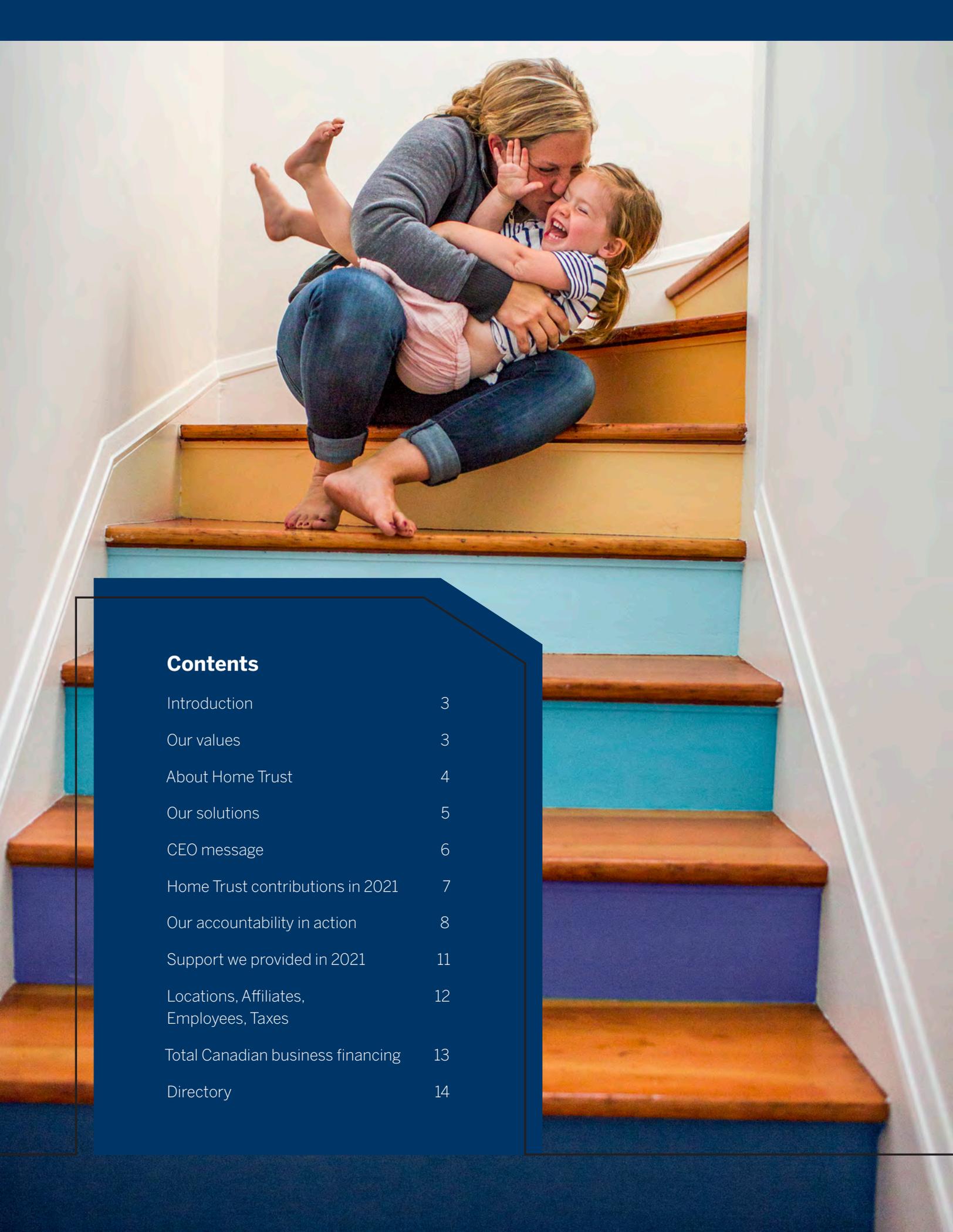




2021 PUBLIC ACCOUNTABILITY STATEMENT

Our **commitment** to you





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Introduction

Our purpose is to support achieving the dream of home ownership and saving for the future for those who call Canada home. We are proud to extend these efforts to the communities in which we live and work.

