HOME CAPITAL GROUP INC.

Third Quarter Report
September 30, 2005

Financial Highlights

For the Period Ended September 30 (Unaudited) *In Thousands of Dollars (Except Per Share and Percentage Amounts)*	Three Months Ended 2005	Three Months Ended 2004	Nine Months Ended 2005	Nine Months Ended 2004
OPERATING RESULTS				
Net Income	**$ 15,766**	$ 11,550	**$ 43,980**	$ 32,280
Total Revenue	**62,763**	48,555	**178,303**	135,885
Earnings per Share - Basic	**$ 0.47**	$ 0.34	**$ 1.30**	$ 0.96
- Fully Diluted	**0.45**	0.33	**1.25**	0.92
Return on Shareholders' Equity	**32.10%**	31.68%	**32.03%**	31.60%
Return on Average Assets	**2.13%**	2.04%	**2.10%**	2.03%
Efficiency Ratio	**35.81%**	34.62%	**35.91%**	36.18%
Efficiency Ratio (TEB)**	**35.19%**	33.76%	**35.23%**	35.10%
(Non-interest Expense/Net Interest Income Plus Fee Income)				
BALANCE SHEET HIGHLIGHTS				
Total Assets			**$ 3,025,577**	$ 2,351,512
Loans			**2,683,742**	2,052,972
Deposits			**2,654,898**	2,067,477
Common Shareholders' Equity			**203,903**	151,198
Mortgage-Backed Security Assets Under Administration			**698,981**	455,282
FINANCIAL STRENGTH				
Capital Measures				
Risk Adjusted Assets*			**$ 1,551,954**	$ 1,223,524
Tier 1 Capital Ratio*			**12.64%**	11.76%
Total Capital Ratio*			**14.48%**	13.85%
Credit Quality				
Net Impaired Loans % of Gross Loans			**0.50%**	0.31%
Allowance % of Gross Impaired Loans			**117.26%**	193.97%
Annualized Provision % of Gross Loans			**0.15%**	0.19%
Share Information				
Book Value per Common Share			**$ 6.00**	$ 4.48
Common Share Price - Close			**37.50**	23.81
Market Capitalization			**1,275,137**	803,674
Common Shares Outstanding - Number			**34,004**	33,754

* These figures relate to the Company's operating subsidiary, Home Trust Company.
** See definition of Taxable Equivalent Basis ("TEB") on page 2 of this interim consolidated financial report.

****Taxable Equivalent Basis**

Most banks and trust companies analyze revenue on a taxable equivalent basis ("TEB") to provide uniform measurement and comparison of net interest income. Net interest income (as presented in the consolidated statements of income) includes tax-exempt income on certain securities. Since dividends received on these securities are not taxable, the rate of tax applicable to this income is significantly lower, which reduces the provision for income taxes. The TEB adjustment of $0.7 million for the third quarter and $2.1 million for the nine months of 2005 (Q3 2004 - $0.7 million and nine months of 2004 - $2.4 million) increases the interest income and reduces the provision for income taxes. The TEB does not have a standard definition under generally accepted accounting principles and, therefore, may not be comparable to similar measures in other companies.

Home Capital Group Inc. is a holding company, publicly traded on the Toronto Stock Exchange (HCG), operating through its principal subsidiary, Home Trust Company. Home Trust is a federally regulated trust company offering deposit, mortgage lending, retail credit and credit card issuing services. Licensed to conduct business across Canada, Home Trust has offices in Ontario, Alberta, British Columbia and Nova Scotia.

HOME CAPITAL GROUP INC.
TO OUR SHAREHOLDERS

Home Capital Earnings per Share Rise by 38.2%
Total Assets Surpass $3 Billion in 41st Consecutive Quarter of Earnings Growth

Home Capital Group Inc. (TSX: HCG - Home Capital or the Company) once again enjoyed record-setting financial results in the third quarter of 2005 across every key measure of business performance. All business segments including mortgage originations, Mortgage-Backed Securities ("MBS") and VISA operations performed strongly, contributing to this 41st consecutive quarter of increased earnings growth. Net income for the third quarter rose by 36.5% over the prior year, reaching $15.8 million while return on equity was 32.1%. Total assets reached another milestone, growing to $3.03 billion as at September 30, 2005. One of the Company's most vital measures of shareholder value, fully diluted earnings per share, reached $0.45 for the quarter, compared to $0.33 in the third quarter of 2004.

- Net income for the third quarter of 2005 reached $15.8 million, a 36.5% increase over $11.6 million for the same period last year. Net income for the first nine months of 2005 rose by 36.3% to $44.0 million from the $32.3 million reported in the same period of 2004.

- Basic earnings per share rose $0.13 to $0.47 from $0.34 during the same quarter of 2004. Fully diluted earnings per share were up $0.12 to $0.45 from the $0.33 reported in the third quarter of the prior year. Net income per share for the nine month period increased to $1.30 from $0.96. On a fully diluted basis, earnings per share grew to $1.25 from $0.92.

- Return on equity during the third quarter of 2005 remained strong at 32.1%, compared to 31.7% during last year's third quarter. For the first nine months of 2005, return on equity was 32.0%, up from 31.6% in the nine months of 2004.

- Total assets were $3.03 billion, a 28.7% increase over $2.35 billion recorded in the comparable quarter last year, and a 17.8% rise from the $2.57 billion reached at the end of 2004.

- Total assets, including Mortgage-Backed Securities originated and administered by the Company, grew to $3.72 billion from $2.81 billion at September 30, 2004, a rise of 32.7%.

- Balances outstanding on the Equity Plus VISA portfolio were $80.9 million at September 30, 2005, up $35.9 million from the $45.0 million reported at September 30, 2004, and $25.4 million higher than the $55.5 million balance at the end of 2004.

- Total mortgage originations in the third quarter of 2005 amounted to $512.7 million, an increase of 23.6% over the $414.7 million advanced in the third quarter last year. For the first nine months of 2005, the Company's mortgage originations of $1.28 billion were 21.8% above the $1.05 billion recorded during the same period of 2004.

- Net impaired loans by dollar value represented 0.50% of the total loan portfolio at the close of third quarter this year, down from 0.52% at June 30, 2005. As a result of Home Capital's focus on conservative risk-management techniques and effective collection procedures, the Company has not incurred any net mortgage losses over the last 15 quarters. After the change to the Company's current lending strategy in June 1990, net mortgage write-offs have averaged 0.06% for the past 15 years, 0.02% for the past 10 years and 0.003% for the past 5 years per annum on the average balance of the mortgage portfolio.

Subsequent to the end of the quarter, the Company's board of Directors approved a 25% increase to the quarterly dividend from $0.04 per share to $0.05 per share, payable on December 1, 2005 to shareholders of record at the close of business on November 15, 2005. This marks the second increase to the quarterly dividend in 2005 and reflects the Company's commitment to providing long-term value to all shareholders.

RBC Dominion Securities Inc. has recently agreed to offer Home Trust Company's deposit products to RBC Dominion Securities customers. RBC Dominion Securities joins more than 180 other deposit brokers in offering Home Trust Company's deposit products, including TD Investment Services Inc., TD Waterhouse Investor Services (Canada) Inc. and BMO Nesbitt Burns Inc.

During the third quarter of 2005, the Company successfully completed conversion to a new provider of credit card processing services, Certegy Card Services, Inc. Certegy is a leading provider of credit card processing services to credit unions and regional banks across North America. The Company believes that adding Certegy's expertise will result in gains in efficiencies in the credit card line of business.

Home Capital's track record of strong earnings growth over the past 41 consecutive quarters is reflective of our ability to identify and capitalize on opportunities within our target markets while maintaining strong risk-management policies resulting in minimal write-offs. We remain confident that the Company is on track to meet or exceed all its performance targets for the balance of the year and continue its success into 2006.

GERALD M. SOLOWAY
President and Chief Executive Officer
October 27, 2005

WILLIAM A. DIMMA
Chairman of the Board

Caution Regarding Forward-Looking Statements

This report may contain forward-looking statements, including statements regarding the business and anticipated financial performance of Home Capital Group Inc. These statements are subject to a number of risks and uncertainties. Actual results may differ materially from results contemplated by the forward-looking statements, principally related 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. When relying on forward-looking statements to make decisions, investors and others should carefully consider the foregoing factors and other uncertainties and should not place undue reliance on such forward-looking statements. Home Capital Group Inc. does not undertake to update any forward-looking statements, oral or written, made by itself or on its behalf.

Management's Discussion and Analysis of Operating Performance

This management's discussion and analysis ("MD & A") should be read in conjunction with the unaudited interim consolidated financial statements for the period ended September 30, 2005 included herein and the audited consolidated financial statements and MD & A for the year ended December 31, 2004. These are available on SEDAR at www.sedar.com or on pages 8 through 48 of the 2004 Annual Report. Except as discussed in the unaudited interim consolidated financial statements and MD & A, all other factors discussed and referred to in the MD & A for fiscal 2004 remain substantially unchanged. These interim consolidated financial statements and MD & A have been prepared based on information available as at October 26, 2005.

