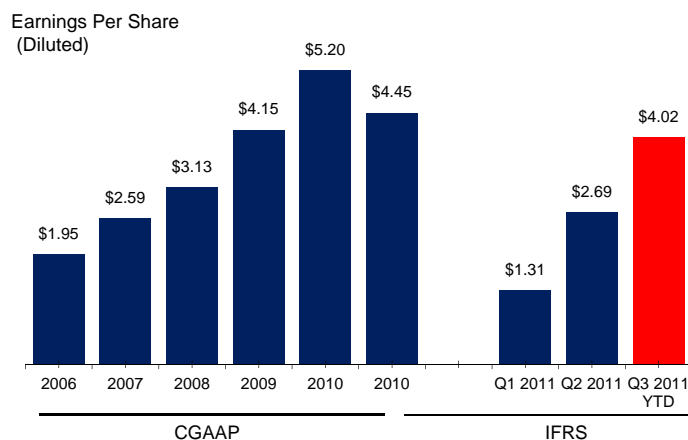
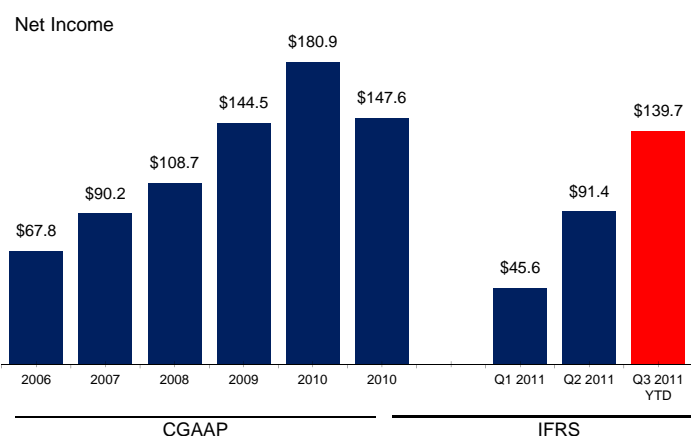
Q3 2011 INVESTOR FACT SHEET



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



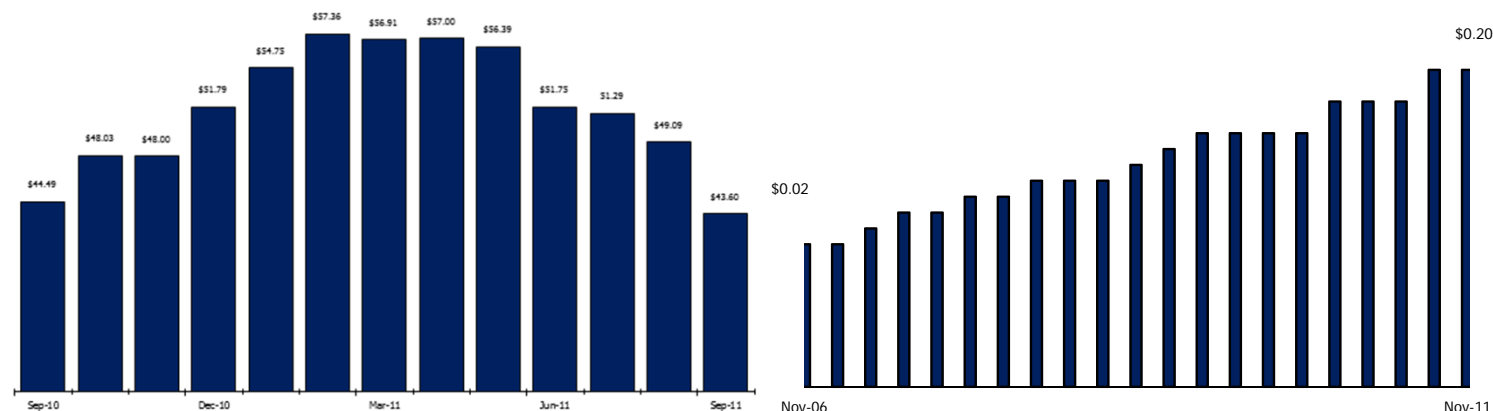
Home Capital Group Inc.'s 3rd Quarter 2011 was another quarter of strong performance for the three months ended September 30, 2011. The Company implemented International Financial Reporting Standards (IFRS) as of January 1, 2011 and prior period results have been restated to an IFRS basis. Key results for the third quarter of 2011 included:

- Net income was \$48.4 million in the third quarter and \$139.7 million for the nine months ended September 30, 2011. On an adjusted basis, net income was \$48.4 million for the quarter and \$142.2 million year to date, representing increases of 23.7% for the quarter and 25.4% year to date over adjusted net income of \$39.1 million and \$113.4 million in the comparable periods 2010. These results continue to exceed the Company's 2011 objective of 15-20% growth in adjusted net income. Net income increased by \$0.2 million compared to the second quarter of 2011. Results for the third quarter were negatively impacted by \$4.1 million in unrealized losses on derivatives due to the volatile interest rate environment in the quarter. Core pretax earnings of \$95.0 million (net interest income after provision plus fee and other income) was up 7.0% over the second quarter core earnings of \$88.8 million.
- Adjusted basic and diluted earnings per share were \$1.40 and \$1.39 for the third quarter and \$4.10 and \$4.09 year to date. This represents an increase of 23.9% and 23.0%, respectively, from \$1.13 adjusted basic and diluted earnings per share in the third quarter of 2010 and an increase of 25.4% and 25.5%, respectively, over the \$3.27 and \$3.26 adjusted basic and diluted earnings per share for nine months ended September 30, 2010.
- Total assets, which include securitized mortgages, were \$17.07 billion at September 30, 2011, an increase of \$1.55 billion or 10.0% from the \$15.52 billion at December 31, 2010 and \$637.5 million or 3.9% over the \$16.43 billion at the end of the second quarter. This represents an annualized growth rate in total assets of 13.3%. Total loans grew to \$15.78 billion from \$14.09 billion at December 31, 2010, and from \$15.32 billion at the end of the second quarter representing an annualized growth rate of 16.0%. Total assets and loan growth remain within the Company's 2011 growth objective of 13-18% for 2011.



Share Price History (12 Months)

Dividend History (5 years)



Financial Objectives and Performance

2011 Objectives

Three Months Ended Sept. 30, 2011 Actual Results

Nine Months Ended Sept. 30, 2011 Actual Results

Adjusted Net Income	15%-20%	\$48.4 million, or 23.7% increase over the same period last year	\$142.2 million, or 25.4% increase over the same period last year
Adjusted Diluted Earnings Per Share	15%-20%	\$1.39 per share, or 23.9% increase over the same period last year	\$4.09 per share, or 23.0% increase over the same period last year
Total Assets	13%-18%	\$637.5 million growth over June 30, 2011	\$1.55 billion over December 31, 2010, or 10.0% growth
Total Loans	13%-18%	\$463.5 million growth over June 30, 2010	\$1.69 billion over December 31, 2010, or 12.0% growth
Return on Shareholders' Equity	20.0%	27.0%	27.4%
Efficiency Ratio (TEB)	28.0% - 34.0%	27.4%	28.2%
Capital Ratios			
Tier 1	Minimum of 13%		17.7%
Tier 2	Minimum of 14%		21.0%
Provision for Loan Losses as a Percentage of Total Loans	0.05% to 0.15%		0.06%

Investor Relations

Home Capital Group Inc.

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Investor Relations

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Shareholder Information

Symbol: HCG
Listing: TSX

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Events Calendar

November 2, 2011
Q3 Earnings Release