Dominion Lending Centres Group

Dominion Lending Centres | The Mortgage Centre Est.1989 | Mortgage Architects | newton Connectivity Systems

#1 MARKET SHARE IN CANADA[1]	~ $56 BILLION IN ANNUAL FUNDED MORTGAGE VOLUMES[2]
~ 7,000 MORTGAGE PROFESSIONALS	> 500 FRANCHISES
> $31 MILLION ADJUSTED EBITDA[2]	~ 55% EBITDA MARGIN[3]
> 15% EBITDA CAGR[3]	OWNERSHIP IN CANADA'S LEADING MORTGAGE ORIGINATION PLATFORM newton CONNECTIVITY SYSTEMS

(1) Based on mortgage submissions via Velocity and Filogix
(2) For the last twelve months ended March 31, 2021.
(3) From 2016 to the last twelve months ended March 31, 2021..

www.dlcg.ca

TSXV:DLCG

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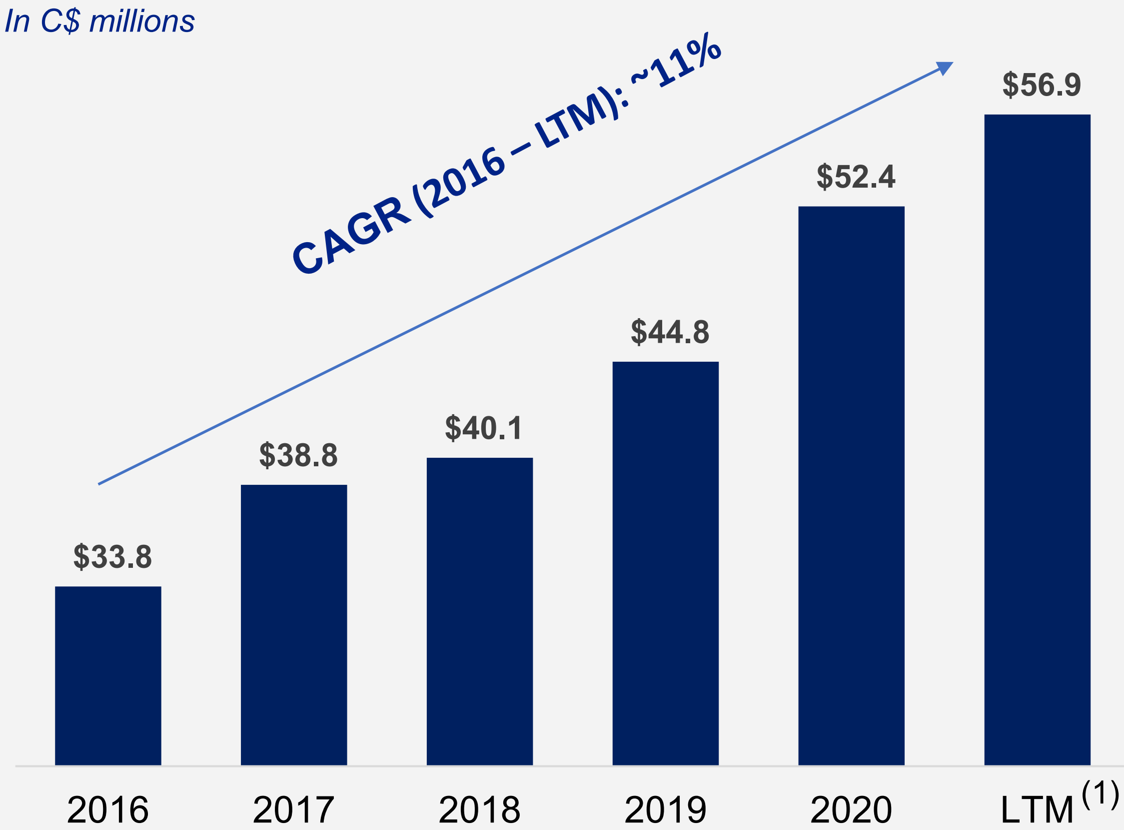
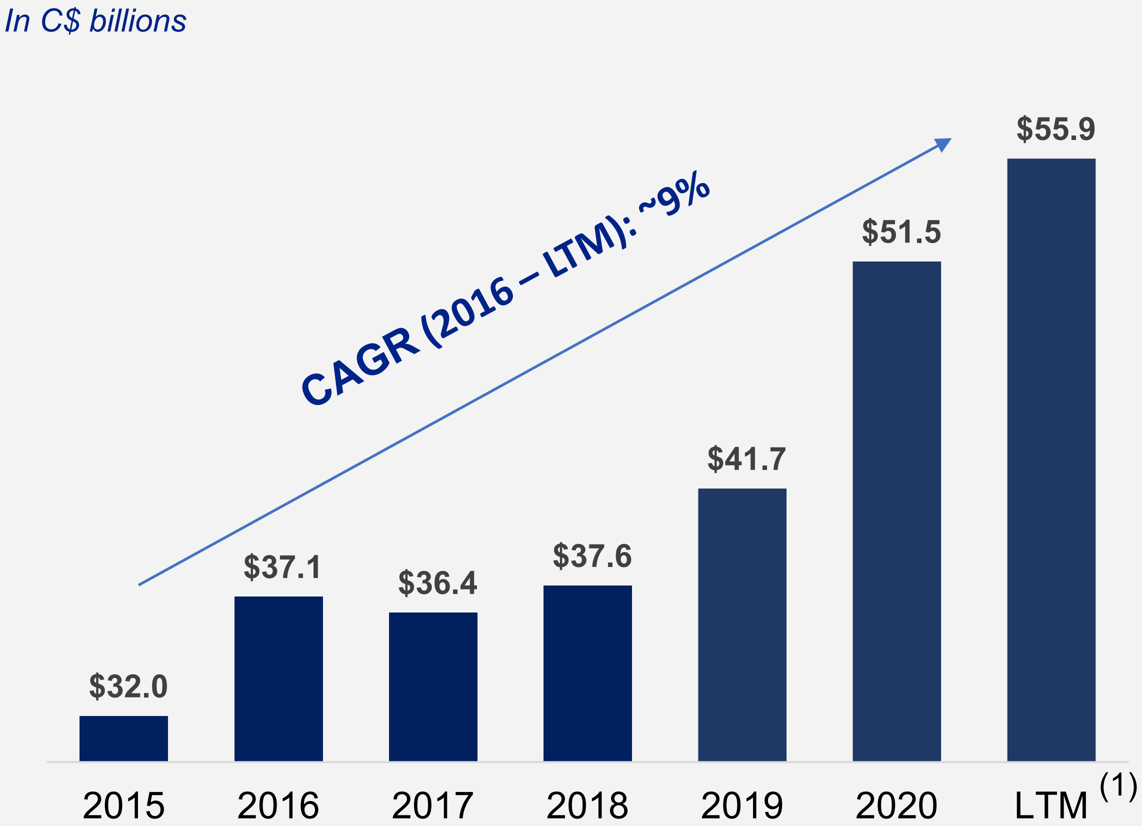
REVENUES

