



Tenet Fintech Group Inc.

SME data, commerce
and economic intelligence

Executive Summary Presentation

October 2026

CSE: PKK OTCID: PKKFF



Tenet at a Glance

A Data-as-a-Service company using SME data to create commercial opportunities and provide economic intelligence.

Servicing Clients through 3 Proprietary Platforms

- Cubeler: connects SMEs and collects data.
- GoldRiver: supports supply-chain commercial transactions.
- ie-Pulse: develops economic intelligence products.

Canada

United States

China

\$52.78M

Q2 2026 revenue

\$2.66M net income

\$175M–\$180M

FY 2026 revenue guidance

\$9.5M–\$10.5M net income guidance

The Tenet Business Ecosystem

SME business activity supplies data and creates opportunities across the 3-platform ecosystem.

Data Source

SME network

Financial, accounting
and operational data

Data Collection Engine

Cubeler Business Hub

SME data collection through
proprietary accounting
software APIs

Data Usage / Output

Cubeler

AI based SME matching generates
buyer, supplier, financing and
partnership opportunities

GoldRiver

Facilitate supply-chain transactions
and product sales

ie-Pulse

Produce economic intelligence offered
through data plans

Cubeler Connects SMEs with Opportunities

AI matching uses business information to identify potential relevant connections.

01

Connect

SMEs connect financial and operational data to Cubeler Business Hub.

02

→ **Match**

AI identifies potential buyer, supplier, partner, financing and grant opportunities.

03

→ **Select**

SMEs review relevant opportunities.

04

→ **Engage**

SMEs pursue commercial and financing opportunities.

North American Expansion

Canada and U.S. rollout, supported by accountant and bookkeeper network.

Partner Distribution

Commercial lending relationships and grant matching broaden the offering.

GoldRiver Facilitates Supply-chain Transaction



\$425M

Minimum annual revenue under two supply-chain master agreements*

1st Agreement: 1 year

- \$200M minimum annual value (renewable)

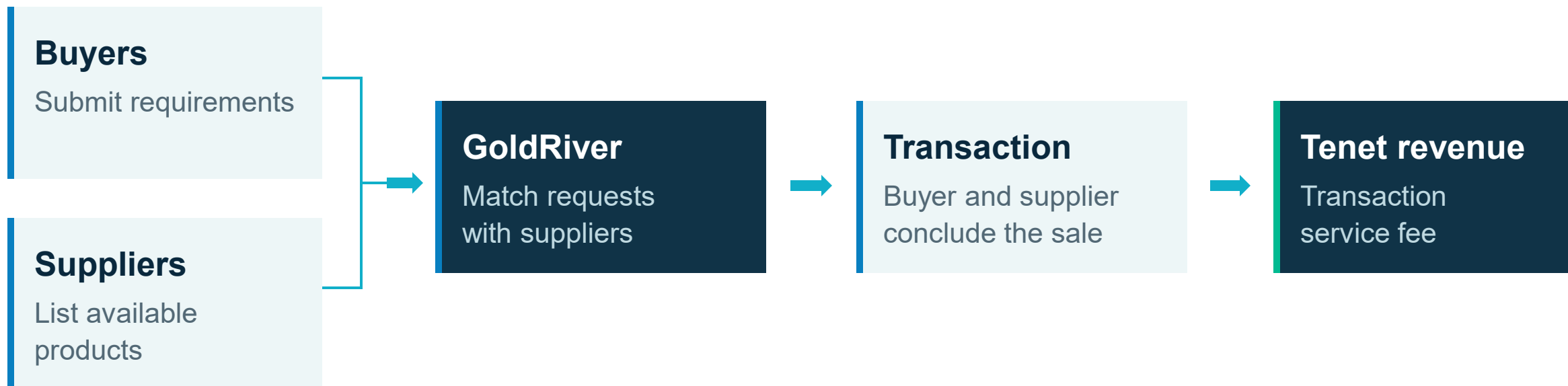
2nd Agreement: 3 years

- \$225M minimum annual value
- \$675M minimum total value

Agreement purchase values describe commercial scope. They do not equal revenue already recognized.

GoldRiver: Transaction Service Fees

Model 1: Tenet acts as a broker through GoldRiver.

