



Global Economy, Local Perspective

CSE: PKK | Q2 2024

Corporate Presentation

Safe Harbour Statement



Unless otherwise indicated or the context otherwise requires, all references in this presentation to "Tenet", "Tenet Fintech", the "Company," "we," "our," "ours," "us" or similar terms refer to Tenet Fintech Group Inc., together with its subsidiaries. All "\$" values expressed in this presentation, unless otherwise specified, are in Canadian dollars.

Any graphs, tables or other information demonstrating our historical performance or that of any other entity contained in this presentation are intended only to illustrate past performance and are not necessarily indicative of our or such entities' future performance. The information contained in this presentation is accurate only as of the date of this presentation or the date indicated. No securities regulatory authority has expressed an opinion about the securities described herein and it is an offence to claim otherwise.

NON-IFRS MEASURES

This presentation makes reference to certain non-IFRS measures, which do not have a standardized meaning prescribed by IFRS and are therefore unlikely to be comparable to similar measures presented by other companies. Please refer to the Company's news release dated April 30, 2024 and Appendix A for more details on non-IFRS measures and the definition of "Adjusted EBITDA".

CAUTIONARY NOTE REGARDING FORWARD-LOOKING INFORMATION

This presentation contains "forward-looking information" for purposes of applicable Canadian securities laws ("forward-looking statements"). Forward-looking statements are neither historical facts nor assurances of future performance. Instead, they are based on our current beliefs, expectations or assumptions regarding the future of our business, future plans and strategies, our operational results and other future conditions. Forward-looking statements can be identified by words such as "anticipate", "believe", "estimate", "expect", "intend", "may", "plan", "predict", "project", "seek", "target", "potential", "will", "would", "could", "should", "continue", "contemplate" and other similar expressions, although not all forward-looking statements contain these identifying words. These forward-looking statements include all matters that are not historical facts, and include statements regarding our intentions, beliefs or current expectations concerning, among other things, our financial performance, financial condition, liquidity, prospects, growth, strategies and the industry in which we operate. Although we base the forward-looking statements contained in this presentation on assumptions that we believe are reasonable, we caution you that actual results and developments (including our financial performance, financial condition and liquidity, and the development of the industry in which we operate) may differ materially from those made in or suggested by the forward-looking statements contained in this presentation. Despite a careful process to prepare and review the forward-looking statements, there can be no assurance that the underlying opinions, estimates, and assumptions will prove to be correct.

By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. Forward-looking information involves known and unknown risks and uncertainties, many of which are beyond our control, which could cause actual results to differ materially from those that are disclosed in or implied by such forward-looking information. These risks and uncertainties include, but are not limited to, those described in greater detail under "Risk Factors" in our Management's Discussion and Analysis (MD&A) for the year ended December 31, 2023. If any of these risks materialize, or if any of the above assumptions underlying forward-looking statements prove incorrect, actual results and developments may differ materially from those made in or suggested by the forward-looking statements contained in this presentation. Given these risks and uncertainties, you are cautioned not to place undue reliance on these forward-looking statements. Any forward-looking statement that we make in this presentation is only as of the date of this presentation, and, except as required by law, we undertake no obligation to update any forward-looking statements or to publicly announce the results of any revisions to any of those statements to reflect future events or developments. Comparisons of results for current and any prior periods are not intended to express any future trends or indications of future performance, unless specifically expressed as such, and should only be viewed as historical data.

TRADEMARKS

This presentation includes certain trademarks, which are protected under applicable intellectual property laws and are the property of Tenet. Solely for convenience, our trademarks referred to in this presentation may appear without the ® or ™ symbol, but such references are not intended to indicate, in any way, that we will not assert our rights to these trademarks to the fullest extent under applicable law. All other trademarks used in this presentation are the property of their respective owners.

CAUTIONARY NOTE REGARDING UNITED STATES SECURITIES LAWS

This presentation does not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of the securities of Tenet in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of such jurisdiction. The securities of Tenet have not been and will not be registered under the United States Securities Act of 1933, as amended (the "U.S. Securities Act"), or any state securities laws and may not be offered or sold within the United States or to, or for the account or benefit of, "U.S. persons," as such term is defined in Regulation S under the U.S. Securities Act, unless an exemption from such registration is available.

IN MAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE COMPANY AND THE TERMS OF THE OFFERING, INCLUDING THE MERITS AND RISKS INVOLVED. THE SECURITIES OF THE COMPANY HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE SECURITIES AND EXCHANGE COMMISSION OR BY ANY STATE SECURITIES COMMISSION OR REGULATORY AUTHORITY, NOR HAVE ANY OF THE FOREGOING AUTHORITIES PASSED ON THE ACCURACY OR ADEQUACY OF THIS PRESENTATION. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

Readers should be aware that the acquisition, holding or disposition of the securities described herein may have tax consequences both in Canada and the United States. The tax consequences of the acquisition, holding or disposition of such securities for investors who are resident in, or citizens of, the United States are not described herein. Consequently, any prospective investor is advised to consult their own tax advisors regarding the application of federal income tax laws to their particular circumstances, as well as any state, provincial, local, foreign and other tax consequences of investing in the securities described herein and acquiring, holding or disposing of such securities. Investing in the securities described herein involves risks. An investment in the securities is suitable only for investors who fully understand, and are capable of bearing, the risks of such investment. Prospective investors should review and consider carefully the information disclosed in any offering documents, as well as the "Risk Factors" described in our Management's Discussion and Analysis (MD&A) for the year ended December 31, 2023.

