



Investor Presentation

June 2017

Data as at March 31, 2017, unless otherwise noted

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

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.

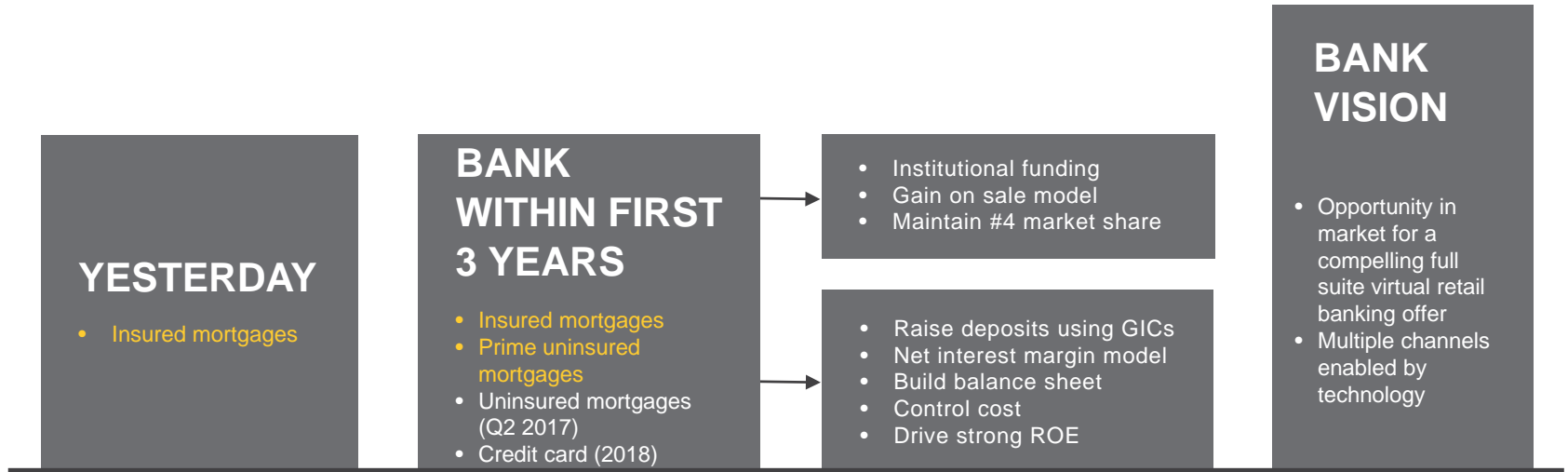
Uninsured

- 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.

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.

Foundation

Prime Insured/
Prime Uninsured Lending

Canadian Broker Channel

Broker market share for all segments is **34%**¹

Brokers still capturing more than **50%** of first time homebuyers and **42%** of repeat buyers²

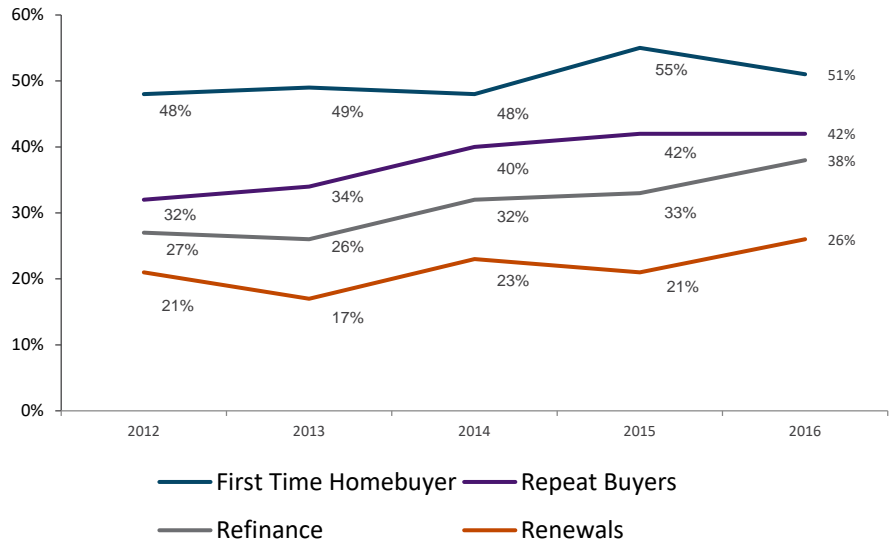
Broker focus on new originations enables Street Capital to generate predictable, highly profitable renewal stream

