

Dominion Lending Centres Group



**#1 MARKET
SHARE
IN CANADA⁽¹⁾**

**> \$51 BILLION IN
ANNUAL FUNDED
MORTGAGE VOLUMES⁽²⁾**

**> 6,000
MORTGAGE
PROFESSIONALS**

**> 500
FRANCHISES**

**> \$27 MILLION
ADJUSTED EBITDA⁽³⁾**

**> 50% EBITDA
MARGIN⁽³⁾**

**> 15% EBITDA
CAGR⁽⁴⁾**

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



⁽¹⁾ Based on mortgage submissions via Velocity and Filogix

⁽²⁾ For the year ended December 31, 2020.

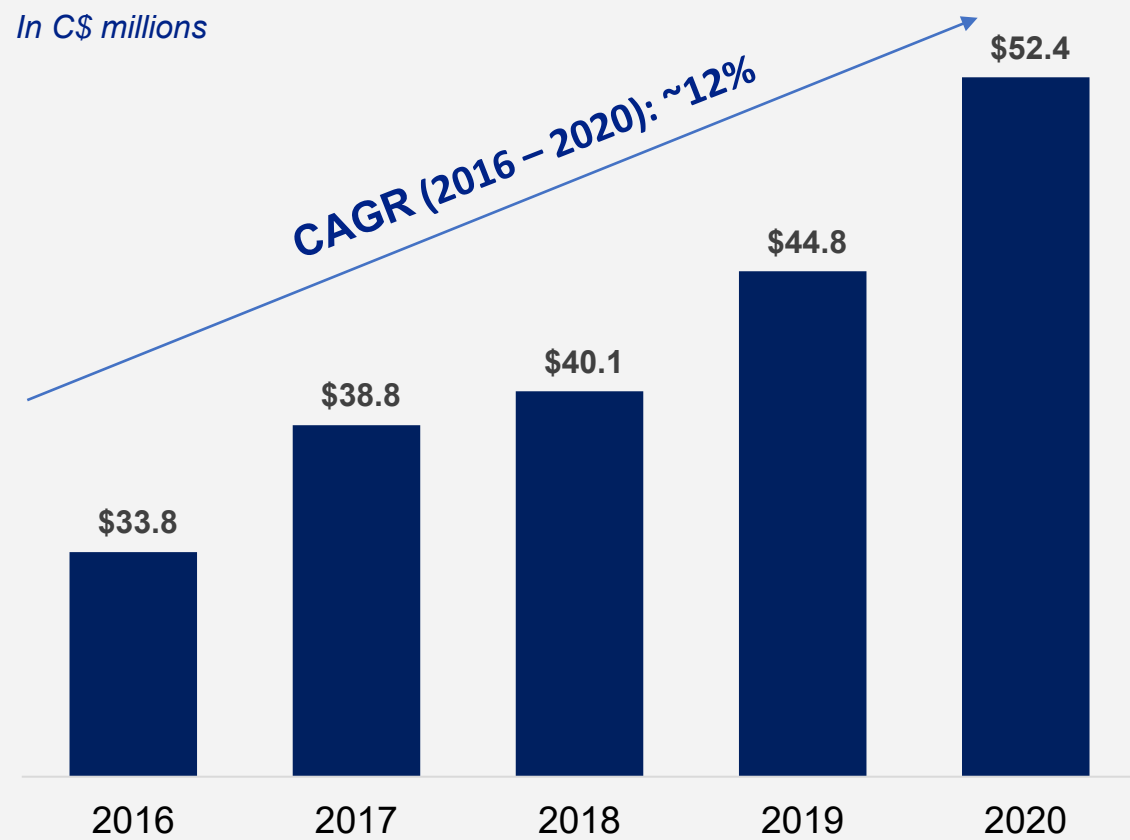
⁽³⁾ For the year ended December 31, 2020.

⁽⁴⁾ From 2016 to 2020.

