Dominion Lending Centres Inc.

TSX: DLCG
www.dlcg.ca

August 7, 2024

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The DLC group of companies (the "DLC Group") consists of the Corporation and its three main subsidiaries, being MA Mortgage Architects Inc. ("MA"); MCC Mortgage Centre Canada Inc. ("MCC"); and Newton Connectivity Systems Inc. ("Newton").

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Adjusted EBITDA is defined as earnings before finance expense, taxes, depreciation, amortization, and any unusual, certain non-cash or one-time items. While adjusted EBITDA is not a recognized measure under IFRS, management believes that it is a useful supplemental measure as it provides management and investors with an insightful indication of the performance of the Corporation. Adjusted EBITDA is an assessment of the normalized results and cash generated by the main operating activities, prior to the consideration of how these activities are financed or taxed, as a facilitator for valuation and a proxy for cashflow. Management applies adjusted EBITDA in its operational decision making as an indication of the financial performance of its main operating activities. Investors should be cautioned, however, that adjusted EBITDA should not be construed as an alternative to a statement of cash flows as a measure of liquidity and cash flows. The methodologies we use to determine adjusted EBITDA may differ from those utilized by other issuers or companies and, accordingly, adjusted EBITDA as used in this presentation may not be comparable to similar measures used by other issuers or companies. Readers are cautioned that adjusted EBITDA should not be construed as an alternative to net income (loss) determined in accordance with IFRS as indicators of an issuer's performance, nor should it be construed as an alternative to cash flows from operating, investing and financing activities as measures of liquidity and cash flows. Adjusted EBITDA margin is defined as adjusted EBITDA divided by revenue.

Please see the Corporation's latest Management Discussion and Analysis ("MD&A") dated August 7, 2024, for the three and six months ended June 30, 2024, for further information on adjusted EBITDA within the "Non-IFRS Financial Performance Measures" section. The Corporation's MD&A is available on SEDAR+ at www.sedarplus.ca.

Forward-Looking Information: Certain statements in this document constitute forward-looking information under applicable securities legislation. Forward-looking information typically contains statements with words such as "anticipate," "believe," "estimate," "will," "expect," "plan," "intend," or similar words suggesting future outcomes or outlooks. Forward-looking information in this document includes, but is not limited to: the anticipation that housing market headwinds will be partially mitigated through the Corporation's recruiting initiatives and anticipated growth in Velocity usage; and the anticipation that mortgage renewals will continue to be strong, and housing demand will continue to exceed supply.

Such forward-looking information is based on a number of assumptions which may prove to be incorrect. Such forward-looking information is necessarily based on many factors including those identified below that, while considered reasonable by the Corporation as at the date hereof considering management's experience and perception of current conditions and expected developments, are inherently subject to significant business, economic and competitive uncertainties and contingencies. Known and unknown factors could cause actual results to differ materially from those projected in the forward-looking statements. Such factors include, but are not limited to, changes in taxes and legislation; increased operating, general and administrative, and other costs; changes in interest rates; general business, economic and market conditions; the uncertainty of estimates and projections relating to future revenue, taxes, costs and expenses; the outcome of existing and potential lawsuits, regulatory actions, audits and assessments; and other risks and uncertainties described elsewhere in this document and in our other filings with Canadian securities authorities.

Many of these uncertainties and contingencies may affect our actual results and could cause actual results to differ materially from those expressed or implied in any forward-looking statements made by, or on behalf of the Corporation. Readers are cautioned that forward-looking statements are not guarantees of future performance. All forward-looking statements made in this presentation are qualified by these cautionary statements. The foregoing list of risks is not exhaustive. For more information relating to risks, see the risk factors identified in our Annual 2023 MD&A and 2023 Annual Information Form dated March 19, 2024. The forward-looking information contained in this document is made as of the date hereof and, except as required by applicable securities laws, we undertake no obligation to update publicly or revise any forward-looking statements or information, whether because of new information, future events or otherwise.

