



TIMBERCREEK  
FINANCIAL

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(TSX: TF)



Q3 2022

## Share Information

Monthly Dividend \$0.0575/share

Outstanding Shares 84 million

Analyst Coverage  
iA Securities  
National Bank Financial  
TD Securities  
Fundamental Research  
Laurentian Bank Securities  
Canaccord Genuity

14+  
Year track record

\$1.3B  
Institutional-quality  
value mortgage portfolio

9.08%  
Yield on market value  
(at December 31, 2022)

Timbercreek Financial is a leading non-bank commercial lender, focused exclusively on shorter-duration, structured financing solutions to commercial real estate investors. Our portfolio of institutional-quality commercial mortgages are secured by stabilized, income-producing real estate 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.

## Why Invest in Timbercreek Financial

### Enhance portfolio yield

Investing in commercial mortgages can enhance the performance and diversification of fixed income portfolios with less volatility.

### Strong track record and 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 and stable monthly income

Timbercreek Financial pays a monthly distribution of \$0.0575/share and has a long track of consistently meeting its distribution targets for shareholders.

### Shareholder Dividend Reinvestment Plan (DRIP)

Use monthly cash dividends to steadily increase ownership of TF, allowing dollar cost averaging benefits without incurring commission or other transaction costs.

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## 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 (<5 years), ensuring high portfolio turnover, and achieving premium pricing through customization, service and speed of execution for our borrowers.

### CONSERVATIVELY POSITIONED

**89.3%**

income-producing properties

**64.9%**

multi-residential real estate assets

**69.4%**

weighted average loan to value

### WELL-DIVERSIFIED PORTFOLIO\*

**120**

mortgage investments

**\$10.3mm**

average net mortgage investment size

**2/3**

of business from repeat borrowers

### Timbercreek Capital Track Record

- 20+ years of managing real estate, 14+ years direct lending, ~\$3.0B current AUM
- Over \$13B in mortgage originations across Canada, U.S., Ireland & UK.
- 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 40 investment professionals
- Successful lending track record, cycle tested originating, underwriting, servicing and actively managing structured real estate debt

### SENIOR MANAGEMENT TEAM



**Blair Tamblin**  
Chief Executive  
Officer



**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,  
Global Credit -  
Canada



**Karynna Ma**  
Executive Director, Global  
Institutional Business  
Development

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