



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.

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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.

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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



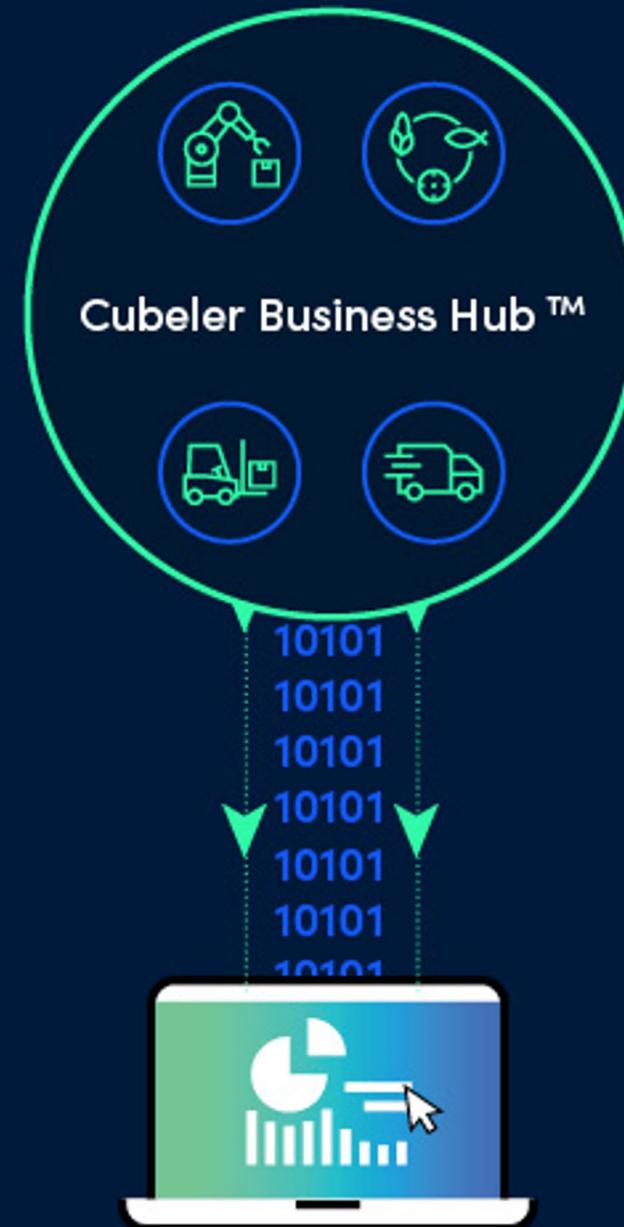
Tenet captures SME data through the Cubeler Business Hub™, a proprietary and exclusive network for SME owners and executives with a unique value proposition that allows its members to:

- 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™ collects 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 and thousands of indexes, the Cubeler Business Hub™ allows Tenet to provide a unique, in-depth perspective of economic activity in near real-time—wherever the Cubeler Business Hub™ operates.



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!

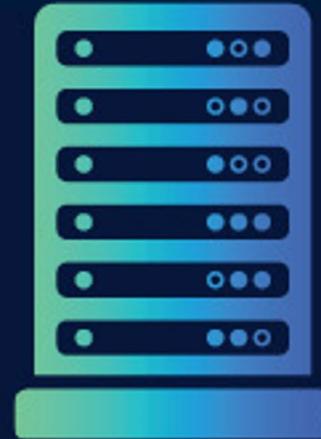
Market Professionals vs. Self-Directed Investors: Same Principle, Different Data Needs

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 has the right solutions to satisfy both sets of needs.

