Executive Summary

October 2018

Disclaimer

FORWARD LOOKING STATEMENTS
Apart from historical data, this document may contain information and statements concerning the future results of Peak Positioning Technologies Inc. (the "Corporation" or "Peak") which should be considered as prospective and forward-looking. These statements, when utilized, reflect the current vision of the Corporation concerning future events; they are based on information currently available to the Corporation and on assumptions which are considered reasonable. These prospective statements are subject to risks, uncertainties and other factors likely to influence the results, performance and achievements of the Corporation such that they could differ substantially from the results, performance and achievements prospective statements of this nature might imply.

The Corporation is in no way obliged nor does it intend to update or revise these prospective statements on the basis of new information, future events, etc.

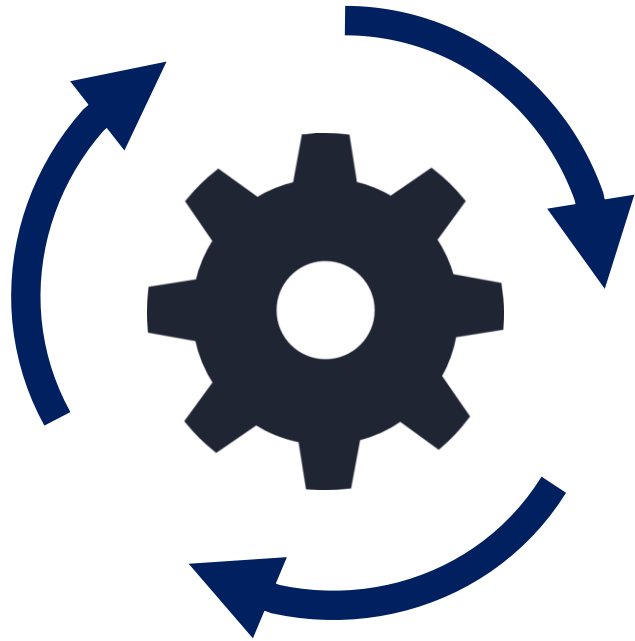# Introduction - Fintech Opportunities in Chinese Commercial Lending

The Internet, business intelligence, artificial intelligence and related technologies have combined to profoundly change local financial services industries all over the globe over the past 5 to 10 years, and China is no exception.

Although certain sectors of the Chinese financial services industry, such as mobile payments, have advanced by leaps and bounds during that span, the commercial lending industry however has not yet fully benefited from these technologies and therefore offers some unique business opportunities.

Introduction - Fintech Opportunities in Chinese Commercial Lending

One specific opportunity identified by Peak is the use of technology to automate the process by which lenders find and qualify borrowers to help make the Chinese commercial lending industry more efficient.

This presentation details the business models under which Peak's Chinese subsidiaries bring value to various participants of China's commercial lending industry, and in so doing also become significant providers of business intelligence data on Chinese SMEs.