Our values



Protect our home



Un-complicate



Win as a team



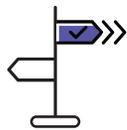
Know your business



Execute with excellence



Amaze them every time



Act with urgency; choose wisely



Say 'yes' first



Be proud of our Home



Work hard, play hard



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” or “Home”), offering residential and non-residential mortgage lending, securitization of residential mortgage products and credit card services. In addition, Home Trust offers 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 and Québec.



Our solutions



Mortgage Lending

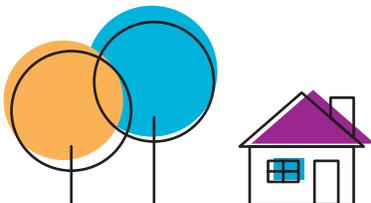
Home Trust is one of Canada's leading alternative mortgage lenders. By offering a range of mortgage products, Home Trust provides financial solutions to meet the needs of thousands of Canadians and those new to Canada. Through a proprietary lending approach, comprehensive borrower assessment and flexible alternative options, Home Trust is a one-stop shop for borrowers and mortgage brokers. Home Trust also provides first mortgages to high-quality commercial borrowers in select markets across Canada.

Credit Card Services

Home Trust's Equityline Visa program brings to cardholders the ability to access 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 to qualified individuals.

Deposit Investments

Home Trust provides a broad range of deposit investments through its extensive deposit broker network. In addition, Oaken Financial ("Oaken"), our direct to consumer offering, provides a suite of savings and GIC options. With efficient, personal service and competitive rates, Oaken offers solutions to help meet the long-term and short-term needs of investors looking to diversify their portfolios.



CEO message

Thank you for your attention to our 2021 Public Accountability Statement as we share our contributions to the communities in which we live and work with you. We are proud to be in a position to give back to our communities.

Throughout 2021, we continued to focus on providing financial solutions to those who call Canada home. We also substantially increased our financial contributions compared to the previous year to support our communities, and to assist organizations that support our priorities of assistance in housing and shelter, care for our youth and supporting mental health. Home was here to help, and we will continue to be here to help.

We all navigated through the second year of a global pandemic and other climate and social issues that arose, shining an even brighter light on the need to safeguard our mental health. At Home, we supported our employees with new and increased mental health benefits and helped raise over \$130,000 for the Canadian Mental Health Association. And we bolstered our Diversity, Equity and Inclusion (DEI) journey throughout the year with unconscious bias and allyship training, new employee surveys, and access to a number of speaker events.

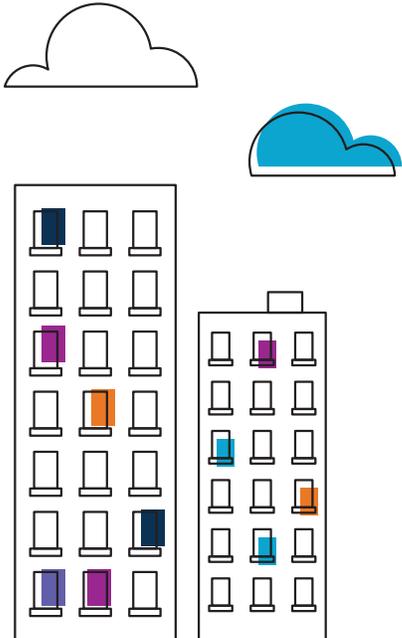
We solidified our partnership with Habitat for Humanity with a \$100,000 donation. Their mission to help provide affordable housing options for low-income families is a cause deeply aligned with our values and our business purpose. We are proud to partner with them to further this cause.

Beyond our local communities, we acknowledge our responsibility to help, both nationally and globally in times of crisis. At the time of writing this letter, our attention and thoughts are with the people of Ukraine. Home Trust made a \$50,000 donation to the Canadian Red Cross in support of their Ukraine Humanitarian Crisis Appeal.

As public health restrictions lift, I look forward with optimism, excitement and hope. Home has launched a Hybrid work model with many employees coming to the office several days per week. Office buildings and their retailers, restaurants and small businesses will benefit from our return, and we are eager to help.

Our community support program is ingrained in our culture, and we look forward to the positive impact we can make in the future.

