MIC Funds

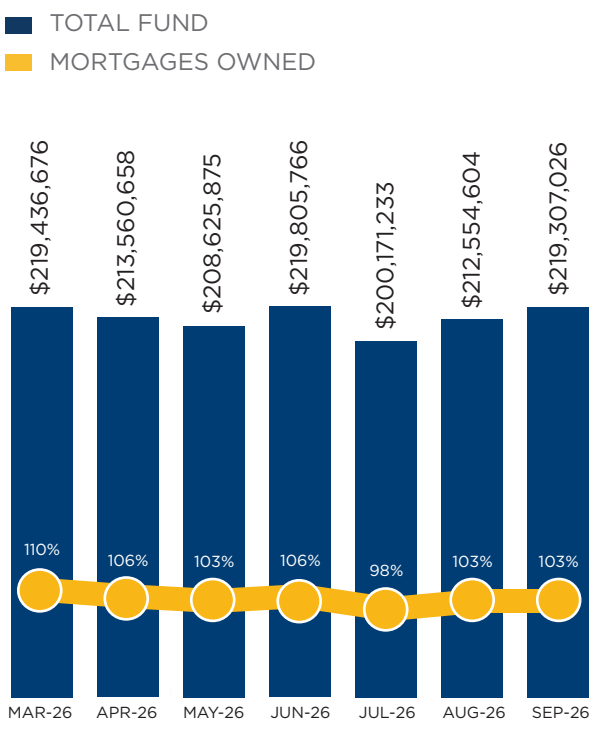
High Yield Opportunity Fund

OCTOBER 1ST 2026
FUND REPORT

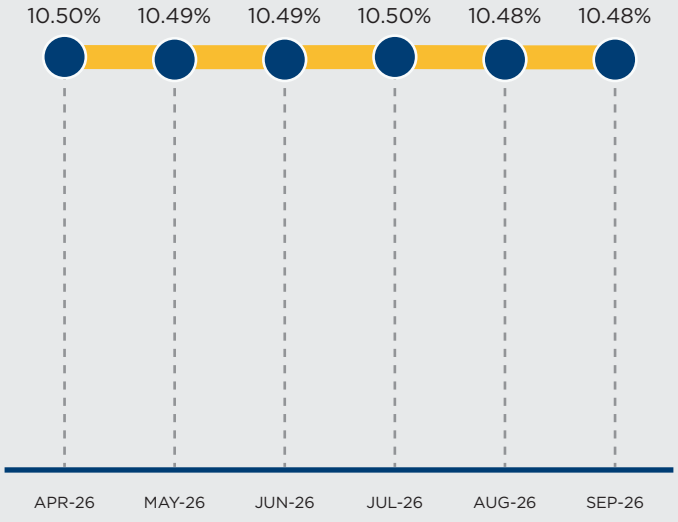
CMI MIC

Canadian Mortgages Inc. (CMI) is an Ontario based Mortgage Investment Corporation (MIC) that represents ownership in a diversified, professionally managed residential mortgage portfolio. The MIC invests primarily into first and second residential mortgages in strong, stable urban real estate markets across Ontario and the rest of Canada. CMI MICs are designed to minimize overhead and carrying costs, and are 100% backed by real property in prime real estate locations across Canada. The CMI MIC High Yield Opportunity Fund is designed to generate net annual returns of 10-11%, comprised of interest and fee revenue minus expenses, directly to shareholders. The CMI MIC High Yield Opportunity Fund offers consistent returns, while risk is mitigated through the MIC's investment in multiple mortgages, and the backing of MIC loans by real estate security.

ASSETS UNDER MANAGEMENT



NET ANNUAL YIELD (%)*



*CLASS F YIELDS

How Do We Invest?

The CMI MIC is a pure-play investment vehicle focused solely on high quality mortgage investments. Investors' capital is incorporated in a pool of mortgages that is then provided to end-borrowers. Some of the advantages of a MIC include:

- ✓ Investment in the CMI MIC High Yield Opportunity Fund can be made in either cash or registered funds via a qualified trustee.
- ✓ Tends to have higher yields than other yield based investments on a risk-adjusted basis (please refer to 'Risk Factors' in the Offering Memorandum).
- ✓ Funds deposited in the CMI MIC High Yield Opportunity Fund are exchanged for shares proportionate to the investor's capital investment ($1 preferred share for every $1 invested in the MIC).
- ✓ Each preferred share entitles the investor to a share of mortgage income earned by the MIC. Shares are RRSP, TFSA, RESP, RRIF and LIRA eligible.
- ✓ Targeted average annual rate of return between 10% and 11%, paid monthly.
- ✓ Shares may be redeemed without penalty after 12 months with 30 days notice in advance of the monthly redemption period.
- ✓ Shares in the CMI MIC High Yield Opportunity Fund are offered via registered securities dealers and issued contingent upon the investor qualifying.

