

Investor Fact Sheet



Unlock new investment possibilities.

Invest. Lend. Grow.



Three Point Capital Corp. is a Canadian non-bank mortgage lender providing mortgage financing in BC, AB, and ON.

Often referred to as providing secured bridge-financing, or short-term solution lenders, non-bank mortgage lenders in Canada have benefited from the introduction of the mortgage stress test, coupled with still elevated interest rates. Traditional lenders have made it more complicated to get mortgage financing and steep interest rates have made debt service qualifications much harder to meet. 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 8.90% in 2025, slightly under its target rate of 9% but equally impressive given the broad and diverse economic challenges during the year. Given the company pays dividends monthly (8.5% p.a. in 2025), a special 13th top-up dividend was declared for all shareholders of record as at December 31st, 2025. The company continues to pay a dividend monthly (currently set at 7.5% p.a. for 2026) and fully anticipates paying a top-up dividend to all shareholders of record on December 31st, 2026 to ensure dividends paid match the actual performance of the company. Three Point has delivered uninterrupted monthly dividends since inception. The annualized target rate of return for the company in 2026 is 8%.

92% of Three Point's portfolio is comprised of 1st position mortgages and 100% of Three Point's portfolio is secured against residential homes in Canada. The overall portfolio weighted average loan-to-value is only 56%.

December 31, 2025

Portfolio				
	2026 Target	2025 Actual	2024 Actual	2023 Actual
Total Portfolio Size				\$269.1 million
Average Loan to Value				56.0%
Number of Mortgages				572
Average Mortgage Size				\$470,598
Dividends	2026 Target	2025 Actual	2024 Actual	2023 Actual
Annual ⁽¹⁾ (net of mgmt. fee)	8.0%	8.90%	9.68%	8.13%
Declared Monthly ⁽²⁾ (Annualized)	7.5%			
Target Top-Up	0.5%			

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.



Gold Winner in All 10
Categories CMP Broker
on Lenders Awards

1.800.979.2911
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threepointcapital.ca

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% of the value of a home, so a modest drop in housing values pose minimal risk of loss.

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

Investor Relations



Danica Trentalance
Investor Relations

Independent Board of Directors



Ruth Benedict
Director



Francis Braam
Director



Duncan Kippin
Director



Alan MacKenzie
Director



Allison Stroebele
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

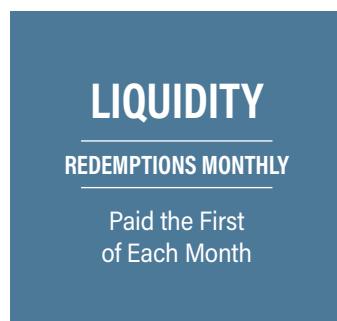
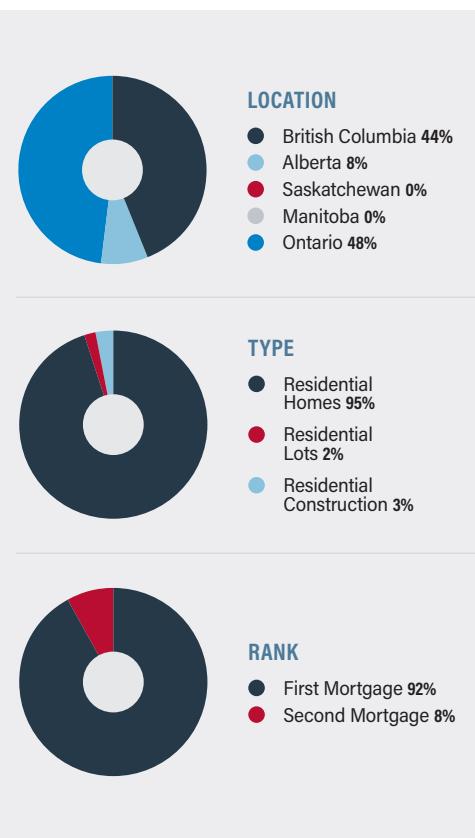
Our Portfolio

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% per annum, a loan-to-value ratio of 55% – 65%, a one year term and monthly amortized mortgage payments.

Portfolio Composition

As of December 31, 2025

	Number of Mortgages	Dollar Amount	Percentage of Portfolio	Weighted Avg. Interest Rate
Rank				
First	470	248,890,161	92%	8.19%
Second	102	20,292,030	8%	10.30%
TOTAL	572	269,182,191	100%	8.35%
Type				
Residential Homes	533	255,113,645	95%	8.27%
Residential Lots	17	5,799,478	2%	9.77%
Residential Construction	22	8,269,068	3%	9.85%
TOTAL	572	269,182,191	100.0%	8.35%
Location				
BC	246	118,016,613	44%	8.55%
AB	56	20,743,199	8%	8.69%
SK	4	327,419	0%	9.07%
MB	4	428,735	0%	9.81%
ON	262	129,666,225	48%	8.10%
TOTAL	572	269,182,191	100%	8.35%



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

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Visit: [threepointcapital.ca/wealth/](http://www.threepointcapital.ca/wealth/)



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