



2016 Annual General Meeting

June 7, 2017

Forward Looking Statements

The statements made in this presentation that are not historical facts contain forward-looking information that involves risks and uncertainties. All statements, other than statements of historical facts, which address Street Capital Group Inc.'s expectations, should be considered as forward-looking statements and therefore subject to various risks and uncertainties.

Such statements are based on knowledge of the environment in which Street Capital Group Inc. currently operates, but because of the factors listed herein, as well as other factors beyond Street Capital Group Inc.'s control, actual results may differ materially from the expectations expressed in the forward-looking statements. Factors that could cause results to vary include those identified in Street Capital Group Inc.'s Annual Information Form and other regulatory filings and all forward-looking statements included herein should be considered in conjunction with such filings. Such factors include, but are not limited to, changes to the business environment that may impact Street Capital Group Inc., its investments and capital expenditures; and competitive factors which may impact revenue and operating costs. Street Capital Group Inc. undertakes no obligation, and does not intend, to update or revise any revisions to these forward-looking statements to reflect events or circumstances after the date hereof, or to reflect the occurrence of any unanticipated events.

Right Team. Right Strategy. Ready to Go.

**STREET
CAPITAL
IS A PROVEN
LENDER,
POSITIONED
FOR
SUSTAINABLE
LONG-TERM
GROWTH**

- Competitive monoline plus Schedule I bank platform
- Shareholder-aligned management team with expertise in retail lending
- Near-term growth
 - Targeting #4 position in key broker channel for FY2017
 - Predictable, high margin renewal stream
 - Launch of new bank products—growth becomes more significant in 2018
- Committed to driving solid returns on capital and shareholder value

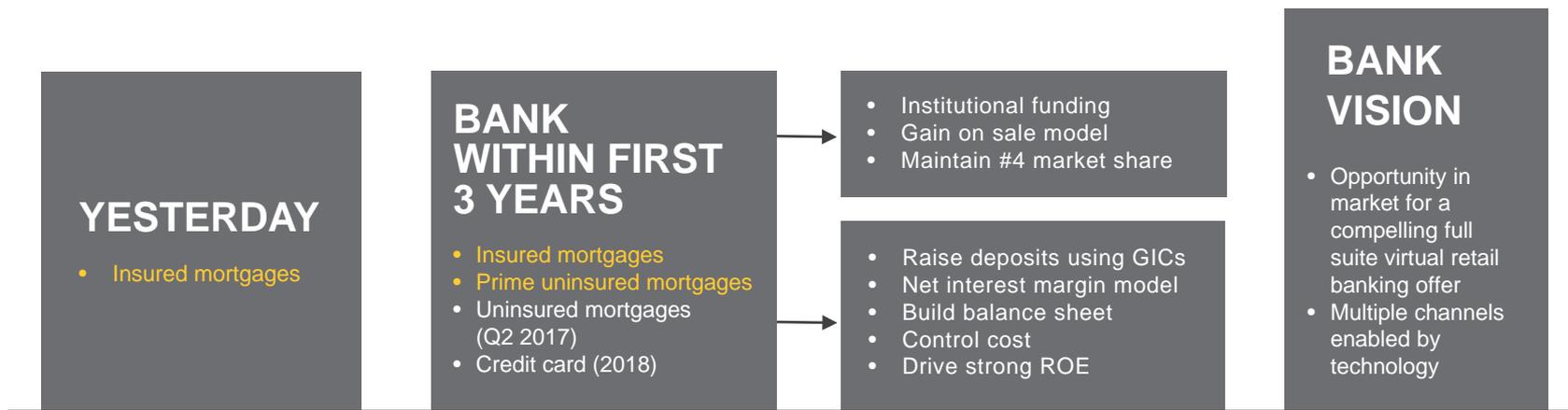
2016 – A Foundational Year

Our 2016 objectives were:

- Grow mortgages under administration
- Generate renewal volumes of 75% to 80% of those eligible for renewal
- Maintain a strong balance sheet for transition to Schedule I bank
- Add to the platform in targeted areas to support bank plan
- Advance Schedule I bank application to completion

We successfully accomplished all of our objectives in 2016.

Measured Approach to Growth



Bank licence enables diversification of our funding base and the ability to introduce new products to our existing customers, as well as through complementary channels.

