

Our commitment to you



Our values

At Home Trust, our employees take pride in what we do by helping Canadians achieve their goals of home ownership and financial security. Our efforts are guided by our values, which help us focus on supporting our people, communities and the environment.

 Protect our Home	 Un-complicate	 Win as a team	 Know your business	 Execute with excellence
 Amaze them every time	 Act with urgency; choose wisely	 Say 'yes' first	 Be proud of our Home	 Work hard, play hard

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About Home Trust

Home Trust Company is a wholly owned subsidiary of Home Capital Group Inc., a public company traded on the Toronto Stock Exchange under the symbol HCG. Home Trust, and its subsidiary Home Bank are federally regulated financial institutions (collectively “Home Trust”), offering residential and non-residential mortgage lending, securitization of insured residential mortgage products, consumer lending and credit card services. In addition, Home Trust and Home Bank offer deposits via brokers and financial planners, and through a direct-to-consumer deposit brand, Oaken Financial. Licensed to conduct business across Canada, we have offices in Ontario, Alberta, British Columbia, Nova Scotia, Quebec and Manitoba.

Our solutions

Mortgage Lending

Home Trust is one of Canada's leading alternative mortgage lenders, focusing on homeowners who typically do not meet all the lending criteria of traditional financial institutions. By offering a range of mortgage products, Home Trust provides financial solutions to meet the needs of thousands of Canadians. Through a proprietary lending approach, comprehensive borrower profiling and flexible alternative options, Home Trust is a one-stop shop for borrowers and mortgage brokers. Home Trust is also a provider of commercial first mortgages to high-quality borrowers in selected markets across Canada.

Consumer Lending

Home Trust's Equityline Visa program brings the advantages to cardholders of accessing the equity they have built in their homes together with the features and convenience of a Gold Visa card. Home Trust also offers deposit-secured credit cards for individuals who wish to build or re-establish a positive credit history, as well as unsecured cards under Home Trust's brand name. Home Trust's Retail Lending includes direct point of sale loans through a network of home improvement merchants, and commercial cash-flow financing through a range of loan and rental originators including auto, sub-metering, small business and consumer loans.

Deposit Investments

Home Trust provides a broad range of deposit investments through its extensive deposit broker network. In addition, Oaken Financial, offered through both Home Trust and Home Bank, provides a suite of savings and GIC options and provides customers with a secure alternative to manage their savings independently. With efficient, personal service and competitive rates, Oaken Financial offers a number of solutions to help meet the long term and short term needs of investors looking to diversify their portfolios.

CEO message

At Home Trust, we take great pride in providing Canadians with solutions to their financial needs so they can thrive in their communities. Fundamental to our business is helping people – helping a new resident to Canada build their credit profile, or a young family purchase a home – we are in this business to improve the lives of those around us. Our Home exists so we can open doors for Canadians, and we value the opportunity to do so.

Just as important as helping our customers is giving back to our people, supporting the communities we serve, and working to protect our environment. Our public accountability extends beyond our business. It is a concrete representation of our values in action and is something we are very passionate about. We hope this passion comes through in the charitable and volunteer activities that our company and people took part in this year.

Embedded at Home Trust is our sustainable risk culture, which ensures that we operate, work and grow responsibly so that we can continue to serve our customers for the long term. This also shapes our approach to corporate social giving. We try to give back so that our people, communities and environment can have sustainable and healthy futures, and we are proud to partner with organizations which support the communities where we live and work.

In 2018, Home Trust contributed close to \$400,000 to worthwhile causes, and our people volunteered many hours of their own time to help make a difference. I am very proud of our team and the enthusiasm they demonstrate in support of our people, communities and the environment. Home Trust will continue to do our part to help build a bright future.



Yousry Bissada
President and Chief Executive Officer

“Our public accountability extends beyond our business. It is a concrete representation of our values in action and is something we are very passionate about.”



