



INVESTOR PRESENTATION

NOVEMBER 2017

 **STREET CAPITAL**
BANK OF CANADA™

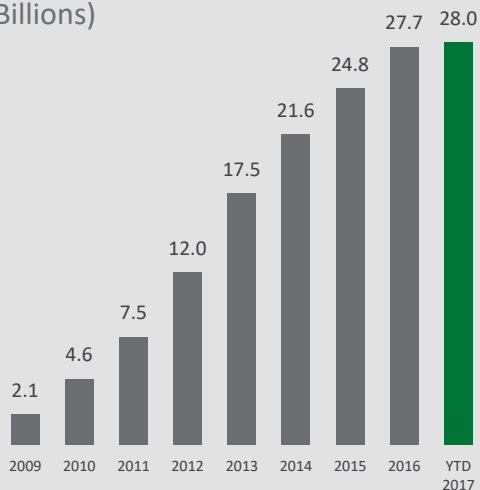
Forward Looking Statements

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.

Strong Foundation Established

MORTGAGES UNDER
ADMINISTRATION
(\$Billions)



Competitive prime insured business

Growing, high margin renewal stream

New: Schedule I bank platform

Successful launch of uninsured mortgage product

Managing Risk to Maximize Returns

Industry-leading credit quality on a seasoned portfolio of \$27.98 billion*

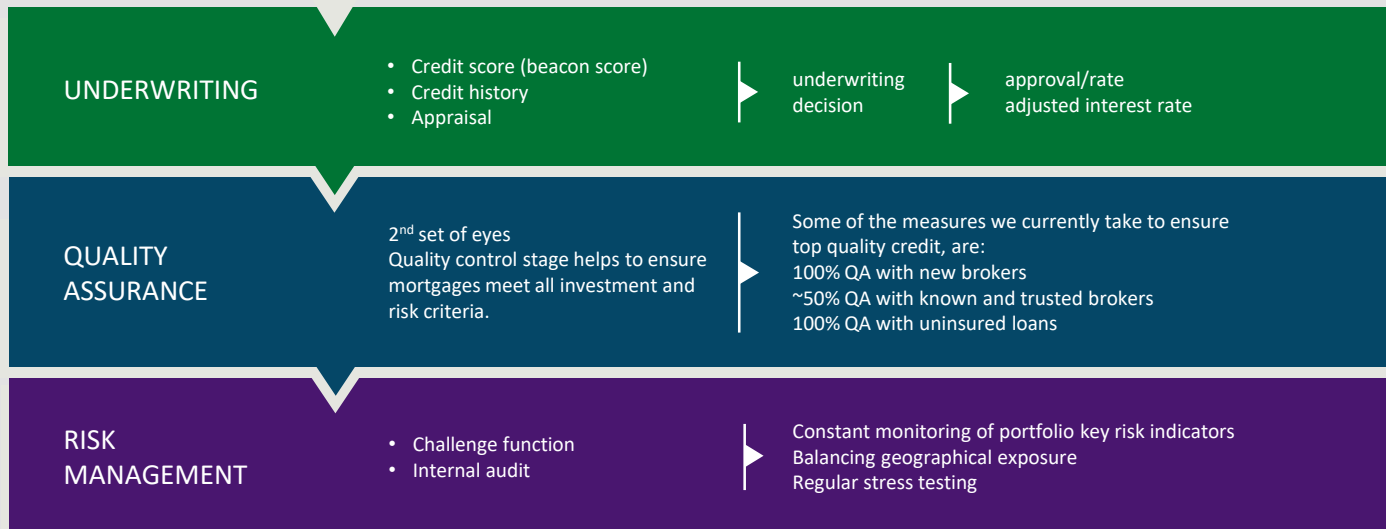
SERIOUS ARREARS RATE

0.09%*

Street Capital

0.23%**

Industry Average



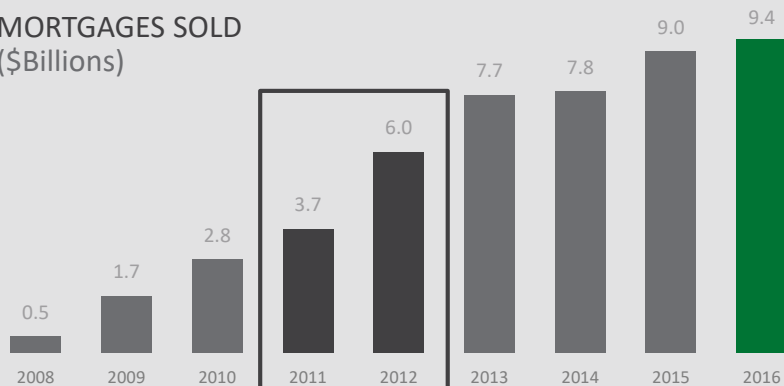
* As at September 30, 2017.