Critical Accounting Estimates

Critical accounting estimates which require management to make significant judgements, some of which are inherently uncertain, are included on page 10 of the 2004 Annual Report. These estimates are critical, since they refer to material amounts and require management to make estimates that, by their very nature, involve uncertainties. The preparation of the unaudited interim consolidated financial statements in accordance with Canadian generally accepted accounting principles requires management to make estimates and assumptions, mainly concerning the valuation of items, which affect the amount reported. Actual results could differ from those estimated.

Accounting policies requiring critical accounting estimates include the allowance for credit losses, securitization of Mortgage-Backed Securities ("MBS"), future income tax liabilities and contingencies for litigation. Further information can be found under Notes 2, 3, and 8 of the unaudited interim consolidated financial statements.

2005 Performance and 2005 Objectives

Home Capital published its financial objectives for 2005 in the Company's 2004 Annual Report. The following table compares actual performance to date against these objectives.

		Nine Months Ended September 30, 2005
	2005 Objectives	**Actual Results ***
Net Income	$38.7 million for the nine months	**$44.0 million or 36.3% over September 30, 2004**
Fully Diluted Earnings per Share	$1.10 per share for the nine months	**$1.25 per share or 35.9% over September 30, 2004**
Combined Total Assets and Assets Under Administration	$3.37 billion for the 12 months	**$3.72 billion or 32.7% increase over September 30, 2004**
Return on Equity	20%	**32.0%**
Efficiency Ratio (TEB)	36.0% to 43.0%	**35.2%**
Capital Ratio - Tier 1	9.5% minimum	**12.6%**
Capital Ratio - Total	12.0% minimum	**14.5%**
Provision for Loan Losses as a Percentage of Total Loans	0.2% to 0.3%	**0.2%**

* 2005 Actual Results is the current year net income and fully diluted earnings per share results over the same period of the prior year. Total asset growth is the increase over the past twelve months and performance ratio targets are for the current year-to-date, annualized.

Financial Highlights

Overview

Net income was $15.8 million in the third quarter of 2005 compared with $11.6 million for the third quarter of 2004, and $44.0 million for the nine months ended September 2005 compared to $32.3 million for the same period last year. These increases in earnings are attributable to the following factors:

- Total interest and dividend income was $51.2 million for the three months ended September 30, 2005 as compared to $40.6 million for September 30, 2004 and $145.3 million for the nine months ended September 30, 2005 compared to $113.6 million for the same period September 30, 2004. A 30.7% increase in the Company's loan assets year over year was a key factor contributing to the increase in interest income.

- Net interest income increased by 28.8% and 31.2%, respectively, to $26.6 million for the quarter and $75.2 million for the nine months ended September 30, 2005. This compares to $20.6 million for the second quarter and $57.3 million for the nine months ended September 2004.

- Non-interest income was $11.6 million for the quarter, and $33.0 million for the nine months ended September 30, 2005. This represented an increase over the $7.9 million reported for the quarter and $22.3 million over the nine months ended September 30, 2004. These increases resulted from growth in the loan portfolio of 30.7% over September of last year. Loan portfolio growth generated increased fee income and securitization income from Mortgage-Backed Securities rose as well. The Company securitized a total of $290.9 million of insured mortgages in the first nine months of 2005 compared to $211.5 million in the same period of 2004.

- Non-interest expenses increased by $3.8 million to $13.7 million in the third quarter of 2005 over the $9.9 million reported for the three months ending September 2004. Nine month non-interest expenses amounted to $38.9 million for September 2005, an increase of 34.8% over the $28.8 million reported for the nine months ended September 2004. The increase in 2005 over 2004 non-interest expense was related to the increase in the employee count as well as growth in variable expenses including referral fees, commission and insurance expenses related to higher overall business volumes, together with additional one-time costs related to the Certegy conversion for the credit card processing system. Increased expenses during the third quarter and nine months of 2005 were offset by revenue growth resulting in a continued low efficiency ratio during the third quarter of 35.8% versus 34.6% in the third quarter of September, 2004 and 35.9% for the nine months ending September 30, 2005 compared to 36.2% for the same period in 2004. The Company continues to maintain the efficiency ratio at levels which contribute to the positive earnings realized by the Company.

Net Interest Income

Net interest income is the difference between income earned on loans and investments, and the interest paid on deposits and any other borrowings to fund those loans and investments. Net interest income was $26.6 million in the third quarter, an increase of $6.0 million, or 28.8%, over the $20.6 million reported during the same quarter of 2004. Nine month net interest income was $75.2 million, an increase of $17.9 million or 31.2% over the $57.3 million reported in the same period of 2004. This increase was the result of the growth in interest earning assets of $658.6 million over September 2004, compared to an increase of $586.4 million in interest bearing liabilities. The net interest margin decreased slightly to 3.7% from 3.8% for the nine months ended September 2005 over September 2004 while the same results of 3.7% and 3.8% were realized in the third quarters ended September 2005 and September 2004.

Interest and dividend income grew by $10.6 million over the quarter and $31.7 million for the nine months ended September 30, 2005 over 2004. The increases were the result of growth in the loan portfolio, which rose to $2.68 billion at September 30, 2005 as compared to $2.05 billion at September 30, 2004. Correspondingly, the interest expense grew by $4.6 million quarter-over-quarter and $13.9 million for the nine months ended September 30, 2005 over 2004.

The mortgage lending line of business continues to be the primary driver of increased net interest income. It contributed $20.4 million for the third quarter of 2005 and $57.1 million for the nine months ended September 2005, compared to $15.9 million during the third quarter and $45.2 million for the nine months of 2004.

The consumer lending line of business also contributed to net interest income with current third quarter results ending at $2.6 million compared to $1.9 million for the quarter ended September 30, 2004. The latest nine month period amounted to $7.5 million, a growth of $2.3 million over the $5.2 million reported for the same period in 2004.

Refer to Note 10 of the accompanying unaudited interim financial statements which summarizes the Company's interest rate risk position as at September 30, 2005. The cumulative dollar gap is in a deficiency (liabilities and off-balance sheet items exceed total assets) at the end of the twelve months at $317.6 million, compared to $259.2 million at December 31, 2004 and $284.6 million at September 30, 2004. As shown in this note, the cumulative gap reverts to a surplus within a 1 to 3 year period for both September 30, 2005 and December 31, 2004, and over three years for September 30, 2004.

Provision for Credit Losses

The Company expensed $1.0 million in the third quarter and $3.0 million year-to-date, compared to $1.3 million and $3.0 million last year through provision for credit losses. This expense translates to 0.2% of total loans on an annualized basis. The Company continues to add to the general allowance for credit losses, primarily in response to the growth of the loan portfolio, and total assets. The total general allowance amounted to $16.0 million at September 30, 2005, an increase of $2.4 million over the $13.6 million at December 31, 2004 and a $3.3 million rise over the $12.7 million allowance at September 30, 2004. Growth in the general allowance for these nine and twelve month periods amounted to 17.5% and 25.7%, closely aligned with total asset growth of 17.8% and 28.7%.

At September 30, 2005 net impaired loans increased to $13.5 million (0.50% of gross loans), compared to $9.0 million (0.40% of gross loans) at December 31, 2004 and $6.5 million (0.31% of gross loans) at September 30, 2004. The rise in net impaired loans has not resulted in increased loan write-offs as shown in Note 2 to the unaudited interim financial statements. Total net loans written-off during the nine months ended September 30, 2005 decreased to $434,000 compared to $781,000 and $909,000 for the nine months ended December 31 and September 30, 2004 respectively.

Non-Interest Income

Total non-interest income was $11.6 million for the quarter and $33.0 million for the nine months ended 2005, an increase of $3.7 million and $10.7 million from the quarter and nine month periods of 2004.

Fees and other income component of non-interest income increased to $5.3 million for the quarter and $16.0 million for the nine months compared to $4.4 million and $11.8 million for the three and nine months ended September 2004. The mortgage line of business contributed $3.2 million of this income in the quarter and $11.1 million for the nine months, compared to $3.1 million and $8.2 million for the third quarter and nine months of 2004. The consumer lending line of business contributed $2.0 million of fee income in this quarter and $4.9 million for the nine months, compared to $1.3 million and $3.6 million for the three and nine months ending September 2004.

The Company issued three MBS pools in the third quarter, consisting of $111.9 million of Canada Mortgage and Housing Corporation ("CMHC") insured residential mortgages for a total issuance of MBS pools to date in 2005 of $290.9 million. This represents an increase of $29.0 million over the $82.9 million in MBS pools that were issued in the third quarter of 2004 and $79.4 million over the $211.5 million issued during the first nine months of 2004. Income of $5.6 million from securitizations was realized in the quarter, and $15.7 million for the nine months ended September 30, 2005 up from $3.5 million and $9.0 million realized in the third quarter and nine month period of 2004 respectively. This increase is the result of improved spreads on the cash flows arising from these securitizations. The spread for the nine months ending September 30, 2005 on the new pools amounted to 2.7% compared to 2.5% for the pools issued in the nine months of 2004. Total MBS funds under administration at September 30, 2005 reached $699.0 million. These securities were sold without recourse, and the Company continues to service the mortgages.