About Peak: 1 Parent + 3 Subsidiaries

Peak is an IT portfolio management company with 3 subsidiaries operating in China's financial services industry. Peak's mission is to be a bridge that allows North American investors to participate in China's technology revolution, particularly in the areas of Fintech, business intelligence and related technologies
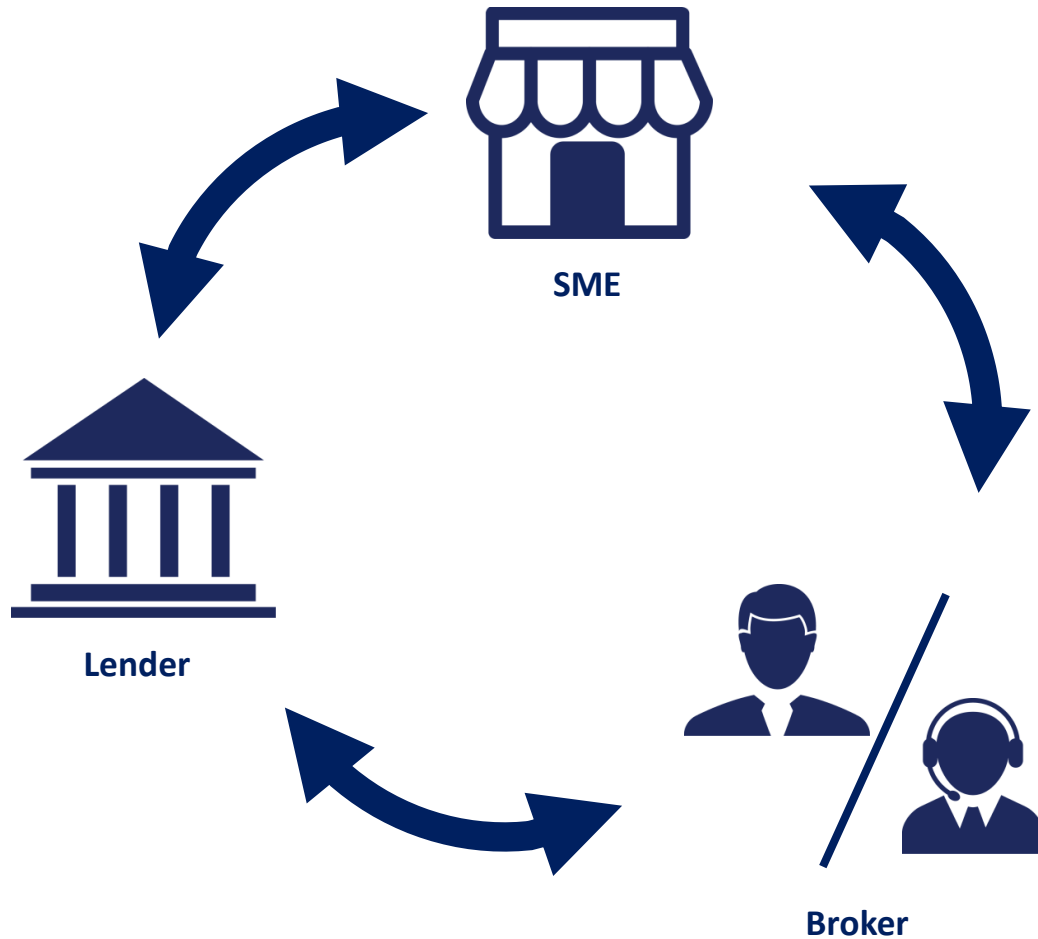
About Asia Synergy Data Solutions

ASDS:
- Is a wholly-owned operating subsidiary;
- Was created in March 2017; and
- The manager and operator of the Cubeler Lending Hub commercial lending platform

