FOR IMMEDIATE RELEASE

North America Home Finance Inc.

Financial Results for the year ended June 30, 2026

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Vancouver, B.C. — October 28, 2026 — *North America Home Finance Inc.* (CSE: NAHF, NAHF.PR.A, and NAHF.WT) ("**NAHF**" or the "**Company**"), a Canadian residential real estate finance and asset development company pioneering shared-equity homeownership solutions, today announced its financial results for the year ended June 30, 2026.

Financial Highlights

- Total assets increased 25% in the year ended June 30, 2026, compared to June 30, 2025;
- The Company saw an increase in the average annualized contractual recurring cash flow, a non-GAAP measure, from income-producing housing assets, returning to levels in 2025. Since March 31, 2026, occupancy in Kelowna has increased from 76% to 94% with a corresponding increase in average annualized contractual recurring cash flow.
- In July 2026, the company refinanced the Saanich mortgage to a CMHC-insured 5-year term mortgage with Peakhill.
- The Company finalized the settlement of its profit participation interest and promissory note obligation relating to the Five Crossings development project in Kelowna, British Columbia, confirming the profit participation entitlement of $5.57 million, the Company's outstanding promissory note obligation of $5.35 million and the contractual set-off of these amounts.
- Total revenues decreased 12% for the year ended June 30, 2026, compared to June 30, 2025, resulting from the Company's move away from home sales to construction of rental communities where profit will be shown as fair value gain going forward and not be added to revenue. Home construction activity increased overall, with more homes for rent being built than were built for sale in the previous year.
- The Company changed to its accounting policy for its investment properties to fair value which resulted in gain in fair value of $11.5 million over the previous amortized costs basis.

"The company continues to grow its investment portfolio and pipeline and with the refinancing of the Saanich mortgage, the company is aligning its debt with the relevant assets. Additionally, with the adoption of fair value for the valuation of investment properties, the financial statements are now more indicative of the company' value," said CEO, George Lawton.

Operating Results

Years ending	2026	2025	% change
Summarized statement of loss and comprehensive loss data			
Total Revenue	**3,814,599**	4,341,361	(12%)
Net Income (loss) and comprehensive income (loss)	**3,113,047**	3,451,588	(10%)
Per share data			
Weighted average number of shares	**82,158,574**	79,229,175	4%
Basic and diluted earnings per share	**$ 0.038**	$0.044	(13%)
Summarized statement of financial position data			
Total Assets	**142,880,514**	114,530,586	25%
Total Non-current Financial Liabilities	**64,065,765**	82,284,700	(22%)

Throughout the year we maintained a conservative, focused approach to strengthening our financial position and earnings capability, by continuing work to increase our income producing housing asset base, financing the development of investment property and investing in wholesale development housing acquisitions.

Revenue in the year ended June 30, 2026, consisted of a home sale, rental income and sub-lease income totalling $3.81 million, which was $0.53 million lower than $4.34 million at June 30, 2025.

Home sales declined from 3 homes to 1 home, as the Company changed its focus from selling homes to developing homes in the second Saanich Ridge rental community. The value of the home sale in the year ended June 30, 2026, at $0.83 million was higher than the average $0.78 million per home sold in the year ended June 30, 2025.

Effective January 1, 2025, the Company entered into a management agreement (the “Management Agreement”) with NAHF Equity Management Ltd. (the “Manager”). Pursuant to the Management Agreement, acquisition, development and other fees will be earned by the Manager, which reduced acquisition and development management fees to nil in the year ended June 30, 2026, a reduction of $0.27 million from the fees earned in the year ended June 30, 2025.

For the year ended June 30, 2026, rental income increased $1.23 million (75%) over the Year ended June 30, 2025, as the Company had finalized Phase 1 of the Saanich Ridge Development rental community, completing and renting 26 homes by the end of fiscal 2025. The Company also acquired 80 units and rented a portion thereof in the Five Crossings development by the end of fiscal 2025. Sub-lease income associated with the land related to homes sold in prior years at Saanich Ridge and an additional 3 homes sold in calendar 2025 was also earned by the Company.