Our three pillars of corporate responsibility

Building our communities

Home Trust is in the business of providing financial solutions for families: to buy homes, to build their credit, and to safeguard their investments. By doing so, we help provide the foundation for strong communities in which Canadians without traditional credit, or those new to the country, can thrive.

Supporting our people

We strive to attract top talent and create a workplace where people feel engaged, inspired, challenged, proud and respected. Our ability to meet our public commitments— both as a business and a responsible corporate citizen— depends on the quality of our staff. We are fortunate to have outstanding employees, whose dedication is what allows us to contribute as much as we do to our communities.

Protecting the environment

Respect for the environment is a critical component of long-term sustainability— for families, communities, and the planet. As a company that is deeply embedded in the communities we serve, and whose success is very closely tied to their capacity to grow and thrive, we embrace environmental responsibility as central to our mission.

Home Trust contributions in 2018

\$390,000

of total financial contributions

182

employee volunteers

\$33,000

in bursaries awarded



Operation Raise a Flag for Sunnybrook Veterans Centre

Our communities

Central to Home Trust is our ability to help build communities by offering home ownership opportunities to many Canadians, including new immigrants to Canada, those who are self-employed, and those with bruised credit due to a significant life event. For these responsible borrowers, Home Trust looks at their big picture and works to understand their unique story. Through this approach, we can become a trusted partner as well as a source of hope to growing communities. The unique stories of our customers reach us from a number of cultural backgrounds, and Home Trust is proud to be able to provide quality service in a variety of languages to meet their needs.

We further embrace diversity by offering flexible and convenient ways in which to engage with our products and services. All our offices are mobility-assisted, and in Calgary, we offer in-home visits by our mobile deposit specialists. Our Oaken stores in Calgary and Toronto, including the newly opened store in Vancouver in March 2019, are mobility-assisted. We work to accommodate all Canadians wishing to invest with us.

To Home Trust, contributing to our communities also means supporting initiatives that provide housing, food and shelter services to those in need of assistance. During the year, our teams held food, clothing and toy drives, as well as raised money for events supporting various agencies including, Youth Without Shelter, Eva's Initiatives for Homeless Youth, North York Women's Shelter, Ronald McDonald House Charities of Toronto, and Soup Sisters and Broth Brothers.

The value of community can prove the most meaningful following an unexpected and challenging event. During the year, over 500 residents living at 650 Parliament Street in Toronto were displaced from their homes after a fire in their building forced them to evacuate and seek temporary housing arrangements until the building could be restored. Following the fire, Home Trust donated over 500 pre-paid Home Trust cards through Community Matters Toronto to help provide financial assistance to the affected residents.

We help build our communities in support of all Canadians and their unique stories.



Habitat Build Day with Habitat for Humanity

Our people

Home Trust attracts top talent to our organization because of the important work we do for Canadians, and because we strive to provide a workplace that fosters growth and success. This is underpinned by our culture of respect, diversity and inclusion so that our people feel empowered to do the best they can. Importantly, all people leaders at Home Trust participated in a *respect in the workplace* seminar to further strengthen our commitment to equality and diversity.

During the year, we provide ongoing professional development and learning opportunities across departments and functions, and introduced workshops focused on team effectiveness strategies and people leadership skills. Employee engagement and effectiveness was identified as a top corporate priority for 2018. This was supported by a commitment to transparent communication, including our town halls and conferences, to ensure all employees felt connected to the overall business within their role.

We also regularly solicit feedback from our people on their experience at Home Trust, and our risk and compliance culture, to provide a forum for two-way dialogue within our organization. The results from our most recent staff survey in December 2018 reported that 88% of Home Trust employees felt engaged with the strategy and culture of our Company, an increase from 79% expressed earlier in the year. These activities help empower our people and demonstrate our commitment to ongoing improvement.

We continued to promote a policy launched in 2017 and offered employees one paid volunteer day per year. Our people are passionate volunteers, and throughout 2018, over 180 Home Trust employees dedicated their time to volunteer outside of the workplace, including to support a local blood drive, help build a home during a Habitat for Humanity community event, and plant trees for the environment.