** Canadian Bankers Association, as at July 31, 2017, based on % of total number of mortgages; mortgage arrears is three or more months, for markets in which Street Capital Bank operates.

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

74%*

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

2017 - 2019 renewals

A >60% increase in mortgages sold from 2011 to 2012 are driving strong renewals in 2017, which will continue to grow in 2018 and 2019

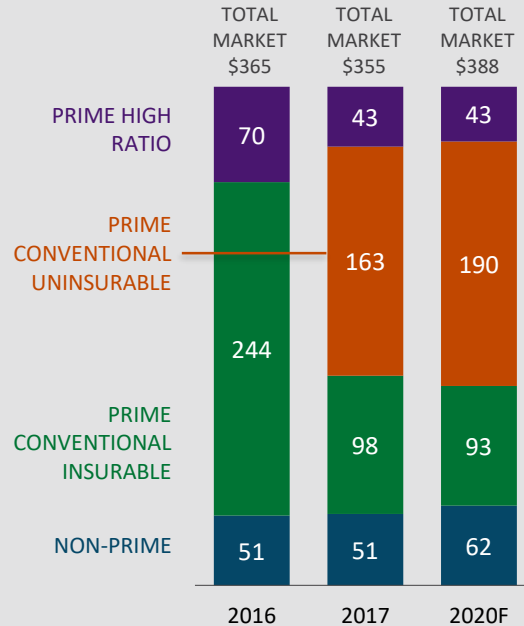
2016A	2017F	2018F	2019F
\$1.4B	\$1.8B to \$1.9B	\$2.4B to \$2.6B	\$2.6B to \$2.7B

* First nine months of September 30, 2017

Regulation Change Has Re-Shaped the Marketplace

8 mortgage rule changes in past 5 years

REGULATION IS SHIFTING MORTGAGE MIX
(Annual Originations in Billions, 2017-2020F)



Winners

- Big banks
- Fringe lenders
- Non-prime lenders

Losers

- Non-big bank lenders
- Borrowers

Large Addressable Market Available to Street Capital



Clear path to secure the base and drive growth in 2018 and beyond

Non-Prime – Attractive Opportunity for Street Capital

Strong drivers



Self-employment

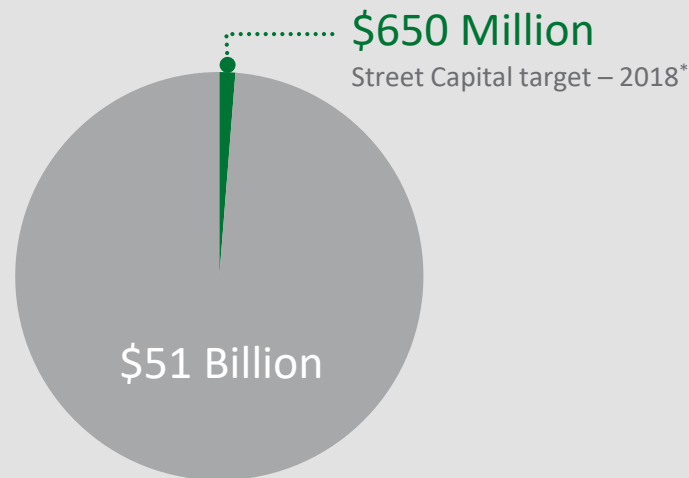


Changing Regulations



High Immigration

Non-prime annual originations – 2017



Growing segment not addressed by Canada's large banks

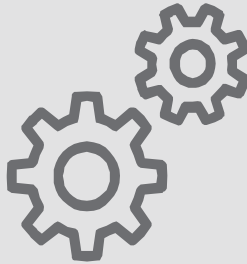
* \$650 million is the midpoint of the Company's 2018 outlook for uninsured originations.

Street Capital Growth Strategy – Three Horizons



1.0

STRENGTHEN



2.0

ENHANCE



3.0

TRANSFORM

Five Key Opportunity Spaces

- 1 Diversify and deepen on and off-balance sheet funding sources
- 2 Further unlock addressable markets and focus on growing higher margin products
- 3 Optimize the end-to-end experience for both consumers and our broker partners
- 4 Modernize our operating platform towards a lean and scalable organization
- 5 Drive higher customer renewal and retention rates

A Strong Team – Driving Change to Realize Potential of the Platform



Duncan Hannay (NEW)

PRESIDENT & CEO

Duncan Hannay brings over 25 years of experience in financial services. Most recently, Duncan held the position of Chief Operating Officer at a top 3 global fintech company



Alfonso Casciato

SENIOR VP, SALES

Alfonso Casciato brings over 25 years of experience in the mortgage industry and has been a key member of SCB since its inception in 2007