ie-Pulse
by  Tenoris³



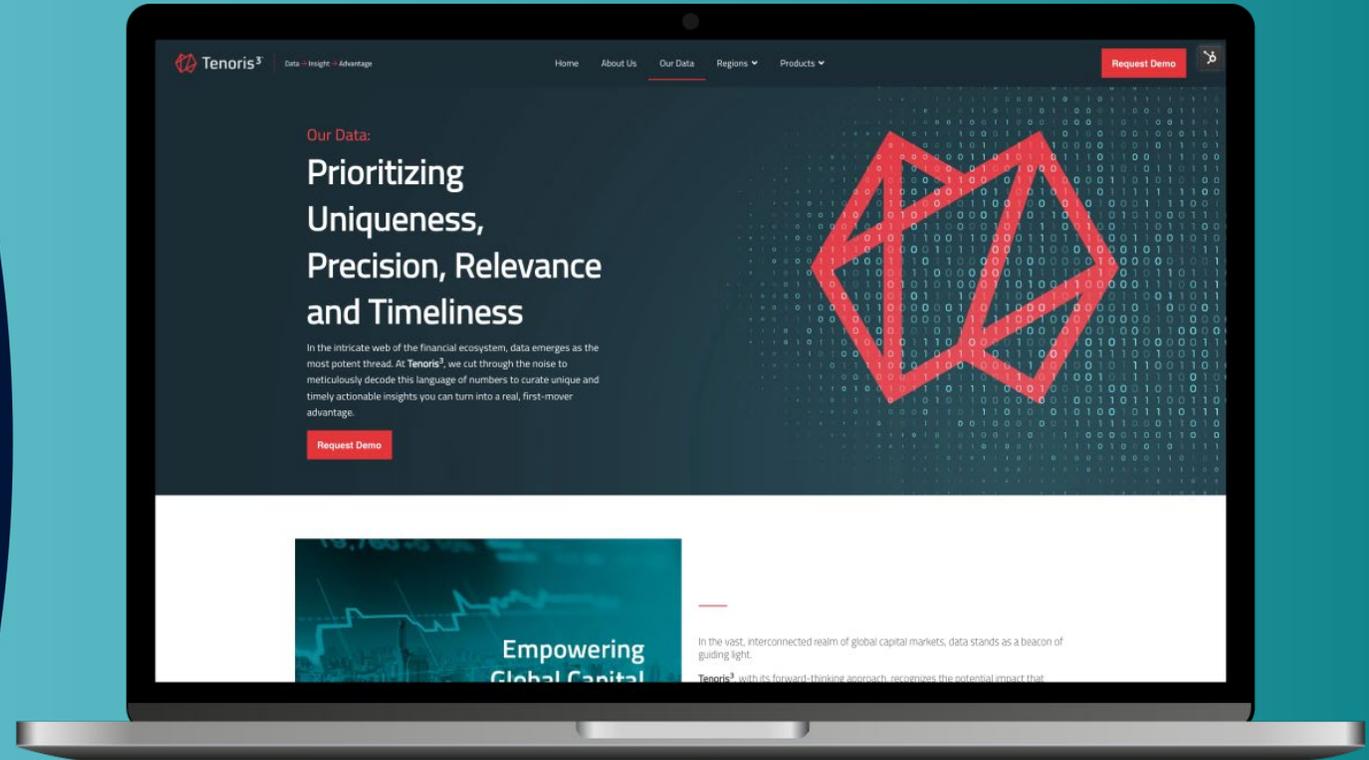
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Equity-Insider
by  Tenoris³

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



ie-Pulse: Value Proposition

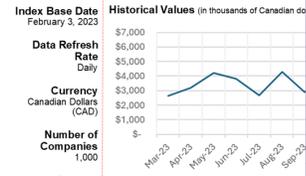
ie-Pulse subscribers can choose from a wide selection of variables to track any of the thousands of industrial indexes that provide timely insights into the publicly listed companies or the sectors of the global economy that are of interest to them.

Tenoris³ ie-Pulse: Ontario Real Estate Cash Balance Index

Data as of June 30, 2024

Quick Facts
Index Launch Date
 April 12, 2024

Index 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.

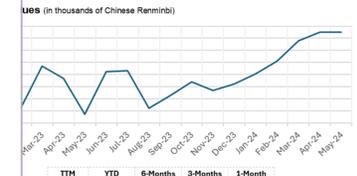


Tenoris³ ie-Pulse: Chinese Manufacturing COGS Index

Data as of June 30, 2024

Quick Facts
Index Launch Date

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.



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

Data as of May 31, 2024

Quick Facts
Index Launch 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.