Overview of The Chinese Commercial Lending Industry

SME

Lender

Broker
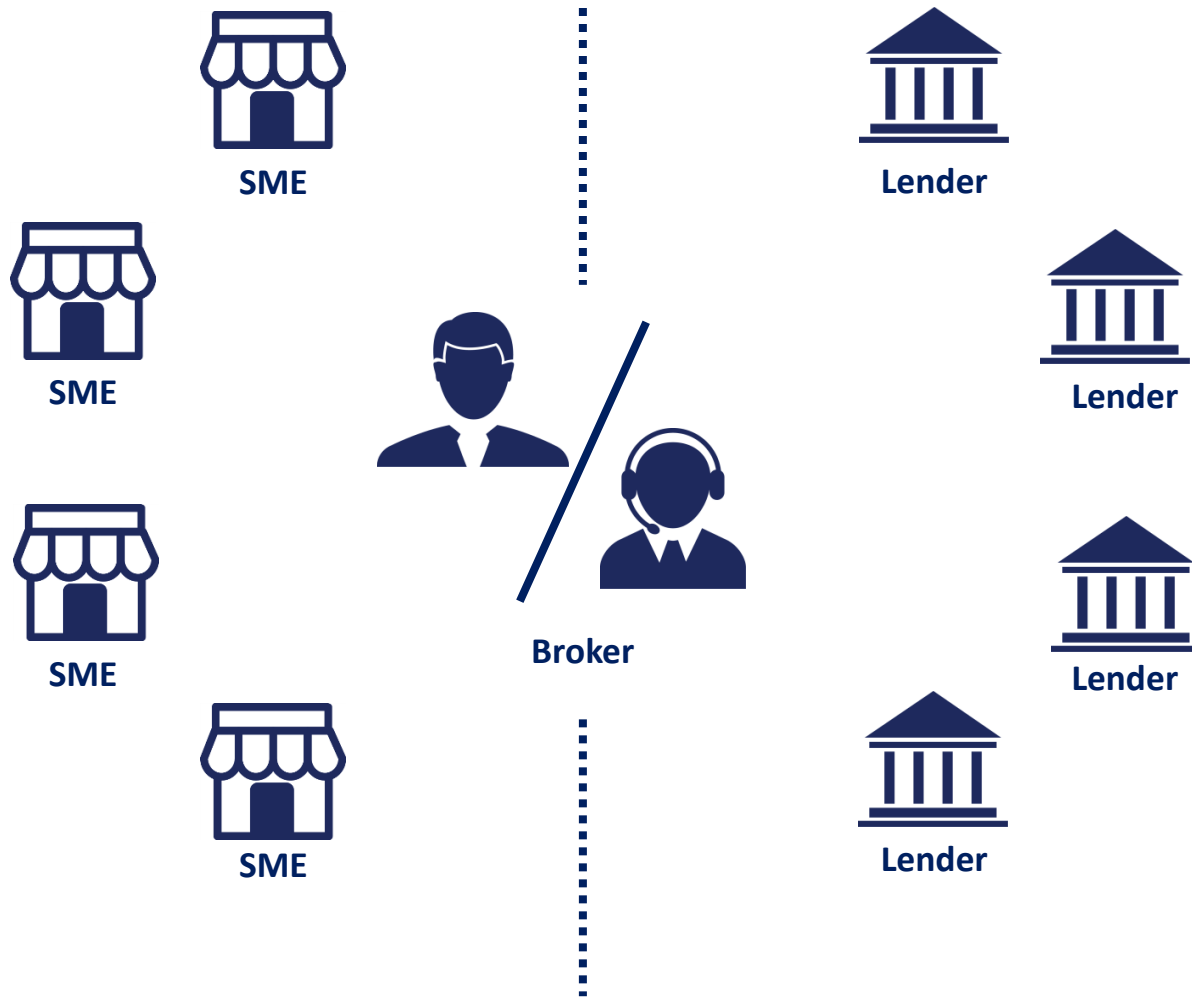
The Chinese commercial lending industry includes 3 major participants: SMEs, lenders and brokers

Many lenders depend on brokers to bring them quality leads

Brokers have dedicated call centers where employees constantly call prospects to see if they need funding. They also spend a great deal of time calling lenders to sell the leads they are able to generate

Overview of The Chinese Commercial Lending Industry

SME

SME

SME

SME

Broker

Lender

Lender

Lender

Lender

Brokers typically can make money in two ways once they get a lead. They can shop the lead and sell it to the highest bidding lender or they can work with the lead to help him find a loan and charge a fee of anywhere from 1% to 5% of the loan amount for the service

Overview of The Chinese Commercial Lending Industry

Lender

SME

Business Owner

Data

Lenders are usually very careful when making loans. They will try to get as much information on loan candidates as possible before deciding whether to approve or decline an application. So lenders are willing to pay a premium for information that will help them minimize their lending risk

Whether it's a business or personal loan application, lenders will put a lot of value on information related to the individual(s) applying for the loan

Overview of The Chinese Commercial Lending Industry

Data Providers

- Telecom Service Providers
- Utilities Service Providers
- Government Agencies
- …
- Internet