And we consider the children of our employees an extension of Home Trust and are pleased to invest in their futures. Home Trust awarded 66 bursaries to the children of our employees as a contribution to their post-secondary education.

We support our people so they can thrive in our workplace and beyond.



Tree planting with the Nature Conservancy of Canada

The environment

Respecting our environment is an important value shared enthusiastically by our people and embedded in our long-term corporate strategy of shifting toward digital processes. Home Trust is committed to the ongoing implementation of good environmental practices in the workplace and we continue our comprehensive recycling and shredding programs and the use of recycled paper products.

During the year, we launched a new centralized printing initiative reducing the number of printers available to our employees by 50%, defaulting to double-sided printing and enhancing the security and reporting around our printing activities. In addition, Home Trust's parent company, Home Capital Group, adopted the Notice and Access process, which provides Annual General Meeting materials to shareholders online. These initiatives significantly reduced our use of printed paper throughout the organization.

Our direct-to-consumer brand, Oaken Financial, transitioned to electronic statements for its Savings Accounts during the year, eliminating the use of paper for those client accounts. This important change resonates with employees and clients alike as our environmental impact is considerably reduced.

Other internal efforts aimed at protecting our environment took place in our underwriting business, with significant work undertaken to transition to a paperless underwriting process during the year. We successfully underwrote our first group of completely paperless mortgage applications in 2018.

Our environmental support extends outside of Home Trust, as we made sizeable donations to the important efforts of The Bruce Trail Conservancy and Tree Canada, who respectively focus on environmental preservation and tree planting throughout Ontario. Home Trust is committed to making a positive impact on our environment and to programs that promote a sustainable planet.

We promote long-term sustainability to help protect the environment.



Soup Sisters and Broth Brothers

2018 Initiatives

A sample of events and causes that Home Trust supported in 2018

Covenant House Toronto

This year, nine ambitious members of Home Trust participated in the Guts + Glory team obstacle challenge in support of Covenant House Toronto and its mission to serve and safeguard homeless and at-risk youth. The team competed in ten challenging events, showed off their team spirit and represented Home Trust's commitment to supporting youth in our communities.

Ronald McDonald House Charities

For families that are caring for a sick child, the Ronald McDonald House provides a place for them to stay together and close to their hospital. This year, a group of Home Trust volunteers spent time preparing, cooking and serving comforting meals to the families staying at the Ronald McDonald House in Toronto.

Habitat for Humanity

In support of Habitat for Humanity, volunteers from our Toronto, Vancouver, Winnipeg and Halifax offices participated in a Habitat Build Day in their respective cities, where teams worked on affordable housing construction projects to help build stronger communities. This cause aligns very closely with the mission and values of Home Trust as an organization.

Ride for Heart

Ten members of the Home Trust team participated in the Ride for Heart bike race, organized by the Heart and Stroke Foundation, that closes down the Don Valley Parkway in downtown Toronto, offering riders a unique experience and views of the city. Funds raised by our team directly support the Heart and Stroke Foundation and their important work against heart-related disease.

>900 hours

dedicated to volunteer activities
in 2018

\$142,000

raised for the Canadian Mental
Health Association

\$60,000

donated to
Community Matters Toronto



HOME

TRUST

COMPANY

Heart&Stroke...
#BigBike



Heart and Stroke Big Bike

Camp Oochigeas (Camp Ooch)

Twenty-five Home Trust members volunteered for a day in support of Camp Ooch by assisting in all elements of a fundraising barbeque. The Camp provides memorable experiences for children coping with cancer. Camp Ooch is a privately-funded, volunteer-based organization that provides kids affected by childhood cancer with unique opportunities for growth through fun and enriching experiences.

Bruce Trail Conservancy

The Bruce Trail along the Niagara Escarpment is the oldest and longest footpath in Canada, and Home Trust team members participated in a day of hiking, learning and invasive species removal along this natural corridor. Home Trust also made a financial contribution to the Conservancy to support its ongoing preservation efforts.