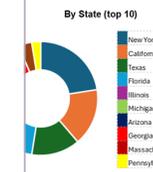
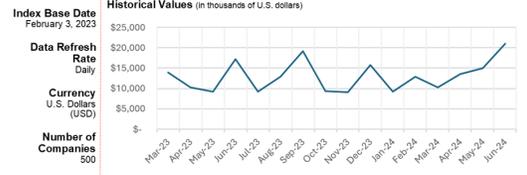


Tenoris³ ie-Pulse: California Crop Production Sales Index

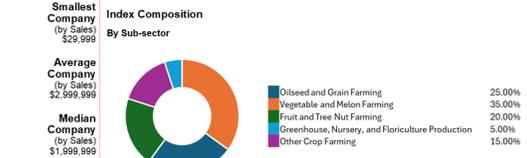
Data as of June 30, 2024

Quick Facts
Index Launch Date
 April 30, 2023

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.



	TTM	YTD	6-Months	3-Months	1-Month
Largest Company (by Sales)	8.30%	10.30%	10.30%	12.10%	7.20%



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 flagship 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.

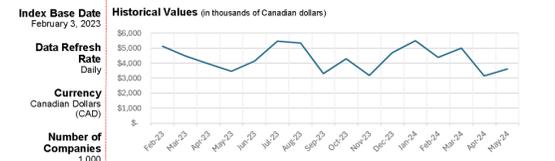
www.tenoris3.com

Tenoris³ ie-Pulse: Canadian Retail Inventory Index

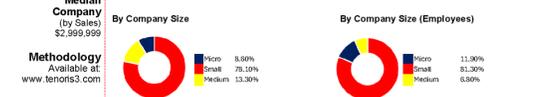
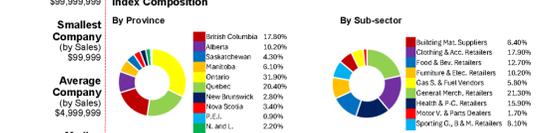
Data as of May 31, 2024

Quick Facts
Index Launch Date
 March 8, 2024

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.



	TTM	YTD	6-Months	3-Months	1-Month
Largest Company (by Sales)	3.95%	23.19%	13.25%	17.66%	14.36%



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 flagship 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.