Marissa Lauder

CHIEF FINANCIAL OFFICER

Marissa Lauder is a senior finance executive with 20 years of experience in the financial services sector. She holds the CPA, CA designation



Adam Levy

EVP & CHIEF OPERATING OFFICER

Prior to this role, Adam Levy held the position of Chief Compliance Officer and led SCB's transformation to a Schedule 1 bank



Jeff Marshall (NEW)

CHIEF PRODUCT & MARKETING OFFICER

Jeff Marshall brings over 25 years of progressive leadership experience in the areas of product, marketing, and customer strategy



Greg Parker (NEW)

EVP CAPITAL MARKETS & TREASURY

Greg Parker is an experienced capital markets and finance leader. Most recently, he was Executive Vice President, Strategy at a major Canadian lender



Gary Taylor

SENIOR VP & CHIEF RISK OFFICER

Gary Taylor brings over 25 years of experience in the areas of risk management, M&A, and finance. He holds the CPA, CA designation

THE FUTURE IS EXCITING

A young couple is shown in a joyful embrace on a balcony. The man, wearing a light blue polo shirt, is holding a set of keys with a green ring. The woman, wearing a pink and white striped shirt, is looking up at him with a smile. They are standing in front of a large window that looks out onto a bright, sunny day. The overall mood is happy and optimistic.

Mobile first,
open banking platform

Full suite of digital saving
and lending solutions

APPENDIX

Outlook

	2016 ACTUAL	2017 ESTIMATE	2018 ESTIMATE	2019 ESTIMATE
Prime new originations	\$7.94 billion	30% to 35% lower than 2016	Maintain market share	Maintain market share
Prime renewal volume	\$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%	n.a.	Positive operating leverage*	Positive operating leverage*

“Street Capital is poised for significant, sustainable diversified revenue and earnings growth as we execute on our strategy.”

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

Regulatory Capital – Street Capital Bank of Canada

Basel III Regulatory Capital

ALL-IN BASIS
(000'S, EXCEPT %)

SEPTEMBER 30, 2017

JUNE 30, 2017

Common equity Tier 1 capital (CET1) 97,087 92,381

Total Tier 1 capital 97,087 92,381

Total Tier 2 capital 0 0

Total regulatory capital 97,087 92,381

Total risk-weighted assets 352,467 308,014

CET1 ratio 27.54% 29.99%

Tier 1 capital ratio 27.54% 29.99%

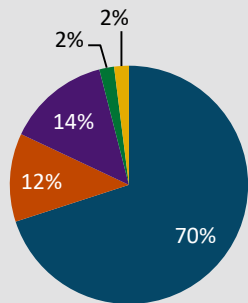
Total regulatory capital ratio 27.54% 29.99%

Leverage ratio 15.85% 18.37%

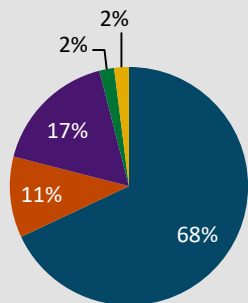
Geographic Distribution - Mortgages

Geographic Distribution of New Originations (% of \$)

YTD 2017

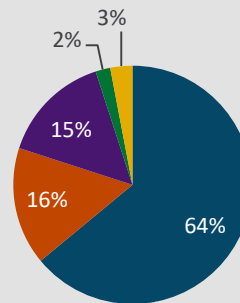


YTD 2016

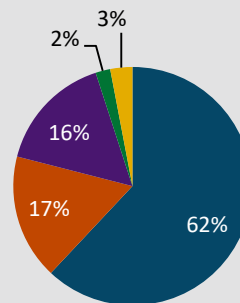


Geographic Distribution of Mortgages under Administration (% of \$)

September 30, 2017



September 30, 2016



- Ontario
- Alberta
- BC
- Atlantic
- Prairies

Geographic Footprint

~240
employees



Capital Structure

TSX: SCB

AS AT OCTOBER 31, 2017

Market Cap	\$150 million
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Share Price	\$1.23
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Common Shares Outstanding	122.2 million
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Ownership by Directors/Management	~22%
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Contacts

ANALYST COVERAGE

Cormark Securities
Jeff Fenwick
(416) 943-6739

Industrial Alliance Securities
Dylan Steuart
(416) 203-5824

Laurentian Bank Securities
Marc Charbin
(416) 865-5941

National Bank Financial
Jaeme Gloyn
(416) 869-8042

Raymond James Ltd.
Brenna Phelan
(416) 777-7042

SHAREHOLDER / INVESTOR CONTACTS

Jonathan Ross
Investor Relations
(416) 283-0178
Jonathan.Ross@streetcapital.ca

TRANSFER AGENT & REGISTRAR

Computershare Investor Services Inc.
1 (800) 564-6253

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