Brokers seeking additional lenders for growing uninsured segment

¹ Source: CAAMP "A Profile of Home Buying in Canada"

² Source: CMHC 2016 Mortgage Consumer Survey

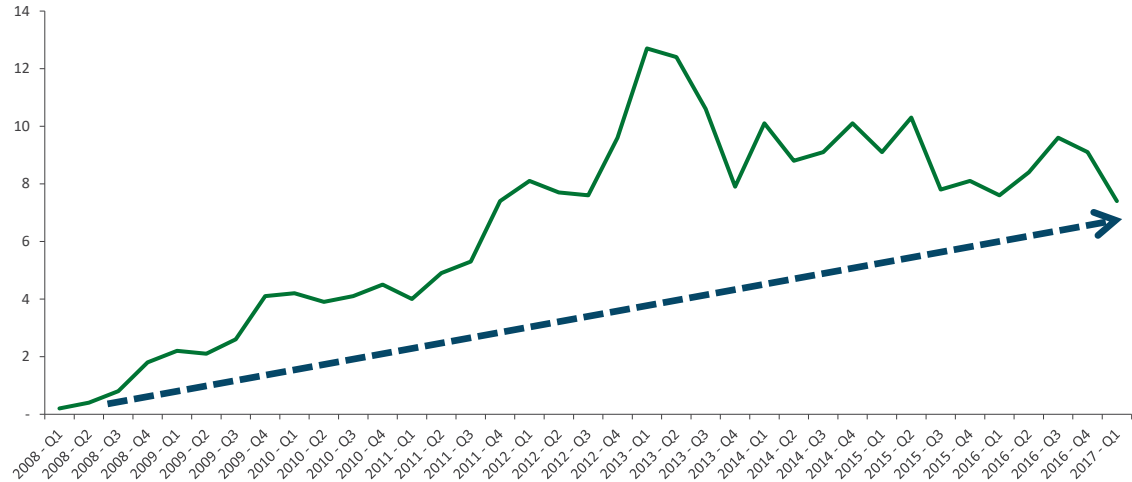
Mortgage Broker Market Share %¹ (by mortgage consumer)



Strong Market Position in Broker Channel

#6 broker market share in Q1-2017 & #4 in FY2016

**Street Capital's
Broker Market
Share %**
(by funded volume)



Source: Davis + Henderson Lender Insights Market Share Report

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

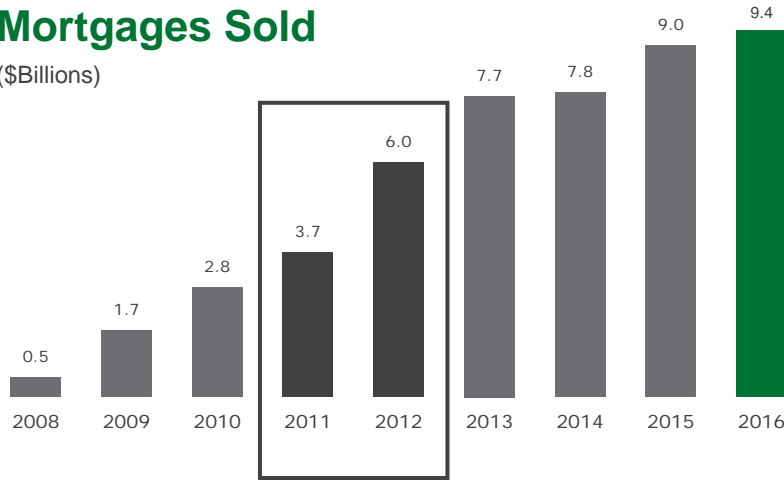
Constant monitoring of portfolio key risk indicators
Balancing geographical exposure
Regular stress testing

