

## TIMBERCREEK FINANCIAL (TSX: TF)

Q2 2021

## PROTECTING INVESTOR CAPITAL & GENERATING ATTRACTIVE RETURNS

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

In a low yield and low return environment, 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 of consistently meeting its distribution targets for shareholders.

### CONTACT US

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## SHARE INFORMATION

MONTHLY DIVIDEND	\$0.0575/SHARE
OUTSTANDING SHARES	81.1 MILLION
ANALYST COVERAGE	IA SECURITIES NATIONAL BANK FINANCIAL TD SECURITIES FUNDAMENTAL RESEARCH

# 13+

## YEAR TRACK RECORD

# \$1.2B

## INSTITUTIONAL-QUALITY VALUE MORTGAGE PORTFOLIO

# 7.2%

## YIELD ON MARKET

## INVESTMENT STRATEGIES

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

**89.0%**

INCOME-PRODUCING  
PROPERTIES

**51.4%**

MULTI-RESIDENTIAL ASSETS

**69.7%**

WEIGHTED AVERAGE  
LOAN-TO-VALUE

## WELL-DIVERSIFIED PORTFOLIO\*

**113**

MORTGAGE INVESTMENTS

**\$10.0MM**

AVERAGE MORTGAGE  
INVESTMENT SIZE

**2/3**

OF BUSINESS FROM  
REPEAT BORROWERS

\* As at June 30, 2021 - net of mortgage syndications

## TIMBERCREEK CAPITAL TRACK RECORD

- 20+ years of managing real estate, 13+ years direct lending, ~\$3.0B current AUM
- Over \$13B in mortgage originations across Canada, U.S., Ireland & UK
- 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 40 investment professionals
- Successful lending track record, cycle tested originating, underwriting, servicing and actively managing structured real estate debt

## SENIOR MANAGEMENT TEAM



BLAIR TAMBLYN  
CHIEF EXECUTIVE  
OFFICER



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,  
GLOBAL CREDIT –  
CANADA



KARYNNA MA  
VICE PRESIDENT,  
INVESTOR RELATIONS