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EQUITY

Equity Financial Holdings Inc.

(TSX: EQI)

Annual and Special Meeting of Shareholders

April 2, 2013

Forward Looking Statements



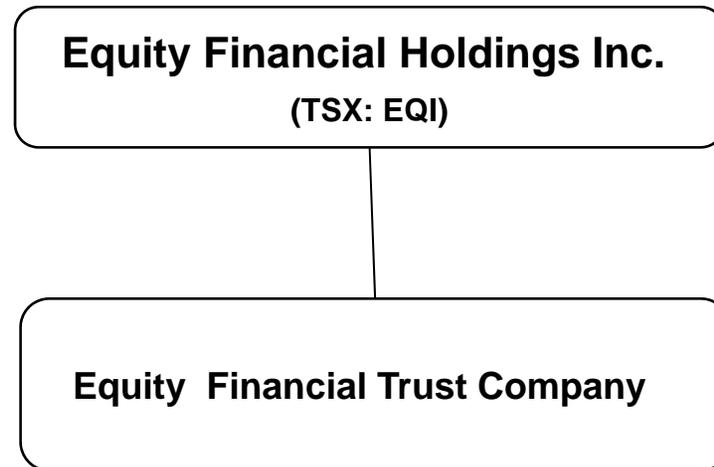
This presentation is for information purposes only and does not constitute an offer to sell or a solicitation to buy the securities of Equity Financial Holdings Inc. ("Equity" or the "Corporation"), but is solely for purposes of providing information regarding Equity.

Certain portions of this presentation as well as other public statements by the Corporation contain "forward-looking information" within the meaning of applicable Canadian securities legislation, which are also referred to as "forward-looking statements", which may not be based on historical fact. Such forward-looking statements include, without limitation, statements regarding any information as to future financial or operating performance and other statements that express expectations or estimates of future performance, including statements regarding the Corporation's EBITDA and earnings expectations for the mortgage and deposit business, fee income, expense levels, the completion of the proposed sale of Equity's transfer agent and corporate trust services business to the TMX, including the expected timelines for completion, the expected use of proceeds therefrom and the anticipated effect of the sale transaction on its business, operations and financial results, the Corporation's expected need for regulatory capital, the expected timing of the Corporation's previously disclosed wind-down of its day-to-day retail foreign exchange operations and its expected impact on the Corporation's business, operations and financial results, general economic, political and market factors in North America and internationally, interest and foreign exchange rates, global equity and capital markets, business competition, technological change, changes in government regulations, unexpected judicial or regulatory proceedings, catastrophic events, and the Corporation's ability to complete strategic transactions and integrate acquisitions and other factors.

Certain material factors or assumptions are applied by the Corporation in making forward-looking statements, including without limitation, factors and assumptions regarding its ability to fund its mortgage business, the value of mortgage originations, the competitive nature of the alternative mortgage market, the expected margin between the interest earned on its mortgage portfolio and the interest to be paid on its deposits, the relative continued health of real estate markets, acceptance of its products in the marketplace, the state of current credit, interest rate and liquidity conditions affecting the Corporation and the Canadian economy, retail mortgage markets, housing sales, and equity and capital markets, as well as its operating cost structure and the current tax regime. Certain other factors and assumptions have been applied in making forward-looking statements, including, assumptions relating to the timing and completion of the proposed transaction with the TMX, the Corporation's ability to implement and realize on its new strategic focus following completion of the transaction with the TMX, the Corporation's ability to wind-down its day-to-day retail foreign exchange operations and the expected impact on the Corporation's business, operations and financial results, as well as the Corporation's capital and financing requirements.

