



TIMBERCREEK
FINANCIAL

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(TSX: TF)



Q1 2023

Share Information

Monthly Dividend \$0.0575/share

Outstanding Shares 83.7 million

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

14+
Year track record

\$1.15B
Institutional-quality
value mortgage portfolio

8.62%
Yield on market value
(at March 31, 2023)

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

89.0%

income-producing properties

~58%

multi-residential real estate assets

68.5%

weighted average loan to value

WELL-DIVERSIFIED PORTFOLIO*

107

mortgage investments

\$11.mm

average net mortgage investment size

2/3

of business from repeat borrowers

Timbercreek Capital Track Record

- 20+ years of managing real estate, 15+ years direct lending, ~\$3.0B current AUM
- Over \$15B in mortgage originations 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 40 investment professionals
- Successful lending track record, cycle tested originating, underwriting, servicing and actively managing structured real estate debt

SENIOR MANAGEMENT TEAM



Blair Tamblyn
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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