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HOME CAPITAL GROUP INC.  
HOME TRUST COMPANY  
HOME BANK  
CHIEF EXECUTIVE OFFICER  
POSITION DESCRIPTION

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**Purpose of the Role:**

The Chief Executive Officer (CEO) has overall responsibility for the success of the business. The CEO establishes the vision, mission and values and provides direction to the senior executives to align the vision to the strategic initiatives. The CEO leads the senior executives to adhere to the Risk and Compliance guidelines, regulations, acts and principles and to ensure they are incorporated into strategies and daily operations for all employees. The CEO must demonstrate commitment to high standards of ethical and business conduct and is responsible to set the 'tone at the top'.

**Scope or Impact:**

The CEO is responsible for providing the overall strategic direction, vision and values of Home Capital Group Inc., Home Trust Company, and Home Bank (collectively, the "Corporation") and communicating these to senior leadership for development, implementation into business goals and the corporate culture. The CEO is responsible for the short and long term success of the Corporation and the alignment of vision with strategy.

The CEO is responsible for the implementation of the resolutions, policies and objectives of the Board of Directors ("Board") of the Corporation with the goal of enhancing long-term shareholder value; establishing high standards of business conduct and ethical behavior and ensuring that internal control is established to meet ongoing compliance with the Corporation's Code of Conduct and Ethics Policy, Conflict of Interest, Disclosure and key material legislative/regulatory requirements as applicable to the Corporation.

**Accountabilities and Responsibilities:**

The CEO shall have the accountabilities and responsibilities set out below and shall perform the duties required of a CEO under the Corporation's governing legislation, requirements of the stock exchange upon which the securities of the Corporation are listed; applicable requirements by OSFI and all other applicable laws. In addition, the CEO shall be responsible for any other matters delegated to the CEO by the Board.

### **Executive Committee and Strategic Direction**

- The CEO has established an Executive Committee (“Committee”). The Committee meets on a regular basis to discuss matters relating to the overall strategic direction and management of the Corporation, to ensure alignment with the vision, mission and values established by the CEO.
- The CEO chairs the Committee meetings and the Senior Manager, Office of the Corporate Secretary, acts as secretary to the Committee and records decisions that are made by the Committee.

### **Operational Direction**

- The CEO shall supervise the day-to-day operations of the Corporation either directly or through senior management duly appointed by the Board.
- The CEO shall supervise senior management and the discharge of their responsibilities.

### **Delegation to Senior Management**

- The CEO has delegated duties and responsibilities to senior management as necessary and appropriate for the effective operation of the business of the Corporation.

### **Strategic Planning**

- The CEO shall develop the Corporation’s strategic planning initiatives and annually present the Corporation’s strategic, financial and capital plans to the Board for review and approval.

### **Risk Management**

- The CEO is responsible for overall management of the material risks of the Corporation and for integrating consideration of these risks into all aspects of the Corporation’s business.
- The CEO is responsible for defining the Corporation’s risk appetite including the level and type of risks the Corporation is willing to take in achieving its strategic objectives.
- The CEO is responsible for providing the Board with reports regarding business and operational material risks and the implementation of systems to manage these risks.
- The CEO is responsible for the establishment of internal, financial, non-financial and business control and information systems.

### **Financial Information**

- The CEO is responsible for maintaining appropriate standards for all financial management and regulatory reporting. Such standards must include preparing reports that meet audit, Board and regulatory requirements.

### **Human Resources**

- The CEO is responsible for the Corporation’s approach to human resource management and senior management compensation.

- The CEO is responsible for annually presenting the Board with appropriate senior management succession plans for the Corporation.
- The CEO is responsible for providing input into the appointment, evaluation, compensation and termination of senior management.

#### **Governance and Business Conduct and Ethics**

- The CEO is responsible for the development, monitoring and management of an effective governance framework throughout the Corporation and the Corporation's wholly owned subsidiaries.
- The CEO is responsible for modeling behaviours reflecting the highest level of business, personal integrity and values, through compliance with the Code of Conduct and Ethics Policy and holding others accountable for the same.
- The CEO is responsible for fostering a culture of integrity and commitment to high standards of ethical and business conduct throughout the Corporation, by setting the tone at the top.

#### **Communication**

- The CEO is the chief spokesperson for communicating with the Corporation's shareholder(s), customers, employees and regulators and for maintaining productive and effective corporate relations.

### **CEO AND THE BOARD**

#### **Board Consideration and Approval**

- The CEO shall submit recommendations to the Board for the Board's approval with respect to matters requiring Board approval under applicable law, and material matters which the CEO deems appropriate to be brought forward for Board consideration and approval, or as required by the Board Charter or requested by the Board.

#### **Board Committees**

- The CEO, in conjunction with the Chair of the Board, shall ensure that the Board Committees are provided with the resources to fulfill their respective responsibilities, including, when requested, access to senior management and to external advisors.

#### **Interaction with the Chair of the Board**

- The CEO shall work with the Chair of the Board to develop agendas for Board and Committee meetings, provide opportunities for the Board to evaluate senior management and review the Corporation's strategic direction and strategic planning initiatives.

#### **Succession Reports**

- The CEO shall annually present for Board consideration and approval a formal succession plan for the CEO position and other senior management positions.

This Position Description was last reviewed by the Board of Directors on February 14, 2018.