MORTGAGE INFORMATION - LAST 6 MONTHS

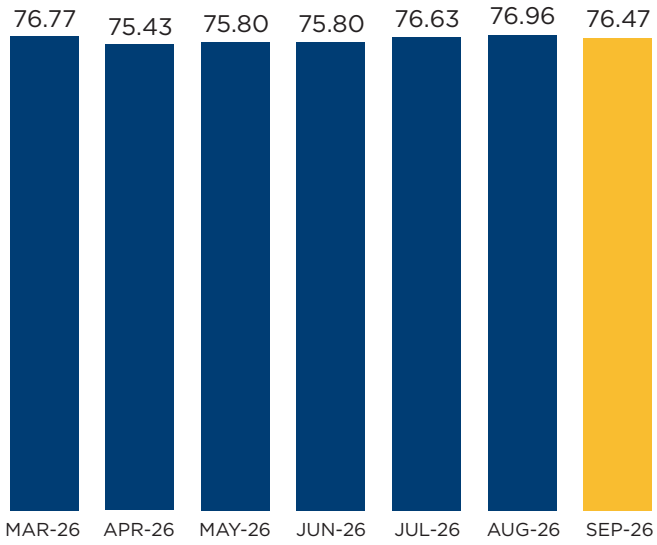
	APR 2026	MAY 2026	JUN 2026	JUL 2026	AUG 2026	SEP 2026
# Mortgages	1,206	1,200	1,265	1,203	1,293	1,344
Avg Loan Size	177,082	173,855	173,759	166,393	164,389	163,175
Mortgages Owned ($)	213,560,658	208,625,875	219,805,766	200,171,233	212,554,604	219,307,026
Invested Capital	200,964,914	203,439,551	207,296,162	205,080,061	206,956,054	213,104,863

INVESTORS AND DIVIDENDS - LAST 6 MONTHS

	APR 2026	MAY 2026	JUN 2026	JUL 2026	AUG 2026	SEP 2026
# Investors	1,090	1,072	1,066	1,058	1,061	1,051
$ Distributions	2,333,000	2,317,355	2,440,107	2,222,142	2,358,042	2,430,944
Dividends paid to Investors	1,756,333	1,776,604	1,810,520	1,793,142	1,805,945	1,859,842

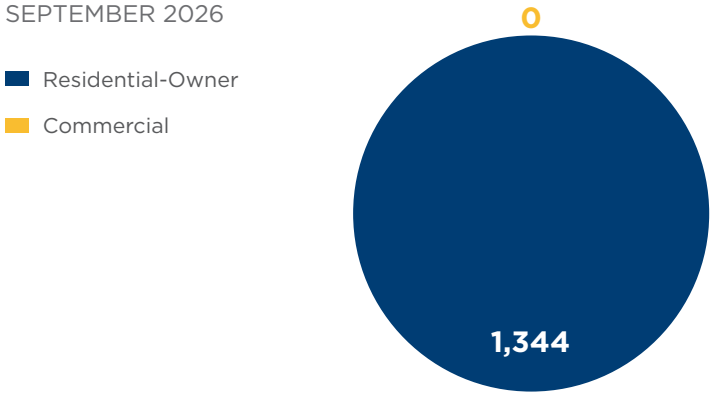
WEIGHTED AVERAGE LOAN-TO-VALUE

(%)



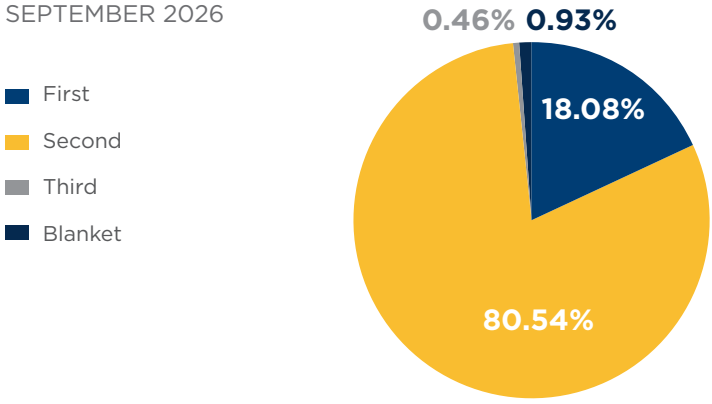
MORTGAGE ALLOCATION PER BUILDING TYPE

SEPTEMBER 2026



MORTGAGE ALLOCATION PER SECURITY POSITION

SEPTEMBER 2026



Risk Mitigation

CMI's diversified mortgage portfolio is based on a diligent assessment of risk and underwriting guidelines, allowing investors to enjoy consistent long-term growth while actively seeking to minimize risk exposure. CMI mitigates risk through a combination of the following practices:

- ✓ Concentrating on stable, high-growth and recession resistant residential market across Canada.
- ✓ Targeting moderate-risk mortgages while striving for a weighted-average portfolio loan-to-value of 85%.
- ✓ Strict mortgage origination guidelines backed by expert underwriters that assess each property's liquidity, equity growth projections and the ability of the applicant to service the debt.
- ✓ Confirming residential property value through professional appraisers and experienced local realtors.
- ✓ MIC maintains an appropriate amount of cash so that existing investors can make redemptions of their principal amount in any given year.
- ✓ Maintaining a diversified pool of mortgages with no single loan exceeding more than 10% of the book value.

CONTACT US

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

CMI

Class A: CCI 311, Class F: CCI 312