Stable Funding Structure Provides Security and Platform for Growth

Prime Insured/Prime Uninsured*

- Today, all prime mortgages that Street Capital Bank originates are sold at the time of origination to third parties.
- Approved issuer of NHA MBS and an approved seller under the CMB program.

Uninsured

- Uninsured funding structure limits liquidity and funding risk by duration matching the underlying asset to a portfolio of fixed-term GICs.

Street Capital Bank has designed its business with a relentless focus on credit quality and a conservative funding approach. These elements have ensured that Street Capital Bank is well-positioned to capitalize on opportunities that may be generated by market changes.

* "Prime uninsured" refers to mortgages that no longer qualify for individual or portfolio mortgage insurance as a result of the announcement of new mortgage insurance rules by the federal government's Department of Finance on October 3, 2016 and earlier changes.

Foundation

Prime Insured/
Prime Uninsured Lending

Managing Risk To Maximize Returns

Industry-leading credit quality on a seasoned portfolio of \$27.8 billion*

SERIOUS ARREARS RATE

0.12%*

Street Capital

0.26%**

Industry Average

* As at March 31, 2017.

** Canadian Bankers Association, as at February 28, 2017, based on % of total number of mortgages; mortgage arrears is three or more months, for markets in which Street Capital Bank operates.

TRANSACTION

UNDERWRITING

- Credit score (beacon score)
- Credit history
- Appraisal

underwriting decision

approval/rate adjusted interest rate

QUALITY ASSURANCE

2nd set of eyes
Quality control stage helps to ensure mortgages meet all investment and risk criteria.

Some of the measures we currently take to ensure top quality credit, are:
100% QA with new brokers
~50% QA with known and trusted brokers
100% QA with uninsured loans

RISK MANAGEMENT

- Challenge function
- Internal audit

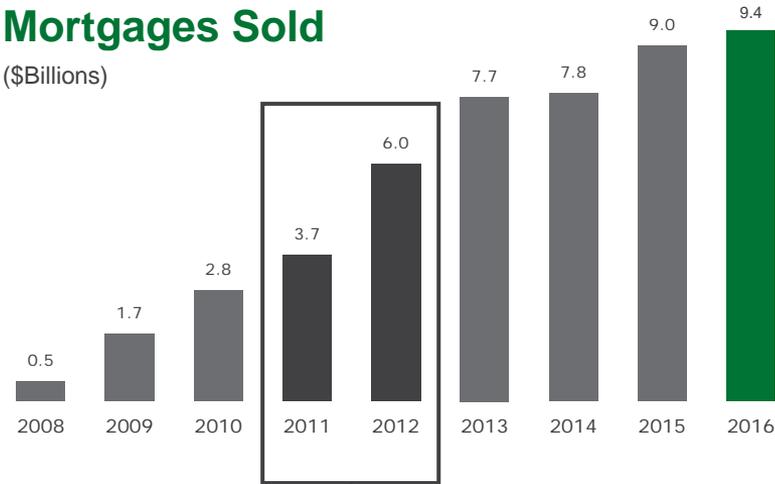
Constant monitoring of portfolio key risk indicators
Balancing geographical exposure
Regular stress testing

Growth Driver – Highly Profitable Renewal Opportunity

Street Capital's historical growth will drive a solid, predictable stream of future renewals.

Mortgages Sold

(\$Billions)



~2.0x more profitable than new originations

Per mortgage on renewals made directly due to minimal acquisition costs – lower payment to broker

75-80%

Street Capital's targeted capture of mortgages available for renewal (those not paid off or refinanced prior to maturity)

2017 renewals

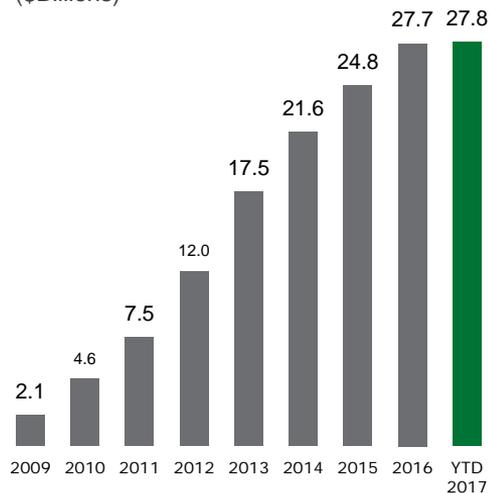
A >60% increase in mortgages sold from 2011 to 2012 will drive strong renewals in 2017, estimated to be \$1.8B to \$1.9B vs. 2016's \$1.4B