Stock Markets, Wealth Creation & Economic Activity



Today's stock markets provide the quickest path to wealth creation in our world. It's no wonder more than \$109 trillion of the world's collective wealth is invested in global equity markets.

Equity market participants are on a never-ending quest for insights that allow them to maximize profits on the trades they make for themselves, their firms or their clients.

Stock Markets, Wealth Creation & Economic Activity

Tenet believes there's no better source of insights to help gauge the performance of publicly traded companies than timely economic data on the sectors where they operate.

This is why Tenet's mission is to provide a unique perspective on global economic activity via grassroots small and medium-sized enterprise (SME) data.



The Cubeler Business Hub™: A Microcosm of the Global Economy



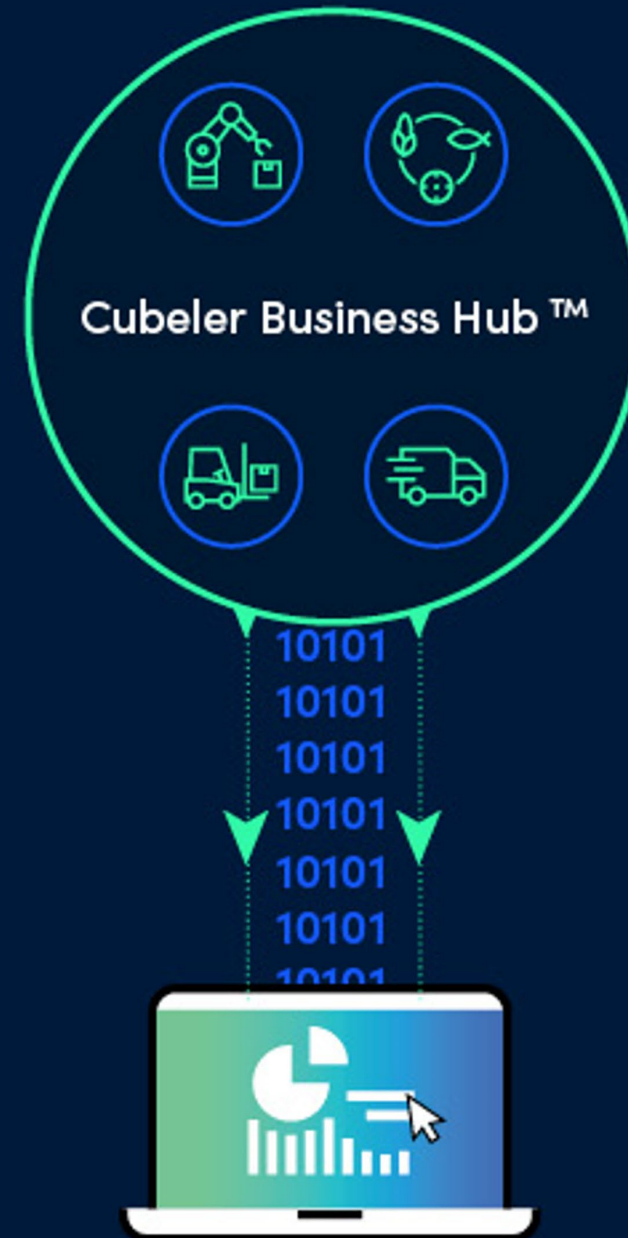
Tenet captures SME data through the Cubeler Business Hub™, a proprietary and exclusive network for SME owners and executives with a unique value proposition that allows its members to:

- Promote their products and services
 - Cubeler Advertising
- Explore local and global networking and business opportunities
 - Cubeler Networking
- Access and download exclusive market intelligence reports
 - Cubeler Insights
- Receive multiple prequalified financing offers from leading lenders
 - Cubeler Financing
- And much more...
- All at no cost

The Cubeler Business Hub™: Data in Constant Evolution

The Cubeler Business Hub™ will collect near real-time financial and operational data on SMEs through a proprietary API linked directly to the accounting software systems of the network's SME members.

With millions of data points per year, from which we anticipate thousands of indexes will be able to be produced once ie-Pulse is developed, the Cubeler Business Hub™ will allow Tenet to provide a unique, in-depth perspective of economic activity in near real-time—wherever the Cubeler Business Hub™ operates.



A woman in a white shirt is shown in profile, looking intently at a large digital display. The display shows a financial market interface with columns of data, including green and red bars representing price movements. She is holding a pen in her right hand, poised as if to take notes.

Buy Low, Sell High?
Let the Data Guide You.

