

INVESTMENT OVERVIEW

C.A. BANCORP CANADIAN REALTY FINANCE CORPORATION

"Most Canadian financial institutions focus on larger loans and longer-term mortgage transactions. We believe the lender market that competes for smaller value and shorter-term loans and mortgages is presently under-served and highly fragmented. This presents excellent opportunities to gain exposure to well-structured, commercial mortgage and real estate loans with attractive debt yields."



C.A. Bancorp Canadian Realty Finance Corporation (CRFC) manages \$72 million and provides exposure to a highly diversified portfolio of commercial real estate mortgages and loans with attractive yields.

The mortgages and loans are made to sophisticated commercial real estate borrowers in the small- to mid-size segment of the market with little competition from conventional lenders such as banks, life insurance companies and pension funds. The class A shares (TSX: RF.A) and the preferred Shares (TSX: RF.PR.A) pay tax-efficient cash distributions of 7.5% and 6.75% per annum, respectively.

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- ASSET CLASS → Financial services
 - OVERVIEW → Investors hold 10-year preferred shares and the class A shares while C.A. Bancorp holds class A shares
 - INVESTMENT HIGHLIGHTS
 - Fragmented real estate financing market offers excellent opportunities to underwrite well-structured loans with attractive yields
 - Preferred shareholders and class A shareholders earn superior risk-adjusted rate of return
 - Superior return on capital for C.A. Bancorp achieved through recurring management fees and income from the corporation

GROWTH THROUGH ALTERNATIVE ASSETS



C.A. BANCORP INC.

(TSX: BKP) is a publicly traded alternative asset manager that invests directly in privately owned companies and other alternative assets with strong growth prospects. The company is focused on investments in small- and mid-cap companies in the industrials, real estate, infrastructure and financial services sectors – four areas that offer strong cash flows, tangible assets and some of the most dynamic investment opportunities.

■ INDUSTRIALS

We select industrial companies that generate stable and growing cash flows, are led by a proven management team and operate within a strategic niche.

■ INFRASTRUCTURE

We target infrastructure opportunities with significant barriers to competition, tangible assets, sustainable cash flows and predictable long-term rates of return.

■ REAL ESTATE

We invest in well-located real estate assets in the industrial, commercial, healthcare, hospitality, multi-residential and retail sectors.

■ FINANCIAL SERVICES

We seek Canadian and international financial services businesses that offer the potential for above-average rates of growth and income.

This document may contain forward-looking statements relating to anticipated future events, results, circumstances, performance or expectations that are not historical facts but instead represent our beliefs regarding future events.

By their nature, forward-looking statements require us to make assumptions and are subject to inherent risks and uncertainties. There is significant risk that predictions and other forward-looking statements will not prove to be accurate.

We caution readers of this document not to place undue reliance on forward-looking statements as a number of factors could cause actual future results, conditions, actions or events to differ materially from the targets, expectations, estimates or intentions expressed or implied in the forward-looking statements. C.A. Bancorp does not undertake, and specifically disclaims, any intention or obligation to update or revise any forward looking statements, whether as a result of new information, future events or otherwise, unless required by applicable law.