

# Dominion Lending Centres Group



**#1 MARKET  
SHARE  
IN CANADA<sup>(1)</sup>**

**> \$45 BILLION IN  
ANNUAL FUNDED  
MORTGAGE VOLUMES<sup>(2)</sup>**

**> 6,000  
MORTGAGE  
PROFESSIONALS**

**> 500  
FRANCHISES**

**> \$25 MILLION  
ADJUSTED EBITDA<sup>(3)</sup>**

**> 50% EBITDA  
MARGIN<sup>(3)</sup>**

**> 10% EBITDA  
CAGR<sup>(4)</sup>**

**OWNERSHIP IN CANADA'S  
LEADING MORTGAGE  
ORIGINATION PLATFORM**



<sup>(1)</sup> Based on mortgage submissions via Velocity and Filogix

<sup>(2)</sup> Last Twelve Months ("LTM") ended September 30, 2020, including \$2.2 billion in funded mortgage volumes from recently acquired independent brokerage, Premiere Mortgage Centre Inc.

<sup>(3)</sup> LTM September 30, 2020.

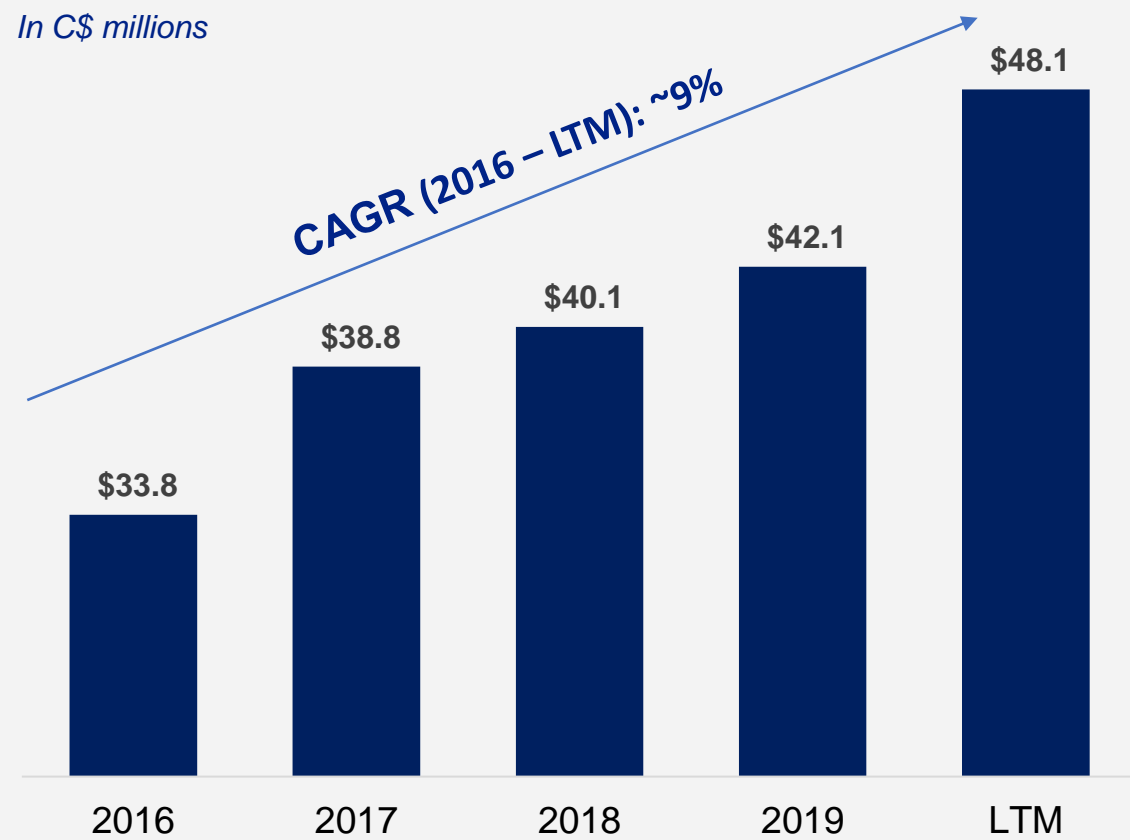
<sup>(4)</sup> 2016 to LTM September 30, 2020.