SME

Individual

SME

Individual

SME

Individual

Knowing the importance of credit-relevant data and information, some companies have become experts at gathering this type of information on Chinese individuals and businesses to make it available to lenders. Some have developed APIs that plug into government systems, while others gather data from online browsing and behavior
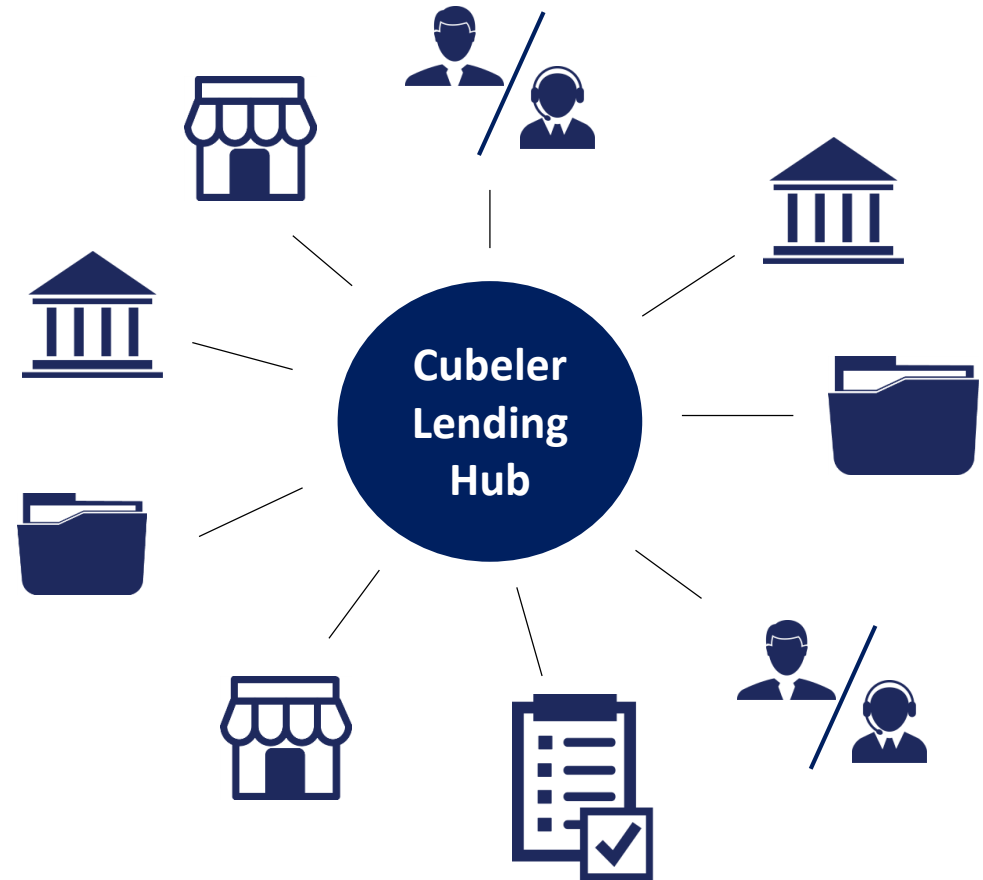
ASDS and the Cubeler Lending Hub

ASDS is developing a centralized platform in China bringing together SMEs, lenders, brokers, data providers and automated risk management capabilities for the purpose of making commercial lending more efficient.

The value proposition to industry participants are:

