

FIRM PROFILE

RiverRock is a mortgage investment corporation based in Toronto, Ontario. Our Administrator License is 12514. RiverRock offers investors an opportunity to participate in a diversified portfolio of high yield Canadian residential mortgages. RiverRock is primarily focused on residential real estate in Ontario in both urban and suburban markets. Our principles have decades of experience in mortgage underwriting, risk management and administration.

INVESTMENT STRATEGY

Our investment objective is to identify relatively low risk first and second mortgages with a maximum loan to value of 80%. Traditional lenders are experiencing increased restrictions with respect to mortgage lending, which has created a large market opportunity for RiverRock. Our borrowers are typically self employed individuals, borrowers with poor or limited credit history, or new immigrants to Canada. Through a combination of several high quality mortgages into a diversified pool, we are able to mitigate the risks associated with investing in a single mortgage. RiverRock generates all of its mortgage applications through licensed mortgage agents and brokers. The target yield to our investors has decreased to 8.0% effective January 1, 2025.

PORTFOLIO BREAKDOWN

Residential Mortgages – 100%
All mortgage terms are 1 year
Residential – 100%
Average Loan To Value (LTV) = 66.89%
Average Loan Size = \$479,363

FUND INFORMATION

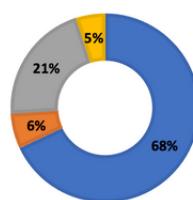
Minimum Investment: \$150,000 (\$25,000 for accredited investors)
Target Yield* : 8.00% (A Class) per annum paid monthly net of all fees and expenses (8.30% with DRIP).
NAV Purchase Value: \$10.00
Redemption Period: 1 year hold, quarterly liquidity thereafter
Manager: RiverRock Management Inc.
FundSERV Codes: BEL911 (Class A)

PARTNERS

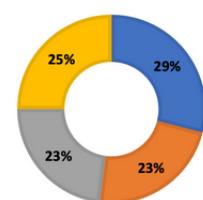
Auditor: MNP
Legal Counsel: AUM Law Professional Corporation
Fund Administrator: SGGG Fund Services Inc.
Exempt Market Dealer: Belco Private Capital Inc.

Portfolio Summary – As of Month End

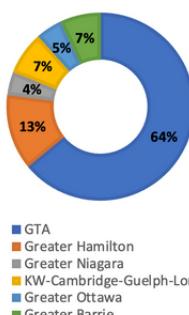
Property Type



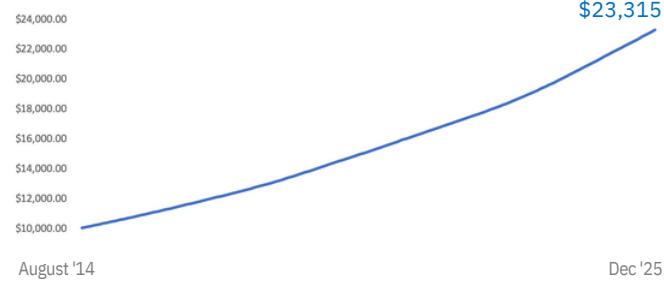
Maturity (months)



Region



GROWTH OF \$10K - AS OF MONTH END



Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		DRIP**
2025	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	8.00	8.30
2024	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	8.50	8.84
2023	0.58	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.69	0.69	0.69	0.69	7.85	8.14
2022	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.58	6.79	7.01
2021	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.56	0.56	0.56	6.94	7.16
2020	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	7.50	7.76
2019	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.63	0.63	0.63	0.63	7.83	8.12
2018	0.58	0.58	0.58	0.58	0.58	0.67	0.67	0.67	0.67	0.67	0.67	0.67	7.58	7.85
2017	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	7.00	7.23
2016	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	7.00	7.23
2015	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	7.00	7.23
2014								0.58	0.58	0.58	0.58	0.58	2.92	2.95

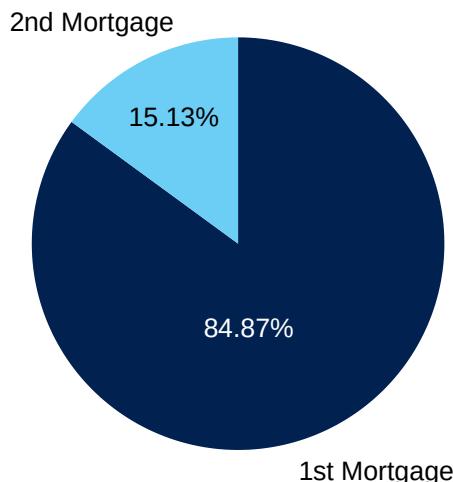
Note: Class A Share Target Yield reduced to 8.00% from 8.50% effective January 1, 2025

**DRIP – Dividend Re-Investment Plan

FUND PERFORMANCE

Class	YTD Rate	1-Year Return	3-Year Return	5-Year Return	10-Year Return
Class A Cash	8.00%	8.04%	8.09%	7.61%	7.49%
Class A DRIP	8.30%	8.34%	8.40%	7.88%	7.75%

LOAN PRIORITY SPLIT



Readers are advised that the material herein should be used solely for informational purposes. RiverRock Mortgage Investment Corporation (RiverRock) does not purport to tell or suggest which investment securities members or readers should buy or sell for themselves. Readers should always conduct their own research and due diligence and obtain professional advice before making any investment decision. RiverRock will not be liable for any loss or damage caused by a reader's reliance on information obtained in any of our presentations, special reports, email correspondence, or on our website. Our readers are solely responsible for their own investment decisions.

The information contained herein does not constitute a representation by the publisher or a solicitation for the purchase or sale of securities. Our opinions and analyses are based on sources believed to be reliable and are written in good faith, but no representation or warranty, expressed or implied, is made as to their accuracy or completeness. All information contained in our presentations or on our website should be independently verified with the companies mentioned. The editor and publisher are not responsible for errors or omissions. Past performance does not guarantee future results. Unit value and investment returns may fluctuate and there is no assurance that the fund can maintain a specific net asset value. The fund is available to investors eligible to invest under a prospectus exemption, such as accredited investors. Prospective investors should rely solely on the Fund's offering documentation, which outlines the risk factors in making a decision to invest.

Any opinions expressed are subject to change without notice. The RiverRock employees, writers, and other related parties may hold positions in the securities that are discussed in our presentations or on our website.

For more information, please contact:

Nick Kyprianou, President & CEO
nick@riverrockmic.com
 416.504.1886

Brandon Spalvieri, Dealing Representative
brandons@belcopc.com