Yousry Bissada
President and Chief Executive Officer



Home Trust contributions in 2021



Contributed **\$470,000** in donations and sponsorships



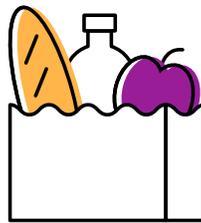
Raised **\$130,000** for the Canadian Mental Health Association (CMHA)



Became a partner to Habitat for Humanity through a \$100,000 sponsorship program



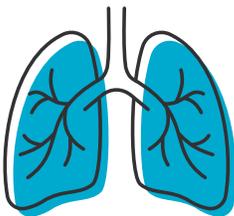
Awarded **\$66,000** in bursaries to children of Home Trust employees enrolled in post-secondary programs



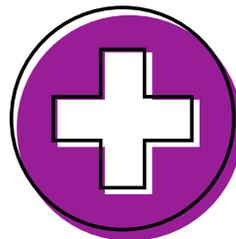
Donated **\$50,000** to Food Banks Canada



Established a **\$50,000** scholarship with Queen's University in memory of a Home Trust colleague



Provided a **\$30,000** sponsorship in support of Cystic Fibrosis Canada



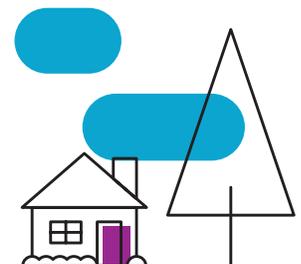
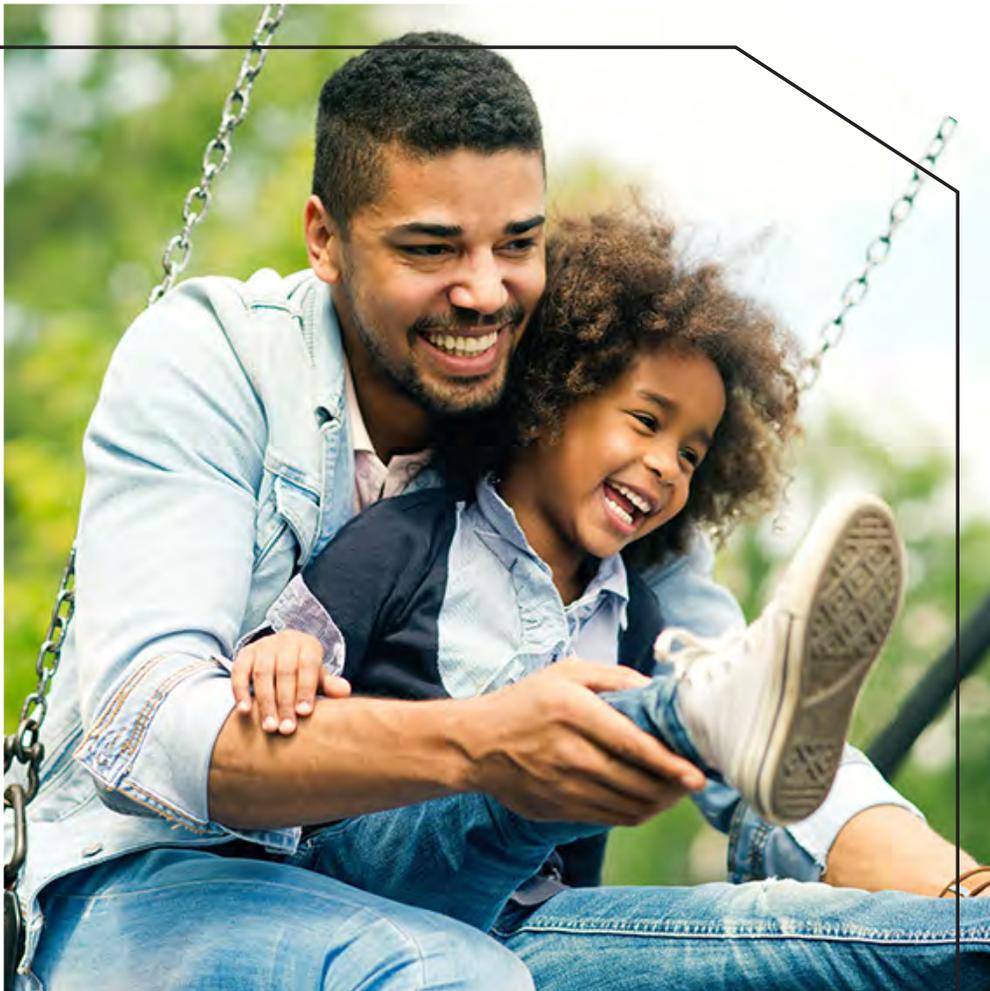
Donated **\$25,000** to the Canadian Red Cross in support of their BC flood relief efforts