Forward-looking statements reflect the Corporation's current views with respect to future events and are subject to a number of risks and uncertainties. Actual results may differ materially from results contemplated by the forward-looking statements. Readers are cautioned not to place undue reliance on such forward-looking statements, as they reflect the Corporation's current views with respect to future events and are subject to risks and uncertainties and are necessarily based upon a number of estimates and assumptions that, while considered reasonable by the Corporation, are inherently subject to significant business, economic, regulatory, competitive, political and social uncertainties and contingencies. Specifically, the financial information and forecasts set out on page 9 of this presentation are included for illustrative purposes only and are included only for the purposes of describing the possible growth and development of Equity's mortgage business. Many factors could cause the Corporation's actual results, performance or achievements to be materially different from any future results, performance, or achievements that may be expressed or implied by such forward-looking statements including, among others, the risks described in the Corporation's annual information form dated February 28, 2013 (a copy of which can be found on the System for Electronic Document Analysis and Retrieval (SEDAR) at www.sedar.com) under the headings "Cautionary Statement Regarding Forward Looking Information" and "Description of the Business – Risks of the Business" and the Corporation's management's discussion & analysis for the year ended December 31, 2012 dated February 13, 2013 under the heading "Risks". Forward-looking information will be updated as required pursuant to the requirements of applicable securities laws.

Equity Financial Holdings Inc. is a Canadian financial services company serving the alternative retail mortgage market through its OSFI-regulated wholly-owned subsidiary Equity Financial Trust Company *



* Corporate Overview assumes the sale of the Transfer Agent and Corporate Trust lines of business. Transaction is subject to closing conditions presented in EQI's Management Information Circular dated February 28, 2013.

Company History



- Equity Transfer Services (“ETS”) established in 1990
- ETS acquired by Grey Horse Corporation in 2004
- ETS became an OSFI-regulated financial institution in 2006 and changed its name to Equity Transfer & Trust Company
- Grey Horse Corporation (GHC) changed its name to Equity Financial Holdings Inc. in December 2010
- Equity Transfer & Trust Company changed its name to Equity Financial Trust Company (“EFT”) in October 2010
- OSFI granted EFT deposit-taking institution status in March 2011 marking the start of mortgage lending operations

At the end of 2012, EQI in the strongest position ever

- Rose to second largest (and largest Canadian-owned) Transfer Agent in Canada by number of clients
 - offices in Vancouver, Calgary, Toronto, Montréal
- Became a leading agent for Depositary work in Canada
 - SINOPEC (2009), CNOOC (2013)
- Generated profits of \$21M since 2005
- Successfully launched the Mortgage & Deposit business
 - Loan book of \$198M at the end of 2012 (20 months of operation)
- Added bench strength to management team
- Assembled strong board of directors

- Strategic decision to divest Transfer Agent & Corporate Trust lines of business and to discontinue retail Foreign Exchange operations. Equity to become pure-play mortgage lender.
- Sale to TMX Group announced February 13, 2013
 - \$64M all cash deal – Net cash of approx. \$53M after taxes and transaction costs
 - Proceeds to be re-invested as new regulatory capital for mortgage lending operations
 - Transaction subject to closing conditions including: EQI shareholder approval; up to \$1.5M in adjustments
 - Sale of assets
 - Closing expected during Q2, 2013
- Post transaction
 - Estimated \$85M - \$90M in regulatory capital
 - Capital structure = 100% common equity

The Canadian Alternative Mortgage Market



- Canadian residential mortgage lending market crossed the \$1.1 trillion mark last year and has grown at an average annual rate of over 7% for the past decade
- EFT targeting the underserved alternative mortgage segment of the borrowing population (self-employed, new Canadians, and borrowers with past credit issues) representing approximately 10% of mortgage market
- With experienced management team, disciplined approach, and limited competition, a book of alternative mortgage assets can generate stable earnings and risk-adjusted returns well in excess of prime mortgages
- Current regulatory environment creates additional opportunities for existing alternative lenders