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

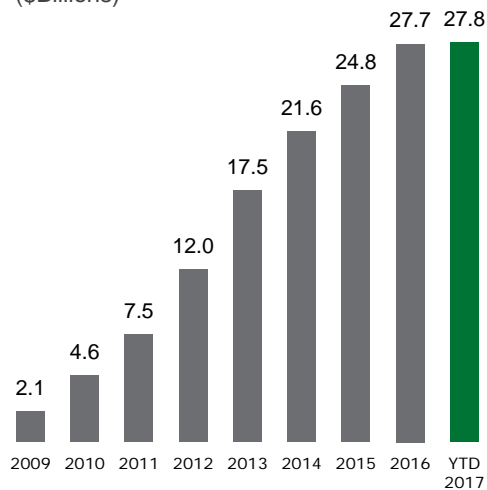
A >60% increase in mortgages sold from 2011 to 2012 will drive strong renewals in 2017, estimated to be \$1.8B to \$1.9B vs. 2016's \$1.4B

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

Our Strategy has Driven Consistent Long-Term Performance

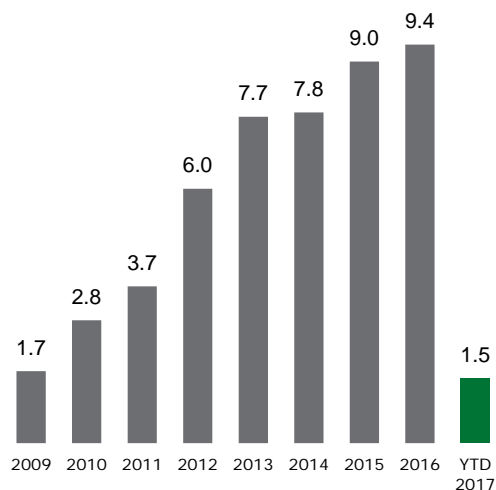
Mortgages Under Administration

(\$Billions)



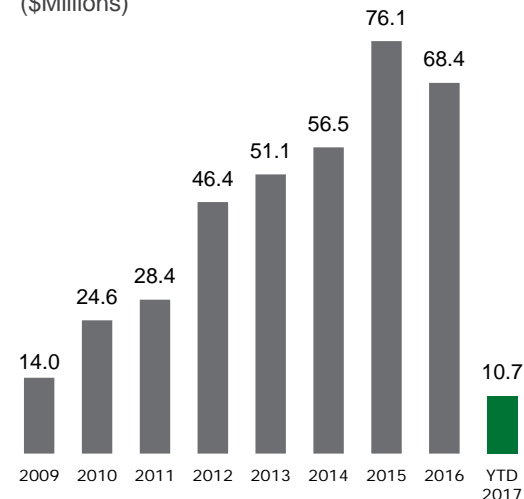
Mortgage Sales

(\$Billions)



Net Gain on Sale of Mortgages

(\$Millions)



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

Key Performance Metrics – Insured Business

Credit Metrics As of March 31		
	2017	2016
Serious arrears ¹	12bps	13bps
Avg. beacon ²	747	743
LTV ²	80.7%	81.4%
TDSR ²	36.3%	36.2%

¹ Based on % of total number of mortgages outstanding; mortgage arrears is three or more months.

² Portfolio weighted average at origination

Financial Performance For the quarter ended March 31		
	2017	2016
Adj. ROE	0.2%	8.1%
Adj. ROTE	0.7%	11.1%
Gain as % of mortgages sold	1.77%	1.77%
Acquisition expenses as % of mortgages sold	1.07%	0.94%
Operating expenses as % of mortgages sold	0.71%	0.65%

Driving sustainable long-term growth

Schedule I Bank

Our target mortgage market is large – Schedule I bank licence opens the uninsured, high-margin segment of that market

Street Capital has a foundation of >85,000 mortgages and ~130,000 borrowers

~\$1.4 trillion

Residential mortgage credit outstanding in Canada*

5.6%

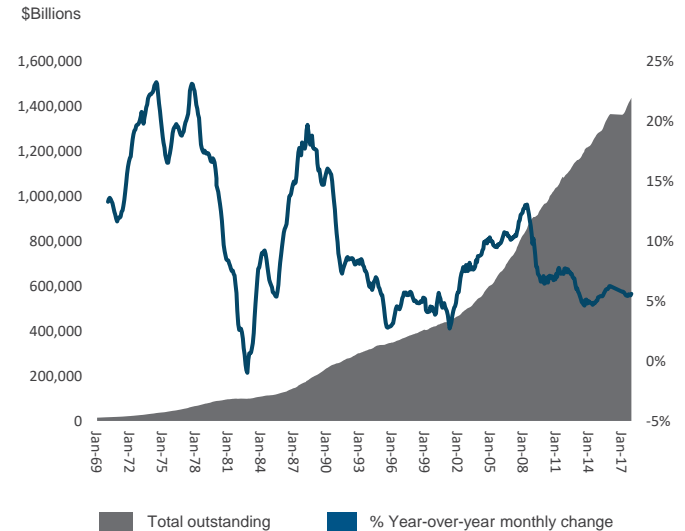
Average YoY growth (monthly) of residential mortgage credit in Canada in 2016**