www.tenoris3.com

ie-Pulse: Market Size & Penetration Strategy

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

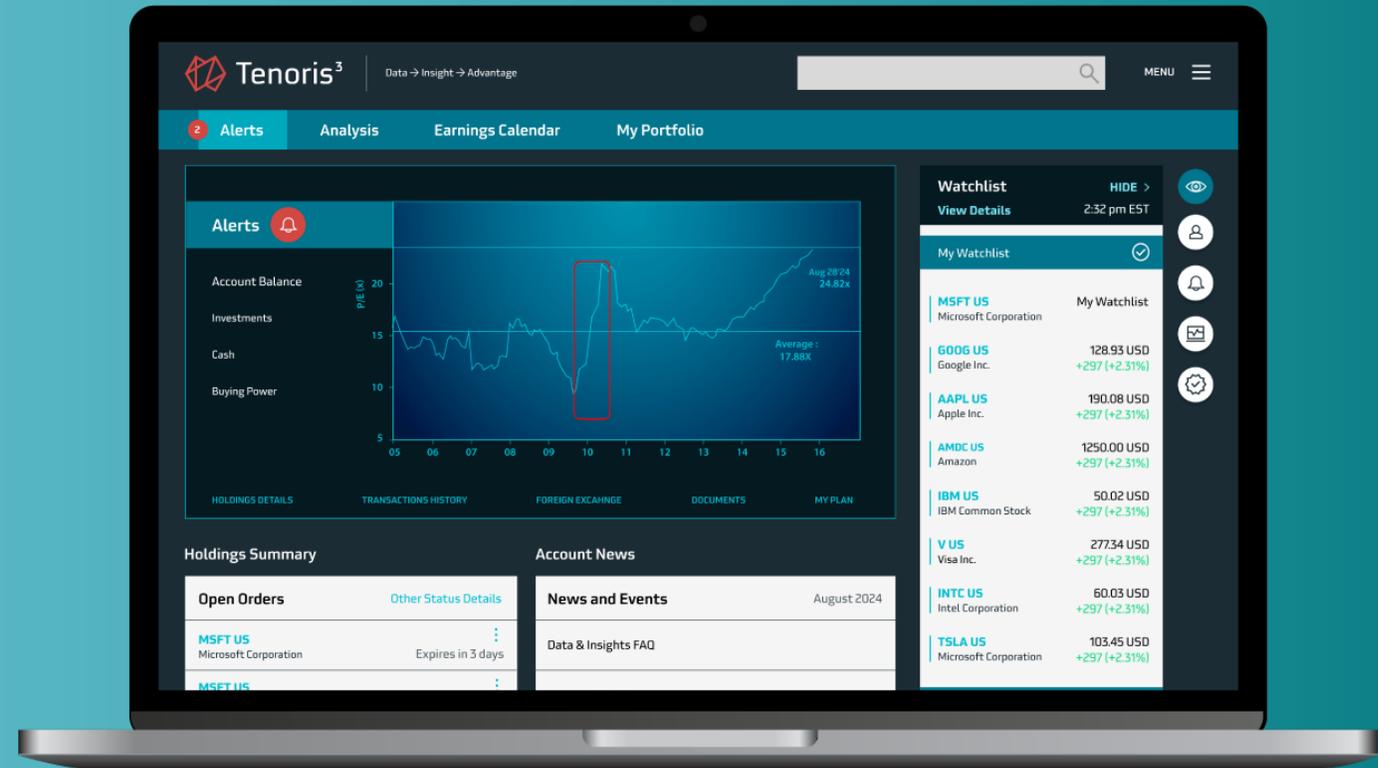
Employing a highly-targeted marketing strategy, Tenet expects a market penetration rate of approximately 3% within the first 12 months of ie-Pulse's launch and reaching a 4.7% penetration rate by the end of 2026.

ie-Pulse
by  Tenoris³



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Equity Insider leverages 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*.