Who is DLC Group?

dlcg MORTGAGE GROUP → DOMINION LENDING CENTRES | The Mortgage Centre | MORTGAGE ARCHITECTS | newton CONNECTIVITY SYSTEMS

- ✓ Founded in 2006, one of Canada's leading mortgage brokerage networks with >$60 billion in funded mortgages[1]
- ✓ Over 8,500 mortgage professionals across 500+ franchises [2] operating three mortgage franchise brands:
  - Dominion Lending Centres Inc. ("DLC") – mortgage brokerage franchisor
    - Including Dominion Lending Centres National Ltd. ("National") – licensed mortgage brokerage
  - MCC Mortgage Centre Canada Inc. ("MCC") – mortgage brokerage franchisor
  - MA Mortgage Architects Inc. ("MA") – mortgage brokerage franchisor and licensed mortgage brokerage
- ✓ Ownership of one of Canada's leading mortgage submission and lender connectivity platforms, *Newton Connectivity Systems Inc. ("Newton")*

1) For the last twelve months ("LTM") ended June 30, 2024.
2) As at June 30, 2024.

Overview

One of Canada's Leading Mortgage Brokerage Networks

- Mortgage brokers work with multiple lenders, which allows mortgage brokers to find the best mortgage option for their clients and provide personalized advice throughout the mortgage process
- Mortgage brokers intermediate between borrowers and lenders, but do not lend (no loan loss exposure/credit risk)
- Ongoing recruiting and retention efforts

Broadly Diversified Revenue Streams

- Franchise model provides secure long-term relationships with mortgage brokers
- Revenue is generated from:
  - Royalty fees on mortgage origination from franchise network
  - Lender and third-party supplier bonuses
  - Connectivity fees from mortgage connectivity fin-tech subsidiary, Newton
  - Monthly fees

Mortgage Connectivity Fintech Asset: Newton

- Approved connectivity platform between Canadian lenders and mortgage brokers, providing a secure all-in-one operating platform in Canada
- Revenue is generated from fees paid by Canadian lenders based on funded volumes of mortgages and third-party supplier fees on a per-transaction basis

DLCG Market Snapshot

Summary Capitalization

Ticker Symbol: TSX	DLCG
Share Price (August 7, 2024)	$3.66
Common Shares Outstanding (Basic) (1)	48.2mm
Market Capitalization	$176.5mm
Net Debt (2)	$28.1mm
Preferred Share Liability (3)	$113.3mm
Enterprise Value	$317.9mm
2024 LTM Adjusted EBITDA (4)(5)	$30.1mm
Entitlement of Preferred Shares	40% of CDC (6) 40% of Liquidation Proceeds of Core Business Operations(7)
Insider Common Share Ownership	~75% (8)

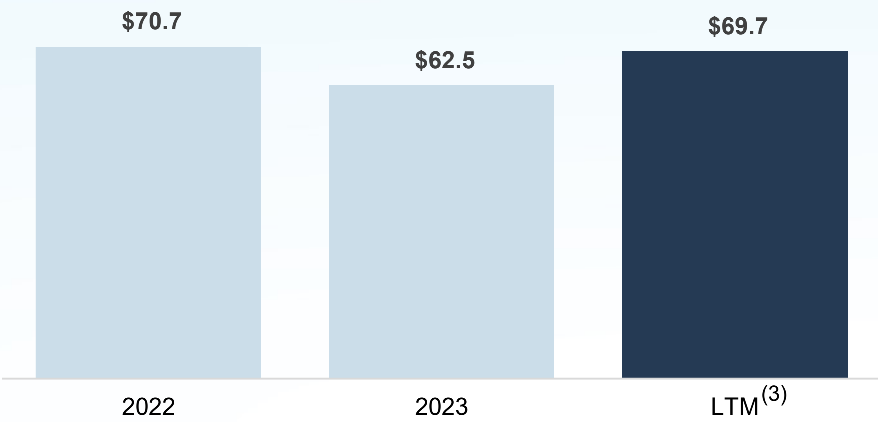
1) Class A common shares ("Common Shares") outstanding as at June 30, 2024.
2) Based on debt net of cash (gross of debt issuance costs) as at June 30, 2024.
3) Net of transaction costs as at June 30, 2024.
4) Adjusted EBITDA is a non-IFRS performance measure that does not have a standardized meaning. Please see the "Non-IFRS Measures" section of this document for additional information.
5) LTM June 30, 2024.
6) Core Business Distributable Cash ("CDC") is a contractual measurement as defined in the Preferred Share terms, representing the cash generated by Core Business Operations after spending what is required to maintain and expand the current asset base.
7) Core Business Operations is comprised of DLCG; and excludes certain public company costs and cash flows associated with the Junior Credit Facility and the equity-accounted investment, Impact.
8) As of June 30, 2024.