<sup>(5)</sup> Current trading symbol is "FCF", however, is expected to be updated to "DLCG" in January 2021.

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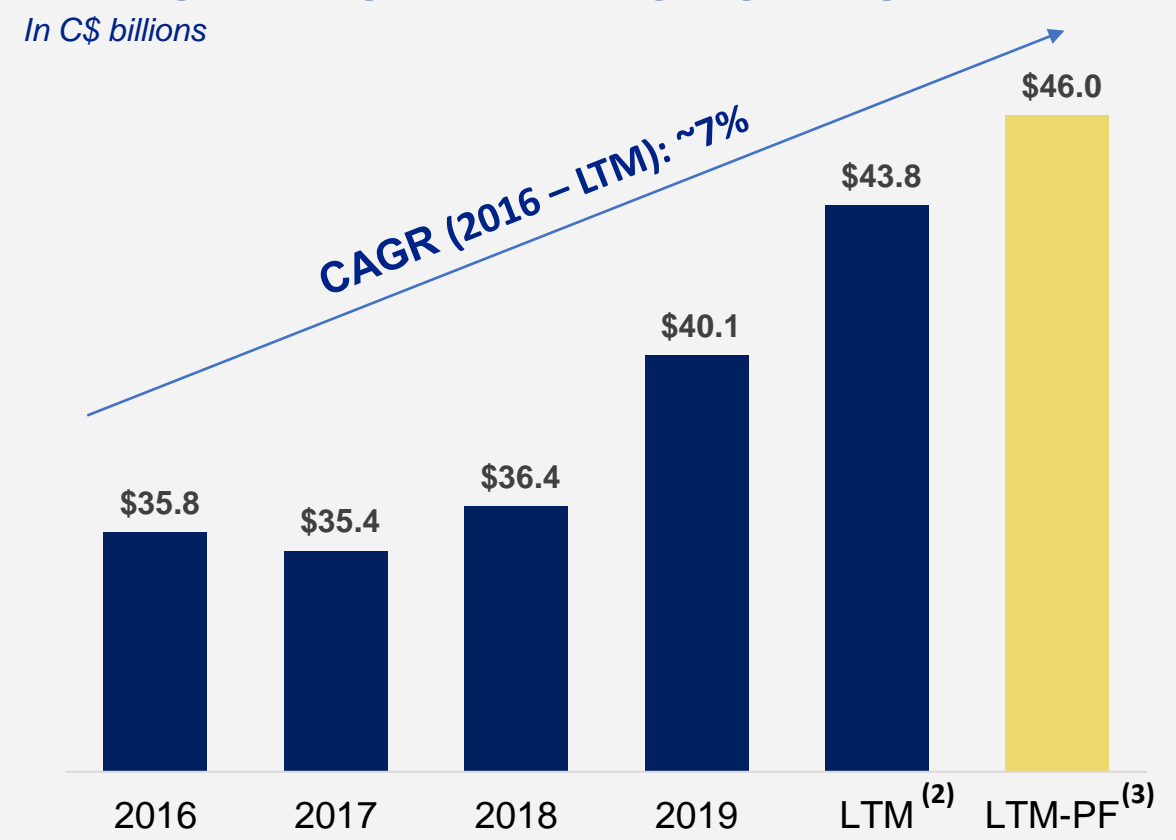
## REVENUES