Heart and Stroke Big Bike

Home Trust's commitment to our people and communities is reflected in our support of health initiatives. Our people participated in the Heart and Stroke Foundation's Big Bike event, during which 29 members of Home Trust joined together to power one Big Bike to raise awareness and funds for critical heart disease and stroke research.

Tom Trenouth Charity Golf Tournament

For the sixth consecutive year, Home Trust was proud to host the Tom Trenouth Charity Golf Tournament to raise money and awareness for Canadian mental health. The tournament brings together people from across Canada and throughout the mortgage industry in support of this important cause. The event is held in loving memory of a former colleague and friend.

Holland Bloorview Kids Rehabilitation Hospital

Providing leading medical support to children and youth living with disability, medical complexity, illness or injury, Holland Bloorview Kids Rehabilitation Hospital is a leading Canadian research hospital serving thousands of Canadian families. This year, members of Home Trust's Compliance and Internal Audit teams volunteered for a day to promote the hospital's programs with community members, and interact with the children, families and staff during a day of fun.

Our commitment to corporate social responsibility is displayed through Home Trust's contributions during the year.

Nature Conservancy of Canada

For the seventh consecutive year, Home Trust was pleased to support the Nature Conservancy of Canada whose mission is to protect areas of natural diversity for their intrinsic value for future generations. Home Trust made a corporate donation to support the ongoing work of the Conservancy, and a group from Home Trust volunteered for a hands-on day to plant 450 trees in the Happy Valley Forest on the Oak Ridges Moraine.

Terry Fox Run

Employees from our Winnipeg branch joined forces to volunteer their time and energy for the annual Terry Fox Run, acting as the main registration team, managing the donation table, organizing the staging area and providing day-of assistance. This was the fourth consecutive year our team in Winnipeg volunteered for this event.

Soup Sisters and Broth Brothers

Soup Sisters and Broth Brothers is a charitable organization founded on the simple belief that a bowl of nurturing and nourishing soup could make a tangible difference in the lives of women and children affected by domestic violence. For the fourth consecutive year, Home Trust employees spent an evening at a retail kitchen preparing and packaging over 75 litres of soup for distribution through Eva's Initiatives for Homeless Youth.

Scotiabank Toronto Waterfront Marathon

Home Trust joined the fight to conquer cancer by participating in the Scotiabank Toronto Waterfront Marathon, an annual race that brings runners and fans together for an action-packed day of athletic achievement. Volunteers from Home Trust participated in the race and raised money in support of Gilda's Club Greater Toronto, which works to provide social and practical support to cancer patients and their families.

Operation Raise a Flag

On November 11th, Home Trust was proud to participate in Operation Raise a Flag in support of Sunnybrook Veterans Centre, Canada's leading veterans care facility. In addition to a corporate donation, members of Home Trust participated in the campaign by planting Canadian flags around the Sunnybrook grounds as a symbol of honour and appreciation to the residents.

Holiday Helpers Canada

During the holiday season, we contributed to Holiday Helpers Canada, a charity focused on providing personalized Christmas packages to low income families with young children. Home Trust employees in our Toronto office sponsored five families and raised funds to donate special Christmas packages for them to enjoy.

Food, Clothing and Toy Drives

Our teams in Montreal and Calgary organized local food, clothing and toy drives during the year to support those less fortunate. In Montreal, our teams collected food and clothes for the back to school and holiday season in support of Sun Youth, a charity that provides emergency services to safeguard the basic needs of at-risk members in the community. In Calgary, our team organized a toy drive to donate to their local Salvation Army that works to help vulnerable people in communities across Canada.