During the third quarter of this year the Company wrote down an investment held in the securities portfolio, resulting in a $0.2 million reduction in the income statement line item Net Gain Realized and Unrealized on Investment Securities.

Non-Interest Expenses

Total non-interest expenses for the three months ended September 30, 2005 were $13.7 million, an increase of 38.3%, or $3.8 million, over the third quarter of 2004 and up by 34.8%, or $10.1 million, over the nine months ended September 30, 2004.

Salaries and staff benefits for the third quarter rose by $1.5 million, or 35.7%, over the third quarter of 2004 and $3.9 million, or 32.7%, over the nine month period ended September 30, 2004. This increase was the result of increased staffing levels and additional summer help to support the continued growth of the Company. The Company ended this quarter with 254 employees as compared to 228 employees at the end of 2004, and 212 on September 30, 2004.

Premises expense declined in the third quarter due to a refund of common area costs on the rental of the Toronto office space, and reduced maintenance costs on premises and equipment.

General and administrative expenses increased by $2.4 million over the third quarter of 2004, and $6.3 million over the same nine month period last year. This increase is related primarily to variable expenses that are volume driven. Lending growth has expanded the Company's requirement for deposits, which in turn increased deposit commissions and referral expenses. Also, during this quarter additional costs were incurred for training related to the conversion to a new credit card processing system.

The efficiency ratio, which is defined as non-interest expense as a percentage of net interest income plus fee income, for the third quarter was 35.8%, and 35.9% for the nine months ended September 2005. This is comparable to the 34.6% for the three months ended September 30, 2004 and 36.2% for the first nine months of 2004. The increase in non-interest expenses during the third quarter was higher than the increase in the net interest income which resulted in a slightly higher ratio in 2005 as compared to the ratio in the same period in 2004. However, the increase in the net interest income was higher than the increase in the non-interest expenses for nine months of 2005 resulting in a lower efficiency ratio as compared to the ratio for the same nine month period of 2004.

The Company continues to control all areas of expenses with the objective of remaining below or within a range of 36.0% to 43.0% efficiency ratio adjusted by the TEB. For the quarter and nine months ended September 30, 2005 the efficiency ratio on a TEB was 35.2%.

Income Taxes

The income tax expense amounted to $7.7 million (effective tax rate of 32.8%) for the third quarter and $22.3 million (effective tax rate of 33.7%) for the nine months ended September 2005, compared to $5.8 million (effective tax rate of 33.5%) for the third quarter and $15.6 million (effective tax rate of 32.6%) in the first nine months of 2004. Dividend income is non-taxable to financial institutions which results in a reduced rate of income tax to the Company. Also, the growth of revenues from the Company's operations in Western Canada allows the Company to incur lower provincial tax rates on a portion of its income. In the absence of tax free dividends, the effective tax rate would have been 34.7% for the third quarter and 35.7% for the first nine months of 2005.

Balance Sheet Assets

Total assets as at September 30, 2005 reached $3.03 billion, an increase of $674.1 million, or 28.7%, over the $2.35 billion reported one year ago and up by $457.1 million, or 17.8%, over the December 2004 asset balance of $2.57 billion.

Growth in the loan portfolio of $630.8 million, or 30.7%, contributed to most of this year-over-year asset increase. Residential mortgages contributed $574.8 million to the total loan portfolio growth, consumer lending added $35.1 million, secured loans added $21.9 million and other mortgages (non-residential) added $2.3 million. MBS receivables added $8.2 million to total assets. Deferred development costs resulting from the establishment of the credit card operation decreased by $1.1 million over September 30, 2004 as a result of the ongoing amortization of this asset. The Company's investment securities portfolio decreased by only $4.4 million even though $68.3 million of securities guaranteed by the Government of Canada were sold in the second quarter of 2005, and cash resources rose by $32.3 million. Other assets increased by $8.5 million, consisting of accrued interest receivable, deferred agent commissions, deferred finders fees and other prepaid and deferred assets (Note 4). Deferred finders fees increased with the growth of the mortgage loan portfolio. Finders fees are amortized over the term of mortgage loans, and the volume and dollar increases in mortgage loans has correspondingly increased the deferred asset. Deferred agent commissions increased alongside the growth in deposits and borrowings. Commissions are amortized over the terms of deposits and lengthening deposit terms increased this deferred asset.

During the first nine months of 2005, growth in the loan portfolio of $439.6 million, or 19.6%, contributed to most of the increase over the December 31, 2004 asset balance. Residential mortgages contributed $401.1 million to the total loan portfolio growth, consumer lending added $24.6 million, secured loans added $17.9 million and other mortgages (non-residential) decreased by $1.6 million. Total other assets increased by $12.3 million, consisting of Mortgage-Backed Securities receivable, capital assets, deferred development costs and other assets.

Liabilities

Liabilities during the nine months to September 30, 2005, rose to $2.82 billion, an increase of $621.4 million, or 28.2%, over the $2.20 billion reported at September 30, 2004 and up by $415.4 million, or 17.3%, over the $2.41 billion reported at December 31, 2004.

Most of this year-over-year increase resulted from the growth in deposits of $587.4 million. Increased deposit liabilities funded most of the loan portfolio growth. Increased retained earnings and other liabilities funded the remaining loan growth, including the increase in cash resources and other assets. Other liabilities (Note 5) increased by $37.7 million, or 34.4%, over the $109.4 million reported at September 30, 2004. This growth was principally the result of increases in accrued interest payable of $21.0 million, which related to the rise in deposits and borrowings. Accounts payable and accrued liabilities added $11.7 million, and the increase in deferred commitment fees increased other liabilities by $2.5 million, driven by the growth of the mortgage loan portfolio.

The rise in liabilities over December 31, 2004 resulted from an increase in deposits of $389.7 million. Increased deposit liabilities funded most of the loan portfolio growth. The increase in retained earnings and other liabilities funded the remaining loan growth as well as the increase in cash resources and other assets during the nine months of 2005.

Shareholders' Equity

The increase in shareholders' equity of $52.7 million, or 34.9%, over the $151.2 million reported at September 30, 2004 was internally generated from net income for the twelve month period of $56.3 million, less $5.4 million for dividends paid and payable to shareholders. The remaining $1.8 million was from proceeds of $1.7 million received on the exercise of Company share options, and the amortization of the fair value of share options of $0.2 million, less $0.1 million from the exercise of these share options.

Shareholders' equity rose to $203.9 million, an increase of $41.7 million, or 25.7%, over $162.2 million reported at December 31, 2004. This growth was internally generated from net income for the nine months of $44.0 million, less $4.1 million for dividends payable to shareholders. The remaining $1.8 million was from proceeds received on the exercise of Company share options.

Off-Balance Sheet Arrangements

The Company did not enter into any financial derivatives for hedging purposes during the first nine months of this year. The Company had, however, entered into a financial instrument during the fourth quarter of 2004. This off-balance sheet financial transaction consisted of the short sales of Government of Canada bonds. At December 31, 2004 the Company had sold short $40.0 million in Government of Canada 4.25% bonds maturing September 1, 2009. In the first quarter of 2005, $10.0 million of this position was closed, resulting in a $76,000 realized loss with $48,000 recorded in the fourth quarter of 2004 and the remaining $28,000 of the loss was netted against other interest income in the first quarter of 2005. The remaining $30.0 million of the short sales of Government of Canada bonds has an unrealized loss at September 30, 2005 of $0.9 million, of which $0.2 million was recorded during the fourth quarter of 2004 and $0.7 million of the unrealized loss was posted for over the nine month period ended September 30, 2005; $0.1 million of the unrealized loss was accrued during the first quarter and $0.8 million accrued in the second quarter of 2005 while a $0.2 million gain was netted against the losses accrued during the third quarter of 2005.

The Company uses special purpose entities to securitize insured residential mortgage loans for liquidity funding and capital management purposes. The transactions consist of the transfer of these loans to a Canadian trust company as security, in exchange for cash. When these assets are sold, the Company retains the rights to certain excess interest spreads and servicing liabilities, which constitute retained interests. The Company periodically reviews the value of the retained interests and any permanent impairment in value is charged to income, if applicable. The Company continues to administer all securitized assets after the sales. As of September 30, 2005 outstanding securitized mortgage loans under administration amounted to $699.0 million ($500.7 million - Q4 2004 and $455.3 million - Q3 2004) and retained interest of $38.8 million ($27.7 million - Q4 2004 and $30.6 million - Q3 2004). For additional information refer to Note 4 in the consolidated financial statements of the 2004 Annual Report, and Note 3 of these accompanying unaudited interim consolidated financial statements.

In the normal course of its business, the Company offers credit products to meet the financial needs of its customers. Outstanding commitments for future advances on mortgage loans amounted to $199.6 million at September 30, 2005 compared to $160.9 million at December 31, 2004 and $169.6 million at September 30, 2004. These commitments remain open for various dates through December, 2006. As of September 30, 2005 unutilized credit card balances amounted to $48.6 million compared to $39.4 million at December 31, 2004 and $33.9 million at September 30, 2004.