- Lenders: register on the platform and simply enter your lending criteria. The platform then matches SMEs to your specified criteria and instantly qualifies them saving you time and money
- SMEs: register on the platform, give access to your business data and receive pre-qualified credit offers from a variety of lenders
- Brokers: bring your leads to the platform and the platform will qualify them, instantly match them with a variety lenders and pay you a service fee for each loan extended to a lead
- Data providers: make data available on the platform to generate credit reports offered on a "pay as you go" model to platform lenders and SMEs
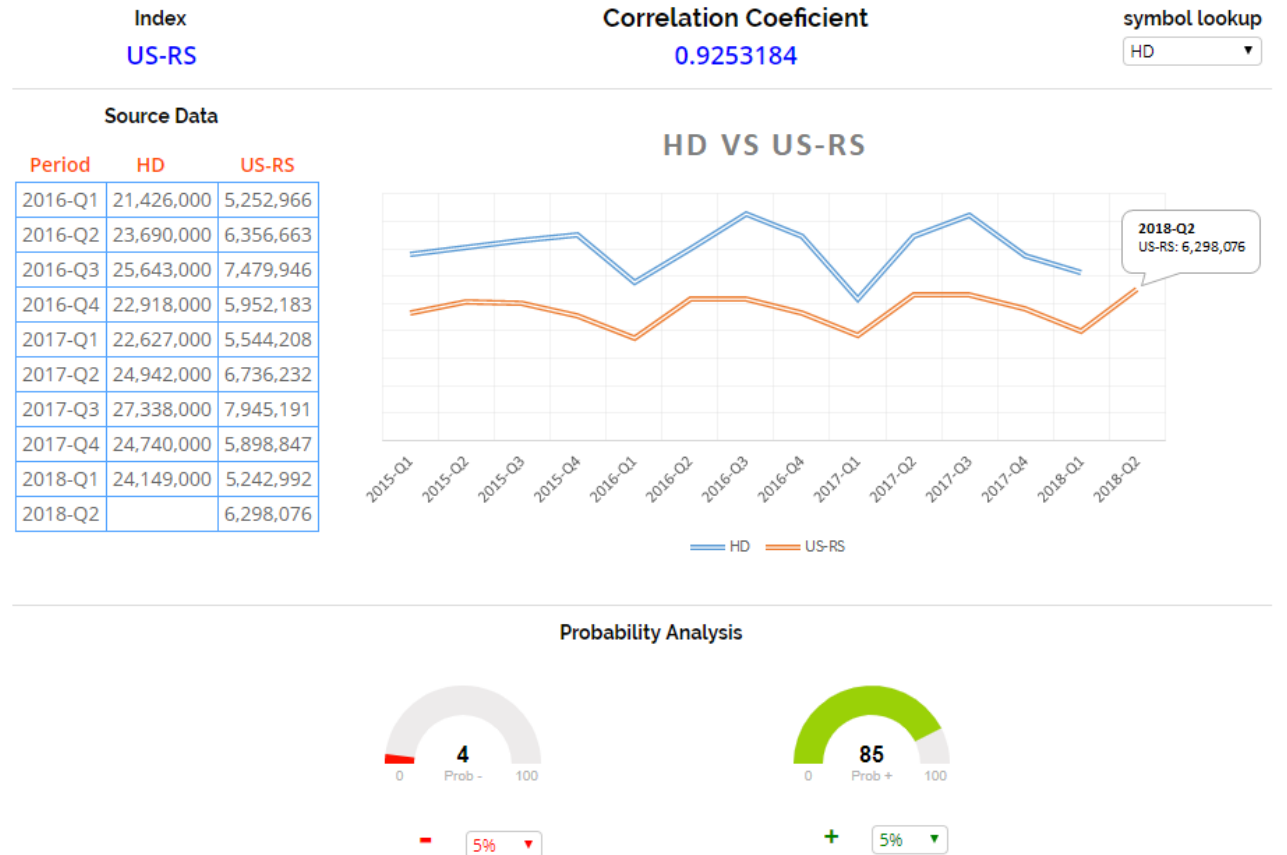

Cubeler Lending Hub

Business Intelligence Data and the Cubeler Lending Hub

In this age of business intelligence, artificial intelligence and predictive modelling, data has never been more valuable. Through the Cubeler Lending Hub platform and the data being gathered on the platform's ever increasing base of SMEs, ASDS is poised to become one of China's largest providers of business intelligence and predictive modeling data.

ASDS expects to begin generating revenue from the monetization of that data in partnership with a BI and analytics company under a monthly subscription plan model by the 4th quarter of 2019.

Logout

Index
US-RS

Correlation Coeficient
0.9253184

symbol lookup
HD ▼

Source Data

Period	HD	US-RS
2016-Q1	21,426,000	5,252,966
2016-Q2	23,690,000	6,356,663
2016-Q3	25,643,000	7,479,946
2016-Q4	22,918,000	5,952,183
2017-Q1	22,627,000	5,544,208
2017-Q2	24,942,000	6,736,232
2017-Q3	27,338,000	7,945,191
2017-Q4	24,740,000	5,898,847
2018-Q1	24,149,000	5,242,992
2018-Q2		6,298,076

