



## Notification of Availability of Investor Materials

Dear Investor:

Please find enclosed your form of proxy or voting instruction form for the:

**Timbercreek Financial Corp.** (the “**Company**”) Annual and Special Meeting (the “**Meeting**”)

May 7, 2026, at 1:00 pm (Toronto time)

Virtual-only meeting via live audio webcast online at <https://virtual-meetings.tsxtrust.com/1881> (password: "timbercreek2026" case sensitive).

The Meeting will be held for the following purposes:

1. to receive the financial statements of the Company for the financial year ended December 31, 2025, and the report of the auditor thereon;
2. to elect the directors of the Company to hold office until their successors are elected at the next annual meeting of the Company, unless their office is earlier vacated as noted on pages 8 to 11 of the management information circular;
3. to appoint Deloitte LLP as the auditor of the Company to hold office until the next annual meeting of the Company and to authorize the directors to fix the remuneration to be paid to the auditor as noted on page 11-12 of the management information circular;
4. to consider and, if deemed advisable, to pass an ordinary resolution approving an amendment of the Company's by-laws to reduce the quorum for a meeting of shareholders of the Company such that, the presence, in person or by proxy, of holders of shares in the capital of the Company representing not less than 15% ( reduced from 25%) of the shares entitled to vote, shall constitute a quorum for the transaction of business at such meeting; and
5. to transact such other business as may properly be brought before the Meeting.

Under Canadian security rules, Canadian companies are not required to distribute physical copies of certain annual meeting related materials, such as proxy circulars, to their investors. Instead, they may post electronic versions of such materials on a website for investor review. This process, known as “notice-and-access”, directly benefits the Company and its shareholders by substantially reducing printing and mailing costs. This also promotes environmental responsibility by decreasing the large volume of paper documents generated by printed proxy-related materials.

Electronic copies of investor materials related to this Meeting may be found at and downloaded from <https://docs.tsxtrust.com/TF> or [www.sedarplus.com](http://www.sedarplus.com).

You have several ways to vote your shares, and these are detailed on the form of proxy or voting instruction form included with this package. However you choose to vote, we must receive your vote no later than 48 hours (excluding Saturdays, Sundays and holidays) before the time of the Meeting. Please ensure we receive your vote by no later than 1:00 pm on May 5, 2026, or 48 hours prior to any adjournment of the Meeting. We also strongly encourage you to first review the matters under discussion for the Meeting as described in the management information circular at <https://docs.tsxtrust.com/TF> or [www.sedarplus.com](http://www.sedarplus.com).

Should you wish to receive paper copies of the investor materials related to this Meeting or require further information regarding notice-and-access, please contact us at 1-888-433-6443 or [tsxt-fulfilment@tmx.com](mailto:tsxt-fulfilment@tmx.com). Requests for paper copies should be submitted prior to April 17, 2026, in order to be received in advance of the Meeting and give you sufficient time to vote your proxy. Following the Meeting, the documents will remain available at the website listed above for a period of one year.