Donated **\$25,000** to Ronald McDonald House Charities

Our accountability in action

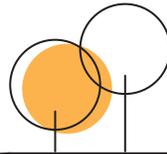
Throughout 2021, and the second year of a global pandemic, many charitable organizations continued to operate in modified and virtual ways in order to fulfill the needs they serve. The need for shelter and housing, the need for food security, and the need to support mental health across Canada all continued during the pandemic. Home Trust was proud to be in a position to help support those meaningful efforts.



Our business purpose is to help those who call Canada home buy and keep their homes and to support their financial health. Habitat for Humanity works to create opportunities for everyone to have a safe and decent place to live, and we are proud to have become their corporate partner this year. As part of this new partnership, a group of Home volunteers were given the opportunity to serve as judges for Habitat for Humanity's Meaning of Home writing contest, in which students from grades 4, 5 and 6 submitted a poem or essay explaining what home means to them. The contest raised funds for local Habitat for Humanity locations, and encouraged students to develop their creative writing skills.

During a second year of lockdowns and public health restrictions, the importance of mental health was at the forefront once again. Home Trust hosted our 9th annual Tom Trenouth charity golf tournament, and raised \$130,000 for the Canadian Mental Health Association. This tournament brought together members of the mortgage industry together to raise funds and resources to support the mental health of Canadians.

Throughout 2021, we focused on enhancing our community outreach and support. To help fight food insecurity and hunger within our communities, Home Trust made a \$50,000 donation to Food Banks Canada. To keep families together while a child undergoes medical treatment, Home Trust made a \$25,000 donation to Ronald McDonald House Charities Toronto. We made a \$25,000 donation to Fred Victor, an organization whose mission is to improve the health, income and housing stability of people experiencing poverty and homelessness. And we made a \$30,000 donation to Cystic Fibrosis Canada, a charity supporting research and providing funding to fight this disease.



Our efforts to support our communities wouldn't be possible without our employees. In 2021, we introduced our new Hybrid work model with a gradual, phased approach.



Events during 2021 heightened our awareness of climate change, Indigenous communities and gender inequality issues. During the flooding crisis impacting communities in British Columbia, Home Trust made a \$25,000 donation to the Canadian Red Cross to support their flood relief efforts. We sought to play our role in Reconciliation efforts across Canada. Home recognized National Day for Truth and Reconciliation by providing employees with the day off to reflect and learn and hosted an Indigenous elder on September 30th to share their history and stories with our employees. We made a \$10,000 donation to the Gord Downie & Chanie Wenjack Fund. To help address water challenges in Indigenous communities in Canada through education, training and meaningful collaboration, Home Trust made a \$10,000 donation to Water First. In support of International Women's Day, Home Trust hosted

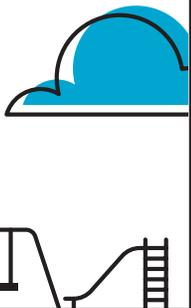
special guest speaker, Zahra Al-harazi for our employees, and made a \$10,000 donation to the World Association of Girl Guides and Girl Scouts.

Diversity, equity and inclusion are integral to our culture at Home. That extends to the businesses and vendors we partner with. In 2021, we became corporate members of Women Business Enterprises (WBE) Canada and the Canadian Aboriginal and Minority Supplier Council (CAMSC). Our memberships with these organizations represent our commitment to supporting female, Aboriginal and minority-owned businesses.

We are proud to support the education of our future generations. Home has a bursary program in place, offering financial assistance to the children of our employees. This year, we

increased the bursary award to \$750 per student, and awarded over \$66,000 in bursaries in total. We also established a \$50,000 scholarship program with Queen's University to honour the memory of a Home Trust colleague.