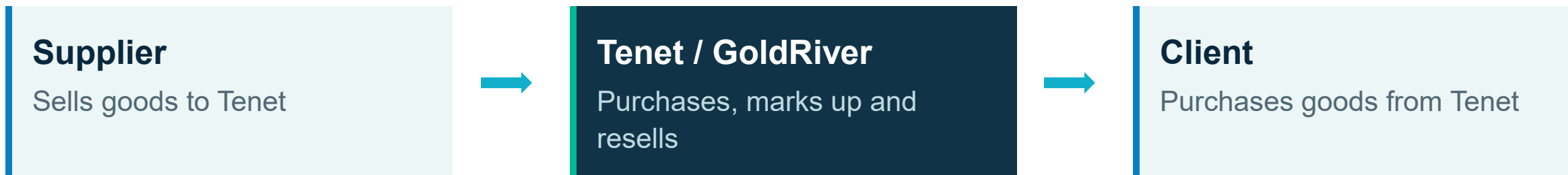


Completed transaction value × service fee rate

Revenue is the facilitation fee. Service fee earned may represent between 2% to 5% of the value of the transaction depending on several factors, including the provision of related logistics services.

GoldRiver: Product Sales

Model 2: Tenet purchases goods, adds a markup and sells to the client.



8%–10%

Gross margin in the
supplier model

Illustrative \$100 sale

Revenue	Cost of goods	Gross profit
\$100	\$90–\$92	\$8–\$10

Tenet records the selling value as revenue. The example illustrates gross profit before operating expenses.

Economic intelligence built from SME financial and operational data.

01 SME financial and operating data

Income statement and balance sheet data, including sales, expenses, inventory, COGS and cash balances

02 Aggregated economic intelligence

Proprietary industrial indexes, economic indicators and downloadable datasets

03 Subscription access

Monthly data plans for capital markets, banks and governments



Planned ie-Pulse Subscription Pricing

Different monthly plans serve progressively broader data and reporting needs.

Plan	Monthly price*	Included data	Intelligence reports
Explorer	\$49	Daily Pulse scores	N/A
Basic	\$149	1 plan / up to 15 indexes	1 per week
Professional	\$499	4 plans / up to 60 indexes	5 per week
Institutional	\$2,499	20 plans / up to 300 indexes	Unlimited

Recurring subscriptions

Subscribers pay for access to their selected tier.

Upgrades and additional plans

Institutional add-ons: \$100 per month per plan.*

*Indicative prices shown. Actual subscription prices may vary substantively.

Two Platforms, Three Revenue Models

Revenue model	Customer activity	Tenet revenue	Economics	Platform
Supply-chain brokerage services	Buyer and supplier complete a transaction	Percentage-based service fee	2% to 5% of value of transaction	GoldRiver
Supplier sales	Client buys goods from Tenet	Full selling value of the goods	8%–10% gross margin	GoldRiver
Data subscriptions	Customer subscribes to ie-Pulse	Monthly plan fees and add-ons	70%–80% expected gross margin	ie-Pulse

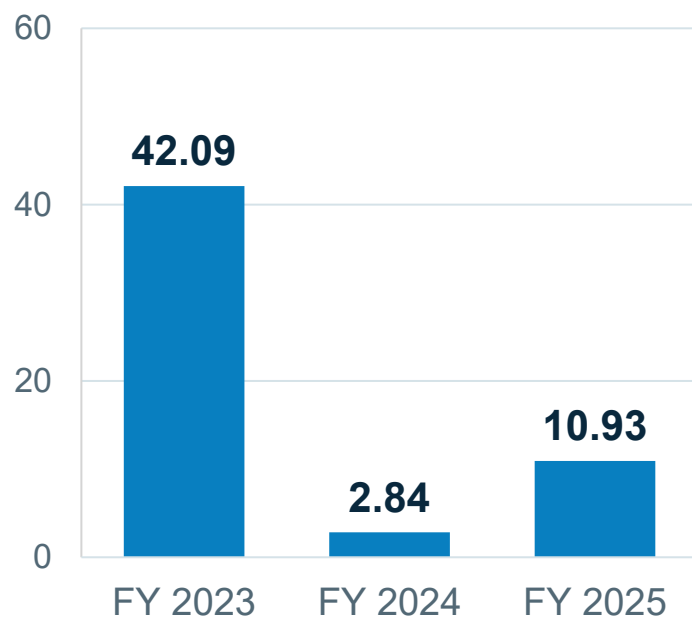
Revenue mix shapes profitability

Supplier gross margin and expected data gross margin describe different business models. Expected margins are not realized results.