Business and Financial Practices

The Company's key business and financial policies and practices remain in place and unchanged from those outlined on pages 21 through 25 in the MD & A of the Company's 2004 Annual Report.

Liquidity Risk

The Company holds a sufficient amount of liquidity to fund its obligations as they come due under normal operating conditions, as well as under various stress scenarios, with a framework of minimum levels of liquid assets to be held at all times. The Company holds liquid assets in the form of cash, bank deposits, treasury bills, bankers acceptances and government or government guaranteed bonds and debentures to meet the Company's liquidity requirements. On September 30, 2005 liquid assets amounted to $158.5 million, up 4.1% from $152.2 million at December 31, 2004 and 30.5% from $121.5 million at September 30, 2004.

Interest Rate Risk

The objective of interest rate risk management is to ensure that the Company realizes stable and predictable earnings over specific time periods. The Company has adopted a fully balanced approach to the management of its asset and liability positions to prevent interest rate fluctuations from materially impacting future earnings. The interest rate sensitivity position as at September 30, 2005 is shown under Note 10 in these unaudited interim consolidated financial statements. The table provided represents these positions at a point in time, and the gap represents the difference between assets and liabilities in each maturity category.

In addition to matching assets and liabilities, the Company utilizes an interest rate risk sensitivity model that measures the relationship between changes in interest rates and the impact on the economic value of shareholders' equity. As at September 30, 2005 an immediate and sustained 100 basis point (1%) decrease in rates would have decreased the economic value of shareholders' equity over the next twelve months by $0.3 million, after-tax and a 200 basis point (2%) rate decline would result in a decrease in shareholders' equity of $0.6 million, after tax.

Credit Risk

Credit risk management is the management of all aspects of borrower risk associated with the total loan portfolio, including the risk of loss of principal and/or interest from the failure of debtors to honour their contractual obligations to the Company.

The composition of the Company's mortgage portfolio includes 97.5% residential, 2.0% store and apartments, and 0.5% non-residential loans. Within the residential mortgage portfolio, 6.5% are insured by Canada Mortgage and Housing Corporation. First mortgages represent 99.7% of the total mortgage portfolio.

As of September 30, 2005 the gross credit card receivable balance totalled $96.6 million, comprised of $94.0 million, or 97.3% in accounts secured either by cash deposits or residential mortgage collateral, and $2.6 million, or 2.7% which is unsecured. The total credit approved includes $140.0 million in secured and $5.2 million in unsecured credit, as compared with $87.0 million in secured and $6.2 million unsecured at September 30, 2004. The Company does not accept new unsecured accounts. Equity Plus VISA credit cards are secured by a collateral residential mortgage, and this product amounted to $80.9 million of the credit card receivable balance as at September 30, 2005 compared to $55.5 million at December 31, 2004 and $45.0 million at September 30, 2004. Cash security deposits on credit card accounts amounted to $21.4 million, and are included in the Company's deposits and borrowings.

Secured loans of $37.6 million increased by $21.9 million over the September 30, 2004 balance of $15.7 million and $17.9 million over the December 31, 2004 balance of $19.7 million. These loans are secured by second mortgages on residential property.

Although the Company has experienced increased net impaired loans to $13.5 million at September 30, 2005 compared with $9.0 million at December 31, 2004 and $6.5 million at September 30, 2004, the Company has not experienced an increase in net loan write-offs. On the contrary, write-offs net of recoveries applied against the accumulated allowance for credit losses realized on loans during the nine months of 2005 were $434,000 as compared to the nine months ended December 2004 at $781,000 and the nine months of 2004 at $909,000. All losses were related to unsecured loans in the consumer lending operation; the mortgage operation ended the nine month period with a small recovery. The Company continues to monitor this area closely and is dealing effectively and prudently with the impaired loans with positive results as demonstrated by reduced write-offs.

The Company has ensured that it is well positioned for any unforeseen future losses by establishing general allowances of $16.0 million at September 30, 2005 as compared to the general allowances of $13.6 million at December 31, 2004 and $12.7 million at September 30, 2004. Total general allowances remained relatively stable at 103.1 basis points of the Company's risk-weighted assets, compared to 103.8 basis points at December 31, 2004 and 104.0 basis points at September 30, 2004. The Company has developed a methodology to test the adequacy of the general allowance which considers asset quality, borrowers' credit worthiness and property location. No increase in the general allowance was required based on the output of this valuation methodology.

Capital Management

The capital base of the Company's operating subsidiary, Home Trust Company ("Home Trust"), continues to be strongly positioned. The Tier 1 capital ratio increased year-over-year to 12.6% at September 30, 2005 from the 11.8% reported at September 30, 2004. The total capital ratio was 14.5% as at September 30, 2005, up from 13.9% reported at September 30, 2004. The total capital ratio remained steady despite strong growth in Home Trust's total assets of 28.7% over September 2004. Risk-weighted assets increased by 26.8%, with growth in capital of 32.6% over the twelve month period. The capital ratio was sustained despite the reduction in capital for dividend payments of $4.1 million from Home Trust to Home Capital. These ratios continue to exceed the minimum regulatory requirements of 7.0% for Tier 1 capital and 10.0% for total capital.

As at September 30, 2005 Home Trust utilized 77.1% of its approved Assets to Regulatory Capital Multiple of 17.5 times (79.5% - September 30, 2004) providing sufficient capital for continued lending growth.

Contractual Obligations

On May 9, 2005 the Company entered into a ten-year lease agreement with 2748355 Canada Inc. for new premises at 145 King Street West in Toronto, requiring annual payments of approximately $0.5 million. The Company took possession on September 1, 2005 and will be moving its operations to two floors in the same building, nearly doubling its square footage and enabling the Company to continue to expand its staffing to accommodate continued business growth.

Home Trust signed a contract in the first quarter of this year with Certegy Card Services, Inc. ("Certegy") for technology services for the processing of all transactions related to its credit card operation. The card processing functions that will be performed by Certegy include account applications, cardholder and related account data authorizations and accounts past due, over-limit and fraud detection. This contract will be in effect for a period of five years from the date of the conversion which was completed on July 24, 2005.

Updated Share Information

As at September 30, 2005, the Company had 34,003,640 Common Shares outstanding. In addition, director and employee stock options outstanding amounted to 1,130,000 (1,372,750 - Q4 2004 and 1,346,250 - Q3 2004) of which 747,500 are exercisable as of the quarter-end (944,000 - Q4 2004 and 698,750 - Q3 2004) for proceeds to the Company on exercise of $5.4 million ($6.3 million - Q4 2004 and $4.3 million - Q3 2004).

On October 26, 2005 the Company declared a quarterly cash dividend of $0.05 per Common Share, payable December 1 to shareholders of record at the close of business on November 15, 2005.

Results by Business Segment

The following compares the mortgage and consumer lending lines of business for the third quarter and first nine months of 2005 to both the third quarter and nine months of 2004 (refer to Note 11 of the accompanying interim consolidated financial statements).

Mortgage Lending

The Company's principal line of business contributed $12.8 million to net income during the third quarter and $35.1 million for the nine months of 2005, as compared to $9.7 million and $27.5 million for the same periods ending September 2004. Total value of new mortgages advanced in the third quarter and nine months of 2005 amounted to $512.7 million and $1.28 billion, as compared to $414.7 million and $1.05 billion for the same periods ended September 2004, respectively.

The Company securitized $111.9 million of residential mortgages in the third quarter and a total of $290.9 million for the first nine months of this year, realizing total income on securitization of $5.6 million for the quarter and $15.7 million year-to-date. This was up from the $211.5 million securitized in the nine month period of last year, with income of $9.0 million. Securitization will continue to contribute to the Company's income, however core mortgage lending is expected to remain the major driver of the Company's financial results.

The second mortgage program (shown as secured loans) is conducted by way of an agreement with Regency Finance Corp. ("Regency"), whereby the Company acts as Regency's agent in offering second mortgage loans. These mortgage loans are securitized and the investment is purchased by the Company. This program is now almost two years old, having been launched in the fourth quarter of 2003. As of September 30, 2005 the Company held $37.6 million in Secured Loans as Notes Receivable issued by Regency, compared to $19.7 million at December 31, 2004 and $15.7 million at September 30, 2004. These Notes yield 6.9% with an average duration of 3.8 years. The Company also receives fee income for servicing and administering these mortgages for Regency. This income amounted to 1.1% of the portfolio value on an annualized basis. The underlying credit quality of the mortgages securing the Notes Receivable remains high with 2.6% in arrears up to 60 days, and two mortgage in arrears over 60 days amounting to 0.2% of the total loan balance. This program has experienced no losses since inception. This program also provides the Company with ancillary marketing opportunities in the residential first mortgage marketplace.

