RIVERROCK
MORTGAGE INVESTMENT CORPORATION

CLASS N
OCTOBER 2026

LEAD MANAGER



Nick Kyprianou
President & CEO
of RiverRock Mortgage Investment Corporation

- Over 30 years experience as a mortgage lender
- Former President of Home Trust Company, building their mortgage portfolio from ~$200 million to ~$16 billion over 18 years
- Managed mortgage portfolios through multiple credit cycles including: the 1986 Quebec separation crisis, the early 1990s when Toronto houses lost 25% in value, and the 2008 Global Financial Crisis

PORTFOLIO BREAKDOWN

Residential Mortgages **100%**
All mortgage terms are **1 year**
Average Loan To Value (LTV) **67.80%**

FUND INFORMATION

Minimum Investment	$25,000 accredited $150,000 non-accredited $2,500 eligible
Target Yield (F Class)*	7.25% per annum (7.50% with DRIP)
Target Yield (N Class)**	6.25% per annum (6.43% with DRIP)
NAV Purchase Value	$10.00 per share
Administration Fee	Series F: 1.25% Series N: 2.25%
Redemption Terms	6 months written notice prior to retraction date (see Offering Memorandum for details)
Manager	RiverRock Management Inc.
Legal Counsel	BLG Law
Auditor	MNP
Registered Tax Plan Status	Eligible
Lock-up Period	None

FUND CODES

Class N	BEL914
Class F	BEL913

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WHY INVEST

- **100% residential mortgages**
- **Average mortgage amount: $481,6691**
- **Portfolio duration of less than 1 year** allows borrower turnover and resetting of terms to accommodate changing market conditions
- **Maximum 80% Loan-to-Value ratio** offers margin of safety on readily marketable urban/suburban real estate in Southern Ontario
- **More liquid** than commercial real estate
- 87% owner occupied properties and 13% rental

INVESTMENT STRATEGY

The RiverRockMIC offers investors a high-yield alternative fixed income investment within the high-performing real estate market. As a lender in Ontario, clients are typically self-employed individuals, borrowers with poor or limited credit history, or new immigrants to Canada. The investment objective is to identify relatively low-risk, first and second residential mortgages in Ontario, with a maximum loan-to-value ratio of no more than 80%. By combining several high-quality mortgages into a diversified pool, the RiverRockMIC is able to mitigate the risks associated with investing in a single mortgage. The target yield to our investors has decreased to 6.25% for Class N, net of all fees and expenses effective October 1, 2026.

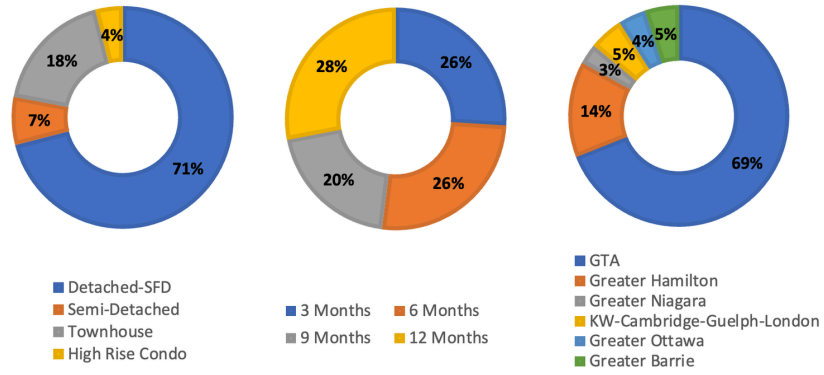
MONTHLY RETURNS OF CLASS N (%) – AS OF MONTH END

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD	DRIP*
2026	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.52			5.40	5.53
2025	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	7.25	7.50
2024	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	7.75	8.03
2023	0.52	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.63	0.63	0.63	0.63	7.10	7.34
2022	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.52	0.52	6.04	6.21
2021	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.50	0.50	0.50	6.19	6.37
2020	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	6.75	6.96
2019	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.56	0.56	0.56	0.56	7.08	7.32
2018										0.60	0.60	0.60	1.81	1.82

GROWTH OF $10,000 INVESTED – AS OF MONTH END



PORTFOLIO SUMMARY – AS OF MONTH END



*F Share - Target yield has decreased to 7.25% effective October 1, 2026
**N Share - Target yield has decreased to 6.25% effective October 1, 2026

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CLASS N

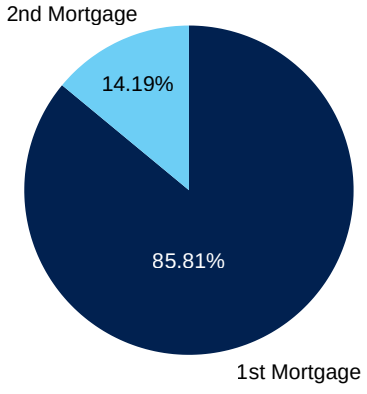
FIRM PROFILE

RiverRock is a mortgage investment corporation based in Toronto, Ontario. 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.

FUND PERFORMANCE

Class	YTD Rate	1-Year Return	3-Year Return	5-Year Return
Class N Cash	5.40%	6.60%	7.22%	6.91%
Class N DRIP	5.53%	6.81%	7.46%	7.13%

LOAN PRIORITY SPLIT



www.riverrockmic.com

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