

### INVESTMENT OBJECTIVE

The CMI MIC Balanced Mortgage Fund provides a passive investment opportunity whose diversified pool of mortgages offers consistent returns year-over-year. The MIC's focus is on selecting high-yield short-term mortgages, typically not exceeding a weighted portfolio of 75% LTV, while providing an attractive return to our investors.

### FUND DETAILS

**Fund Type:** Mortgage Investment Corporation  
**Inception:** July 2015  
**Redemptions:** Monthly\*  
**Management fee:** Share class dependant, 1%  
**AUM at December 2025:** \$161 million  
**Dividend Re-investment Plan (DRIP):** Yes  
**Eligible for Registered Plans:** Yes  
**Fundserv Codes:** Series A - CLI 1001, Series F - CLI 1002

### FUND FINANCIAL SUMMARY

Cash and Equivalents \$14,149,793  
Mortgage Investments \$161,388,201  
Invested Capital \$130,537,994

**Portfolio Composition**

Average Loan Size 254,958  
Number of Loans 633  
Weighted Average LTV 69.15%

### YEAR OVER YEAR AUM

Year	Amount	Y.O.Y Change
2018	\$6,559,726.67	-7%
2019	\$17,550,687.35	168%
2020	\$35,743,161.50	104%
2021	\$74,877,794.65	109%
2022	\$130,991,269.18	75%
2023	\$142,754,521.27	9%
2024	\$191,041,441.77	34%
DEC 2025	\$161,388,200.72	-16%*

### HISTORICAL PERFORMANCE\*

Year	Percent
2018	8.95%
2019	8.96%
2020	8.43%
2021	8.39%
2022	8.57%
2023	8.79%
2024	8.84%
DEC 2025	8.75%

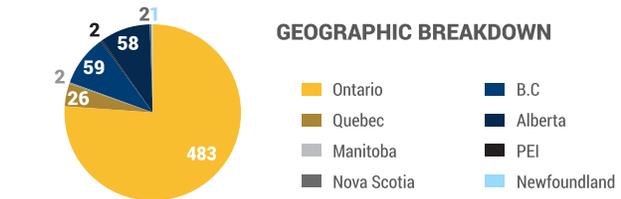
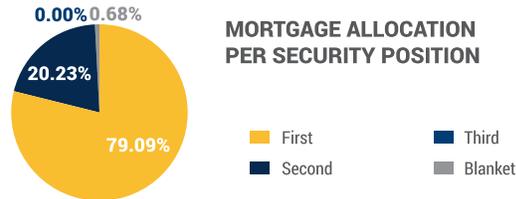
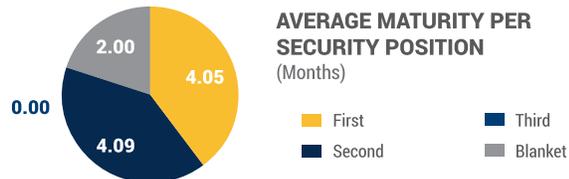
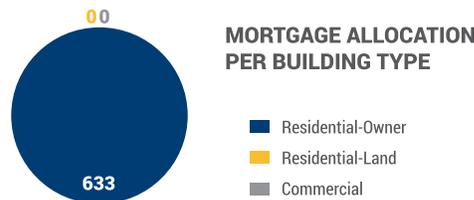
\* As of December 31, 2025

12 MO Trailing Return: 8.75%

Since inception: 8.72%

\*CLASS F YIELDS

### PORTFOLIO DIVERSIFICATION



### PORTFOLIO SUMMARY

Description	# of Mortgages	\$ Amount	% Total
<b>Security Rank</b>			
Blanket Mortgages	5	\$1,099,900.00	0.68%
First Mortgages	392	\$127,638,048.32	79.09%
Second Mortgages	236	\$32,650,252.40	20.23%
Third Mortgages	0	\$0.00	0.00%
<b>Mortgages</b>	<b>633</b>	<b>\$161,388,200.72</b>	<b>100%</b>
<b>Asset Class</b>			
Commercial	0	\$0.00	0.00%
Residential - Land	0	\$0.00	0.00%
Residential - Owner	633	\$161,388,200.72	100.00%
<b>Geographic Breakdown</b>			
Alberta	58	\$11,944,765.69	7.40%
British Columbia	59	\$17,708,272.49	10.97%
Manitoba	2	\$806,500.00	0.50%
Newfoundland	1	\$81,900.00	0.05%
Nova Scotia	2	\$507,240.00	0.31%
Ontario	483	\$122,579,497.81	75.95%
PEI	2	\$124,654.43	0.08%
Quebec	26	\$7,635,370.30	4.73%

Through CMI's MICs and its partner lending program, investors can access the private lending market with professionally managed solutions. Canadian Mortgages Inc. and its related entities has placed over \$2.8 billion in private mortgages with less than 0.13% capital loss rate over all mortgages placed. CMI strives to establish itself as one of Canada's largest private lenders to facilitate in the growing need for alternative lending. The CMI Balanced Mortgage Fund is distributed through a registered securities dealer; please consult your investment advisor before making an investment decision.

\*Shares may be redeemed without penalty after 12 months with 30 days notice in advance of the redemption period.



Canadian Mortgages Inc. MIC  
2425 MATHESON BLVD. E. 8TH FLR, MISSISSAUGA ON, L4W5K4  
888-465-4350 | info@cmimic.ca

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