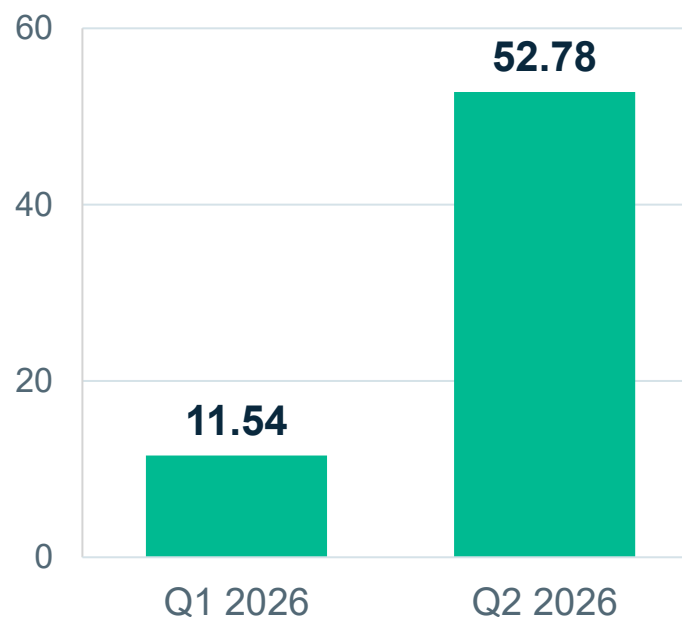
Revenue and the FY 2026 Outlook

Actual results and management guidance are shown separately.

Annual revenue



Quarterly revenue



Actuals, in millions of Canadian \$

FY 2026 guidance

\$175M - \$180M

Revenue

\$9.5M–\$10.5M

Net income

FY 2026 guidance updated October 6, 2026. Q2 2026 net income: \$2.66M. H1 2026 revenue: \$64.32M.

Capitalization and Market Snapshot

Share capital and market figures as of September 30, 2026.

Security category	Shares
Issued and outstanding	509,904,534
Reserved for issuance	170,682,131
Fully diluted	680,586,665

Public float: approximately 459.96M shares

90.2% of issued and outstanding shares

~\$120M

Indicative market capitalization

\$0.23

CSE: PKK

US\$0.16

OTCID: PKKFF

0.68× sales 12.0× earnings

Illustrative FY 2026 multiples
using guidance midpoints

Market values are dated source snapshots. Multiples use \$120M market cap, \$177.5M revenue and \$10.0M net income.

Growth Priorities and Planned Milestones

Project generation

Use SME data and AI to identify commercial opportunities.

Partnerships

Extend the network through commercial and financial relationships.

North American growth

Expand Cubeler in Canada and the United States.

Commercial execution

GoldRiver activity and cross-border distribution partnerships

Q4 2026 target

Commercial launch of ie-Pulse data subscriptions

Longer-term goals

- Expand Cubeler to other Asian countries, Middle East and Europe
- Potential NCIB stock buyback
- Nasdaq uplisting

Launch timing, listing changes and potential capital actions remain forward-looking and subject to certain risks, execution and approvals.

Leadership and governance

Johnson Joseph

**President, CEO
and Director**

Leads global operations, 25+ years in financial services and fintech. Co-founder of Cubeler.

Liang Qiu

**CEO of China
Operations, Head of R&D
and Director**

Leads Chinese operations, R&D and global partnerships. Co-founder of Cubeler

Maxime Couturier

**Chief Financial
Officer**

Leads financial reporting, capital structure and cross-border treasury.

Mayco Quiroz

**Chief Operating
Officer**

Leads Canadian operations and Cubeler North American rollout.

Independent directors

Jean Leblond, George Krucik and Yves C. Renaud

Investor Contact

Tenet collects and uses SME data to create commercial opportunities and subscription-based economic intelligence.

CSE: PKK OTCID: PKKFF

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Forward-looking Information

This presentation is for information purposes. It does not constitute an offer to sell or a solicitation of an offer to buy securities.

Forward-looking statements

FY 2026 guidance, expected data margins, product launches, expansion plans and potential capital-market actions reflect expectations and involve risks and uncertainties. Actual outcomes may differ.

Commercial and pricing assumptions

Purchase commitments do not equal recognized revenue. Data-plan pricing is indicative. Planned subscription economics are not historical results.

Financial figures and company information reflect publicly disclosed materials as of October 2026. Share capital is dated September 30, 2026. Readers are invited to review the company's public disclosures for subsequent developments.