In C\$ millions



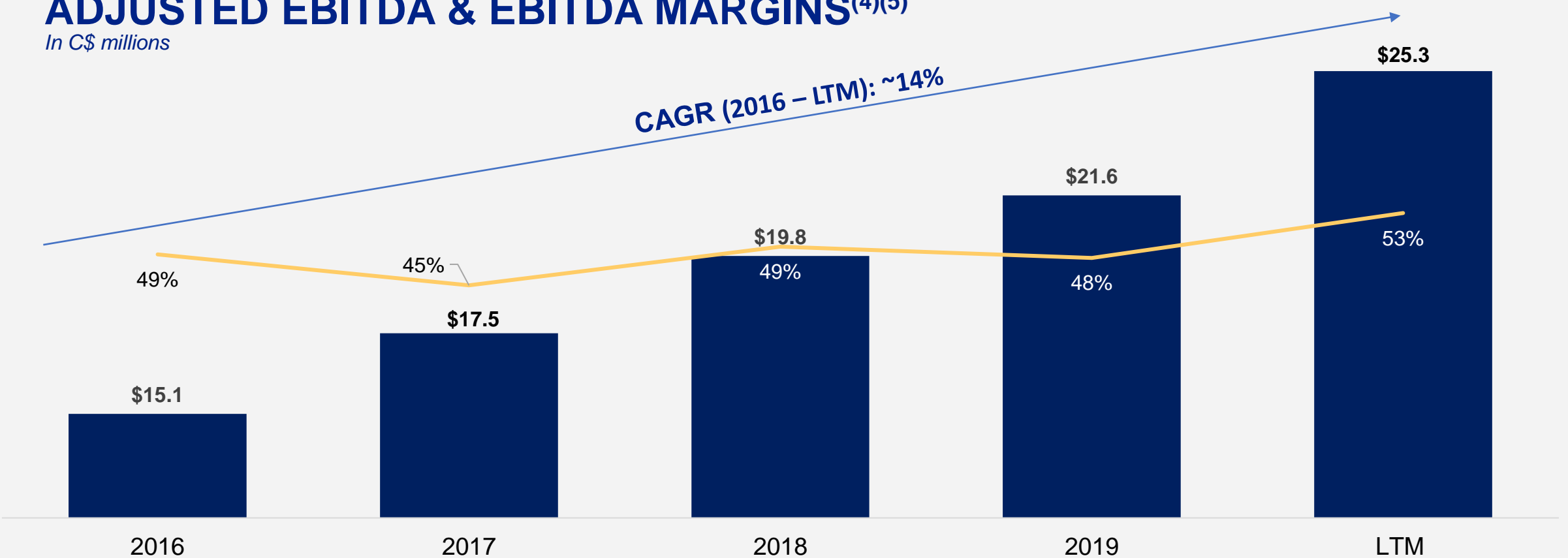
## ANNUAL FUNDED VOLUMES<sup>(1)</sup>

In C\$ billions



## ADJUSTED EBITDA & EBITDA MARGINS<sup>(4)(5)</sup>

In C\$ millions



**A CONTINUED  
FOCUS ON  
GROWTH AND  
DIVERSIFICATION**

Organic Growth From Existing Mortgage Professionals

Adding Mortgage Professionals

Fintech Asset – Newton Connectivity Systems

Margin Expansion

New Revenue Opportunities

(1) Funded mortgage volumes are a key performance indicator for Dominion Lending Centres.

(2) LTM ending September 30, 2020.

(3) LTM ending September 30, 2020, including \$2.2 billion in funded mortgage volumes from recently acquired independent brokerage, Premiere Mortgage Centre Inc.

(4) Normalized Adjusted EBITDA & Adjusted EBITDA margin figures; 2017A Adjusted EBITDA margin based on \$17.5mm EBITDA; 2019 Adjusted EBITDA margin based on \$21.6mm EBITDA; 2019 onward, includes IFRS16.

(5) DLC reported a 2017A Adjusted EBITDA of \$16.3 mm including \$1.2mm in non-recurring NCS restructuring charges. Please see the "Non-IFRS Measures" section of this document for additional information.

(6) DLC reported a YTD December 31, 2019 Adjusted EBITDA of \$21.1mm including \$0.5mm in non-recurring loss on a settlement of a contract dispute with a third-party provider. Please see the "Non-IFRS Measures" section of this document for additional information.