20%

Uninsured share of mortgage broker channel***

*Source: Statistics Canada CANSIM table 176-0069. Average at month-end up to February 28, 2017
**Source: Statistics Canada CANSIM table 176-0069. Average at month-end up to December 31, 2016; unadjusted data. The most recent data for some series are estimated and subject to revision
***Broker Channel Industry Report – YTD Q3-2016

Residential mortgage credit outstanding*



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

Robust Pipeline and Prudent Underwriting Drive Uninsured Growth

Sales

- Existing broker relationships
- Robust pipeline of insured turn-downs—currently turn down ~35% of the files presented
- New broker relationships

Funding

- GIC products distributed through registered deposit dealers
- Match funded mortgages with GICs

Underwriting

- Dedicated underwriters with experience in the segment
- Additional diligence on property attributes

Sustainable Growth

As we build our balance sheet, our revenue model will evolve. Revenue from the bank platform will be recurring, based on a net interest margin, compared to the current gain on sale model employed on the prime side of the business.

Credit Card Offering – Launch 2018

First-time Homebuyers Have A Need For Credit

- Purchasing home furnishings, appliances etc.

Basic Unsecured Credit Card At An Attractive Rate

- Our experience shows that home owners exhibit stronger credit performance
- Cross-selling to existing mortgage customers offers us a rate advantage

Offer Card To Current High Quality Customer Base

- Pre-approved credit amount at time of mortgage funding
- Attractive balance transfer offer for existing customers

Our team has deep experience building and operating large consumer credit portfolios

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

Capital and Funding – Street Capital Bank

Basel III Regulatory Capital As of March 31		
All-in basis (000's, except %)	2017	2016 (pro-forma)
Common equity Tier 1 capital (CET1)	92,249	81,814
Tier 2 capital	n.a.	n.a.
Total regulatory capital	92,249	81,814
Total risk-weighted assets	286,132	255,927
CET1 ratio	32.24%	31.97%
Tier 1 capital ratio	32.24%	31.97%
Total regulatory capital ratio	32.24%	31.97%
Leverage ratio	20.86%	25.88%

Customer Deposit – Term Structure As of May 4, 2017	
Total deposit balance	\$28.4 million
Deposit Maturities	
Cashable*	5%
1 Year	36%
2 Year	21%
3 Year	13%
4 Year	4%
5 Year	21%

Based only on the consolidated subsidiary, Street Capital Bank

*90-day cashable 1 year GIC

Vision: Potential Products, Services & Distribution Channels

2007	Street Capital founded and entered Canadian mortgage marketplace		
2012	Street Capital applied for Schedule I Bank licence <ul style="list-style-type: none">• Updated governance procedures• Updated risk management policies• Simplified capital structure• Codified underwriting parameters		
2017	Street Capital Bank of Canada begins bank operations <ul style="list-style-type: none">• Enables us to evolve and diversify from a single product/single channel organization into new products and a broader customer value proposition.• Issuing GICs: Immediately began offering GICs through the deposit broker network.• Uninsured mortgages: Building on our insured mortgage business, we will begin underwriting uninsured mortgages in the Canadian market.		
2018	Introduce credit cards to new and existing mortgage customers		
Future Potential	<table><tr><td>Potential future products:<ul style="list-style-type: none">• Term loans• Lines-of-credit• Direct high interest savings accounts• Transactional accounts</td><td>Present:<ul style="list-style-type: none">• Mortgage BrokersFuture:<ul style="list-style-type: none">• Mortgage Brokers• Online/Mobile</td></tr></table>	Potential future products: <ul style="list-style-type: none">• Term loans• Lines-of-credit• Direct high interest savings accounts• Transactional accounts	Present: <ul style="list-style-type: none">• Mortgage Brokers Future: <ul style="list-style-type: none">• Mortgage Brokers• Online/Mobile
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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

With our critical mass anchoring our stability, we're looking to grow with new products and new channels. We're excited about how technology is changing what is possible in our industry. Building on our strengths, we're ready for more, poised to begin a new and innovative chapter.