Revenue in the year ended June 30, 2026, consisted of one home sale, rental income and sub-lease income totalling $3.81 million. Home sales decreased from 54% of revenue in the year ended June 30,

2025, to 22% in the year ended June 30, 2026. Rental income increased from 38% in the year ended June 30, 2025, to 75% in the year ended June 30, 2026, as the Company had finalized Phase 1 of the Saanich Ridge Development rental community, completing and renting 26 homes by the end of fiscal 2025. The Company also acquired 80 units and rented a portion thereof in the Five Crossings development by the end of fiscal 2025. Sub-lease income associated with the land related to homes sold in prior years at Saanich Ridge and an additional 3 homes sold in 2025 was also earned by the Company.

Net income of $3.11 million for the year ended June 30, 2026, was $0.34 million less than the prior year primarily due to:

- Changes in fair value arising from a change in accounting policy for investment properties from the amortized cost to fair value basis and
- Additional financing costs.

Total assets increased $28.35 million to $142.88 million in the year ended June 30, 2026, as the Company expanded its income producing housing asset base by continuing to build the next two Saanich rental communities and changed its accounting policy related to investment in properties from the amortized cost basis to fair value. Additionally, the Company increased deposits for condominiums in alignment with its Forward (wholesale) acquisition of to-be-built housing assets strategy and recorded a receivable for refund of construction overage costs.

Non-current financial liabilities decreased $18.22 million to $64.07 million in the year ended June 30, 2026, primarily due to the reclassification of the construction mortgage from PeakHill from non-current to current. Additionally, the second mortgage with 1City was partially repaid and the People's Trust mortgage that was converted into a five-year mortgage in the year ended June 30, 2025, was fully repaid in the year ended June 30, 2026, and replaced by bridge financing from PeakHill. The bridge financing was re-financed in July 2026 with a 5-year CHMC insured mortgage.

Investment Properties

Years ending June 30	2026	2025 (restated)
Development properties	**1,187,868**	1,148,925
Net investment in sub-leases	**1,690,963**	1,658,353
Right of use asset	**2,239,547**	3,299,542
Investment properties		
Completed investment properties	**52,731,701**	56,111,766
Investment properties under development	**39,591,309**	11,290,689
	92,323,010	67,402,455
Loans receivable	**5,883,715**	6,074,165
Deposits for condominiums		
Collinson Rise/Revo Development	**16,961,796**	14,264,368
Glenlake Development	**7,121,056**	5,990,475
	24,082,852	20,254,843
	127,407,955	99,838,283

Additional Information

The information in this news release is a summary only and should be read in conjunction with NAHF's audited consolidated financial statements and management's discussion and analysis for the year ended June 30, 2026, copies of which are available under NAHF's profile on SEDAR+ at www.sedarplus.ca.

Additional information relating to NAHF and other public filings, is available on SEDAR+ at www.sedarplus.ca.

About North America Home Finance Inc.

North America Home Finance Inc. is a Canadian residential real estate finance and asset development company focused on expanding housing access through shared-equity and next-generation ownership pathways. The Company develops, acquires and manages income-producing residential housing communities in Canada.

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Non-GAAP Measures

The Company's financial statements are prepared in accordance with IFRS Accounting Standards. Throughout this news release, we refer to terms known as non-GAAP financial measures and supplementary financial measures that are not specifically defined in IFRS Accounting Standards. These non-GAAP financial measures and supplementary financial measures may not be comparable to similar measures presented by other companies.

We believe that these non-GAAP financial measures and supplementary financial measures are useful in assisting investors in understanding components of our financial results. The non-GAAP financial measures and supplementary financial measures that we refer to in this MD&A are defined below.

Calculations and definitions

Average annualized contractual recurring cash flow from income-producing housing assets

Management uses average annualized contractual recurring cash flow from income-producing housing assets as a key performance measure to evaluate the Company's ability to generate recurring cash flows from its rental portfolio. Average Annualized contractual recurring cash flow from income-producing housing assets is a supplementary financial measure that indicates recurring cash inflows for the Company, including rental income and sub-lease income based on a run rate as of a particular date. Specifically, average annualized contractual recurring cash flow is calculated as the sum of (i) the average annual rental rate per square foot for occupied units as of the applicable period end date multiplied by the aggregate square footage rented as of such date, plus (ii) the average monthly sub-lease per unit as of the period end date annualized and multiplied by the number of units subject to a sub-lease as of such date. Average annualized contractual recurring cash flow does not have a standardized meaning under IFRS and may not be comparable to similar measures presented by other companies.