The driving principle of investing is simple: buy low and sell high. Successful investors can leverage the right insights to know when to do just that.

This has created an insatiable need for data and insights in capital market circles. This, in turn, has led to several high-profile acquisitions of financial data companies and to referring to data as the new gold!

Market Professionals vs. Self-Directed Investors: Same Principle, Different Data Needs

Market professionals typically look for raw diversified data to feed into sophisticated systems and generate actionable insights.

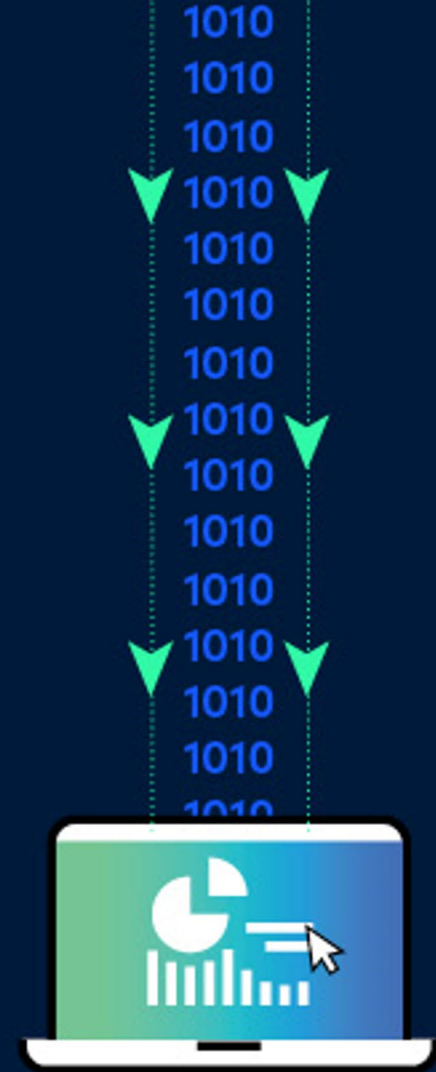
Self-directed investors want low-cost, turnkey solutions to make opportunistic trades and manage their portfolios.

Tenet is developing the right solutions to satisfy both sets of needs.

