



Q3 2024

Timbercreek Financial is a leading non-bank commercial lender, focused exclusively on shorter-duration, structured financing solutions to commercial real estate investors. Our portfolio of institutional-quality commercial mortgages are secured by stabilized, income-producing real estate in urban markets across Canada. This portfolio construction enables us to deliver on our time-tested investment strategy to preserve investor capital and provide stable, regular income



WHY INVEST IN TIMBERCREEK FINANCIAL?

Enhance Portfolio Yield

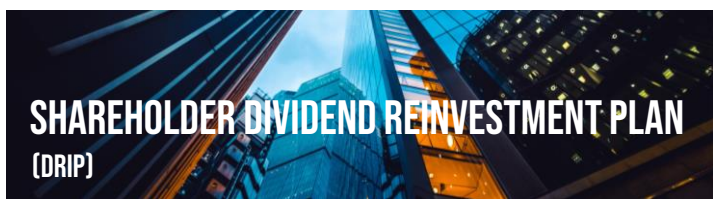
Investing in commercial mortgages can enhance the performance and diversification of fixed income portfolios with less volatility.

Strong Track Record and Best-in-Class Team

Timbercreek Financial is managed by one of Canada's most experienced real estate debt teams with strong relationships and deal flow.

Attractive and Stable Monthly Income

Timbercreek Financial pays a monthly distribution of \$0.0575/share and has a long track record of consistently meeting its distribution targets for shareholders.



SHAREHOLDER DIVIDEND REINVESTMENT PLAN (DRIP)

Use monthly cash dividends to steadily increase ownership of Timbercreek Financial, allowing dollar cost averaging benefits without incurring commissions or other transaction costs.

SHARE INFORMATION

Q3-2024

Monthly
Dividend

\$0.0575

Outstanding Shares

83M

Analyst
Coverage

**NATIONAL BANK FINANCIAL
TD SECURITIES
RAYMOND JAMES**

Year track record

15+

Institutional-quality
Value Mortgage
Portfolio

\$1B+

Yield on
Market Value
(as of Sep 30, 2024)

8.90%



PROTECTING INVESTOR CAPITAL & GENERATING ATTRACTIVE RETURNS

We preserve investor capital by lending primarily against income-producing assets, diversifying geographically, by asset type and borrower, and ensuring conservative loan-to-value ratios. And we provide strong risk-adjusted returns by investing in short-duration loans (<5 years), ensuring high portfolio turnover, and achieving premium pricing through customization, service and speed of execution for our borrowers.

CONSERVATIVELY POSITIONED

83.2%

Income-producing properties

63.8%

Weighted average loan-to-value

~60.0%

Multi-residential real estate assets

WELL-DIVERSIFIED PORTFOLIO

\$15.3M

Average mortgage investment size

92

Mortgage Investments

2/3

Of business from repeat borrowers

TIMBERCREEK CAPITAL TRACK RECORD

- 20+ years of managing real estate, 15+ years direct lending, ~\$3B current AUM
- Over \$15B in mortgage originations across Canada, U.S., and Europe
- Experienced, local teams with deep deal sourcing capability, superior market intelligence, high-quality deal flow and institutional transparency
- Full service Private Debt platform with over 50+ investment professionals
- Successful lending track record, cycle tested originating, underwriting, servicing and actively managing structured real estate debt

SENIOR MANAGEMENT TEAM



Blair Tamblin
Co-Founder & CEO



Scott Rowland
Chief Investment Officer



Tracy Johnston
CPA, CA
Chief Financial Officer



Geoff McTait
Managing Director
Origination - Canada
Head of Global Syndication



Patrick Smith
Managing Director
Head of Global Credit



Fraser McEwen
President
Timbercreek Alternatives



TIMBERCREEK FINANCIAL

Contact Us
1.416.923.9967
info@timbercreekfinancial.com
www.timbercreekfinancial.com

Timbercreek Financial Corporation
25 Price Street
Toronto, ON
M4W 1Z1