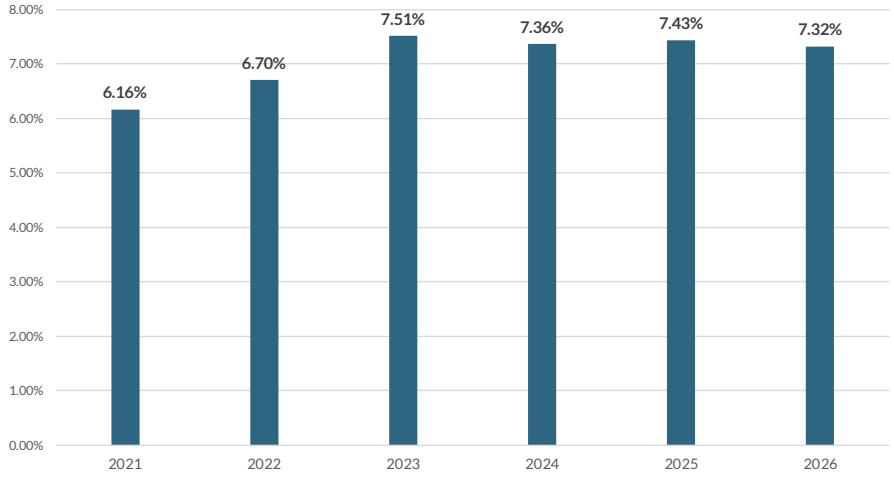
# FUND FACT SHEET
## Class A Units
**September 30, 2026**

**Gentai Residential Mortgage Fund** invests in residential 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 2021, Gentai Residential Mortgage Fund has invested in 423 mortgages with a cumulative loan amount of $262.3 million. To date, Gentai Residential Mortgage Fund has completed 63 regular distributions and 2 special distributions, totaling $8.3 million.

### FUND DETAILS

| | | | |
|---|---|---|---|
| **Fund Type** | Open-Ended Mutual Fund Trust | **Inception** | June 1, 2021 |
| **Eligibility** | Registered Plan Eligible | **Unit Value** | $1.00 |
| **Offering Type** | Offering Memorandum | **Purchases** | 1st and 15th of each month |
| **Management Fee** | 2.00% | **Redemption** | 12 month lock-up period, then monthly with 60 days notice |
| **Distribution** | Monthly | **TTM Yield** | 7.31% (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** | 7.16% |
| **5 - Year** | 7.16% |
| **3 - Year** | 7.54% |
| **1 - Year** | 7.32% |

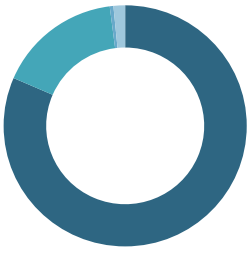
Annualized returns at September 30, 2026

### PORTFOLIO COMPOSITION

MORTGAGE POSITION

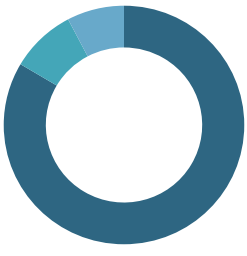
- 1st Mortgages (83.2%)
- 2nd Mortgages (16.8%)

PROPERTY TYPE



- Detached (81.5%)
- Condo (16.5%)
- Semi-Detached (0.5%)
- Townhouse (1.5%)

GEOGRAPHIC REGION



- BC (83.5%)
- ON (8.8%)
- AB (7.7%)

### PORTFOLIO METRICS

| | |
|---|---|
| **Mortgage Portfolio Size** | $30.9 million |
| **Number of Investments** | 53 |
| **Weighted Average LTV** | 67.2% |
| **Weighted Average Interest Rate** | 9.8% |

### 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 nearly $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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