ie-Pulse
by Tenoris³

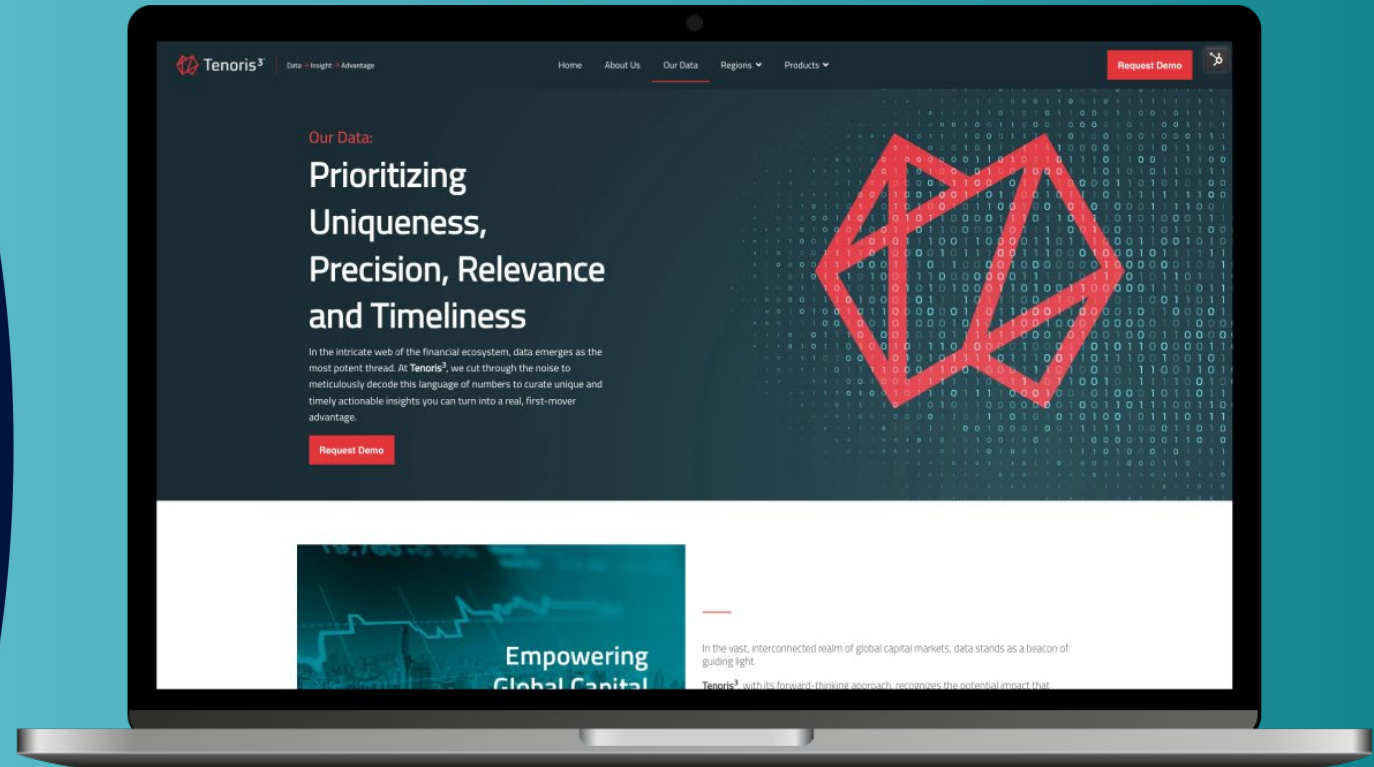


Equity-Insider
by Tenoris³



ie-Pulse: Value Proposition

Leveraging the Cubeler Business Hub™, ie-Pulse* will provide capital market professionals, economists, government agencies and others with millions of SME data points per year to choose from, segmented by categories such as geography, industry, chart of accounts and more.



ie-Pulse
by  Tenoris³

*The ie-Pulse platform was launched on March 4, 2025. The launched was conducted with a single index (the Canada Professional, Scientific and Technical Services Sales Index), with plans to add new indexes over time. Please see Appendix 2 (Slide 19) for more information on the state of development of ie-Pulse indexes as of the date of this presentation.

ie-Pulse: Value Proposition

ie-Pulse subscribers will be able to choose from a wide selection of variables to track any of the anticipated thousands of industrial indexes that provide timely insights into the publicly listed companies or the sectors of the global economy that are of interest to them.

Tenoris³ ie-Pulse: Ontario Real Estate Cash Balance Index

Data as of June 30, 2024

Quick Facts

Index Launch Date
April 12, 2024

Index Base Date
February 3, 2023

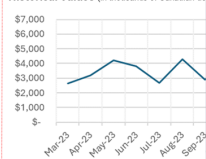
Data Refresh Rate
Daily

Currency
Canadian Dollars (CAD)

Number of Companies
1,000

Index Description
The Ontario Real Estate Cash Balance Index is the average value of the cash balances of 1,000 selected micro, small and medium sized real estate companies operating in Ontario meant to be representative of the real estate industry in the province. The data is updated daily and made available for download in various file formats to allow index subscribers to follow fluctuations in the cash balances of those real estate companies either through the ie-Pulse interface or through their own systems and applications after downloading the raw data.

Historical Values (in thousands of Canadian dollars)



Tenoris³ ie-Pulse: U.S. Construction Expenses Index

Data as of May 31, 2024

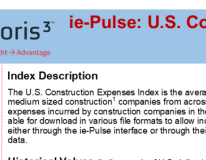
Quick Facts

Index Launch Date
March 30, 2023

Index Base Date
March 30, 2023

Index Description
The U.S. Construction Expenses Index is the average value of the total expenses of 1,000 selected small and medium sized construction companies from across the United States meant to be representative of the total expenses incurred by construction companies in the United States. The data is updated daily and made available for download in various file formats to allow index subscribers to follow expense fluctuations in the sector either through the ie-Pulse interface or through their own systems and applications after downloading the raw data.

Historical Values (in thousands of U.S. dollars)



Tenoris³ ie-Pulse: Chinese Manufacturing COGS Index

Data as of June 30, 2024


Quick Facts

Index Launch Date
March 30, 2023

Index Base Date
March 30, 2023

Index Description
The Chinese Manufacturing COGS Index is the average value of the COGS balances of 1,000 selected small and medium sized manufacturers across China meant to be representative of the fluctuation of the cost of materials in the industry. The data is updated daily and made available for download in various file formats to allow index subscribers to follow fluctuations in prices either through the ie-Pulse interface or through their own systems and applications after downloading the raw data.

Historical Values (in thousands of Chinese Renminbi)



Tenoris³ ie-Pulse: California Crop Production Sales Index

Data as of June 30, 2024

Quick Facts

Index Launch Date
April 30, 2023

Index Base Date
February 3, 2023

Data Refresh Rate
Daily

Currency
U.S. Dollars (USD)

Number of Companies
500

Largest Company (by Sales)
\$29,999,999

Smallest Company (by Sales)
\$29,999

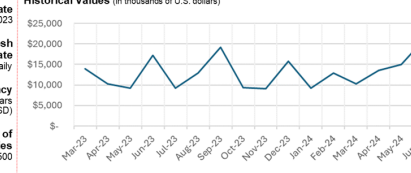
Average Company (by Sales)
\$2,999,999

Median Company (by Sales)
\$1,999,999

Methodology
Available at: www.tenoris3.com

Index Description
The California Crop Production Sales Index is the average value of the sales of 500 selected small and medium sized crop producers from across California meant to be representative of the sales of crop producers in the state. The data is updated daily and made available for download in various file formats to allow index subscribers to follow sales fluctuations either through the ie-Pulse interface or through their own systems and applications after downloading the raw data.