DLCG Market Snapshot

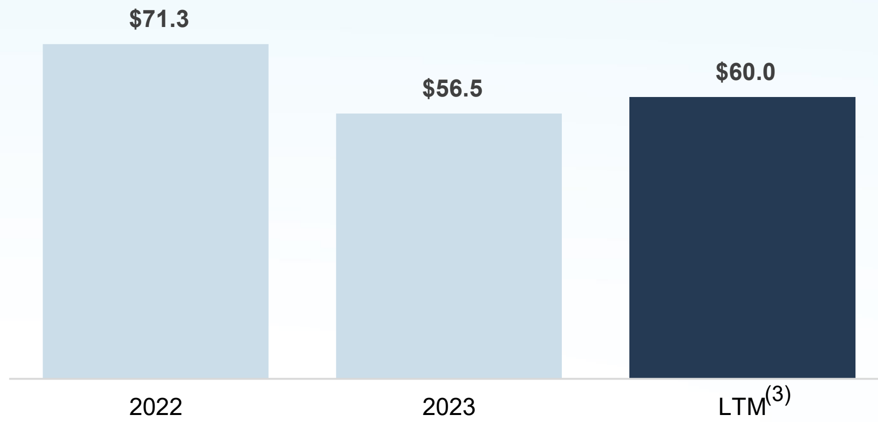
Trading Price

DLCG Financial Performance

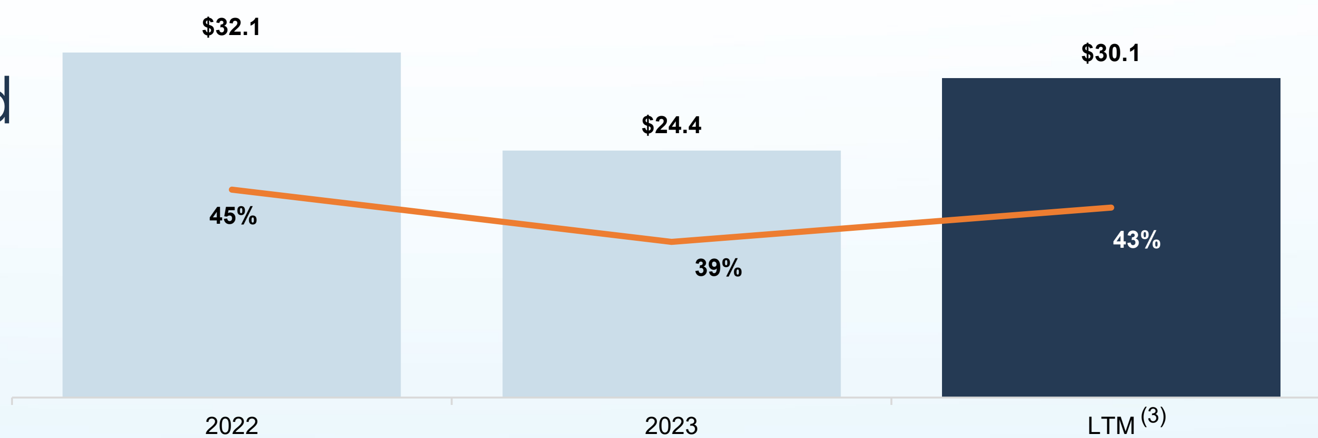
Revenue
In C$ Millions



Annual Funded Volumes[1]
In C$ Billions



Adjusted EBITDA & Adjusted EBITDA Margins[2]
In C$ Millions



(1) Funded mortgage volumes are a key performance indicator for the Corporation.
(2) Adjusted EBITDA and adjusted EBITDA margin are non-IFRS measures. Please see the "Non-IFRS Measures" section of this document for additional information.
(3) LTM ending June 30, 2024

