

PORTFOLIO SUMMARY

Total Mortgage Portfolio	\$226MM
Number of Active Mortgages	354
Weighted Loan to Value	72%
Overall Average Loan Amount	\$638K
Weighted Average Term to Maturity	5.3 Months
Weighted Average Credit Score	680
Credit Facility	\$160MM

FIRST MORTGAGE PORTFOLIO SUMMARY

Average Loan Amount	\$813K
Weighted Average LTV	72%
Average Appraisal Value	\$1.09MM
Weighted Average Credit Score	679

SECOND MORTGAGE PORTFOLIO SUMMARY

Average Loan Amount	\$323K
Weighted Average LTV	71%
Average Appraisal Value	\$1.55MM
Weighted Average Credit Score	686

PORTFOLIO COMPOSITION

Residential	95%
Commercial	5%
Land	<1%

PORTFOLIO INFORMATION

Class A Outstanding Shares	14,259,496.7
Class C Outstanding Shares	790,721.6
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	842
Participating in DRIP ¹	611

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, 2025

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 \$0.07083 per Class A Preferred Share & \$0.05833 per Class C Preferred Share for all shareholders of record as of October 31, 2025.

INVESTOR SHARE SUMMARY

Monthly Compounded
Annualized Yield for
October 2025²

Class A

8.84%

Class C³

7.23%

Monthly Non-Compounded
Annualized Yield for
October 2025²

8.50%

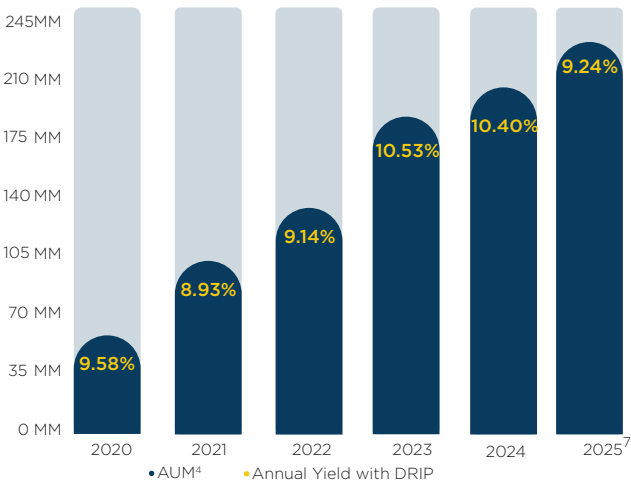
7.00%

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

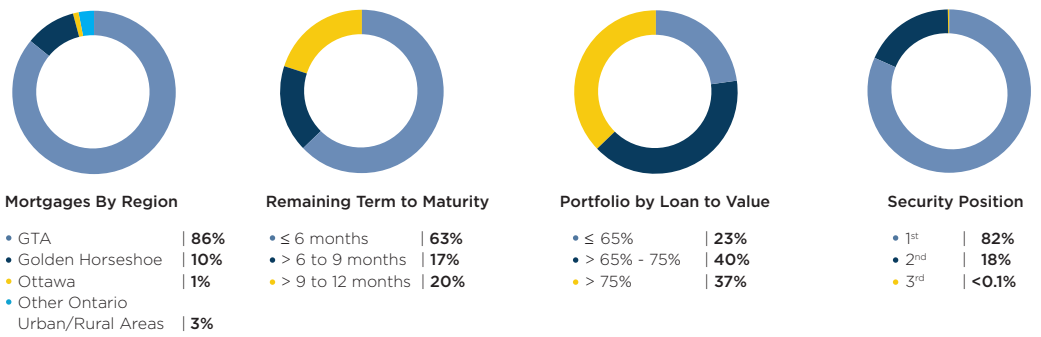
ANNUAL COMPOUNDED ROI⁶



AVERAGE ANNUAL COMPOUNDED RETURN⁸

YEAR (S)	%
1 (PAST 12 MONTHS)	9.56%
2	10.47%
3	10.02%
4	9.75%
5	9.72%

PORTFOLIO OVERVIEW⁵



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, 2024.

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.