Consumer Lending - Retail Services and Credit Cards

This line of business contributed $1.8 million to net income in the third quarter and $4.4 million for the nine months ended September 30, 2005 as compared to $0.9 million and $2.1 million for the same periods in 2004. The Equity Plus VISA loans portfolio amounted to $80.9 million at September 30, 2005 ($55.5 million - Q4 2004 and $45.0 million - Q3 2004) and comprises 83.8% (78.6% - Q4 2004 and 75.9% - Q3 2004) of the total gross credit card receivable balance of $96.6 million, bearing an average interest rate of 11.5% (11.8% - Q4 2004 and 12.1% - Q3 2004) on outstanding balances.

Quarterly Financial Highlights

In thousands of dollars, except per share amounts and percentages

	2005			2004				2003
	Q3	**Q2**	**Q1**	Q4	Q3	Q2	Q1	Q4
Net interest income (TEB)*	**$ 27,262**	**$ 26,203**	**$ 23,829**	$ 28,426	$ 21,363	$ 19,786	$ 18,635	$ 17,556
Less TEB adjustment	**682**	**675**	**714**	694	726	754	964	822
Net interest income per financial statements	**26,580**	**25,528**	**23,115**	27,732	20,637	19,032	17,671	16,734
Non-interest income	**11,596**	**10,741**	**10,631**	1,535	7,913	7,157	7,244	7,273
Total revenues	**62,763**	**59,630**	**55,910**	50,804	48,555	44,558	42,772	41,656
Net income	**15,766**	**14,638**	**13,576**	12,271	11,550	10,700	10,030	8,736
Return on common shareholders' equity	**32.1%**	**32.2%**	**32.2%**	31.3%	31.7%	31.6%	31.9%	29.8%
Return on average total assets	**2.1%**	**2.1%**	**2.1%**	2.0%	2.0%	2.1%	2.1%	1.9%
Earnings per common share								
Basic	**$ 0.47**	**$ 0.43**	**$ 0.40**	$ 0.37	$ 0.34	$ 0.32	$ 0.30	$ 0.26
Fully diluted	**$ 0.45**	**$ 0.41**	**$ 0.39**	$ 0.35	$ 0.33	$ 0.30	$ 0.29	$ 0.25
Book value per common share	**$ 6.00**	**$ 5.57**	**$ 5.17**	$ 4.80	$ 4.48	$ 4.17	$ 3.88	$ 3.61
Efficiency ratio (TEB)*	**35.2%**	**35.2%**	**35.3%**	40.0%	33.8%	35.7%	36.0%	35.0%
Efficiency ratio	**35.9%**	**35.9%**	**36.0%**	41.0%	34.6%	36.7%	37.4%	36.2%
Tier 1 capital ratio**	**12.6%**	**12.3%**	**12.2%**	12.0%	11.8%	11.9%	12.0%	11.7%
Total capital ratio**	**14.5%**	**14.2%**	**14.2%**	14.0%	13.9%	14.1%	14.3%	14.0%
Net impaired loans as % of gross loans	**0.50%**	**0.52%**	**0.44%**	0.40%	0.31%	0.32%	0.31%	0.31%
Annualized provision as % of gross loans	**0.2%**	**0.2%**	**0.2%**	0.2%	0.2%	0.2%	0.2%	0.3%

* TEB - taxable equivalent basis: see definition on page 2 of these unaudited interim consolidated financial statements.
** These figures are related to Home Trust.

The Company's financial results for each of the last eight quarters are summarized in the preceding table. These highlights illustrate the Company's consistent growth in earnings, returns on equity and assets, as well as positive efficiency trends and strong capital ratios, quarter over quarter.

Outlook

Home Capital remains committed to serving selected segments of the Canadian financial services marketplace that are not being served by the major financial institutions. The Company continues to benefit from an attractive economic environment in the regions where it conducts business. Forecasts for the last quarter of 2005 and into early 2006 foresee continued economic growth across Canada, with sustained low interest rates supporting both new housing starts and the resale markets. Home Capital remains strongly positioned to benefit from these conditions particularly in the residential lending business.

Having achieved strong results across all areas of business performance during the first nine months of this year, the Company is on track to meet its 2005 performance targets, which are shown on page 9 of the Company's annual report. The key to achieving these targets, as it has been in the past will be a continued focus on growth together with prudent lending, efficiency in operations, committed management and employees, and a strong capital position.

Certification of Interim Consolidated Financial Statements

The consolidated financial statements of Home Capital Group Inc. were prepared by management, which is responsible for the integrity and fairness of the financial information presented. Management has reviewed the Interim Consolidated Financial Statements of Home Capital Group Inc. for the period ended September 30, 2005. Based on our knowledge, the Interim Consolidated Financial Statements do not contain any untrue statement of a material fact or omit to state a material fact required to be stated or that is necessary to make a statement not misleading in light of the circumstances under which it was made, with respect to the period covered by the Interim Consolidated Financial Statements. Based on this knowledge, the Interim Consolidated Financial Statements together with the other financial information included in the interim filings fairly present in all material respects the financial condition, results of operations and cash flows of Home Capital Group Inc. as of September 30, 2005.

The Board of Directors and Audit and Risk Management Committee of Home Capital Group Inc. reviewed this quarterly report. The disclosure controls and procedures of Home Capital Group Inc. support the ability of the President and Chief Executive Officer and the Vice President, Finance of Home Capital Group Inc. to assure that Home Capital's Interim Consolidated Financial Statements are fairly presented.

Gerald M. Soloway
President and Chief Executive Officer
October 27, 2005

Cathy A. Sutherland, C.A.
Vice President, Finance

Consolidated Statements of Income

In Thousands of Dollars, Except Per Share Amounts (Unaudited)	Three Months Ended September 30 2005	Three Months Ended September 30 2004	Nine Months Ended September 30 2005	Nine Months Ended September 30 2004
Income				
Interest from Loans	$ 47,738	$ 37,801	$ 134,901	$ 106,106
Dividends from Securities	1,207	1,282	3,664	4,322
Other Interest	2,222	1,559	6,770	3,143
	51,167	40,642	145,335	113,571
Interest Expense				
Interest on Deposits and Borrowings	24,587	20,005	70,112	56,231
Net Interest Income	26,580	20,637	75,223	57,340
Provision for Credit Losses (Note 2)	1,037	1,291	3,039	2,964
	25,543	19,346	72,184	54,376
Non-interest Income				
Fees and Other Income	5,258	4,372	15,984	11,844
Securitization Income on Mortgage-Backed Securities (Note 3)	5,615	3,514	15,677	8,991
Net Gain Realized and Unrealized on Investment Securities	723	27	1,307	1,479
	11,596	7,913	32,968	22,314
	37,139	27,259	105,152	76,690
Non-interest Expenses				
Salaries and Staff Benefits	5,549	4,089	15,639	11,782
Premises	549	604	1,744	1,822
General and Administration	7,575	5,191	21,468	15,214
	13,673	9,884	38,851	28,818
INCOME BEFORE PROVISION FOR INCOME TAXES	23,466	17,375	66,301	47,872
Provision for Income Taxes (Note 8)	7,700	5,825	22,321	15,592
NET INCOME	$ 15,766	$ 11,550	$ 43,980	$ 32,280
NET INCOME PER COMMON SHARE				
Basic	$ 0.47	$ 0.34	$ 1.30	$ 0.96
Fully Diluted	$ 0.45	$ 0.33	$ 1.25	$ 0.92
AVERAGE NUMBER OF COMMON SHARES OUTSTANDING (*Thousands*)				
Basic	33,892	33,562	33,835	33,606
Fully Diluted	35,276	34,977	35,283	34,989
Total Number of Outstanding Common Shares (Note 6)	34,004	33,754	34,004	33,754
Book Value Per Share	$ 6.00	$ 4.48	$ 6.00	$ 4.48

Consolidated Balance Sheets

In Thousands of Dollars (Unaudited)	**September 30 2005**	December 31 2004	September 30 2004
ASSETS			
Cash Resources			
Deposits with Regulated Financial Institutions	**$ 26,409**	$ 21,925	$ 33,821
Treasury Bills Guaranteed by Canada	**39,683**	28,574	-
	66,092	50,499	33,821
Securities			
Issued or Guaranteed by Canada	**98,187**	108,971	96,312
Issued or Guaranteed by Provinces	**299**	799	799
Other Securities	**94,156**	93,296	99,968
	192,642	203,066	197,079
Loans			
Personal and Credit Card Loans	**103,971**	79,405	68,823
Secured Loans (Note 1)	**37,642**	19,718	15,787
Residential Mortgages	**2,494,918**	2,093,802	1,920,150
Other Mortgages	**63,209**	64,815	60,939
General Allowance for Credit Losses (Note 2)	**(15,998)**	(13,611)	(12,727)
	2,683,742	2,244,129	2,052,972
Other			
Mortgage-Backed Securities Receivable (Note 3)	**38,790**	27,724	30,584
Capital Assets	**2,429**	2,666	2,607
Deferred Development Costs	**514**	1,447	1,627
Other Assets (Note 4)	**41,368**	38,982	32,822
	83,101	70,819	67,640
	$ 3,025,577	$ 2,568,513	$ 2,351,512
LIABILITIES			
Term Loan	**$ 10,000**	$ 10,000	$ 10,000
Subordinated Term Loan	**2,000**	3,000	3,000
Deposits			
Payable on Demand	**9,518**	17,127	7,968
Payable on a Fixed Date	**2,645,380**	2,248,057	2,059,509
	2,666,898	2,278,184	2,080,477
Other			
Cheques and Other Items in Transit	**7,693**	6,535	10,405
Other Liabilities (Note 5)	**147,083**	121,587	109,432
	154,776	128,122	119,837
	2,821,674	2,406,306	2,200,314
SHAREHOLDERS' EQUITY			
Capital Stock (Note 6)	**34,190**	32,468	32,420
Contributed Surplus	**246**	178	137
Retained Earnings	**169,467**	129,561	118,641
	203,903	162,207	151,198
	$ 3,025,577	$ 2,568,513	$ 2,351,512

