KUBER MORTGAGE INVESTMENT CORPORATION

INVESTOR FACT SHEET | OCTOBER 2026 - CLASS A & C

PORTFOLIO SUMMARY

Total Mortgage Portfolio	**$235MM**
Number of Active Mortgages	**376**
Weighted Loan to Value	**71%**
Overall Average Loan Amount	**$625K**
Weighted Average Term to Maturity	**4.4 Months**
Weighted Average Credit Score	**684**

FIRST MORTGAGE PORTFOLIO SUMMARY

Average Loan Amount	**$752K**
Weighted Average LTV	**70%**
Average Appraisal Value	**$1.02MM**
Weighted Average Credit Score	**684**

SECOND MORTGAGE PORTFOLIO SUMMARY

Average Loan Amount	**$384K**
Weighted Average LTV	**71%**
Average Appraisal Value	**$1.53MM**
Weighted Average Credit Score	**685**

PORTFOLIO COMPOSITION

Residential	**93%**
Commercial	**6%**
Land	**1%**

PORTFOLIO INFORMATION

Class A Outstanding Shares	**14,515,590.8**
Class C Outstanding Shares	**692,787.2**
Preferred Share Purchase Value	**$10.00** per share

ELIGIBLE INVESTMENTS

TFSA, RRSP, FHSA, RRIF, LIRA, LRSP, LIF, RESP, RDSP, IPP, & Non-Registered

Total Number of Investors	**827**
Participating in DRIP[1]	**596**

REDEMPTION TERMS

Within 6 months of written notice
(See Offering Memorandum for details)

FUNDSERV CODE

Class A | KUB500
Class C | KUB502

MANAGER & MORTGAGE ADMINISTRATOR

Square Lending Inc.
FSRA #:13714 & 13778

MANAGEMENT TEAM

Sutha Kunam | President & CEO
T| 416 824 6605 E| suthakunam@kubermic.com

Lois Tullo | CFO, CCO & CRO
T| 416 477 2118 E| ltullo@kubermic.com

Ranier De Lambert | COO
T| 416 720 4415 E| ranierdelambert@kubermic.com

INDEPENDENT AUDITOR

Hogg, Shain & Scheck Professional Corp.

LEGAL COUNSEL

Dentons Canada LLP

EXEMPT MARKET DEALER

Meadowbank Asset Management Inc.
Rawn Lakhan, BA, MA, CIM, FCSI, CSWP
T: 416-864-2264

WHO WE ARE

Kuber was founded in 2016, is a non-bank lender that provides short-term mortgage loans to creditworthy borrowers who are unable to secure financing through traditional banking institutions due to their lending restrictions. Kuber offers investors the opportunity to invest in a diversified pool of mortgages, primarily in the Greater Toronto Area.

DIVIDEND DISTRIBUTION AS AT OCTOBER 31, 2026

Kuber Mortgage Investment Corporation is pleased to announce that its Board of Directors have declared a dividend for the month of October in the amount of $0.06667 per Class A Preferred Share & $0.05625 per Class C Preferred Share for all shareholders of record as of October 31, 2026.

INVESTOR SHARE SUMMARY

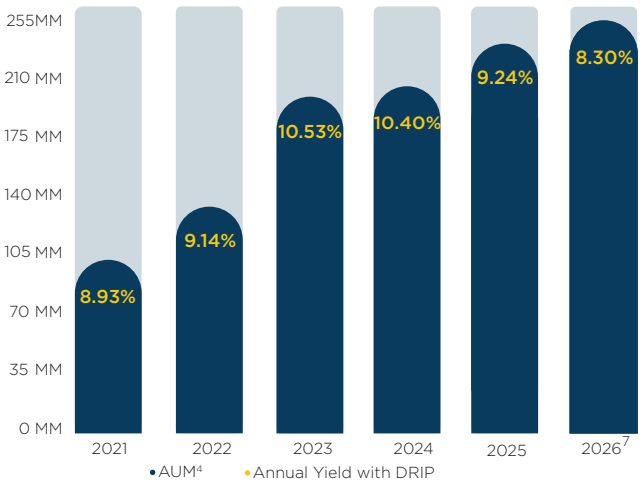
	Class A	Class C[3]
Monthly Compounded Annualized Yield for October 2026[2]	**8.30%**	**6.96%**
Monthly Non-Compounded Annualized Yield for October 2026[2]	**8.00%**	**6.75%**

Since Inception:

- Our investors have received their distributions each and every month!
- Our investors have never incurred a single loss on their share capital!
- We have never gated our MIC!

AVERAGE ANNUAL RETURN OF CLASS A PREFERRED SHARES

ANNUAL COMPOUNDED ROI[6]



AVERAGE ANNUAL COMPOUNDED RETURN[8]

YEAR (S)	%
1 (PAST 12 MONTHS)	8.30%
2	9.82%
3	10.06%
4	9.83%
5	9.65%

PORTFOLIO OVERVIEW[5]



Mortgages By Region

GTA	**85%**
Golden Horseshoe	**10%**
Ottawa	**2%**
Other Ontario Urban/Rural Areas	**3%**

Average Credit Score

< 600	**15%**
> 600 to 700	**43%**
> 701 to 800	**30%**
> 800	**12%**

Portfolio by Loan to Value

≤ 65%	**30%**
> 65% - 75%	**33%**
> 75%	**37%**

Security Position

1st	**79%**
2nd	**21%**

1. DRIP is an acronym for Kuber's Dividend Re-Investment Plan, available to all investors.
2. Monthly Annualized Yield is the current monthly yield for twelve months.
3. Senior Class of Preferred Shares
4. Assets Under Management - the aggregate principal amount of mortgages outstanding at the calculation date.
5. Weighted by book value of the mortgages.
6. ROI is based on previous monthly returns and monthly compounded annualized yield for the remaining months of the calendar year, not including future special dividends.
7. The Annual Yield is calculated assuming the remaining months of the year are at published target rate (Not Including Future Special Dividend).
8. Years 2 through 5 are calculated for the years ending December 31, 2025.

DISCLAIMER

THESE MATERIALS SHOULD BE READ IN CONJUNCTION WITH THE OFFERING MEMORANDUM DATED OCTOBER 30, 2025 INCLUDING THE RISK FACTORS IDENTIFIED THEREIN. THIS UPDATE HAS BEEN PROVIDED FOR GENERAL INFORMATION PURPOSES ONLY AND IS NOT INTENDED TO BE A SOLICITATION TO PURCHASE SHARES OF KUBER MORTGAGE INVESTMENT CORPORATION OR ADVICE REGARDING THE SUITABILITY OF THE INVESTMENT FOR SPECIFIC INVESTORS. MANAGEMENT DOES NOT UNDERTAKE TO NOTIFY THE READER OF ANY SUBSEQUENT CHANGE OF CIRCUMSTANCE OR OPINION. HISTORIC RETURNS SET OUT BELOW ARE NET OF ALL FUND EXPENSES AND MANAGEMENT FEES. PAST RESULTS DOES NOT GUARANTEE FUTURE PERFORMANCE. FOR FURTHER INFORMATION, PLEASE CONTACT US OR YOUR DEALER.

*All figures are an approximation and may be rounded.