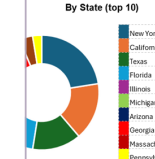
Historical Values (in thousands of U.S. dollars)



Index Composition By Sub-sector

Sub-sector	Percentage
Oilseed and Grain Farming	25.00%
Vegetable and Melon Farming	35.00%
Fruit and Tree Nut Farming	20.00%
Greenhouse, Nursery, and Floriculture Production	5.00%
Other Crop Farming	15.00%

By State (top 10)



Tenoris³ ie-Pulse: Canadian Retail Inventory Index

Data as of May 31, 2024

Quick Facts

Index Launch Date
March 6, 2024

Index Base Date
February 3, 2023

Data Refresh Rate
Daily

Currency
Canadian Dollars (CAD)

Number of Companies
1,000

Largest Company (by Sales)
\$99,999,999

Smallest Company (by Sales)
\$99,999

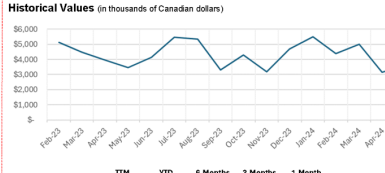
Average Company (by Sales)
\$4,999,999

Median Company (by Sales)
\$2,999,999

Methodology
Available at: www.tenoris3.com

Index Description
The Canadian Retail Inventory Index is the average value of the inventories of 1,000 selected micro, small and medium sized retailers from across Canada meant to be representative of the overall Canadian Retail Trade industry. The data is updated daily and made available for download in various file formats to allow index subscribers to follow Canadian retail inventory level fluctuations either through the ie-Pulse interface or through their own systems and applications after downloading the raw data.

Historical Values (in thousands of Canadian dollars)



Index Composition By Province

Province	Percentage
British Columbia	17.80%
Alberta	10.20%
Saskatchewan	4.20%
Manitoba	6.10%
Ontario	31.30%
Quebec	29.40%
New Brunswick	2.80%
Nova Scotia	3.40%
N.L.	6.80%
N.L. and L.	2.20%

By Sub-sector

Sub-sector	Percentage
Building Mfr. Suppliers	0.40%
Clothing & Acc. Retailers	17.90%
Food & Bev. Retailers	12.70%
Furniture & Elec. Retailers	10.20%
Gas S. & Fuel Vendors	5.80%
General Merch. Retailers	21.30%
Health & P.C. Retailers	15.90%
Motor V. & Parts Dealers	1.70%
Sporting G., S. & H. Retailers	8.10%

By Company Size

Company Size	Percentage
Micro	8.80%
Small	78.10%
Medium	13.30%

By Company Size (Employees)

Company Size	Percentage
Micro	11.90%
Small	81.30%
Medium	6.80%

About Tenoris3
Tenoris3 is a financial data, analytics and AI service provider, serving capital market participants, financial institutions and governments globally. Tenoris3 collects, aggregates and processes data coming directly from the accounting software systems of small and medium sized businesses around the world to produce its ie-Pulse index series. The ie-Pulse index series includes over 1,000,000 indices covering 18 industrial sectors to allow Tenoris3 clients to track everything from changes in cash balances of Canadian construction companies to fluctuations in inventory levels of Chinese manufacturers, and thus keep their fingers on the pulse of industrial and economic activity in their local markets and around the world. For more information on this index or ie-Pulse index data plans, please send your inquiry to sales@tenoris3.com.

About Tenoris3
Tenoris3 is a financial data, analytics and AI service provider, serving capital market participants, financial institutions and governments globally. Tenoris3 collects, aggregates and processes data coming directly from the accounting software systems of small and medium sized businesses around the world to produce its ie-Pulse index series. The ie-Pulse index series includes over 1,000,000 indices covering 18 industrial sectors to allow Tenoris3 clients to track everything from changes in cash balances of Canadian construction companies to fluctuations in inventory levels of Chinese manufacturers, and thus keep their fingers on the pulse of industrial and economic activity in their local markets and around the world. For more information on this index or ie-Pulse index data plans, please send your inquiry to sales@tenoris3.com.