Consolidated Statements of Changes in Shareholders' Equity

In Thousands of Dollars (Unaudited)	For the Three Months Ended September 30 2005	For the Three Months Ended September 30 2004	For the Nine Months Ended September 30 2005	For the Nine Months Ended September 30 2004
CAPITAL STOCK				
Common Shares				
Balance at Beginning of the Period	**$ 33,747**	$ 32,283	**$ 32,468**	$ 31,734
Proceeds of Options Exercised	**443**	137	**1,722**	686
BALANCE AT END OF THE PERIOD	**$ 34,190**	$ 32,420	**$ 34,190**	$ 32,420
CONTRIBUTED SURPLUS				
Balance at Beginning of the Period	**$ 198**	$ 91	**$ 178**	$ 33
Amortization of Fair Value of Employee Stock Options (Note 7)	**53**	46	**168**	104
Employee Stock Options Exercised	**(5)**	-	**(100)**	-
BALANCE AT END OF THE PERIOD	**$ 246**	$ 137	**$ 246**	$ 137
RETAINED EARNINGS				
Balance at Beginning of the Period	**$ 155,061**	$ 108,104	**$ 129,561**	$ 89,399
Net Income for the Period	**15,766**	11,550	**43,980**	32,280
Dividends Paid During the Period	**-**	-	**(2,714)**	(2,025)
Dividends Declared During the Period	**(1,360)**	(1,013)	**(1,360)**	(1,013)
BALANCE AT END OF THE PERIOD	**$ 169,467**	$ 118,641	**$ 169,467**	$ 118,641

Consolidated Statements of Cash Flows

In Thousands of Dollars (Unaudited)	Three Months Ended September 30 2005	Three Months Ended September 30 2004	Nine Months Ended September 30 2005	Nine Months Ended September 30 2004
CASH FLOWS FROM OPERATING ACTIVITIES				
Net Income for the Period	**$ 15,766**	$ 11,550	**$ 43,980**	$ 32,280
Adjustments to Determine Net Cash Flows Relating to Operating Activities:				
Future Income Taxes	**671**	954	**2,276**	3,378
Amortization of Capital Assets	**270**	201	**654**	541
Amortization of Securities	**(59)**	(81)	**(1,878)**	(196)
Amortization of Deferred Financing Costs	**15**	15	**44**	44
Amortization of Deferred Development Costs	**514**	180	**934**	540
Provision for Credit Losses	**1,037**	1,291	**3,039**	2,964
Change in Accrued Interest Receivable	**(734)**	(1,032)	**(1,575)**	(1,855)
Change in Accrued Interest Payable	**4,884**	4,334	**13,792**	9,812
Net Gain Realized and Unrealized on Investment Securities	**(723)**	(27)	**(1,307)**	(1,479)
Gain on Sale of Mortgage-Backed Securities	**(5,615)**	(3,514)	**(15,677)**	(8,991)
Change in Mortgage-Backed Securities Receivable	**4,293**	2,458	**10,823**	6,118
Change in Other Assets	**2,033**	(35)	**(855)**	(3,898)
Change in Cheques and Other Items in Transit	**(797)**	(1,331)	**1,158**	4,210
Change in Other Liabilities	**4,566**	1,431	**9,417**	4,523
Change of Fair Value of Employee Stock Options (Note 7)	**48**	46	**68**	104
Cash Provided by Operating Activities	**26,169**	16,440	**64,893**	48,095
FINANCING ACTIVITIES				
Repayment of Subordinated Term Loan	**(1,000)**	(1,000)	**(1,000)**	(1,000)
Net Increase in Deposits	**113,498**	148,898	**389,714**	403,374
Issuance of Capital Stock	**443**	137	**1,722**	686
Dividends Paid	**(1,358)**	(1,013)	**(4,065)**	(3,031)
Cash Provided by Financing Activities	**111,583**	147,022	**386,371**	400,029
INVESTING ACTIVITIES				
Activity in Securities				
Purchases	**(46,013)**	(21,135)	**(101,666)**	(64,988)
Proceeds on Sales	**15,966**	385	**92,743**	12,090
Proceeds on Maturities	**7,325**	5,856	**22,532**	23,151
Activity in Mortgages				
Net Increase	**(275,142)**	(249,830)	**(690,597)**	(620,308)
Proceeds from Securitization of Mortgage-Backed Securities	**109,659**	80,614	**284,687**	205,348
Net Increase in Personal and Credit Card Loans	**(10,352)**	(8,280)	**(25,031)**	(23,015)
Net Increase in Secured Loans	**(8,263)**	(4,770)	**(17,923)**	(12,177)
Purchases of Capital Assets	**(135)**	(154)	**(416)**	(1,255)
Cash Used in Investing Activities	**(206,955)**	(197,314)	**(435,671)**	(481,154)
Net Increase in Cash and Cash Equivalents	**(69,203)**	(33,852)	**15,593**	(33,030)
Cash and Cash Equivalents at the Beginning of the Period	**135,295**	67,673	**50,499**	66,851
Cash and Cash Equivalents at the End of the Period	**$ 66,092**	$ 33,821	**$ 66,092**	$ 33,821
Supplementary Disclosure of Cash Flow Information				
Amount of Interest Paid During the Period	**$ 19,578**	$ 15,671	**$ 56,195**	$ 46,418
Amount of Income Taxes Paid During the Period	**6,926**	3,956	**23,162**	13,712

Notes to the Unaudited Interim Consolidated Financial Statements

1. ACCOUNTING POLICIES USED TO PREPARE THE INTERIM UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS

These unaudited interim consolidated financial statements should be read in conjunction with the audited consolidated financial statements for the year ended December 31, 2004, as set out in the 2004 Annual Report on pages 28 through 48. These unaudited interim consolidated financial statements have been prepared in accordance with Canadian generally accepted accounting principles. The accounting policies and methods of application used in the preparation of these interim consolidated financial statements are consistent with the accounting policies used in the Company's most recent annual audited financial statements, except as described below. These unaudited interim consolidated financial statements reflect amounts which must, of necessity, be based on the best estimates and judgement of management with appropriate consideration as to materiality. Actual results may differ from these estimates. Certain comparative figures have been reclassified to conform to the current period presentation.

Consolidation of Variable Interest Entities

Under AcG-15, "Consolidation of Variable Interest Entities", guidance is provided for applying consolidation principles to certain entities that are subject to control on a basis other than ownership of voting interests. Under this standard, the Company must consolidate these entities if it is the primary beneficiary, that is, as a result of this investment the Company is exposed to a majority of expected losses or is in a position to benefit from a majority of the returns. Under this guideline the QSPE-HCC Trust (Operating as Regency Finance Corp.) are required to be consolidated and has resulted in a reclassification of the Notes Receivable - QSPE –HCC Trust from securities to Secured Loans. There was no impact to the net income or retained earnings of the Company for this consolidation.