DLCG Business Model

- Recruiting initiatives and anticipated growth in Velocity adoption mitigates housing market headwinds.
- The majority of outstanding mortgages are expected to renewal over the next few years, DLCG is well positioned to capitalize on the opportunity

1 Organic Growth From Existing Mortgage Brokers	Diversified and established foundation of >8,500 mortgage professionals[1] across Canada originating >$60 billion in funded volumes[2]
2 Adding Mortgage Brokers	Strong pipeline of highly accretive acquisition opportunities to 'reflag' competitor brokerages to one of DLCG's brands During times of economic volatility, mortgage professionals tend to partner with full-service franchisors such as DLCG given their industry leading technology, stronger earnings potential and brand recognition
3 Newton	Volume-based fees on all funded transactions as well as additional third-party fees Opportunity to grow Velocity submissions, with 72% of DLCG funded mortgage volumes submitted through Velocity[3]
4 Adjusted EBITDA Margins[4]	Margins are largely impact by revenues, as the Corporation's operating costs are relatively fixed. An increase in funded mortgage volumes directly increases adjusted EBITDA margins

1) As at June 30, 2024.
2) LTM ended June 30, 2024.
3) For the three months ended June 30, 2024.
4) Adjusted EBITDA and adjusted EBITDA margin are non-IFRS measures. Please see the "Non-IFRS Measures" section of this document for additional information.

Understanding Funded Mortgage Volumes

Funded mortgage volumes are a key performance indicator, as much of our success depends on funded mortgage volumes

The following factors contribute to the growth of our funded mortgage volumes:

Number of Canadians that use a mortgage broker

As mortgage financing becomes more complicated, more homebuyers use a broker

Number of mortgage brokers in our network

Recruiting agents increases funded mortgage volumes

Mortgage refinancing

Drives funded volumes largely independent of home sales

Number of home sale transactions & housing prices

Increases in home sales and prices increase funded mortgage volumes

Lending Partners

DLCG is the leading brokerage partner for Canada's top lenders

CMLS Financial
Fast, Friendly, Forward.