HD VS US-RS

2018-Q2
US-RS: 6,298,076

2015-Q1 2015-Q2 2015-Q3 2015-Q4 2016-Q1 2016-Q2 2016-Q3 2016-Q4 2017-Q1 2017-Q2 2017-Q3 2017-Q4 2018-Q1 2018-Q2

— HD — US-RS

Probability Analysis
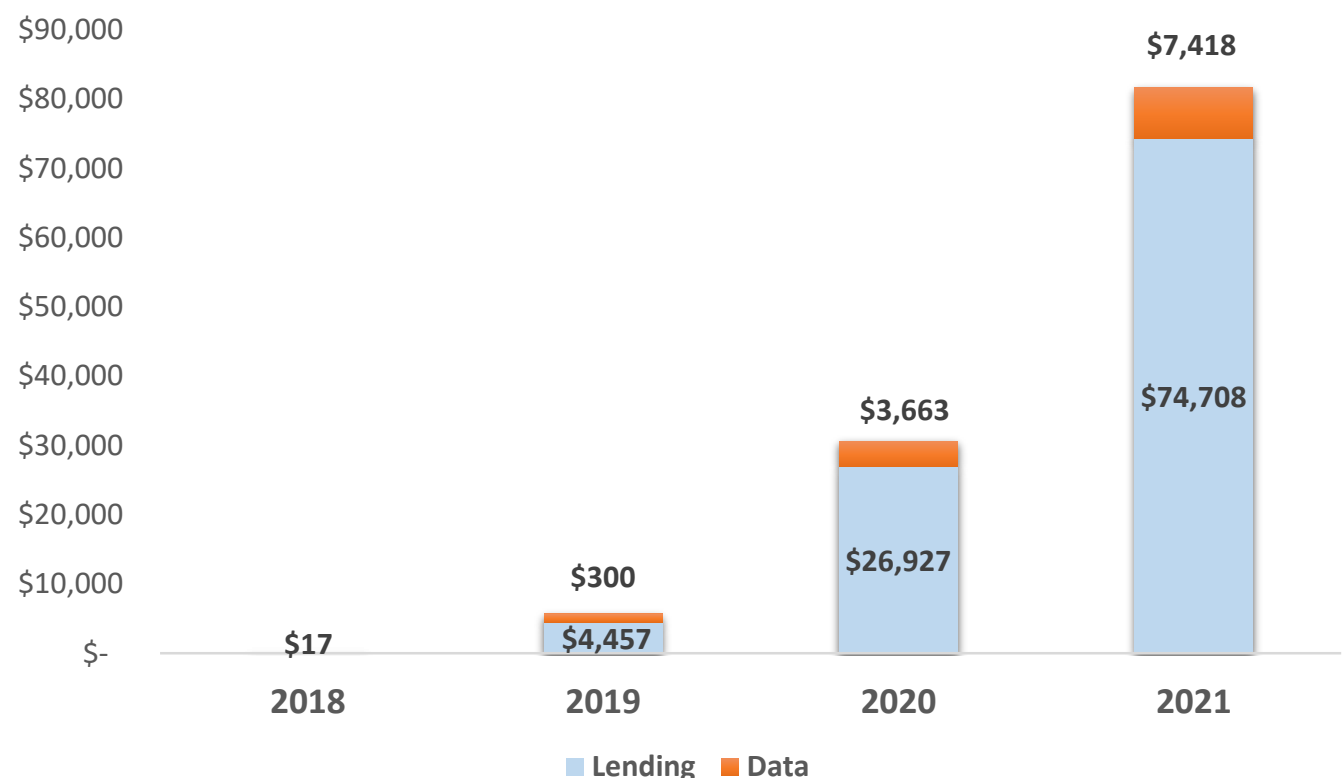
4
0 Prob - 100

85
0 Prob + 100

− 5% ▼

+ 5% ▼

ASDS Financial Forecast Summary

- ASDS earns a service fee representing between 1.5% and 5% of the value of every loan conducted on the Cubeler Lending Hub platform
- As of the date of this presentation, there were 3 lenders registered on Lending Hub with a combined annual lending capacity of CAD$240M
- ASDS estimates combined annual lending on Lending Hub to reach CAD$2.7B by 2021 from a total of 50 lenders
- ASDS estimates earning an average service fee of 2.75% for every loan conducted on Lending Hub
- As of Q4 2019, ASDS expects to earn a monthly service fee of CAD$300K, scaling to $600K by 2021, to provide business intelligence data under a monthly subscription model

ASDS Forecasted Revenue
(in '000 of CAD$)

Chart: ASDS Forecasted Revenue (stacked bar, Lending and Data)

- 2018: $17
- 2019: Lending $4,457; Data $300
- 2020: Lending $26,927; Data $3,663
- 2021: Lending $74,708; Data $7,418