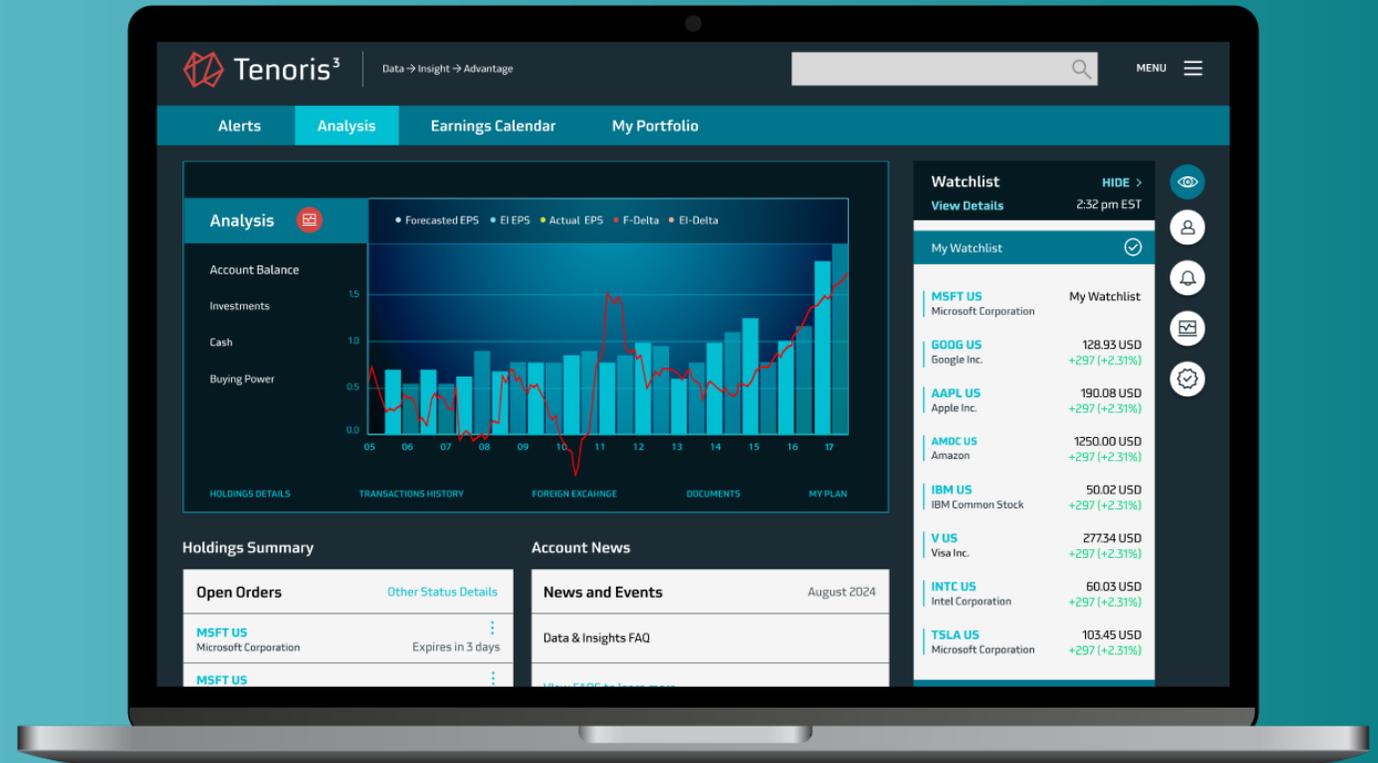
Equity Insider

by  Tenoris³

*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: Value Proposition

Equity Insider aims 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 companies file their results for the reporting period. Thus, allowing them to potentially capitalize on earnings surprises.



Equity Insider

by  Tenoris³

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 could represent over \$1.7 billion* in monthly subscription fee revenue for Equity Insider.



Equity Insider
by  Tenoris³

* Based on the estimated number of 115 million self-directed investors in the U.S. and Canada multiplied by an average monthly subscription fee of \$15.

Equity Insider: Market Size & Penetration Strategy

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.

Tenet expects a market penetration rate of approximately 0.1% within the first 12 months of Equity Insider's launch and reaching a 0.3% penetration rate by the end of 2026.



Equity Insider
by  Tenoris³

Financials: Revenue Streams by Subsidiary



- The data science subsidiary of the Tenet group of companies.
- Generates revenue through subscription fees from the ie-Pulse and Equity Insider product offerings

