# CMI MIC BALANCED MORTGAGE FUND

## FACT SHEET (as of MAY 31, 2026)

MANAGER: CMI MORTGAGE SERVICES

## 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 May 2026:** | $134 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 | $43,660,395 |
| Mortgage Investments | $133,894,957 |
| Invested Capital | $132,555,352 |

**Portfolio Composition**

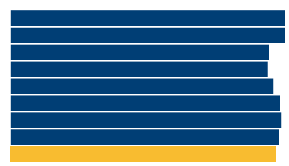
| | |
|---|---|
| Average Loan Size | 238,672 |
| Number of Loans | 561 |
| Weighted Average LTV | 68.14% |

## 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% |
| 2025 | $161,388,200.72 | -16% |
| MAY 2026 | $133,894,957.37 | -17%* |

*** As of May 31, 2026**

## HISTORICAL PERFORMANCE*

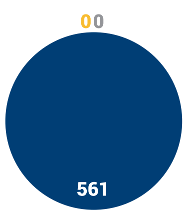


| Year | Percent |
|---|---|
| 2018 | 8.95% |
| 2019 | 8.96% |
| 2020 | 8.43% |
| 2021 | 8.39% |
| 2022 | 8.57% |
| 2023 | 8.79% |
| 2024 | 8.84% |
| 2025 | 8.75% |
| MAY 2026 | 8.67% |

**12 MO Trailing Return: 8.70%** **Since inception: 8.72%**

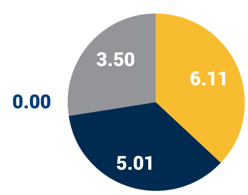
*CLASS F YIELDS

## PORTFOLIO DIVERSIFICATION




### MORTGAGE ALLOCATION PER BUILDING TYPE

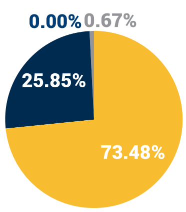
Residential-Owner
Residential-Land
Commercial




### AVERAGE MATURITY PER SECURITY POSITION

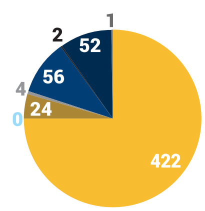
(Months)

First
Third
Second
Blanket




### MORTGAGE ALLOCATION PER SECURITY POSITION

First
Third
Second
Blanket




### GEOGRAPHIC BREAKDOWN

Ontario
B.C
Quebec
Alberta
Manitoba
PEI
Nova Scotia
Newfoundland

## PORTFOLIO SUMMARY

| Description | # of Mortgages | $ Amount | % Total |
|---|---|---|---|
| **Security Rank** | | | |
| Blanket Mortgages | 5 | $899,900.00 | 0.67% |
| First Mortgages | 313 | $98,381,313.50 | 73.48% |
| Second Mortgages | 243 | $34,613,743.87 | 25.85% |
| Third Mortgages | 0 | $0.00 | 0.00% |
| **Mortgages** | **561** | **$133,894,957.37** | **100%** |
| **Asset Class** | | | |
| Commercial | 0 | $0.00 | 0.00% |
| Residential - Land | 0 | $0.00 | 0.00% |
| Residential - Owner | 561 | $ 133,894,957.37 | 100.00% |
| **Geographic Breakdown** | | | |
| Alberta | 52 | $10,842,978.36 | 8.10% |
| British Columbia | 56 | $15,354,140.91 | 11.47% |
| Manitoba | 4 | $367,000.00 | 0.27% |
| Newfoundland | 0 | $0.00 | 0.00% |
| Nova Scotia | 1 | $257,240.00 | 0.33% |
| Ontario | 422 | $101,621,276.50 | 77.42% |
| PEI | 2 | $124,512.30 | 0.04% |
| Quebec | 24 | $5,327,809.30 | 5.63% |

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 then 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.

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