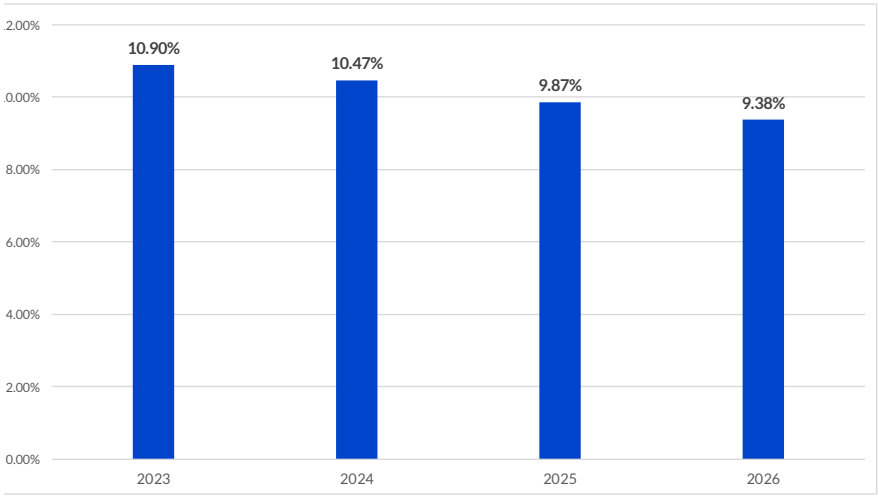
FUND FACT SHEET
Class A Units
September 30, 2026

Gentai Commercial Mortgage Fund invests in commercial mortgage loans secured by real estate in major urban centres in British Columbia, Alberta and Ontario. 100% of regular distributions can be earmarked to personal RRSPs and TFSAs for tax-sheltered investing. Since its inception in 2023, Gentai Commercial Mortgage Fund has invested in 41 mortgages with a cumulative loan amount of $127.6 million. To date, Gentai Commercial Mortgage Fund has completed 44 regular distributions and 1 special distribution, totaling $17.5 million.

FUND DETAILS

Fund Type	Open-Ended Mutual Fund Trust	**Inception**	January 17, 2023
Eligibility	Registered Plan Eligible	**Unit Value**	$1.00
Offering Type	Accredited Investors Only	**Purchases**	1st and 15th of each month
Management Fee	2.00%	**Redemption**	18 month lock-up period, then monthly with 90 days notice
Distribution	Monthly	**TTM Yield**	9.38% (at September 30, 2026)

PERFORMANCE HISTORY (DRIP)



CORPORATE SUMMARY

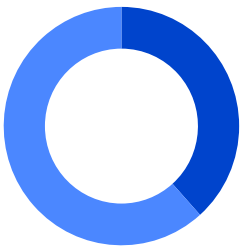
Manager	Gentai Capital Corporation
Inception	October 16, 2012
Manager AUA	$458.2 million

PERIOD	RETURN
Since Inception	10.18%
3 - Year	10.15%
1 - Year	9.38%

Annualized returns at September 30, 2026

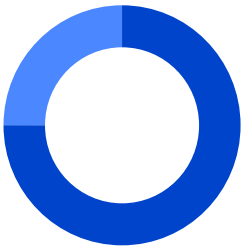
PORTFOLIO COMPOSITION

MORTGAGE POSITION



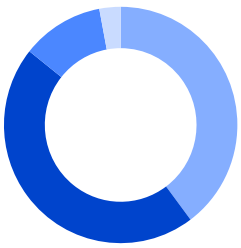
- 1st Mortgages (38.4%)
- 2nd Mortgages (61.6%)

ASSET CLASS



- Multifamily Residential (75.0%)
- Commercial (25.0%)

GEOGRAPHIC REGION



- BC (39.8%)
- ON (45.9%)
- AB (11.4%)
- QC (2.9%)

PORTFOLIO METRICS

Mortgage Portfolio Size	$47.6 million
Number of Investments	13
Weighted Average LTV	68.4%
Weighted Average Interest Rate	13.2%

GENTAI CAPITAL FAMILY OF FUNDS

Gentai Capital was founded on the principles of protecting investors' capital and providing stable fixed income. Since its inception in 2012, Gentai Capital has been providing investment funds that have outperformed their respective peer groups and benchmarks and, in aggregate, have funded $1.6 billion across 1,280 loans. Gentai Capital also has never missed a distribution payment since inception, offering investors consistent fixed income with meaningful downside protection.

For more information please contact | 1-604-558-8098 | info@GentaiCapital.com | Investor.Relations@GentaiCapital.com | Visit us at GentaiCapital.com

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