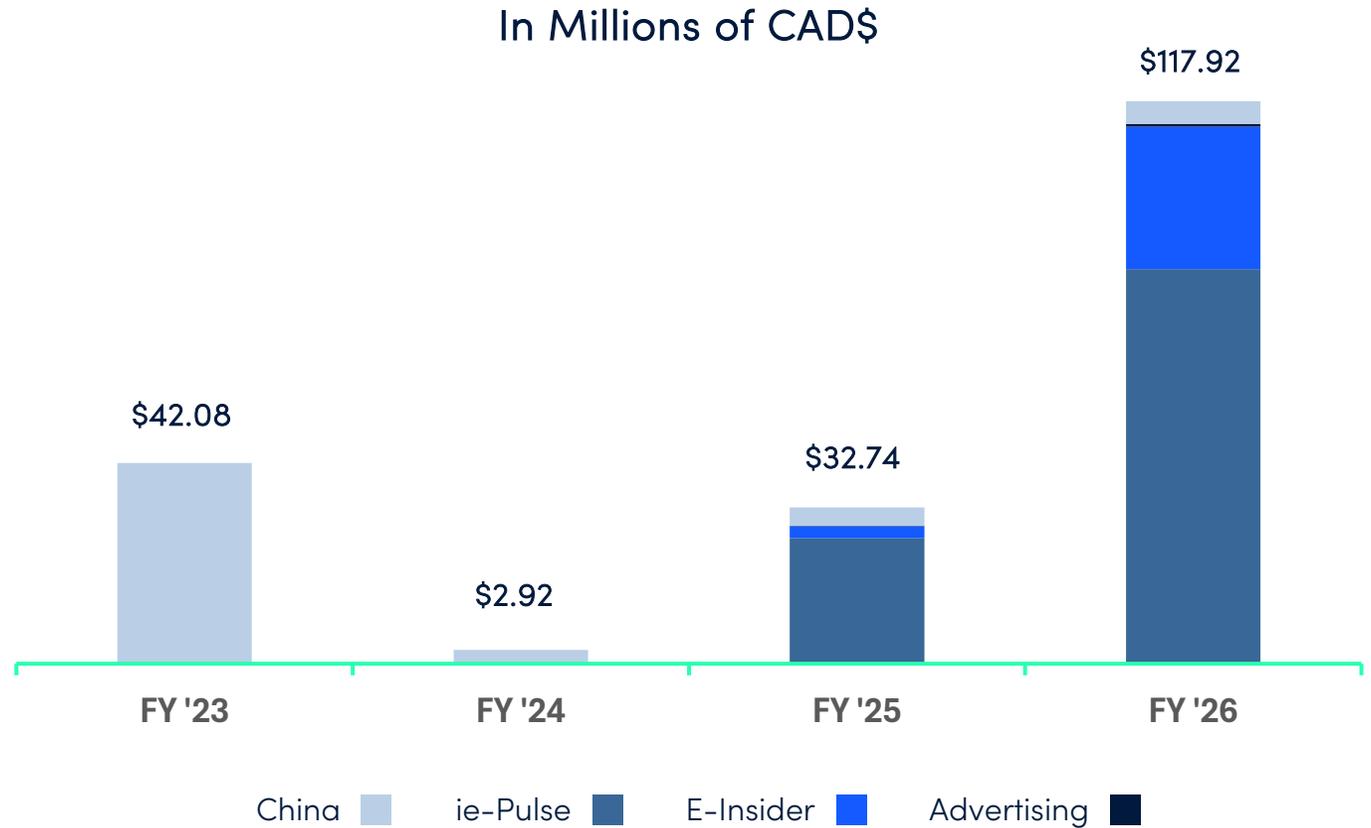


- The data collection engine of the Tenet group of companies.
- Operates and manages the Cubeler Business Hub and generates revenue from advertisements placed on the platform by non-platform members.



- 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.

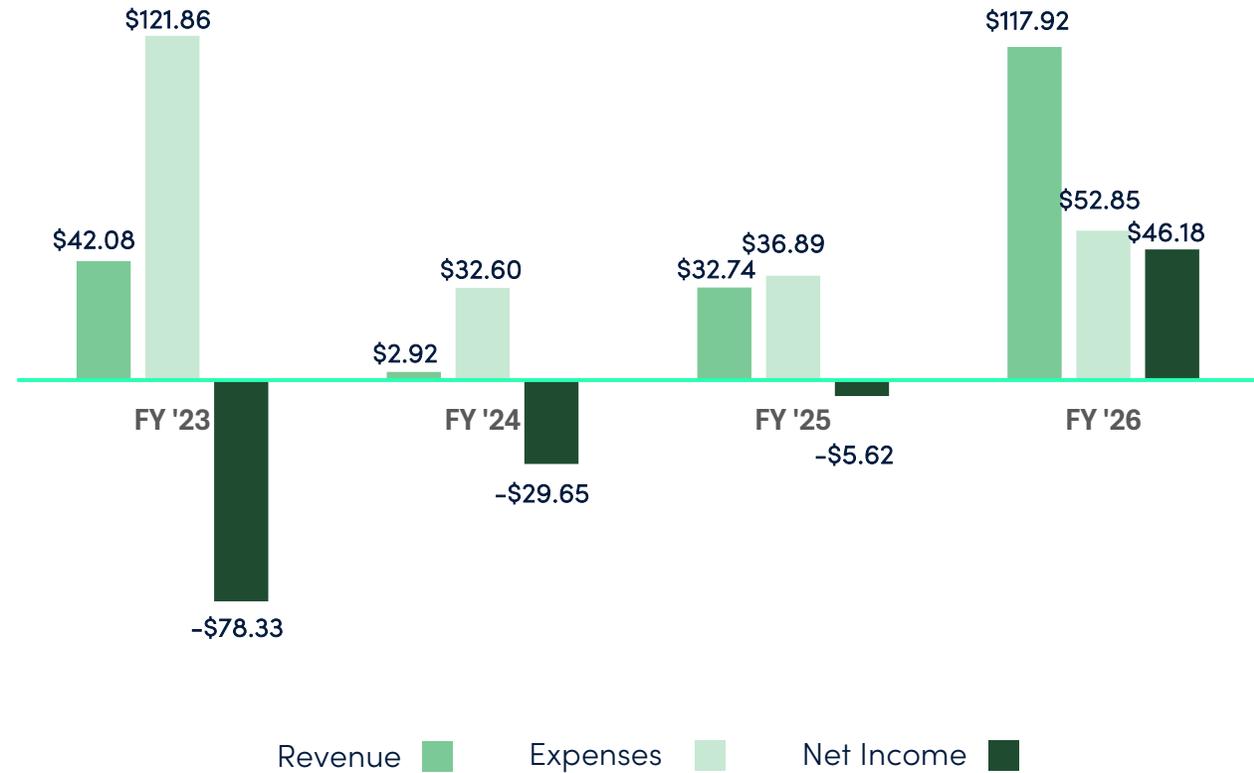
While China accounted for all of Tenet's revenue in 2023, the Company expects those revenues to account for less than 12% in 2025 and less than 5% by 2026.