2018 renewals are expected to be \$2.4 to \$2.6B

Our Strategy has Driven Consistent Long-Term Performance

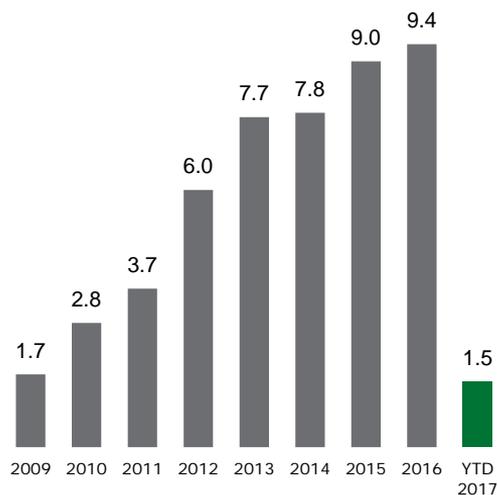
Mortgages Under Administration

(\$Billions)



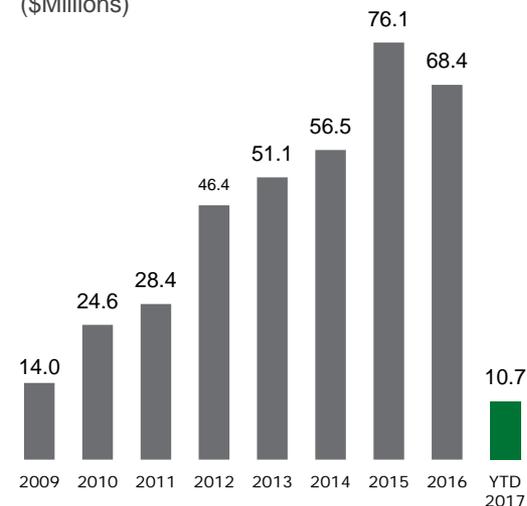
Mortgage Sales

(\$Billions)



Net Gain on Sale of Mortgages

(\$Millions)



All numbers as at December 31st | *Data as at March 31, 2017 for YTD-2017

Driving sustainable long-term growth

Schedule I Bank

Uninsured Mortgages – a Growing Opportunity

Target High Quality Segments



New immigrants



Self-employed



Rentals



Slightly bruised credit

Steady 2.0% to 2.5% net interest margin = recurring revenue stream vs. prime one-time gain on sale model

Credit solutions for good credits—not addressed by Canada's large banks

Outlook

	2016 Actual	2017 Estimate	2018 Estimate	2019 Estimate
Insured new originations	\$7.94 billion	20% to 30% lower than 2016	Maintain market share	Maintain market share
Insured renewals	\$1.43 billion	\$1.8 to \$1.9 billion	\$2.4 to \$2.6 billion	\$2.6 to \$2.7 billion
Uninsured originations	nil.	\$150 to \$200 million	\$600 to \$700 million	\$850 to \$950 million
Uninsured NIM (net of PCL)	n.a.	2.0% to 2.5%	2.0% to 2.5%	2.0% to 2.5%
Expense ratio (% of originations and renewals)	0.50%	Not providing guidance	Positive operating leverage*	Positive operating leverage*

We are on the cusp of significant, sustainable diversified revenue and earnings growth, as we execute on our renewal pipeline and lever the bank platform.

*Positive operating leverage is defined as: percentage growth in revenue, minus percentage growth in expenses, is greater than zero

2017 Priorities

1. Launch uninsured mortgage product
2. Target #4 broker market share for mortgages
3. Maintain renewal volumes of 75% to 80% of mortgages eligible for renewal
4. Build credit card capability
5. Maintain leading credit quality

Positioned for Sustainable Growth

Bank-experienced management team with a strong track record

Target to remain #4 market share in core broker channel

On the cusp of large renewal volumes – highly predictable + stronger profitability/ROE

Bank to drive substantial long-term revenue and earnings growth – introducing uninsured product in 2017

Committed to driving solid returns on capital and shareholder value



Thank you.