Ready? Check. Set? Check. Go.



Proven, Capable Management Team

Chief Executive Officer	Ed Gettings	Previously EVP, Mortgages, Lending & Insurance at CIBC
Vice Chair	Paul Grewal	Previously President of FirstLine Mortgages, past Chairman of CAAMP
Chief Financial Officer	Marissa Lauder	Previously SVP, Finance, Home Capital Group
EVP & Chief Operating Officer	Adam Levy	Previously EVP & Chief Compliance Officer at Street Capital, previously SVP, Risk Management and Corporate Counsel at Street Capital, previously SVP Corporate Development at Counsel Corporation, and prior to that held positions as associate at Torys LLP and Goodwin Procter LLP in Toronto and Boston, respectively
SVP and Chief Risk Officer	Gary Taylor	Previously VP of Taxation and Asset Management at Counsel Corporation
SVP Treasury	Martin Frenette	Previously VP, Mortgage Trading at Bank of America Merrill Lynch
SVP Sales	Alfonso Casciato	Previously VP, Credit Operations at Street Capital and VP, Credit Operations at FirstLine Mortgages
VP Mortgage Credit	Stephen Kissuk	Previously Senior Credit Manager at Street Capital, and was a Risk Analyst with a private lender based in Alberta
VP and Chief Internal Auditor	Janne Farias	Previously AVP, Internal Audit with Home Trust
VP Strategy and Operations	Michael Dressler	Previously VP, Finance at Street Capital
VP Human Resources	Sonia Aggelakis	Previously Director, HR at Louis Berger and Director, HR at Aon Risk Solutions

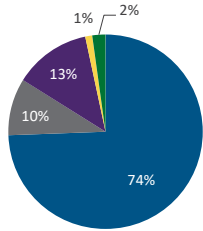
Street Capital: Board of Directors

Allan Silber , Chairman	The current Executive Chairman and former Chairman & CEO of the Corporation, which he founded in 1979.
Ed Gettings , CEO	CEO of the Corporation and Street Capital Bank.
Lea Ray , Chair – Audit	A Chartered Professional Accountant, Ms. Ray has chaired several Audit, Finance and Governance Board Committees and currently serves as Vice Chair of the Taron Warrant Corporation and a Director of the Workplace Safety and Insurance Board (Ontario). Her financial career began with PricewaterhouseCoopers and she is a former EVP, Corporate Finance, of Warner Bros. Entertainment Canada Inc.
Morris Perlis , Chair – Governance, Conduct Review & Compensation	Served as President of the Corporation from 1992 until 2001. He rejoined the Corporation as Executive Vice Chairman in July 2009. He spent 13 years with American Express Inc., including five years as President of American Express Canada. During that time he obtained approval for, and directed the launch of, the AMEX Bank of Canada, for which he also served as CEO.
Ron Lalonde , Chair – ERM	Served in a number of financial, operational, technological, risk management and human resources roles prior to his retirement from his position as Senior Executive Vice-President, Technology and Operations at CIBC.
Ronald Appleby , Q.C.	Partner at Robins, Appleby LLP since 1973 and appointed Queen's Counsel in 1982.
Tom Bermingham	Consultant to financial institutions in the areas of governance, risk, compliance, treasury, finance and accounting. He has served as the Chief Risk Officer at Continental Bank of Canada and as Treasurer and Vice President of Finance at Bank of Montreal.

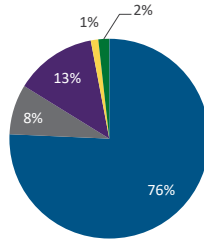
Geographic Distribution - Mortgages

Geographic Distribution of New Originations (% of \$)

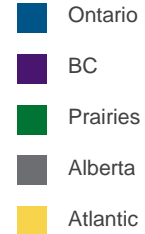
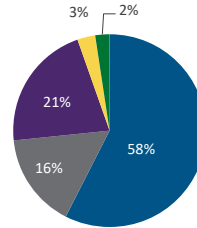
Q1 2017