In C$ millions



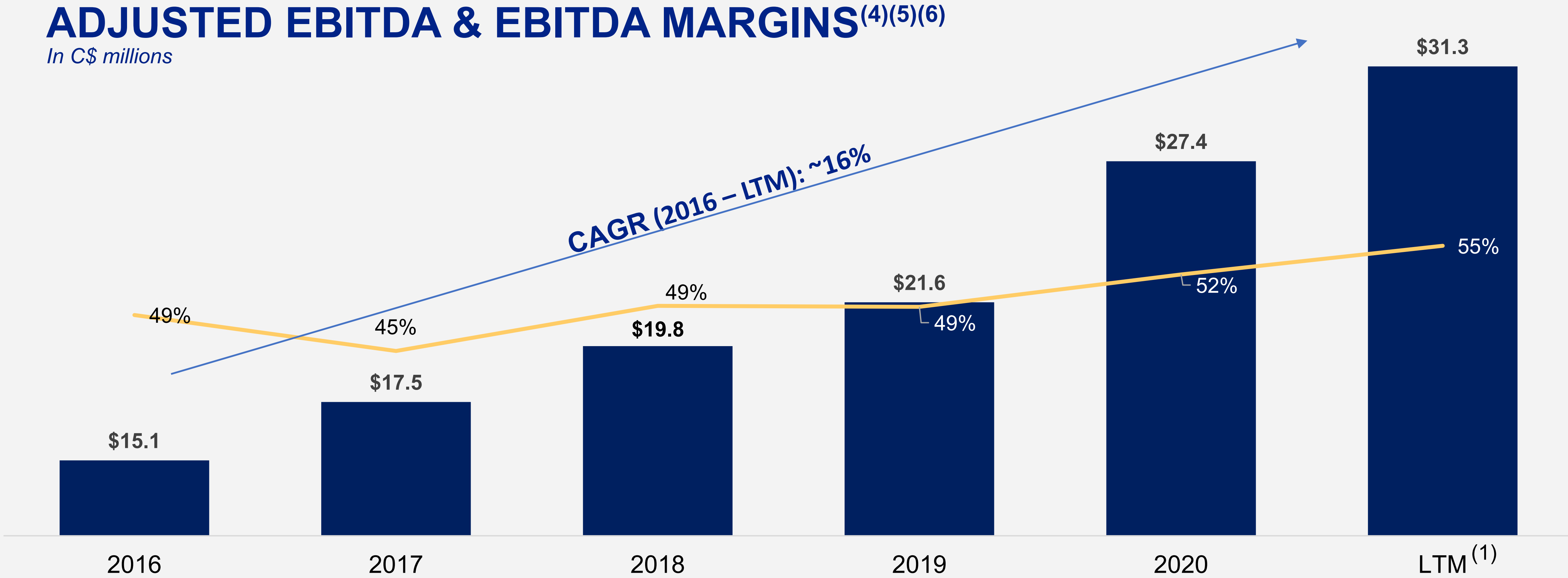
ANNUAL FUNDED VOLUMES[2][3]

In C$ billions



ADJUSTED EBITDA & EBITDA MARGINS[4][5][6]

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)For the last twelve months ("LTM") ended March 31, 2021.

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

(3)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.

(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-reoccurring 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-reoccurring 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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