ie-Pulse: Market Size

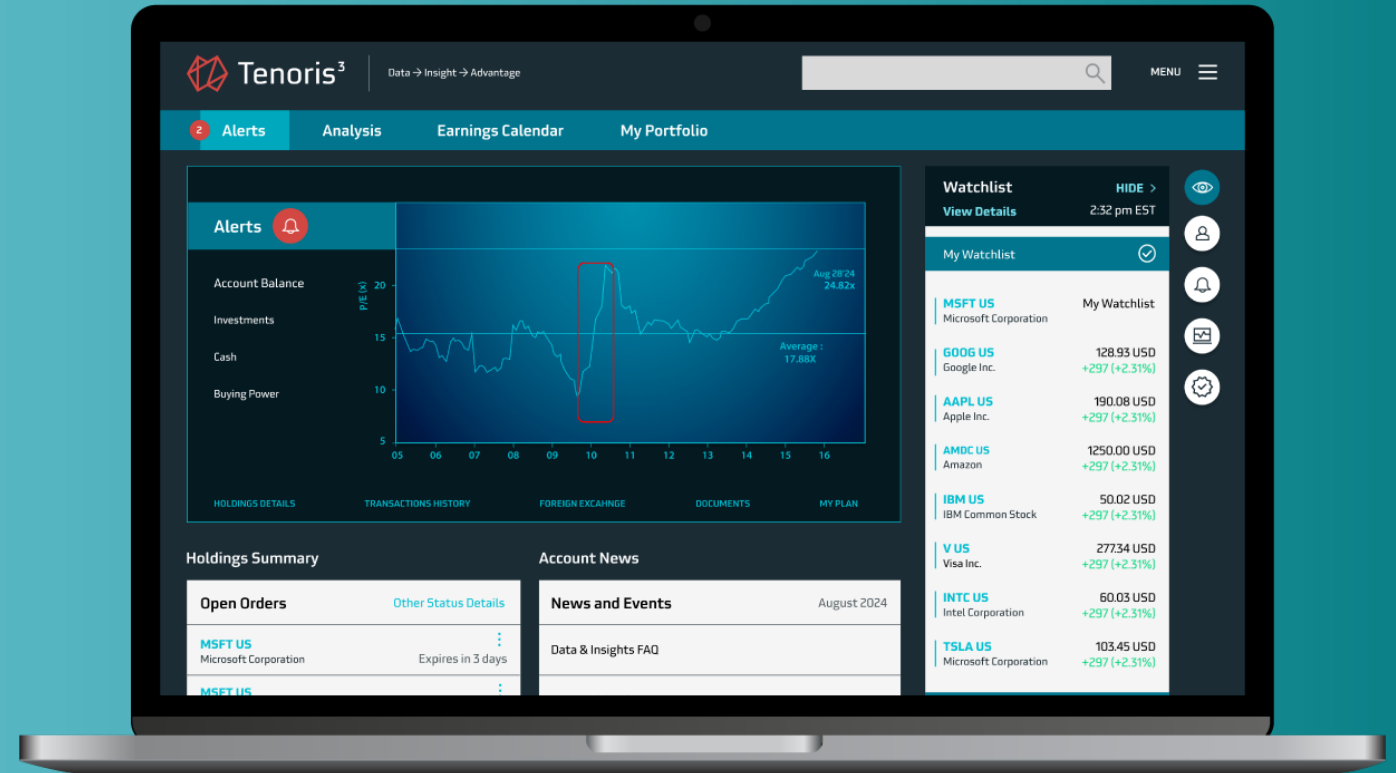
Considering only financial institutions, mutual fund companies, hedge funds and other capital markets professionals as potential clients, Tenet estimates the total North American market alone to represent over \$450* million in monthly subscription fees.

ie-Pulse
by  Tenoris³



*The \$450 million figure represents Tenet's estimate of the total market size and not its estimate of potential ie-Pulse revenues. Please see Appendix 2 (Slides 19 and 20) for forward looking information and information on assumptions, source publications and details on market size, penetration rate and strategy.

Equity Insider* will leverage proprietary data from the Cubeler Business Hub™, AI and analytics to help self-directed investors identify and take advantage of publicly listed company earnings surprises**.