Dominion Lending Centres Group

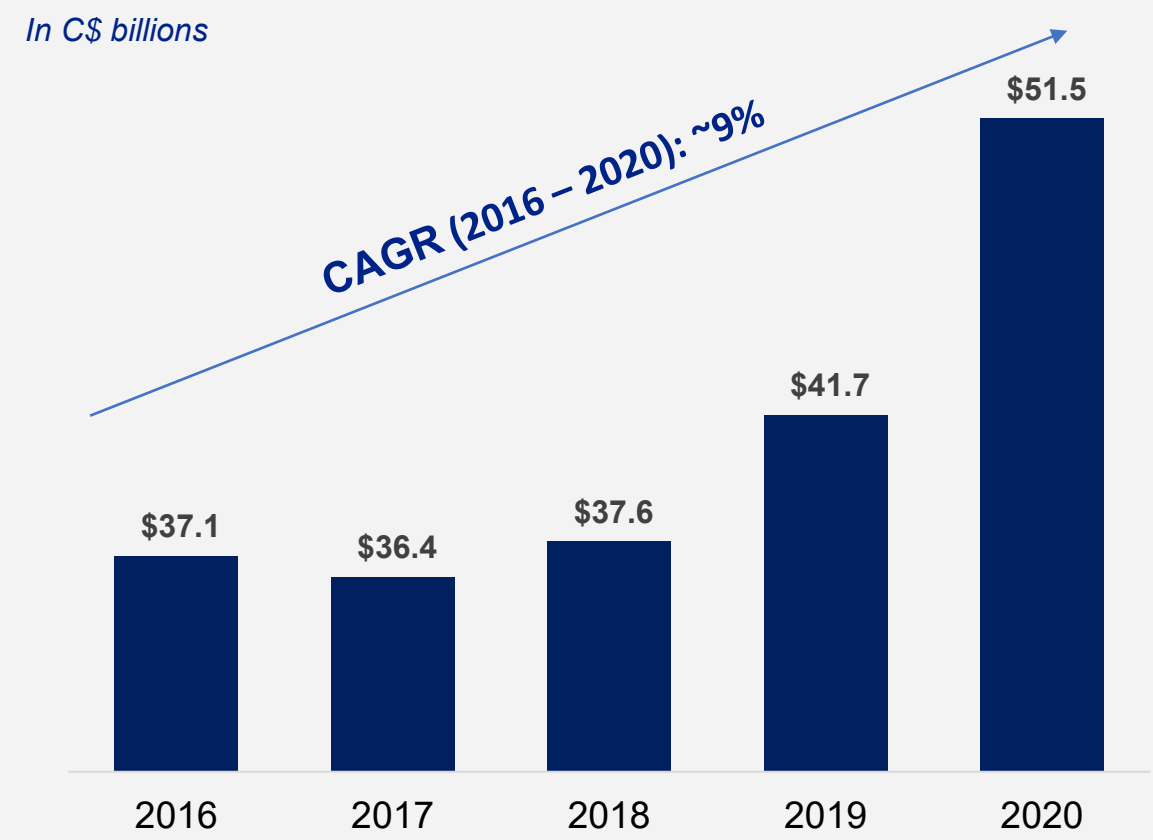
REVENUES

In C\$ millions



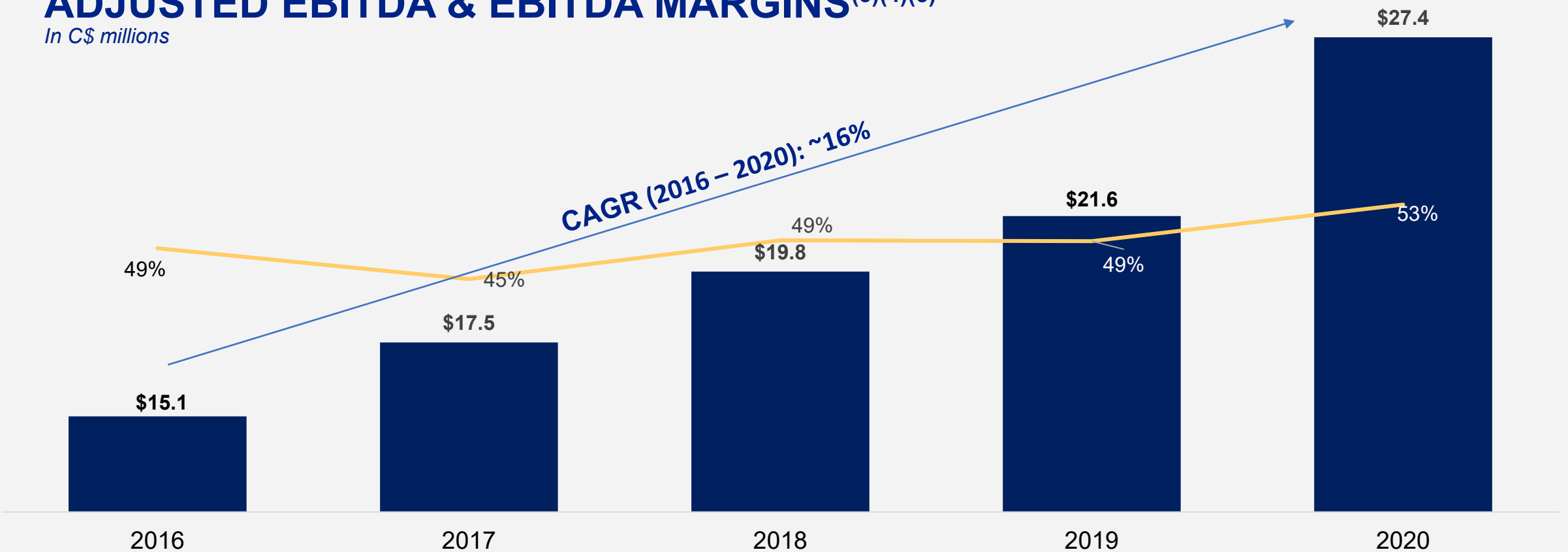
ANNUAL FUNDED VOLUMES⁽¹⁾⁽²⁾

In C\$ billions



ADJUSTED EBITDA & EBITDA MARGINS⁽³⁾⁽⁴⁾⁽⁵⁾

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) Funded mortgage volumes for the years ended December 31, 2016 to December 31, 2019, have been restated to reflect additional funded mortgage volumes from a franchise previously excluded.

(3) 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.

(4) 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.

(5) 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.

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