2. LOANS

(A) Impaired Loans and Related Allowance for Specific Credit Losses

In Thousands of Dollars	Gross Amount of Impaired Loans	Specific Allowances	Carrying Value
			As At September 30, 2005
Personal , Credit Card and Secured Loans	**$ 534**	**$ 212**	**$ 322**
Residential Mortgages	**13,810**	**610**	**13,200**
Other Mortgages	**-**	**-**	**-**
	$ 14,344	**$ 822**	**$ 13,522**
			As At December 31, 2004
Personal, Credit Card and Secured Loans	$ 252	$ 204	$ 48
Residential Mortgages	9,340	400	8,940
Other Mortgages	-	-	-
	$ 9,592	$ 604	$ 8,988
			As At September 30, 2004
Personal, Credit Card and Secured Loans	$ 202	$ 202	$ -
Residential Mortgages	6,463	-	6,463
Other Mortgages	-	-	-
	$ 6,665	$ 202	$ 6,463

(B) Allowance for Credit Losses

In Thousands of Dollars	Specific Allowance	General Allowance for Credit Risk	Total
			For the Nine Month Period Ended September 30, 2005
Balance at the Beginning of the Period	**$ 604**	**$ 13,611**	**$ 14,215**
Provisions for Credit Losses for the Current Period	**652**	**2,387**	**3,039**
Write-offs	**(754)**	**-**	**(754)**
Recoveries	**320**	**-**	**320**
Balance at the End of the Period	**$ 822**	**$ 15,998**	**$ 16,820**
			For the Nine Month Period Ended December 31, 2004
Balance at the Beginning of the Period	$ 436	$ 10,854	$ 11,290
Provisions for Credit Losses for the Current Period	949	2,757	3,706
Write-offs	(938)	-	(938)
Recoveries	157	-	157
Balance at the End of the Period	$ 604	$ 13,611	$ 14,215
			For the Nine Month Period Ended September 30, 2004
Balance at the Beginning of the Period	$ 574	$ 10,300	$ 10,874
Provisions for Credit Losses for the Current Period	537	2,427	2,964
Write-offs	(1,049)	-	(1,049)
Recoveries	140	-	140
Balance at the End of the Period	$ 202	$ 12,727	$ 12,929

3. LOAN SECURITIZATION

During the third quarter and first nine months of 2005, the Company securitized government guaranteed (CMHC) residential mortgage loans through the creation of Mortgage-Backed Securities for $111.9 million and $290.9 million ($82.9 million - Q3 2004 and $211.5 million - nine months 2004). The Company retained the rights to future excess interest on these residential mortgages valued at $8.4 million and $22.2 million ($6.5 million - Q3 2004 and $16.6 million - nine months 2004) for the third quarter and nine month period to date. Cash flows of $109.7 million and $284.7 million ($80.6 million - Q3 2004 and $205.3 million - nine months 2004) were received on the securitization of these residential mortgages in the third quarter and nine month period. The third quarter and nine month gains on sale net of transaction fees and expenses, were $5.5 million and $14.3 million ($3.7 million - Q3 2004 and $9.2 million - nine months 2004). The key assumptions used to value the sold and retained interests included a prepayment rate of 9.1% and 8.7% for the third quarter and nine months of 2005 (6.0% - for both Q3 and nine months of 2004) . An excess spread of 2.7% (2.7% - Q3 2004 and 2.5% - nine months 2004) was estimated for both the third quarter and nine month period. The discount rates were 3.4% and 3.6% (3.6% - Q3 2004 and 3.7% - nine months 2004) for the third quarter and nine months of 2005. There are no expected credit losses as all the mortgages are government guaranteed.

4. OTHER ASSETS *In Thousand of Dollars*	**September 30 2005**	December 31 2004	September 30 2004
Accrued Interest Receivable	**$ 14,379**	$ 12,804	**$** 11,442
Deferred Agent Commission	**9,226**	8,979	8,325
Deferred Finders Fees	**8,883**	9,185	8,661
Goodwill	**2,324**	2,324	2,324
Other Prepaid Assets and Deferred Items	**6,556**	5,690	2,070
	$ 41,368	$ 38,982	**$** 32,822

5. OTHER LIABILITIES *In Thousand of Dollars*	**September 30 2005**	December 31 2004	September 30 2004
Accrued Interest Payable	**$ 93,747**	$ 79,955	$ 72,742
Income Taxes Payable	**4,553**	4,545	1,813
Dividends Payable	**1,360**	1,351	1,013
Deferred Commitment Fees	**9,576**	8,062	7,044
Future Income Taxes (Note 8)	**11,675**	9,399	12,385
Other, Including Accounts Payable and Accrued Liabilities	**26,172**	18,275	14,435
	$ 147,083	$ 121,587	$ 109,432

6. CAPITAL STOCK

During the third quarter and nine months to date of 2005, 91,750 and 226,500 Common Shares (40,000 Common Shares - Q3 2004 and 219,250 Common Shares - nine months 2004) were issued under the director, management and employee share purchase option plan for a total cash consideration of $438,000 and $1.6 million ($137,000 - Q3 2004 and $686,000 - nine months 2004). In the third quarter capital stock increased by $5,000 and $100,000 year to date, based on the fair market value adjustment for employee stock options exercised.

During the third quarter of 2005 no share purchase options vested, and 30,000 vested in the first nine months (273,750 Common Shares - nine months 2004). These options have performance criteria that were met, and the options are now vested.

During the third quarter of 2005, no Common Share purchase options were granted to employees of the Company (67,500 Common Share purchase options were issued during the nine month period, with performance criteria attached that must be met before the options will vest). During the third quarter of 2005, 6,250 Common Share purchase options previously issued were forfeited and 83,750 for the nine months ended September 30, 2005 (5,000 - Q3 and the nine months of 2004).

Issued and Outstanding *In Thousands of Dollars /Shares*	**September 30 2005**		December 31 2004		September 30 2004	
	Number of Shares	Amount	Number of Shares	Amount	Number of Shares	Amount
Common Shares	**34,004**	**$ 34,190**	33,777	$ 32,468	33,754	$ 32,420
Share Purchase Options		Weighted-average Exercise Price		Weighted-average Exercise Price		Weighted-Average Exercise Price
Outstanding, End of Period	**1,130**	**$ 9.25**	1,373	$ 8.62	1,346	$ 7.86
Exercisable, End of Period	**748**	**7.27**	944	6.64	699	6.17

7. STOCK BASED COMPENSATION

For all options issued after January 1, 2003, the Company recognized a compensation expense. During the third quarter of 2005, $53,000 was recorded as an expense for a total of $168,000 for the nine months ended September 30, 2005 ($40,000 - Q3 2004 and $104,000 - nine months 2004) for stock option awards in the Consolidated Interim Income Statement, with an off-setting credit to Contributed Surplus. The fair value of options granted is estimated at the date of grant using the Black-Scholes valuation model with the following assumptions: risk-free interest rate of 3.5%, anticipated option life of 4.1 years, anticipated volatility of 28.7% and anticipated dividend yield of 3.2%. Stock options granted amounted to 67,500 for the nine months of this year and these granted options will vest subject to performance targets over a four-year period at a rate of 25% per year, expiring in five years.

For those options issued prior to January 1, 2003 no compensation expense has been recognized. Had these options fallen under the same accounting policy they would have had the effect of reducing net income for the third quarter of 2005 by $89,000 and $268,000 for the nine months ($90,000 - Q3 2004 and $270,000 - nine months 2004).

8. INCOME TAXES

Reconciliation of Income Taxes:	For the Three Months Ended		For the Nine Months Ended	
In Thousands of Dollars	**Sept. 2005**	Sept. 2004	**Sept. 2005**	Sept. 2004
Income Before Income Taxes	**$ 23,466**	$ 17,375	**$ 66,301**	$ 47,872
Income Taxes at Statutory Combined Federal and Provincial Income Tax Rates	**8,502**	6,276	**23,943**	17,291
Increase (Decrease) in Income Taxes at Statutory Income Tax Rates Resulting From:				
Tax-exempt Income	**(436)**	(463)	**(1,323)**	(1,561)
Non-deductible Expenses	**47**	31	**95**	66
Other	**(413)**	(19)	**(394)**	(204)
Income Tax	**$ 7,700**	$ 5,825	**$ 22,321**	$ 15,592

Sources of Future Income Tax Balances:

In Thousands of Dollars	**Sept. 2005**	Dec. 2004	Sept. 2004
Future Income Tax Liabilities			
Deferred Agent Commissions and Other Charges	**$ 6,545**	$ 6,566	$ 6,139
Mortgage-Backed Securities Receivable	**14,442**	10,208	9,562
Deferred Development Costs	**185**	523	588
	21,172	17,297	16,289
Future Income Tax Assets			
Allowance for Credit Losses	**3,459**	3,463	2,544
Mark-to-market Adjustments to Securities	**1,467**	1,523	893
Deferred Commitment Fees	**4,571**	2,912	467
	9,497	7,898	3,904
Net Future Income Tax Liability	**$ 11,675**	9,399	$ 12,385

9. FINANCIAL INSTRUMENTS

During the fourth quarter of 2004, the Company entered into an off-balance sheet financial transaction for risk management purposes. The Company sold short $40.0 million of Government of Canada Bonds, with a coupon rate of 4.25% and a maturity of September 1, 2009.

The Canadian Institute of Chartered Accountants ("CICA") has issued an accounting guideline regarding the application of hedge accounting that has been adopted by the Company. Changes in the fair value of derivatives that do not qualify for hedge accounting are recorded in Other Interest Income.

The short sale of the $40.0 million of Government Canada Bonds does not qualify for hedge accounting under the CICA guideline, and therefore $190,000 was recorded in the fourth quarter of 2004 as a decrease in the line item Other Interest Income on the Consolidated Statement of Income .

During the first quarter of 2005, the Company closed $10.0 million of this short sale and realized a loss of $28,000 which was recorded as a decrease to the line item Other Interest Income. The remaining short sale of $30.0 million has an unrealized loss liability at September 30, 2005 of $853,000, resulting in $710,000 of unrealized loss for the first nine months, decreasing the line item Other Interest Income.

