RIVERROCK

MORTGAGE INVESTMENT CORPORATION

CLASS A

JUNE 2026

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 7.25% effective January 1, 2026.

PORTFOLIO BREAKDOWN

Residential Mortgages – 100%
All mortgage terms are 1 year
Residential – 100%
Average Loan To Value (LTV) = 67.05%
Average Loan Size = $458,239

FUND INFORMATION

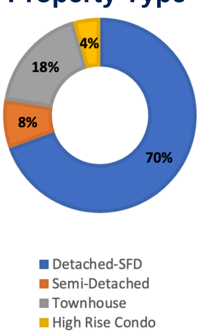
Minimum Investment: $150,000 ($25,000 for accredited investors)
Target Yield*: 7.25% (A Class) per annum paid monthly net of all fees and expenses (7.50% with DRIP).
NAV Purchase Value: $10.00
Redemption Period: 1 year hold, quarterly liquidity thereafter
Manager: RiverRock Management Inc.
FundSERV Codes: BEL911 (Class A)

PARTNERS

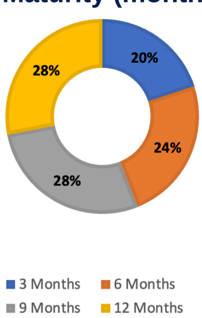
Auditor: MNP
Legal Counsel: AUM Law Professional Corporation
Fund Administrator: SGGG Fund Services Inc.
Exempt Market Dealer: Belco Private Capital Inc.

Portfolio Summary – As of Month End

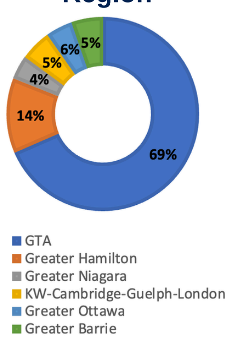
Property Type



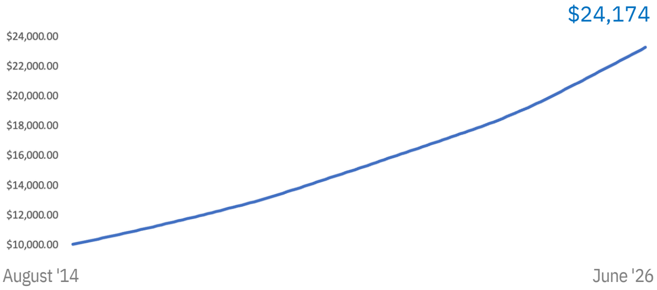
Maturity (months)



Region



GROWTH OF $10K - AS OF MONTH END



Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		DRIP**
2026	0.60	0.60	0.60	0.60	0.60	0.60							3.63	3.68
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	0.58	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 7.25% from 8.00% effective January 1, 2026

**DRIP – Dividend Re-Investment Plan

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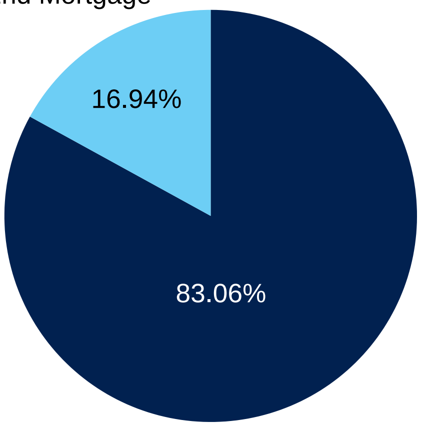
CLASS A

FUND PERFORMANCE

Class	YTD Rate	1-Year Return	3-Year Return	5-Year Return	10-Year Return
Class A Cash	3.63%	7.63%	8.06%	7.64%	7.51%
Class A DRIP	3.68%	7.90%	8.36%	7.91%	7.78%

LOAN PRIORITY SPLIT



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