Equity's Mortgage and Deposit Business Model



- Mortgages and deposits distributed through third-party networks
 - Mortgage brokers originate approximately 25% of Canadian mortgages
 - Deposits originated through third party (non-bank branch) channels represent a total deposit base of \$150B
- Status as at December 31, 2012 (20 months of operations):
 - Mortgage portfolio: \$198M
 - Current lending focus on urban-suburban real estate in the Greater Toronto Area; Ottawa added in Q3/12
 - Borrower credit quality and real estate quality stronger than expected at outset
 - No losses and no impaired loans
 - Consistently achieved net interest margin in the range of 300 basis points
- Scalable and centralized operational model

2013 Objectives – Transition Year



- Close TMX transaction and transition Transfer Agent and Corporate Trust businesses successfully
- Double the size of the loan book to approx. \$400M* at year end 2013 vs. year end 2012
- Continue to build off of major elements of mortgage lending operations already in place:
 - Leadership, Systems, ERM framework
 - Growth not dependent on major capital expenditures
- In addition to the expected Gain on Sale from the TMX transaction, we anticipate modest earnings in 2013 as the business absorbs 100% of cost structure

* Assumes that proceeds from TMX transaction are re-invested as new regulatory capital for mortgage lending operations. Please also refer to the section entitled "2013 Business Outlook" in EQI's MD&A for the year ended December 31, 2012 and the "Forward-Looking Statements" slide of this presentation for further assumptions and factors applied by EQI.

2014 and Beyond



- 2014 will be first full year of recapitalised Mortgage & Deposit business
- Focus in coming years on a prudent growth trajectory
 - Improve efficiency ratio (expenses/revenues) and continue disciplined lending practices
- Geographic diversification beyond Ontario in medium term; Calgary and Vancouver metropolitan areas most likely locations for growth
- Assuming a successful transfer and corporate trust sale to TMX, growth expected to be sustainable with existing regulatory capital base for several years

Management Team



Paul G. Smith <i>President & CEO</i>	Co-founded Equity in 2004. CFO until becoming CEO in 2009. Significant financial markets and public sector experience.
Nick Kyprianou <i>CEO, Equity Financial Trust Company</i>	20 years' experience in the mortgage industry. Former President of Home Trust Company.
Josh Reusing, CA <i>CFO</i>	12 years' experience in financial accounting, audit and reporting, corporate and strategic planning. Joined Equity in 2005.
Phil Braginetz <i>Vice President Mortgage Operations, Group Treasurer</i>	20 years' expertise in capital markets and regulatory environment. Former Chief Financial Officer of the Home Capital Group Inc.
Michael Ecclestone <i>General Counsel & Chief Compliance Officer</i>	15 years' experience in the financial services industry, including Head of Compliance for a global legal services provider and Director of Compliance and Legal Counsel for a federally regulated financial institution.
Darryl J. Ivan <i>Chief Risk Officer</i>	Over 12 years' experience in risk management and lending. Former Chief Risk Officer at AGF Trust.
Deb Robinson <i>Chief People Officer & Vice President Human Resources</i>	20 years' experience in Human Resources in the Financial Services Industry. Founder of Bay Street HR, an outsourced human resources company. Previously, Executive Director of Human Resources, CIBC World Markets.

Board of Directors



Donald A. Wright ⁽⁴⁾	Chairman of the Board
Paul G. Smith ⁽⁴⁾	President & CEO
Michael A. Gerrior ^{(2) (3)}	Partner, Perley-Robertson, Hill & McDougall LLP
Elmer I. Kim ^{(1) (3)}	Managing Director, Roynat Inc.
Bradley R. Kipp ⁽¹⁾	CFO, African Copper and Corporate Director
Bernard J. le Duc ^{(2) (3)}	Executive Vice President, Corporate Services, BCE and Bell
J. Allan Ringler ^{(2) (3)}	EFT Founder and Corporate Director
Natasha A. Sharpe ⁽¹⁾	President, Bridging Capital and former Chief Credit Officer, Sun Life Financial
Thomas R. Spencer ^{(1) (2)}	Acting Chair of Business Development Bank of Canada; Corporate Director & former Vice Chair of Risk Management, TD Financial Group

