

Unlock new investment possibilities.

Invest. Lend. Grow.



We are a private Canadian non-bank mortgage lender providing mortgage financing in BC, AB, and ON.

The introduction of the mortgage stress test in Canada, coupled with still elevated interest rates continues to significantly affect one's ability to qualify for traditional bank financing. Three Point Capital firmly believes that this tightening in traditional lending policy has moved more qualified borrowers towards non-traditional lenders such as Three Point. While this migration of higher credit quality borrowers represents an opportunity for Three Point, it also comes at a time where there is a degree of uncertainty surrounding future real estate values across Canada. Disciplined lending and conservative loan-to-value ratios will help ensure Three Point continues to manage its portfolio with care.

Three Point delivered to its shareholders a net rate of return of 8.13% in 2023, exceeding its target return of 7% for the year. A special top-up dividend was declared for all shareholders of record as at December 31st, 2023. The company continues to pay a dividend monthly and fully anticipates paying a top-up dividend to all shareholders of record on December 31st, 2024 to ensure dividends paid match the actual performance of the company. Three Point has delivered uninterrupted monthly dividends since inception. The annualized rate of return for the company during the first 6 months of the year equates to 9.37%, up from 8.94% last quarter, and is already tracking to exceed the company's targeted annual return of 9%.

91% of Three Point's portfolio is comprised of 1st position mortgages and 100% of Three Point's portfolio is secured against residential homes in marketable Canadian centers. The overall portfolio weighted average loan-to-value is only 54.8%.

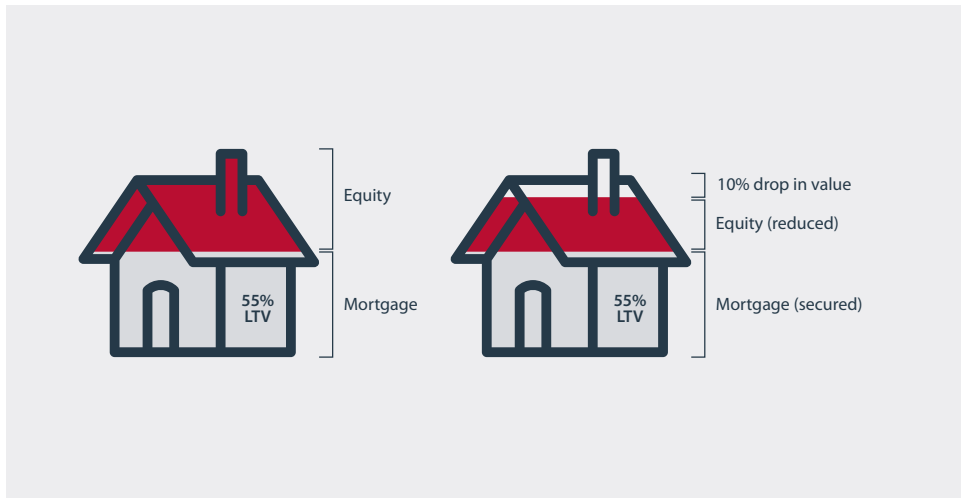
June 30, 2024

Portfolio				
Total Portfolio Size	\$218 million			
Average Loan to Value	54.8%			
Number of Mortgages	492			
Average Mortgage Size	\$443,156			
Dividends	2024 TARGET	2023 ACTUAL	2022 ACTUAL	2021 ACTUAL
Annual ⁽¹⁾ (net of mgmt. fee)	9%	8.13%	5.9%	6.04%
Declared Monthly ⁽²⁾ (Annualized)	7.25% (January - April) 8.0% (May & June) Increased to 8.5% (July)			
Target Top-Up	0.75 - 1.25%			
Security Description				
Name	Three Point Capital Corp. Class A Voting Shares			
Structure	Mortgage Investment Corporation (MIC)			
Par Value	\$1.00			
Dividends	Taxed as interest income; paid monthly in cash or reinvested			
Eligibility	Cash, RRSP, RRIF, RESP, TFSA, LIRA, FHSA			
Liquidity	Monthly on the first of each month. 15 days notice requested. No locked in terms.**			

** See Sec. 5.1 of the offering memorandum for full redemption policy.

Our Business

Protection When Values Drop



Investing in real estate offers security, but owning it can be risky when markets soften. MIC investing offers downside protection relative to an equity investment when real estate values decline. We lend, on average, 55-58% of the value of a home, so a modest drop in housing values pose minimal risk of loss.