Branches



Affiliates

This Public Accountability Statement includes information on Home Trust Company and its wholly owned subsidiary, Home Bank, and is available in print and online at www.hometrusted.ca/about/public-accountability/

Full-time permanent employees*

Province	
Ontario	720
British Columbia	11
Alberta	9
Quebec	8
Nova Scotia	7
Manitoba	4
Total	759

* There are no part-time permanent employees as of Dec.31, 2018

Tax expense in 2018¹

Province	
Ontario	\$ 16,142,966
British Columbia	885,124
Alberta	1,111,252
Quebec	437,686
Nova Scotia	705,122
Manitoba	188,760
Provincial taxes	\$ 19,470,910
Federal taxes	\$ 24,495,950
Total Capital and Income Taxes	\$ 43,966,860
Other Taxes ²	\$ 11,654,244
Total Tax Expense	\$ 55,621,104

¹ Tax expenses in 2018 represent taxes paid and payable with respect to the year ended December 31, 2018.

² Other taxes include payroll taxes and goods and services sales taxes.

Total Canadian business financing

Authorized and advanced during the year ended December 31, 2018

Province	<=\$99,999*		\$100,000–\$249,999		\$250,000–\$499,999	
	Advanced Amount	Clients	Advanced Amount	Clients	Advanced Amount	Clients
Alberta	\$ 0	0	\$ 0	0	\$ 0	0
British Columbia	\$ 0	0	\$ 0	0	\$ 0	0
Ontario	\$ 271,814	3	\$ 8,502,222	42	\$ 19,290,967	57
Quebec	\$ 0	0	\$ 200,000	1	\$ 2,267,500	5
Other	\$ 0	0	\$ 210,000	1	\$ 1,020,000	3
Total	\$ 271,814	3	\$ 8,912,222	44	\$ 22,578,467	65

Province	\$500,000–\$999,999		\$1,000,000–\$4,999,999		>= \$5,000,000	
	Advanced Amount	Clients	Advanced Amount	Clients	Advanced Amount	Clients
Alberta	\$ 0	0	\$ 16,188,107	7	\$ 35,000,000	2
British Columbia	\$ 0	0	\$ 24,368,032	9	\$ 199,583,988	13
Ontario	\$ 59,174,538	84	\$ 199,044,200	81	\$ 615,241,194	41
Quebec	\$ 2,164,496	3	\$ 90,489,091	29	\$ 91,314,769	8
Other	\$ 0	0	\$ 12,186,374	5	\$ 67,797,708	4
Total	\$ 61,339,034	87	\$ 342,275,804	131	\$ 1,008,937,659	68

Total Exposure

Province	Advanced Amount	Clients
Alberta	\$ 51,188,107	9
British Columbia	\$ 223,952,020	22
Ontario	\$ 901,524,935	308
Quebec	\$ 186,435,856	46
Other	\$ 81,214,082	13
Total	\$ 1,444,315,000	398

The 'Other' Province Category includes the following:

Manitoba
 New Brunswick
 Newfoundland and Labrador
 Northwest Territories
 Nova Scotia
 Nunavut
 Prince Edward Island
 Saskatchewan

* Home Trust did not issue debt financing between \$0 and \$24,999 to firms in Canada during the period under review.

Home Trust Company Branches

Toronto

145 King Street West
Suite 2300
Toronto, Ontario
M5H 1J8

Calgary

517 – 10th Avenue SW
Calgary, Alberta
T2R 0A8

Vancouver

200 Granville Street
Suite 1288
Vancouver, British Columbia
V6C 1S4

Halifax

1949 Upper Water Street,
Suite 101
Halifax, Nova Scotia
B3J 3N3

Montreal

2020 Boul. Robert-Bourassa
Suite 2420
Montreal, Quebec
H3A 2A5

Winnipeg

201 Portage Avenue
Suite 830
Winnipeg, Manitoba
R3B 3K6

Oaken Financial Stores

Toronto

145 King Street West
Concourse Level
Toronto, Ontario
M5H 1J8

Calgary

517 – 10th Avenue SW
Calgary, Alberta
T2R 0A8

Vancouver

200 Granville Street
Suite 1288
Vancouver, British Columbia
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