(1) Member of the Audit Committee

(2) Member of the Human Resources & Compensation Committee

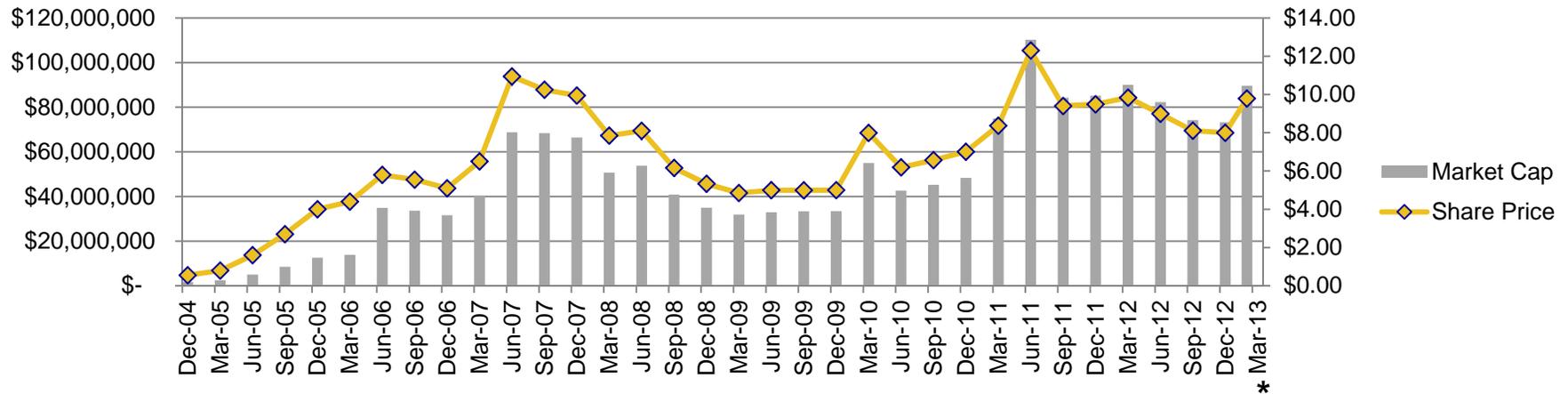
(3) Member of the Nominating & Governance Committee

(4) Member of the Disclosure Committee

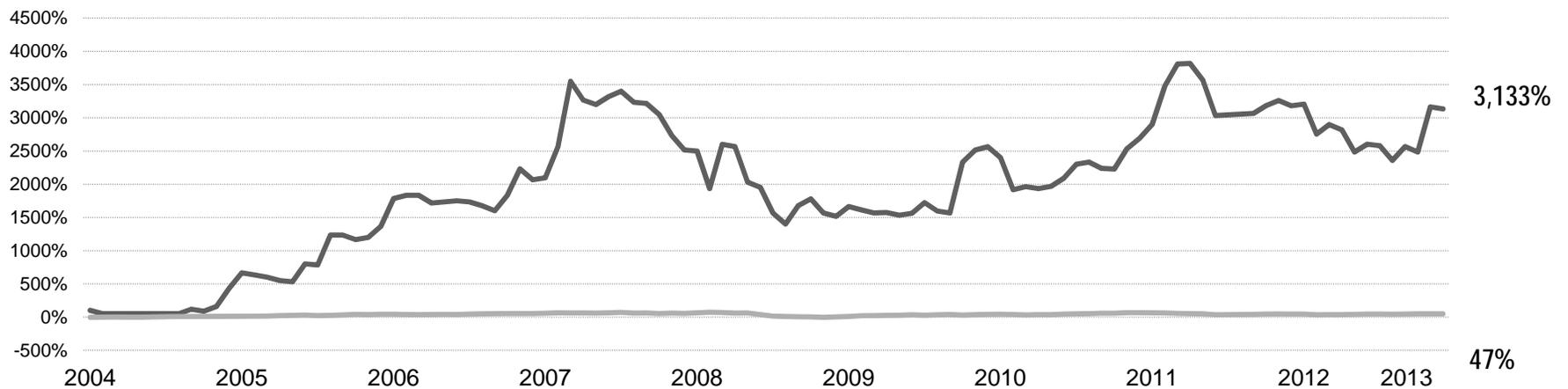
Share Price & Market Cap Performance Since Inception