EQ Bank | Equitable Bank

First National Financial LP

Home Trust

MCAP

RFA

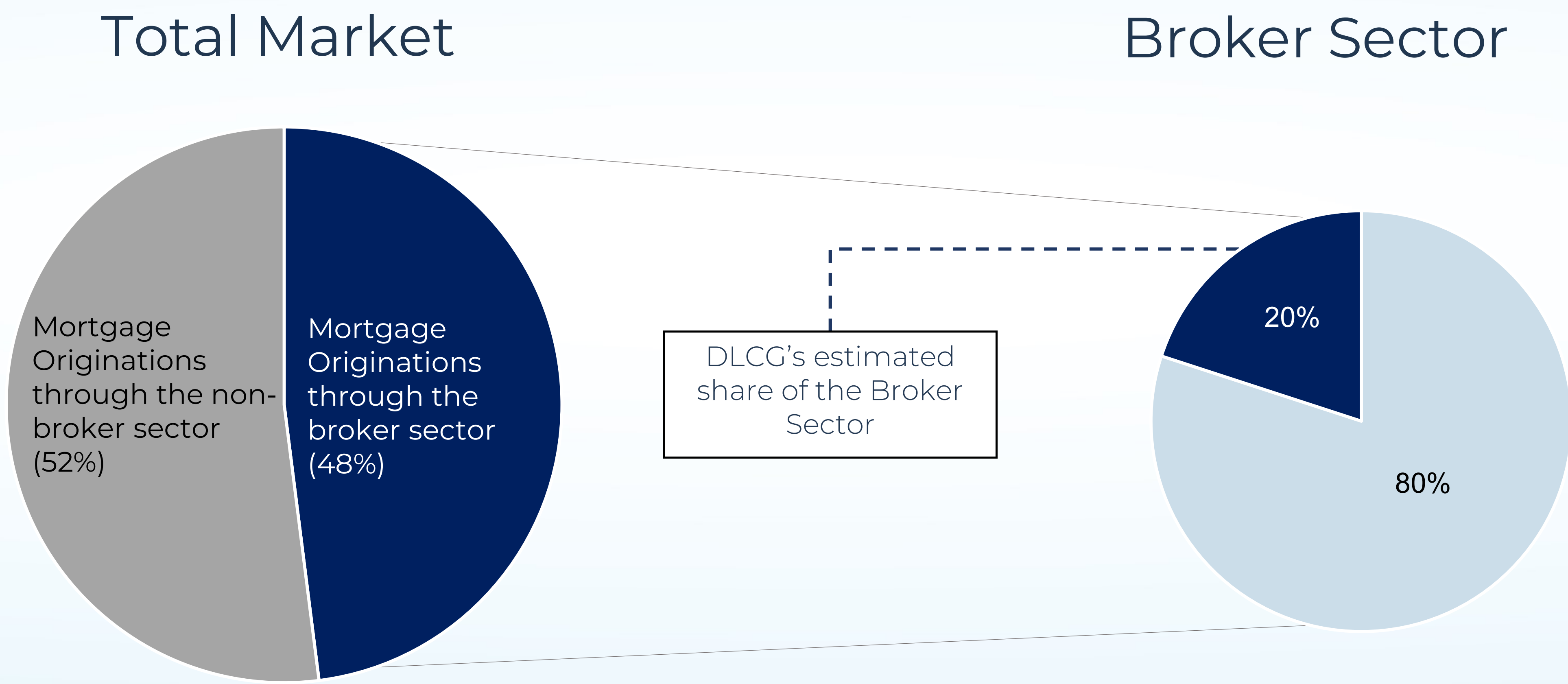
rmg Mortgages

Scotiabank.

TD

Mortgage Broker Sector in Canada

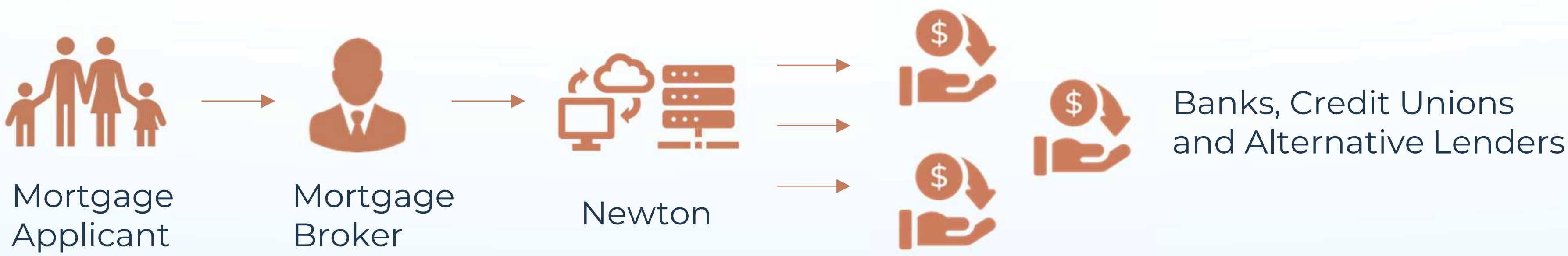
- The Mortgage Broker sector accounts for an estimated 48%(1) of all mortgages funded in Canada
- DLCG's estimated market share of the broker sector is ~20%(2)



(1) 2024 CMHC Mortgage Consumer Survey.
(2) Estimate is calculated based on the Corporations 2023 Funded Volume ($56.5B) divided by: the total loan value originated in 2023 per the CMHC Residential Mortgage Industry Data Dashboard multiplied by the estimated % of loans originated through the broker sector (48%).