10. INTEREST RATE SENSITIVITY

The Company's exposure to interest rate risk results from the difference, or gap, between the maturity or repricing date of interest sensitive assets and liabilities, including off-balance sheet items. The following table shows the gap positions at September 30, 2005, December 31, 2004 and September 30, 2004 for selected period intervals. Figures in brackets represent an excess of liabilities over assets.

In Thousands of Dollars	Floating Rate	0 to 3 Months	3 Months to 1 Year	1 to 3 Years	Over 3 Years	Non-interest Sensitive	Total
September 30, 2005							
Total Assets	**$ 7,026**	**$ 272,277**	**$ 770,104**	**$ 1,451,106**	**$ 405,304**	**$ 119,760**	**$ 3,025,577**
Total Liabilities and Equity	**12,000**	**239,787**	**922,385**	**1,080,055**	**403,153**	**368,197**	**3,025,577**
Off-balance Sheet Items	**-**	**179,790**	**13,048**	**(85,001)**	**(107,837)**	**-**	**-**
Interest Rate Sensitive Gap	**$ (4,974)**	**$ (147,300)**	**$ (165,329)**	**$ 456,052**	**$ 109,988**	**$ (248,437)**	**$ -**
Cumulative Gap	**$ (4,974)**	**$ (152,274)**	**$ (317,603)**	**$ 138,449**	**$ 248,437**	**$ -**	**$ -**
Cumulative Gap as a % of Total Assets	**(0.2%)**	**(5.0%)**	**(10.5%)**	**4.6%**	**8.2%**	**-**	**-**
December 31, 2004							
Total Assets	$ 21,921	$ 187,712	$ 516,250	$ 1,320,730	$ 455,705	$ 66,195	$ 2,568,513
Total Liabilities and Equity	13,000	159,396	655,599	1,028,957	421,232	290,329	2,568,513
Off-balance Sheet Items	-	137,144	19,899	(118,935)	(38,108)	-	-
Interest Rate Sensitive Gap	$ 8,921	$ (108,828)	$ (159,248)	$ 410,708	$ 72,581	$ (224,134)	$ -
Cumulative Gap	$ 8,921	$ (99,907)	$ (259,155)	$ 151,553	$ 224,134	$ -	$ -
Cumulative Gap as a % of Total Assets	0.3%	$ (3.9%)	(10.1%)	5.9%	8.7%	-	-
September 30, 2004							
Total Assets	$ 21,015	$ 137,336	$ 429,675	$ 1,200,695	$ 467,846	$ 94,945	$ 2,351,512
Total Liabilities and Equity	13,000	158,518	537,993	996,905	366,094	279,002	2,351,512
Off-balance Sheet Items	-	148,011	15,115	(69,417)	(93,709)	-	-
Interest Rate Sensitive Gap	$ 8,015	$ (169,193)	$ (123,433)	$ 273,207	$ 195,461	$ (184,057)	$ -
Cumulative Gap	$ 8,015	$ (161,178)	$ (284,611)	$ (11,404)	$ 184,057	$ -	$ -
Cumulative Gap as a % of Total Assets	0.3%	(6.9%)	(12.1%)	(0.5%)	7.8%	-	-

11. EARNINGS BY BUSINESS SEGMENT

The Company operates principally through two business segments - mortgage lending and consumer lending. The mortgage lending operation consists of core mortgage lending, securitization of government insured mortgage loans, and the Regency Financial Corp. administration of second mortgage loans. The consumer lending operation consists of credit card services and installment lending to customers of retail businesses. The Other category includes the Company's treasury and security investment activities.

The following table details the earnings and assets of the Company by business segment:

Thousands of Dollars (Unaudited) For the Three Months Ended

	Mortgage Business		Consumer Lending Retail Services & Credit Cards		Other		Total	
	Sept. 30 2005	Sept. 30 2004	**Sept. 30 2005**	Sept. 30 2004	**Sept. 30 2005**	Sept. 30 2004	**Sept. 30 2005**	Sept. 30 2004
Net Interest Income	**$ 20,445**	$ 15,901	**$ 2,638**	$ 1,941	**$ 3,497**	$ 2,795	**$ 26,580**	$ 20,637
Provisions for Credit Losses	**(785)**	(971)	**(252)**	(320)	**-**	-	**(1,037)**	(1,291)
Fees and Other Income	**3,206**	3,062	**2,026**	1,298	**26**	12	**5,258**	4,372
Net Gain (Loss) on Securities & Mortgage-Backed Securities	**5,615**	3,514	**-**	-	**723**	27	**6,338**	3,541
Non-interest Expense	**(9,678)**	(7,303)	**(1,647)**	(1,522)	**(2,348)**	(1,059)	**(13,673)**	(9,884)
Income Before Income Taxes	**18,803**	14,203	**2,765**	1,397	**1,898**	1,775	**23,466**	17,375
Income Taxes	**(5,990)**	(4,475)	**(999)**	(504)	**(711)**	(846)	**(7,700)**	(5,825)
Net Income	**$ 12,813**	$ 9,728	**$ 1,766**	$ 893	**$ 1,187**	$ 929	**$ 15,766**	$ 11,550
Total Assets	**$ 2,632,617**	$ 2,062,858	**$ 108,838**	$ 70,843	**$ 284,122**	$ 217,811	**$ 3,025,577**	$ 2,351,512

Thousands of Dollars (Unaudited) For the Nine Months Ended

	Mortgage Business		Consumer Lending Retail Services & Credit Cards		Other		Total	
	Sept. 30 2005	Sept. 30 2004	**Sept. 30 2005**	Sept. 30 2004	**Sept. 30 2005**	Sept. 30 2004	**Sept. 30 2005**	Sept. 30 2004
Net Interest Income	**$ 57,145**	$ 45,160	**$ 7,470**	$ 5,213	**$ 10,608**	$ 6,967	**$ 75,223**	$ 57,340
Provisions for Credit Losses	**(2,330)**	(2,050)	**(709)**	(914)	**-**	-	**(3,039)**	(2,964)
Fees and Other Income	**11,058**	8,225	**4,859**	3,597	**67**	22	**15,984**	11,844
Net Gain (Loss) on Securities & Mortgage-Backed Securities	**15,677**	8,991	**-**	-	**1,307**	1,479	**16,984**	10,470
Non-interest Expense	**(28,265)**	(19,192)	**(4,770)**	(4,541)	**(5,816)**	(5,085)	**(38,851)**	(28,818)
Income Before Income Taxes	**53,285**	41,134	**6,850**	3,355	**6,166**	3,383	**66,301**	47,872
Income Taxes	**(18,150)**	(13,638)	**(2,474)**	(1,212)	**(1,697)**	(742)	**(22,321)**	(15,592)
Net Income	**$ 35,135**	$ 27,496	**$ 4,376**	$ 2,143	**$ 4,469**	$ 2,641	**$ 43,980**	$ 32,280
Total Assets	**$ 2,632,617**	$ 2,062,858	**$ 108,838**	$ 70,843	**$ 284,122**	$ 217,811	**$ 3,025,577**	$2,351,512

12. FUTURE ACCOUNTING CHANGES

The CICA has issued three new accounting standards: "Financial Instruments - Recognition and Measurement", "Hedges" and "Comprehensive Income" which will be in effect for the Company on October 1, 2006. The impacts of these new standards on the Company's financial statements are not yet determinable as this will be dependant on the Company's outstanding positions and their fair value at the time of the implementation.

13. COMPARATIVE FIGURES

Certain of the comparative figures have been reclassified to conform to the current period's presentation.

Corporate Directory and Shareholder Information

HOME CAPITAL GROUP INC.
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Chairman of the Board

Norman F. Angus
Hon. William G. Davis P.C.,C.C.,Q.C.
Janet L. Ecker
Harvey F. Kolodny
John M. E. Marsh
Robert A. Mitchell, C.A.
Gerald M. Soloway

Officers
Gerald M. Soloway
President and
Chief Executive Officer

W. Roy Vincent
Senior Vice President
and Chief Operating Officer

Nick Kyprianou
Brian R. Mosko
Senior Vice Presidents

Cathy A. Sutherland, C.A.
Vice President, Finance

Sharron I. Hatton
Corporate Secretary

Auditors
Home Capital Group Inc.
Home Trust Company
Ernst & Young LLP
Chartered Accountants
Toronto, Ontario

Bankers
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Capital Stock
As at September 30, 2005 there were 34,003,640 Common Shares outstanding.

Stock Listing
Toronto Stock Exchange
Ticker Symbol: HCG

HOME TRUST COMPANY
145 King Street West, Suite 1910
Toronto, Ontario M5H 1J8

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Chairman of the Board

Norman F. Angus
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Home Trust Company
www.hometrust.ca

Home Capital Group Inc. has established an e-mail investor information service. Sign up at our web site www.homecapital.com and you will receive quarterly reports, press releases, the annual report, the management information circular, and other information pertaining to the Company.

Quarterly Conference Call & Webcast
Our quarterly conference call and live audio webcast with management took place on Thursday, October 27, 2005 at 10:30 AM ET. The webcast will be archived at www.homecapital.com for 90 days.

HOME CAPITAL GROUP INC.