

## 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. The company continues to pay a dividend monthly (currently set at 7% p.a. for 2026) and fully anticipates paying a top-up dividend to all shareholders of record on December 31<sup>st</sup>, 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 7.5%.

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%.

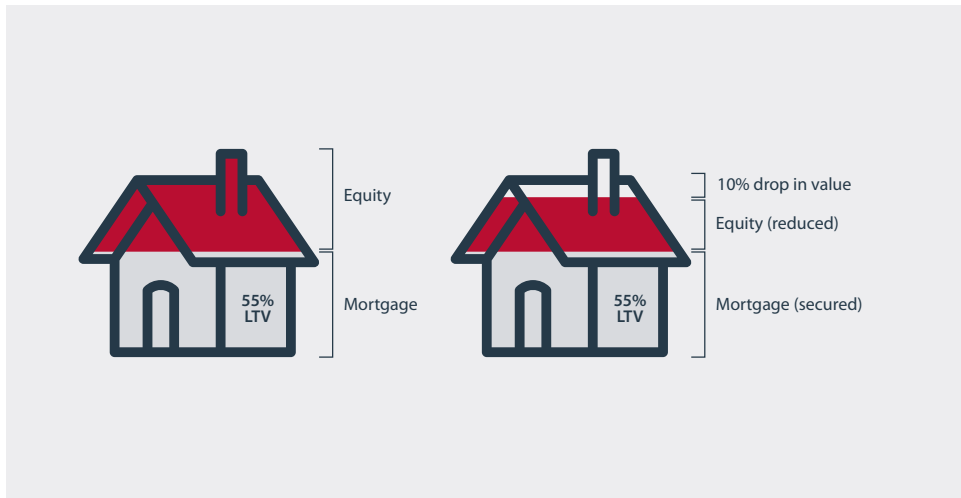
March 31, 2026

| Portfolio                                    |  |             |             |             |
|--|--|-------------|-------------|-------------|
| Total Portfolio Size                         | \$279.5 million  |             |             |             |
| Average Loan to Value                        | 56.1%  |             |             |             |
| Number of Mortgages                          | 579  |             |             |             |
| Average Mortgage Size                        | \$482,756  |             |             |             |
| Dividends                                    | 2026 Target  | 2025 Actual | 2024 Actual | 2023 Actual |
| Annual <sup>(1)</sup> (net of mgmt. fee)     | 7.5%   | 8.90%       | 9.68%       | 8.13%       |
| Declared Monthly <sup>(2)</sup> (Annualized) | 7.5% Jan-Mar (Actual)<br>7.5% April (Forecast)<br>7.0% May onward (Forecast)       |             |             |             |
| 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." |             |             |             |

<sup>\*\*</sup> 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% 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 \$1.5M.
- Underwriting Risk Policy & Procedure Manual.
- Maximum Loan-To-Value is 75% (current average LTV is 56.1%).

## Executive Team



**Ryan Lee**  
President & Dealing Representative



**Marylyn Needham**  
Vice President & Chief Financial Officer



**Brad Graham**  
Chief Credit Officer



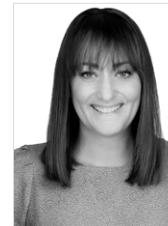
**Fahn Bacon**  
Chief Operating Officer



**Leanne Wilson**  
Leadership & Culture Officer



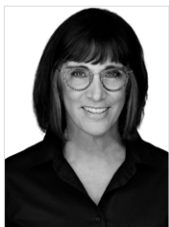
**Don Crompton**  
Chairman of the Board



**Danica Trentalance**  
Investor Relations

## Investor Relations

## Independent Board of Directors



**Ruth Benedict**  
Director



**Francis Braam**  
Director



**Duncan Kippan**  
Director



**Alan MacKenzie**  
Director



**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](http://www.threepointcapital.ca)

# Mortgage Diversity

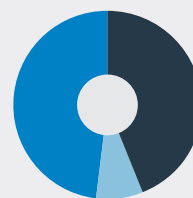
## Our Portfolio

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 8% per annum, a loan-to-value ratio of 55% – 65%, a one year term and monthly amortized mortgage payments.

## Portfolio Composition

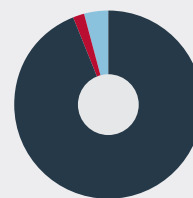
As of March 31, 2026

|                          | Number of Mortgages | Dollar Amount      | Percentage of Portfolio | Weighted Avg. Interest Rate |
|--------------------------|---------------------|--------------------|-------------------------|-----------------------------|
| <b>Rank</b>              |                     |                    |                         |                             |
| First                    | 482                 | 258,308,106        | 92%                     | 8.06%                       |
| Second                   | 97                  | 21,207,787         | 8%                      | 10.10%                      |
| <b>TOTAL</b>             | <b>579</b>          | <b>279,515,893</b> | <b>100%</b>             | <b>8.21%</b>                |
| <b>Type</b>              |                     |                    |                         |                             |
| Residential Homes        | 540                 | 263,288,410        | 94%                     | 8.12%                       |
| Residential Lots         | 17                  | 5,715,681          | 2%                      | 9.66%                       |
| Residential Construction | 22                  | 10,511,802         | 4%                      | 9.71%                       |
| <b>TOTAL</b>             | <b>579</b>          | <b>279,515,893</b> | <b>100%</b>             | <b>8.21%</b>                |
| <b>Location</b>          |                     |                    |                         |                             |
| BC                       | 246                 | 120,750,236        | 44%                     | 8.41%                       |
| AB                       | 61                  | 23,728,676         | 8%                      | 8.47%                       |
| SK                       | 4                   | 317,132            | 0%                      | 9.07%                       |
| MB                       | 4                   | 425,669            | 0%                      | 9.81%                       |
| ON                       | 264                 | 134,294,180        | 48%                     | 7.98%                       |
| <b>TOTAL</b>             | <b>579</b>          | <b>279,515,893</b> | <b>100%</b>             | <b>8.21%</b>                |



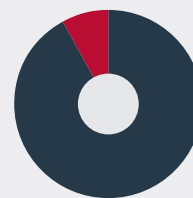
### LOCATION

- British Columbia 44%
- Alberta 8%
- Saskatchewan 0%
- Manitoba 0%
- Ontario 48%



### TYPE

- Residential Homes 94%
- Residential Lots 2%
- Residential Construction 4%



### RANK

- First Mortgage 92%
- Second Mortgage 8%

**8.90%**

2025 DIVIDEND

9.68% (2024)  
8.13% (2023)

**DIVIDENDS**

PAID MONTHLY

Paid Monthly +  
Annual Top-Up

**LIQUIDITY**

REDEMPTIONS MONTHLY

Paid the First  
of Each Month

**\$279.5**

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

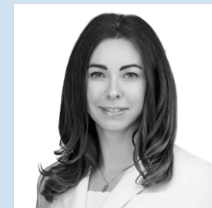
## Our Wealth Team



**Ryan Lee**  
President & Dealing Representative



**Marylyn Needham**  
UDP & Dealing Representative



**Fahm Bacon**  
Chief Compliance Officer & Dealing Representative



**Danica Trentalance**  
Dealing Representative

**INVEST. LEND. GROW.**

**Call:** 1.800.979.2911

**Email:** [wealth@threepointcapital.ca](mailto:wealth@threepointcapital.ca)

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



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Categories CMP Broker  
on Lenders Awards