Policy & Risk

- Independent appraisal required on every mortgage prior to funding.
- Assertive enforcement procedures with borrowers when required.
- Thorough review at time of renewal.
- Board of Directors approves any mortgage exposure over \$1.25M.
- Underwriting Risk Policy & Procedure Manual.
- Maximum Loan-To-Value is 75% (current average LTV is 54.8%).

Executive Team



Ryan Lee
President & CEO



Marylyn Needham
Chief Financial Officer



Brad Graham
Chief Credit Officer



Leanne Wilson
Chief Operating Officer



Don Crompton
Chairman of the Board



Danica Trentalance
Investor Relations

Investor Relations

Independent Board of Directors



Ruth Benedict
Director



Francis Braam
Director



Duncan Kippan
Director



Alan MacKenzie
Director



Richard Pushor
Director



Allison Stoebele
Director



Grant Turik
Director



Joseph Ungaro
Director

Please see expanded bios in the offering memorandum and on our website at www.threepointcapital.ca

Mortgage Diversity

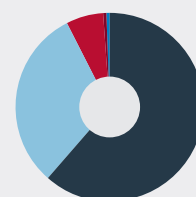
Our Portfolio

Canada's limited number of financial institutions and their tightening of policies governing their own mortgage lending has created an opportunity to service a growing segment of the mortgage market while increasing the quality of security for our shareholders. A typical loan in our portfolio has an interest rate of 9% to 10% per annum, a loan-to-value ratio of 55% – 65%, a one or two-year term and monthly amortized mortgage payments.

Portfolio Composition

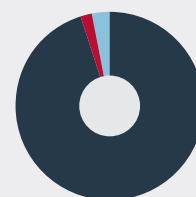
As of June 30, 2024

	Number of Mortgages	Dollar Amount	Percentage of Portfolio	Weighted Avg. Interest Rate
Rank				
First	385	199,481,816	91%	10.12%
Second	107	18,550,769	9%	12.37%
TOTAL	492	218,032,585	100%	10.31%
Type				
Residential Homes	466	206,476,627	94.7%	10.30%
Residential Construction	9	4,818,601	2.2%	10.36%
Residential Lots	17	6,737,357	3.1%	10.62%
TOTAL	492	218,032,585	100%	10.31%
Location				
BC	289	134,669,027	62%	10.24%
AB	43	14,547,259	7%	10.66%
SK	5	640,431	0.3%	9.91%
MB	6	714,224	0.3%	10.79%
ON	149	67,461,643	31%	10.37%
TOTAL	492	218,032,585	100%	10.31%



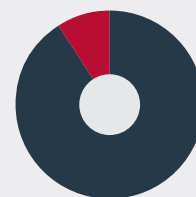
LOCATION

- British Columbia 61.5%
- Ontario 31%
- Alberta 6.5%
- Saskatchewan .5%
- Manitoba .5%



TYPE

- Residential Homes 95%
- Residential Lots 2%
- Residential Construction 3%



RANK

- First Mortgage 91%
- Second Mortgage 9%

8.13%

2023 DIVIDEND

5.90% (2022)
6.04% (2021)

DIVIDENDS

MONTHLY

Paid Monthly +
Annual Top-Up

LIQUIDITY

MONTHLY

Paid the First
of Each Month

\$218

MILLION

Total
Portfolio Size

Investing



Building wealth
and investing in our
communities, one
home at a time.

How to Invest

We are pleased to introduce Three Point Capital Wealth Management, a company related to Three Point, and launched in order to help investors learn about and invest in Three Point.

Registered as an exempt market dealer in BC and Alberta, Three Point Capital Wealth Management works with investors to determine if a new or additional investment in Three Point may be right for them.

Take a look at our website for more information on Three Point Capital Wealth Management and how to invest in Three Point. As always, we encourage you to read the Three Point offering memorandum for valuable information before considering an investment.



Learn more about investing:

1.800.979.2911 | wealth@threepointcapital.ca
www.threepointcapital.ca/wealth/

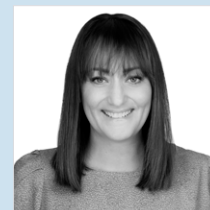
Our Wealth Team



Ryan Lee
Ultimate Designated Individual
& Dealing Representative



Marylyn Needham
Chief Compliance Officer &
Dealing Representative



Danica Trentalance
Dealing Representative

INVEST. LEND. GROW.

Call: 1.800.979.2911

Email: wealth@threepointcapital.ca

Visit: threepointcapital.ca/wealth/