Newton Connectivity Systems Inc. (Newton)

- Newton is a wholly-owned subsidiary of the Corporation
- Newton is an approved fintech mortgage connectivity platform in Canada
- Newton's primary business is connecting mortgage applicants, mortgage professionals, Canadian lenders and third-party ancillary product and service suppliers using an integrated technology platform
- Offers a complete range of services designed to automate the entire mortgage application, approval, underwriting, and funding process
- Revenues are earned primarily through two business segments: (1) lenders – fee on funded mortgage volumes; (2) third-party suppliers (e.g. Manulife, Transunion, Equifax) – fee per transaction



Newton's fintech platform is an integrated end-to-end operating system that handles the entire mortgage submission and approval process, facilitating the interactions between borrower, mortgage professional, lender, and third-party suppliers

Gary Mauris
Co-Founder, Executive Chairman & CEO & Director

Chris Kayat
Co-Founder, Executive Vice Chair & Director

About Gary Mauris

- Gary is the co-founder, Executive Chairman, CEO and a Director of the Corporation, and the largest shareholder
- Gary is a serial entrepreneur, having sold two prior companies to private equity and public markets
- Gary was recognized as a finalist for the Ernst & Young Entrepreneur of the Year 2011 and earned 2016 Tri-Cities Chamber of Commerce Business Leader of the Year
- Additionally, he was inducted into the Canadian Mortgage Hall of Fame in 2016 for his leadership and service to the Canadian mortgage industry

About Chris Kayat

- Chris is the co-founder and Executive Vice-Chair and a Director of the Corporation
- Prior to co-founding DLCG, he was the largest Royal LePage owner in Western Canada by market share and overall agent count before selling such franchises to Royal LePage Corporate in 2014 to focus on growing DLCG
- Before acquiring his real estate companies in 1997, Chris was one of the most productive realtors in British Columbia; while owning his real estate business, he owned and operated a profitable mortgage brokerage, which became DLCG's first franchise

Experienced and Proven Management Team

Eddy Cocciollo President, DLCG

- Past mortgage broker with over 25 years' experience in lending and origination

Mike De Eyre President, MA

- 17 year mortgage industry veteran with expertise in sales, marketing, operations, and credit risk

James Bell EVP, Corporate and Chief Legal Officer

- Lawyer with 23 years' experience

Geoff Hague CFO, DLCG

- CPA with over 15 years' experience
- Responsible for all financial systems and reporting within the DLCG

Geoff Willis President, Newton Connectivity Systems

- Over 30 years' experience in the mortgage origination business
- 20 years' experience as a mortgage broker

Kate Brady President, DMC

- Over 17 years' experience in marketing and communications
- Responsible for national advertising, brand awareness, marketing, communications and events

Rich Spence President, MCC

- Over 22 years of direct industry experience
- 10 years' experience leading the Mortgage Creditor division of Manulife

Summary

One of Canada's Leading Mortgage Brokerage Networks

- >$60 billion in funded mortgage volumes [(1)]
- Strong distribution channels across >8,500 mortgage professionals across Canada [(2)]
- >15 year operating history with strong track record

