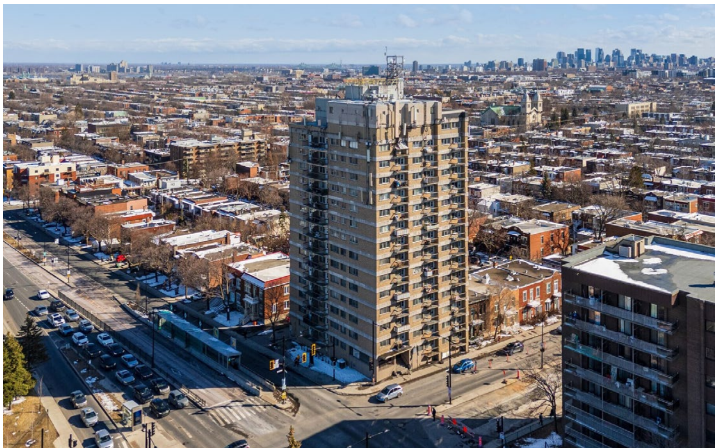
TIMBERCREEK FINANCIAL TSX: TF

Q2 2026

TIMBERCREEK FINANCIAL



Timbercreek Financial is **a leading non-bank commercial lender, focused exclusively on providing shorter-duration, structured financing solutions to commercial real estate investors.**

Our portfolio of institutional-quality mortgages are primarily secured by commercial real estate assets undergoing an active value-add strategy 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 in the form of monthly dividends.

WHY INVEST IN TIMBERCREEK FINANCIAL?

Stable Monthly Income

Timbercreek Financial pays a monthly distribution of $0.0575/share and has a long, cycle-tested track record of meeting its distribution targets.

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 Fixed Income Alternative

Investing in commercial mortgages can enhance the performance and diversification of fixed income portfolios. Timbercreek Financial's current yield is 11.0%.

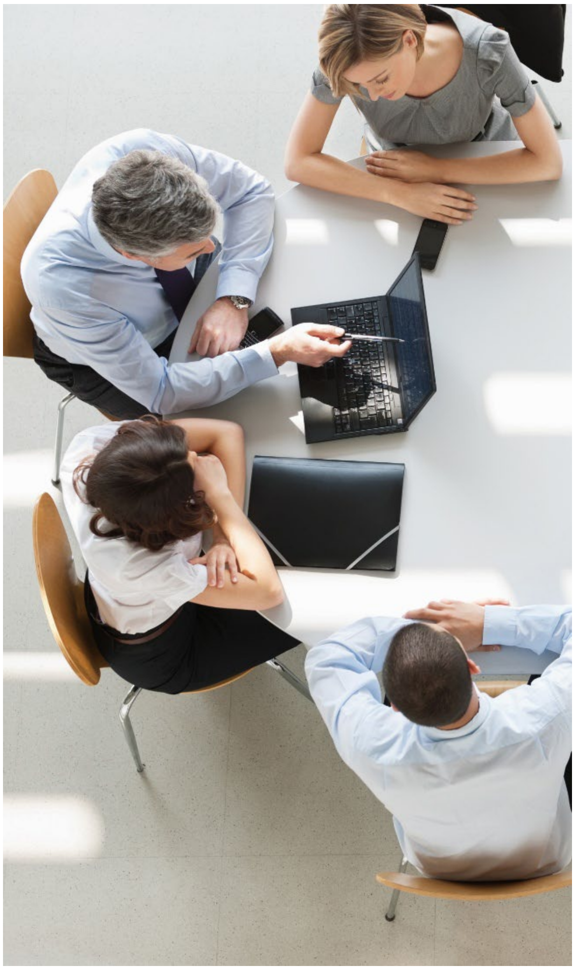
DIVIDEND REINVESTMENT PLAN (DRIP)

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

Q2-2026

Monthly Dividend	$0.0575
Outstanding Shares	83M
Analyst Coverage	CANACCORD GENUITY NATIONAL BANK FINANCIAL TD SECURITIES RAYMOND JAMES BULLPEN RESEARCH
Track Record	18+ YEARS
Value of Mortgage Portfolio	$1.14B+
Yield on Market Value (as of July 28, 2026)	11.0%



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 (<4 years), ensuring high portfolio turnover, and achieving premium pricing through customization, service and speed of execution for our borrowers.

CONSERVATIVELY POSITIONED

81.3%	68.3%	60.1%
Income-producing properties	Weighted average loan-to-value	Multi-residential real estate assets

WELL-DIVERSIFIED PORTFOLIO

$18.3M	112	2/3
Average mortgage investment size	Mortgage Investments	Of business from repeat borrowers

TIMBERCREEK CAPITAL TRACK RECORD

- 25-year track record investing in value-add real estate strategies, 18+ years direct lending
- Over C$19B in mortgages originated and funded 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 60+ investment professionals and $4.7B in AUM
- Successful lending track record, cycle tested originating, underwriting, servicing and actively managing structured real estate debt

SENIOR MANAGEMENT TEAM

Blair Tamblyn
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

Katrina Gorzheltson
Vice President Investor Relations

TIMBERCREEK FINANCIAL

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