Q4 2016

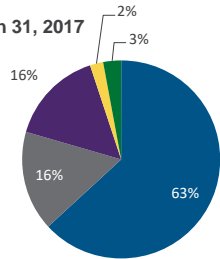


Q1 2016

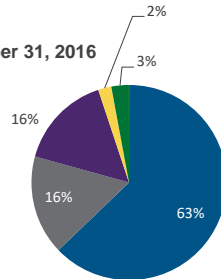


Geographic Distribution of Mortgages under Administration (% of \$)

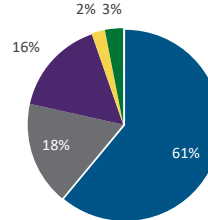
March 31, 2017



December 31, 2016

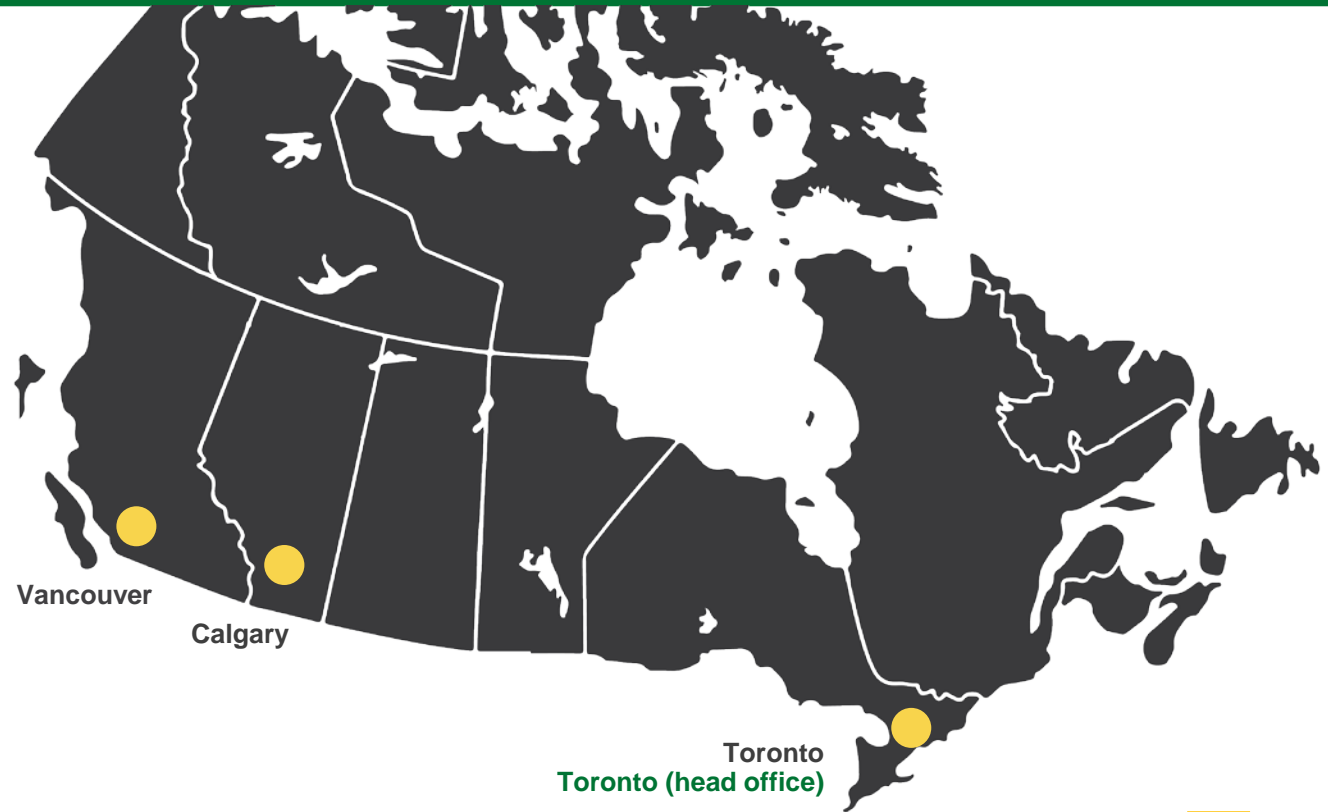


March 31, 2016



Geographic Footprint

250
employees



Capital Structure

TSX: SCB

As at June 5, 2017

Market Cap	\$140 million
Share Price	\$1.15
Common Shares Outstanding	121.6 million
Ownership by Directors/Management	~25%

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Thank you.