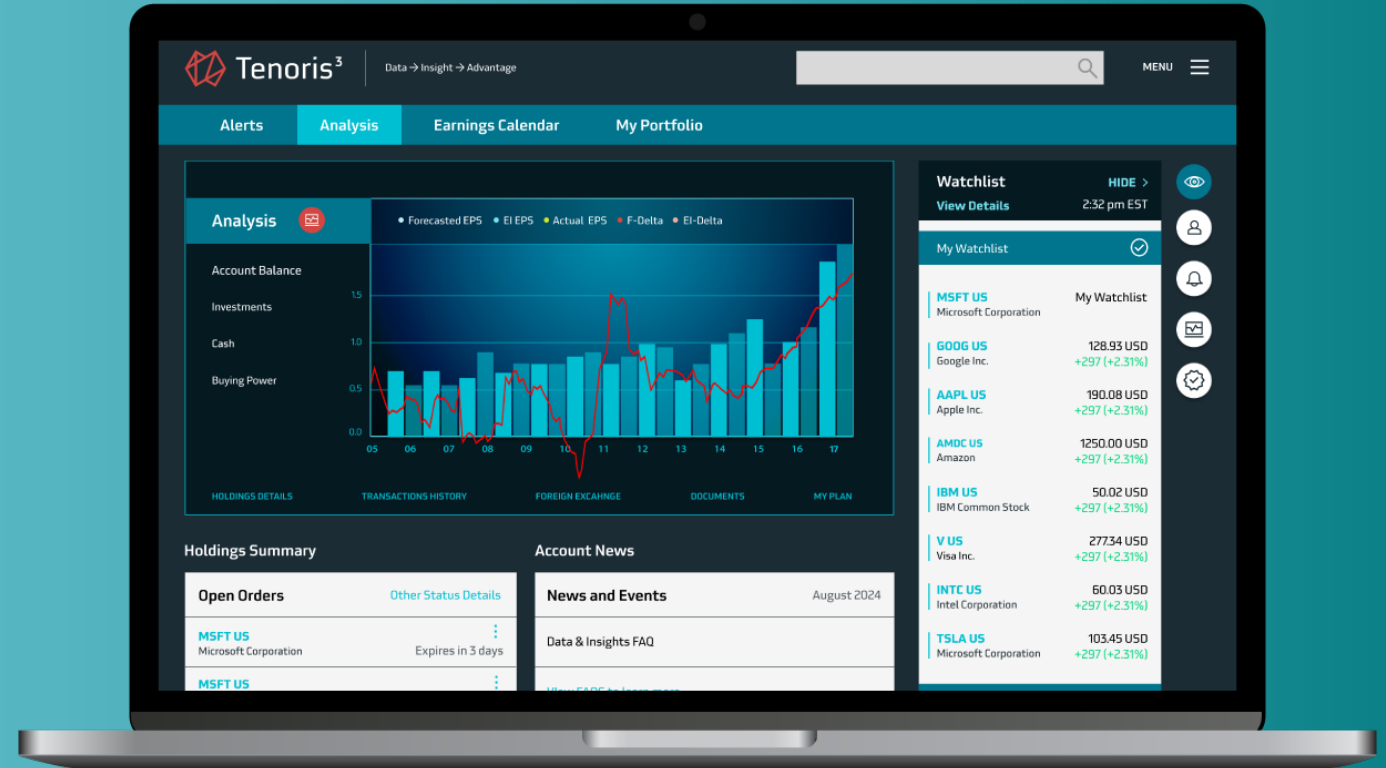
Equity Insider

by  Tenoris3

* Equity Insider was still in development as of the date of this presentation and is only expected to be available in 2026. Please see Appendix 2 (Slide 20) for more information on the state of development of Equity Insider as of the date of this presentation.

** The "surprise" aspect of the earnings means that the price of a stock can spike up or fall dramatically over the course of a single day - *The Corporate Finance Institute (CFI)*

Equity Insider will aim to use a combination of AI and analytics to infer select publicly traded company results within days of the end of a reporting period, allowing subscribers to act on the securities of companies well before the securities of companies well before the reporting period. Thus, allowing them to potentially capitalize on earnings surprises.



Equity Insider: Market Size & Penetration Strategy

With an estimated 115 million* self-directed investors in the U.S. and Canada, Tenet estimates that the combined addressable market of those two countries alone to be over \$1.7 billion* in monthly subscription fee revenue.



Equity Insider
by  Tenoris³

*The \$1.7 billion figure represents Tenet's estimate of the total market size and not its estimate of potential Equity Insider revenues. Please see Appendix 2 (Slides 19 and 20) for forward looking information and information on assumptions, source publications and details on market size and penetration strategy.

Equity Insider: Market Size

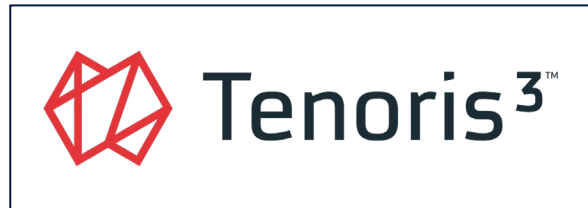
Tenet plans to use a two-pronged approach for the sale and distribution of Equity Insider: partnering with discount brokerage companies and relying on highly-targeted digital marketing campaigns.



Equity Insider
by  Tenoris³

* Please see Appendix 2 (Slides 19 and 20) for forward looking information and information on assumptions, source publications and details on market size and penetration strategy.

Financials: Revenue Streams by Subsidiary



- The data science subsidiary of the Tenet group of companies.
- Expected to generate revenue through subscription fees from data-driven* product offerings.



- The data collection engine of the Tenet group of companies.
- Operates and manages the Cubeler Business Hub and generates revenue from advertisements placed on the platform by non-platform members.



- Manager and operator of the Business Hub in China.
- Generates revenue through fees charges for transactions facilitated by the Business Hub and other Tenet platforms in China.

* Equity Insider was still in development as of the date of this presentation and is only expected to be available in 2026.