As of:	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Square feet rented	**98,118**	**84,235**	90,717	96,890	97,543
Average annual rent per square foot	**$33.28**	**$33.47**	$34.04	$35.57	$35.46
Annualized recurring rent cash flow	**3,265,367**	**2,819,345**	3,088,007	3,446,377	3,458,875
Units sublet	**27**	**27**	28	27	28
Average monthly sub-lease per unit	**$460**	**$460**	$460	$460	$460

As of:	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Number of months	**12**	**12**	12	12	12
Annualized recurring sub-lease cash flow	**149,040**	**149,040**	154,560	149,040	154,560
Average Annualized contractual recurring cash flow	**3,414,407**	**2,968,385**	**3,242,567**	**3,595,417**	**3,613,435**

At June 30, 2026, the Company increased square feet rented, increasing average annualized contractual recurring cash flow from rental income producing housing assets by $0.45 million since March 31, 2026.

In the year ended June 30, 2026, while the Company had increased overall square feet rented, the competitive Kelowna market necessitated a different approach to marketing homes for rent. The Company provided incentives which decreased the overall rent per square from $35.46 to $33.28. Overall average annualized contractual recurring cash flow decreased $0.20 million.

The Company expects its average annualized contractual recurring cash flow to increase later in 2026 as additional rental community housing units are completed and tenanted.

Forward-Looking Information

This news release contains forward-looking information within the meaning of applicable securities legislation. In some cases, forward-looking information can be identified by words or phrases such as “may”, “might”, “will”, “should”, “could”, “expect”, “anticipate”, “continue”, “plan”, “seek”, “estimate”, “indicate”, “believe”, “intend”, “project”, “potential”, “forecast”, “budget”, “target”, “goal”, “objective”, “schedule”, “is/are likely to” or the negative of these terms and other similar expressions intended to identify forward-looking information. The Company has based the forward-looking information contained herein on its current expectations and projections about future events and financial trends that it believes might affect its financial condition, results of operations, business strategy and financial needs. The forward-looking information contained herein includes, among other things, statements relating to: the number of HomePlan agreements continues to grow as the program gains market recognition; the continued development of the Saanich Ridge development; the planned business activities and objectives of the Company and the strategy by which it expects to achieve these objectives.

Such forward-looking information is based on a number of material factors and assumptions, including, but not limited to, expectations and assumptions relating to: the Company will realize the anticipated benefits of its IPO and exchange offering; the Company will be successful in achieving its business objectives; results of planned development activities; the price of housing assets; the cost of identification, acquisition and development activities; that as the business continues to develop, there will be no changes that would materially adversely affect the business; that financing will be available if and when needed and on reasonable terms; that third-parties, supplies and governmental and other approvals required to conduct the business will be available on reasonable terms and in a timely manner; that there will be no revocation of adverse amendments to or delays in granting government approvals; that general business, economic, competitive, social, and political conditions will not change in a material adverse manner; and the assumptions underlying the Company’s business model; other estimates, assumptions, and forecasts will

be accurate. While the Company considers these material factors and assumptions to be reasonable based on information currently available to it, they may prove to be incorrect.

Forward-looking information involves known and unknown risks, uncertainties, assumptions and other factors that may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements and forward-looking information. Such risks include but are not limited to: HomePlan products are new and may be subject to regulation; HomePlan tenants may not qualify for mortgage financing; and the Company may not achieve some or all of its business objectives. Given these uncertainties, readers are cautioned that forward-looking information included in this news release is not a guarantee of future performance, and such forward-looking information should not be unduly relied upon. More information about the risks and uncertainties affecting NAHF's business can be found in its management's discussion and analysis for the three and six months ended December 30, 2025, a copy of which is available under NAHF's profile on SEDAR+ at www.sedarplus.ca.

Although the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in the forward-looking information, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking information.

The forward-looking information contained in this news release is made as of the date hereof and, unless so required by applicable law, the Company undertakes no obligation to update publicly or revise any forward-looking information, whether as a result of new information, future events or otherwise. The forward-looking information contained in this news release is expressly qualified by this cautionary statement.