EQI Share Price / Market Cap since Inception



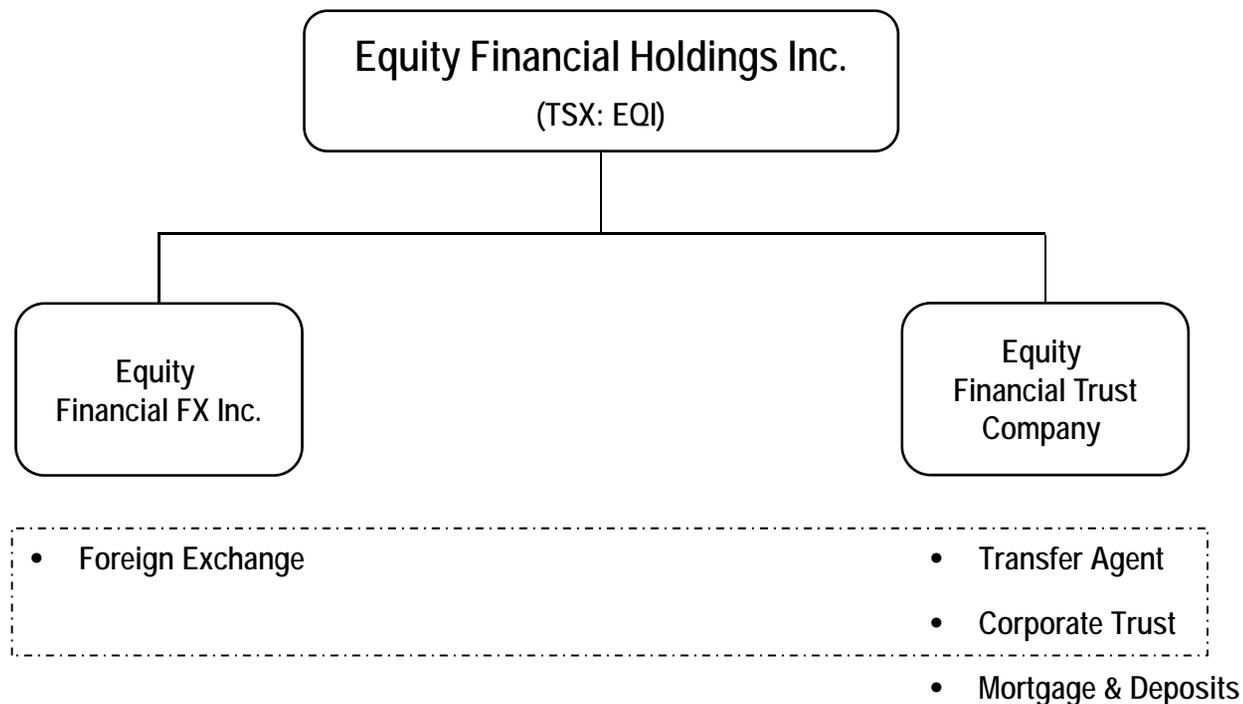
Share Price Performance Vs. S&P/TSX Composite



* Share price as at March 25, 2013

Appendix

Equity Financial Holdings Inc. is a Canadian financial services company serving the corporate, institutional and retail mortgage markets *



* Existing corporate structure until closing of transaction announced on February 13, 2013.

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