Capitalization & Investment Highlights

Capitalization (as of June 30, 2024)

Exchange and Stock Symbol	CSE: PKK
Shares Issued and Outstanding	147,398,226
Reserved for Issuance	145,965,641
Fully Diluted	293,363,867
Market Capitalization	\$10,317,875

AI and analytics company with unique business model

Free-membership based model with proven track record for delivering rapid membership growth

Large addressable market for products and services aimed at both businesses and consumers

Appendix 1 – non-IFRS measures

Reconciliation of Net Loss to EBITDA and Adjusted EBITDA	
Net loss for the period	(\$78,327,342)
<i>Add:</i>	
Income tax	(\$1,445,525)
Finance costs	\$1,922,142
Depreciation of property and equipment	\$168,025
Depreciation of right-of-use assets	\$616,533
Amortization of intangible assets	\$8,920,333
Amortization of financing issuance costs	\$93,043
EBITDA¹	(\$68,052,791)
<i>Add (less):</i>	
Change in fair value of contingent consideration payable	\$110,984
<i>Change in fair value of debentures conversion options</i>	\$175,008
Gain on bargain purchase	\$ –
Impairment of goodwill	\$26,609,797
Impairment of intangible assets	\$14,842,393
Loss on investment in associate company	\$51,314
Impairment on investment in associate company	\$13,582
Loss on legal settlement	\$1,632,000
Adjusted EBITDA²	(\$24,617,713)

EBITDA and Adjusted EBITDA are provided as non-IFRS measures to assist readers in determining the Company's ability to generate cash-flows from operations and to cover finance charges. They are also widely used for business valuation purposes. These measures do not have a standardized meaning prescribed by IFRS and may not be comparable to similar measures presented by other companies.

EBITDA equals the results before finance cost, as defined in the Company's Audited Consolidated Financial Statements for the year ended December 31, 2023, income tax, depreciation of property and equipment, depreciation of right-of-use assets, amortization of intangible assets and financing of initial costs.

Adjusted EBITDA equals EBITDA as described above adjusted for impairment expense of intangible assets and goodwill, loss on extinction of debt, loss on settlement of debt, (gain)/loss on fair value variation and gain on bargain purchase for the period.

Appendix 2 – Assumptions and Source Publications

¹ie-Pulse: Market Size

Tenet estimates the total potential market size for ie-Pulse revenue to be \$450 million. Excluding government entities and their various departments, the Company's market research shows approximately 71,000 North American capital markets and related entities as potential ie-Pulse index subscriber clients. Assuming an average monthly subscription fee of \$6,500 (the equivalent of unlimited plans for fewer than two of the 16 industrial sectors that are expected to eventually be covered by ie-Pulse) per client, the Company estimated the total monthly size of the North American market to be over \$450M ($71,000 \times \$6,500 = \461.5M).

The potential ie-Pulse client base of 71,000 includes the total potential clients in Canada and the U.S., as identified from the following sources; The Investment Funds Institute of Canada, Advisor.ca, Canadian Investment Regulatory Organization, ADV Ratings and IBIS for Canadian market data and Investment Company Institute Fact Book 2024, IBIS World, FINRA Industry Snapshot 2023, eMarketer.com and Statista for U.S. market data.

All email marketing statistics were benchmarked from Mailchimp's industry average statistics.

ie-Pulse Development Stage

Only a single ie-Pulse index had been released by the Company as of the date of this presentation. The launch of the first ie-Pulse index came after the Company spent months analyzing data obtained from the Cubeler platform on businesses operating in Canada's Professional, Scientific and Technical Services industry. The index was constructed by selecting a number of businesses on which consistent and clean data was obtained every month over a period of several months. The Company was still in the process of assessing data coming from the Cubeler platform as of the date of this presentation in order to add more indexes to the ie-Pulse offering. In addition to analyzing data on businesses operating in other industries, the Company was in the process of transitioning from obtaining monthly data from Cubeler to obtaining daily data from the platform. The transition was expected to be completed by the end of the third quarter of 2025, which would allow for new indexes derived from daily data, as well as from other industries, to be included at that time to the ie-Pulse offering. The Company will be retaining a third party to develop the technology for this product.

Note on Forward-looking Information

Readers are cautioned that actual results or trends may vary significantly. More information about the basis for this forward-looking information, its associated risks and underlying assumptions can be found on page 2 of this Presentation under the heading "CAUTIONARY NOTE REGARDING FORWARD-LOOKING INFORMATION".

Appendix 2 – Assumptions and Source Publications

² Equity Insider: Market Size

Tenet estimates the total market size for potential Equity Insider revenue to be \$1.7 billion. The number is based on a \$15 service fee multiplied by an estimated 115,000,000 potential clients between Canada and the U.S. according to data from the Canadian Securities Administrators and Statista.

Equity Insider Development Stage

The Equity Insider product was still at the conceptual stage as of the date of this presentation with a planned release date sometime in 2026. The feasibility of the product will largely depend on certain assumptions about correlations between the financial performances of publicly traded companies and private companies operating in the same industries. The Company will be relying on its Cubeler platform to gather large amounts of financial data on private businesses registered on the platform and then use AI to test its correlation theories and develop algorithms to help infer the financial results of certain publicly traded companies after the close of a financial reporting period but prior to the actual filing of the financial results by the publicly traded companies. As of the date of this presentation, the Company had already identified at least two Canadian publicly traded companies operating in the retail sector that it believes would be good candidates for the launch of Equity Insider. The Company was waiting to have access to enough data on private Canadian retailers coming from Cubeler and the launch of the ie-Pulse Canadian Retail Index series to begin the initial stages of its theoretical correlation tests between the identified Canadian publicly traded companies and the Canadian retail data it obtains from Cubeler.

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