Our efforts to support our communities wouldn't be possible without our employees. Their resilience, commitment and compassion make what we do possible. In 2021, we introduced our new Hybrid work model with a gradual, phased approach. Feedback and input from our team members was critical to the success of this transition, and we made investments to improve and evolve our facilities to ensure that we could accommodate the changing needs of our workforce in this new normal. Home Trust was recently named to the 2022 Best Workplaces™ for Hybrid Work.



Support we provided in 2021 – Home was proud to donate to the following charities

- Black Opportunity Fund
- Canadian Mental Health Association
- Canadian Red Cross
- Cystic Fibrosis Canada
- Food Banks Canada
- Fred Victor
- George Brown College Foundation
- Habitat for Humanity
- March of Dimes Canada
- Markham Stouffville Hospital
- Movember Canada
- Ronald McDonald House Charities
- Technovation Girls
- The Gord Downie & Chanie Wenjack Fund
- The Hammer Band
- True Patriot Love Foundation
- Water First
- Wayside House
- World Association of Girl Guides and Girl Scouts

We look forward to the opportunity for in-person volunteer activities throughout 2022!



We are proud to support the education of our future generations. Home has a bursary program in place, offering financial assistance to the children of our employees.

Locations



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/

Permanent employees

Province	Full-time	Part-time
Alberta	13	0
British Columbia	13	0
Nova Scotia	7	0
Ontario	773	2
Québec	14	0
Total	820	2

Tax expense in 2021¹

Province	\$ in thousands
Ontario	\$ 29,440
British Columbia	\$ 1,903
Alberta	\$ 1,666
Québec	\$ 937
Nova Scotia	\$ 1,285
Manitoba	\$ 237
Total provincial taxes	\$ 35,468
Federal taxes	\$ 45,781
Total capital and income taxes	\$ 81,249
Other taxes ²	\$ 18,410
Total tax expense in 2021	\$ 99,659

¹Tax expenses in 2021 represent taxes paid and payable with respect to the year ended December 31, 2021.

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



Total Canadian business financing

Authorized and advanced during the year ended December 31, 2021
\$ in thousands

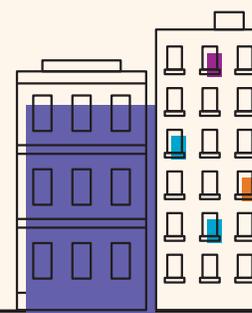
Province	<=\$99,999*		\$100,000–\$249,999		\$250,000–\$499,999	
	Advanced Amount	Clients	Advanced Amount	Clients	Advanced Amount	Clients
Alberta	\$ -	0	\$ -	0	\$ -	0
British Columbia	\$ -	0	\$ -	0	\$ -	0
Ontario	\$ 96	1	\$ 602	3	\$ 9,066	24
Québec	\$ -	0	\$ -	0	\$ 1,708	5
Other	\$ -	0	\$ -	0	\$ -	0
Total	\$ 96	1	\$ 602	3	\$ 10,774	29

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	\$ 1,857	1	\$ 18,838	1
British Columbia	\$ 614	1	\$ 11,366	5	\$ 213,856	13
Ontario	\$ 35,306	49	\$ 141,078	65	\$ 625,054	35
Québec	\$ 11,015	14	\$ 78,393	37	\$ 122,775	13
Other	\$ -	0	\$ 38,631	14	\$ 96,925	4
Total	\$ 46,935	64	\$ 271,325	122	\$ 1,077,448	66

\$ Total		
Province	Advanced Amount	Clients
Alberta	\$ 20,695	2
British Columbia	\$ 225,836	19
Ontario	\$ 811,202	177
Québec	\$ 213,891	69
Other	\$ 135,556	18
Total	\$ 1,407,180	285

The 'Other' Province Category includes the following:

New Brunswick
Newfoundland and Labrador
Nova Scotia



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

Home Trust Locations

Toronto

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

Calgary

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

Halifax

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

Montreal

2020 Boul. Robert-Bourassa
Suite 2420
Montréal, Québec
H3A 2A5

Vancouver

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

Oaken 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
V6C 1S4