Asset-Light Model With Diversified Revenue Streams

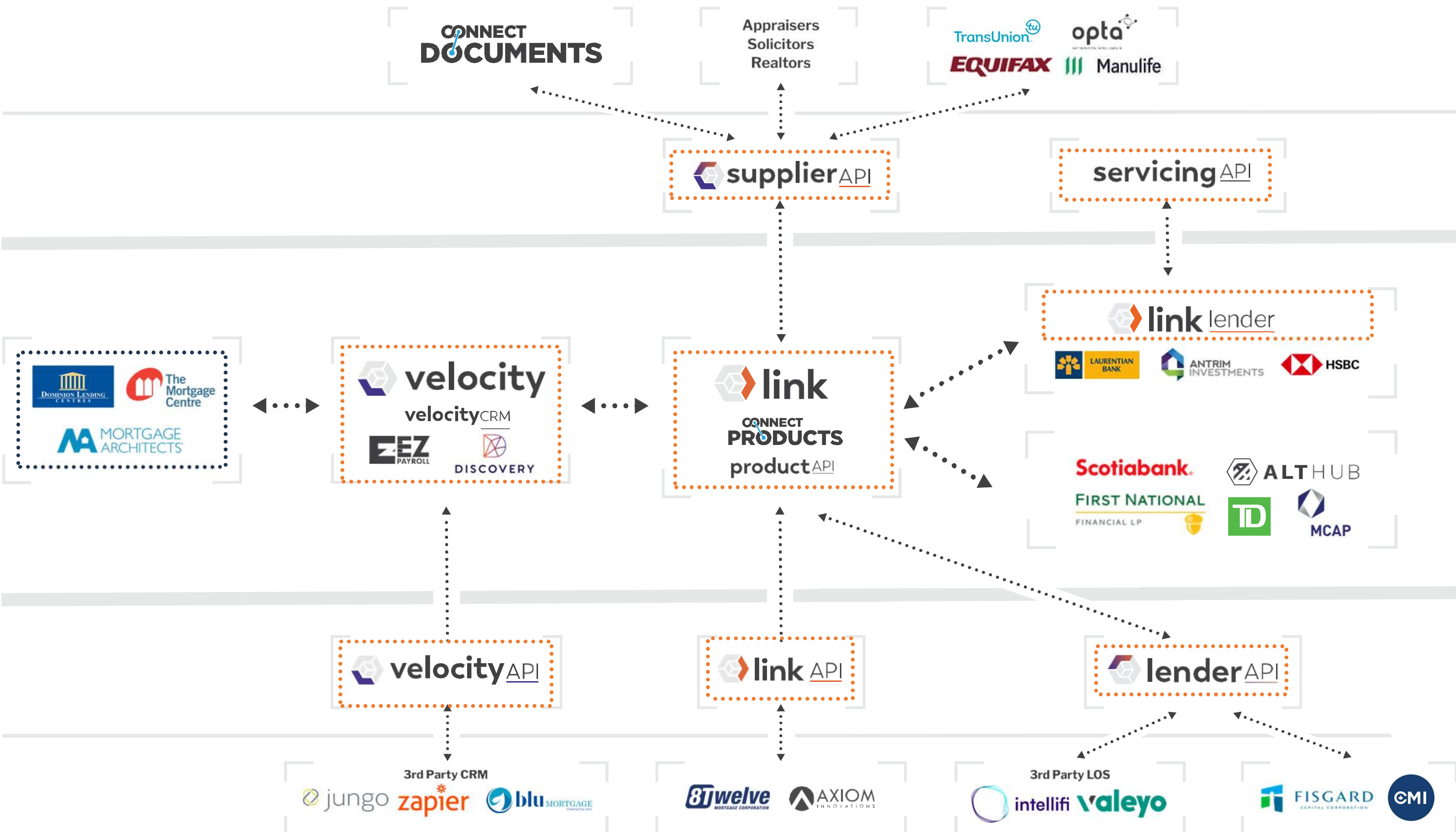
- Franchise model with long-term contracts with mortgage professionals and strong retention rates
- Diversified revenue streams including royalty fees on mortgage origination, lender bonuses, supplier fees / bonuses, technology fees, advertising fees and other
- No underwriting, loan-loss or credit risk

Positioned For Growth

- Continued focus on onboarding both DLCG and non-DLCG mortgage professionals onto our technology platform (Newton) to increase fees on funded mortgage volumes, and fees from third-party suppliers on each mortgage transaction.

(1) LTM ended June 30, 2024.
(2) As at June 30, 2024.

Appendix I – Newton's Ecosystem



Newton offers a comprehensive suite of services that connect borrowers, mortgage professionals, lenders, and third-party service providers

Denotes Newton's assets

DLCG

Note: This ecosystem is for illustrative purposes and does not include an exhaustive list of all Newton relationships and partnerships.

Dominion Lending Centres Inc.

Dominion Lending Centres | Mortgage Architects | The Mortgage Centre | newton Connectivity Systems