Financials: Revenue, Expenses and Net Income

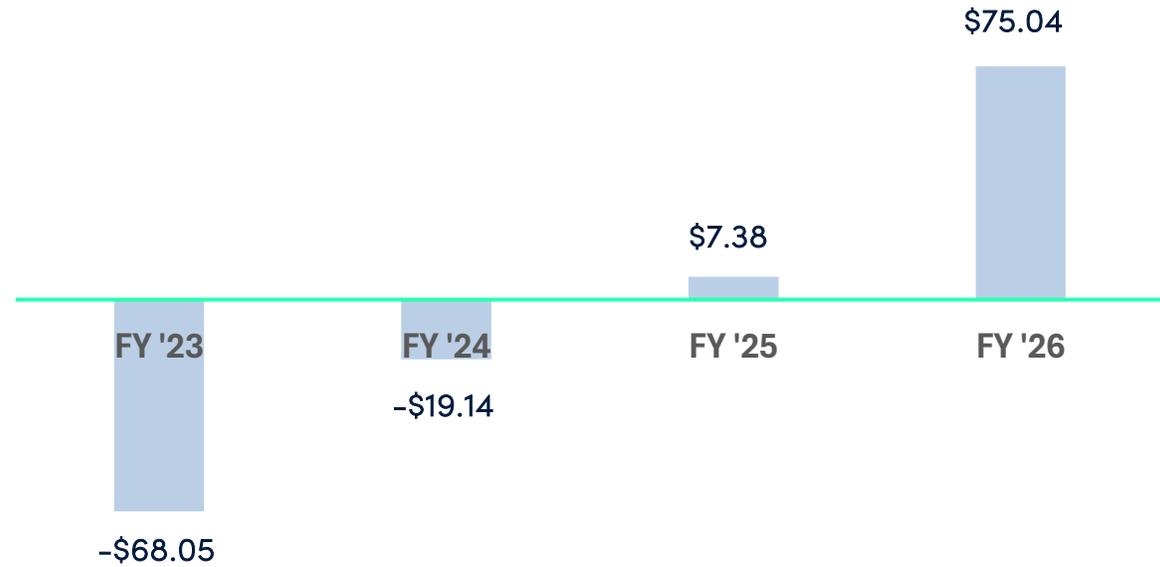
As Tenet transitions from a revenue model primarily focused on transaction fees generated by its platform in China, to a data driven subscription fee model, the Company expects a noticeable improvement in gross margins leading to positive net income as of the fourth quarter of 2025.

In Millions of CAD\$



The potential benefits of Tenet’s transition from transaction fees to data derived subscription fees are even more apparent when analyzing the Company’s forecasted EBITDA for its fiscal years 2025 and 2026.

In Millions of CAD\$



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

Leading 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

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.

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