



HOME CAPITAL GROUP INC.

145 KING STREET WEST, SUITE 2300
TORONTO ONTARIO M5H 1J8
TELEPHONE: (416) 360-4663
TOLL FREE: 1 (800) 990-7881
FACSIMILE: (416) 363-7611
TOLL FREE: 1 (888) 470-2092
WEBSITE: www.homecapital.com

NEWS RELEASE

HOME TRUST COMPANY COMPLETES ACQUISITION OF CFF BANK

Acquisition creates Schedule I bank subsidiary of Home Trust

For Immediate Release

TORONTO – October 1, 2015 – Home Capital Group Inc. (TSX: HCG) (“Home Capital” or the “Company”) today announced that its wholly owned subsidiary, Home Trust Company (“Home Trust”), has completed the acquisition of all outstanding common shares of CFF Bank. Home Trust’s intention to acquire CFF Bank, a Schedule I bank under the *Bank Act* (Canada), was announced on August 10, 2015. The purchase price is \$18.2 million, subject to final adjustments.

CFF Bank is a Canadian retail bank offering deposit, mortgage and personal banking products through a number of channels, including 37 owner-managed Canadian First Financial Centres located across Canada.

“The addition of CFF Bank supports our long-term strategy to develop our deposit diversification initiatives, and provides an opportunity to add new banking products to our existing offering,” said Gerald M. Soloway, CEO of Home Trust. “We welcome CFF Bank to the Home Trust family and look forward to building relationships with the Canadian First Financial Centres.”

With its strong focus on single-family residential mortgages, CFF Bank is a natural fit with Home Trust’s position as Canada’s leading alternative financial institution.

“Through its owner-managed Centres, CFF Bank has been successful in driving new business and originating insured and uninsured mortgages,” said Martin Reid, President of Home Trust. “This distribution network provides an excellent platform for offering Home Trust’s mortgages, loans and credit cards. The completion of this transaction demonstrates our ongoing commitment to making investments in our business that support future growth and opportunity.”

With the acquisition of CFF Bank, Home Trust adds assets of approximately \$245 million and \$1.5 billion in loans under administration.

The transaction has received approval by the federal Minister of Finance and the Competition Bureau.

Caution Regarding Forward-looking Statements

This press release contains forward-looking information within the meaning of applicable Canadian securities legislation. Please refer to the Home Capital's 2014 Annual Report, available on Home Capital's website at www.homecapital.com, and on the Canadian Securities

Administrators' website at www.sedar.com, for Home Capital's Caution Regarding Forward-looking Statements.

Home Capital Group Inc. is a public company, traded on the Toronto Stock Exchange (HCG), operating through its principal subsidiary, Home Trust Company. Home Trust is a federally regulated trust company offering residential and non-residential mortgage lending, securitization of insured residential first mortgage products, consumer lending and credit card services. In addition, Home Trust offers deposits via brokers and financial planners, and through its direct to consumer deposit brand, Oaken Financial. Licensed to conduct business across Canada, Home Trust has offices in Ontario, Alberta, British Columbia, Nova Scotia, Quebec and Manitoba.

--30--

FOR ADDITIONAL INFORMATION:

Gerald M. Soloway, CEO, or
Martin Reid, President
416-360-4663
www.homecapital.com