Legend: ■ Lending ■ Data

About Asia Synergy Financial Capital

ASFC:
- Is a 51% owned financial services subsidiary;
- Was created in May 2018;
- Was the initial lender on the Cubeler Lending Hub platform;
- Is the exclusive financial services provider on the Gold River platform;
- Has $20M available in initial lending capital; and
- The capacity to increase lending capital by borrowing from large financial institutions
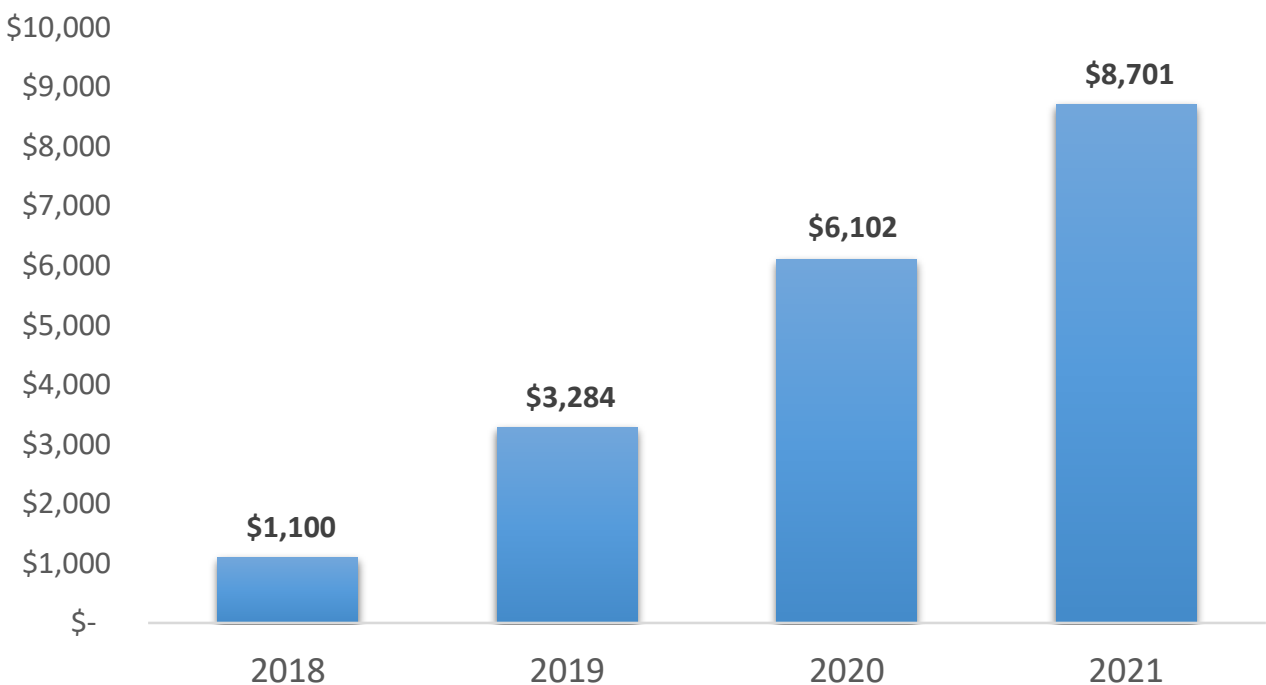
ASFC Financial Forecast Summary

- ASFC earns interest income on credit products and loans it extends to SMEs in China on the Cubeler Lending Hub platform and the Gold River platform
- The annual interest rate earned by ASFC on its products ranges from 10% to 18%
- ASFC projects earning an average annual interest rate of 15% on its credit products through the end of 2021
- As of the date of this presentation ASFC had an annual lending capacity of CAD$20M, which was fully deployed as of July 2018
- ASFC expects to increase its annual lending capacity to CAD$60M by 2021

ASFC Forecasted Revenue
(in '000 of CAD$)

Year	Revenue
2018	$1,100
2019	$3,284
2020	$6,102
2021	$8,701

About Asia Synergy Technologies

AST:
- Is a wholly-owned operating subsidiary;
- Was created in June 2016;
- Is the manager and operator of the Gold River product procurement platform;
- Earns revenue in the form of the margins it makes on the sale of products, and financing referral fees on the Gold River platform
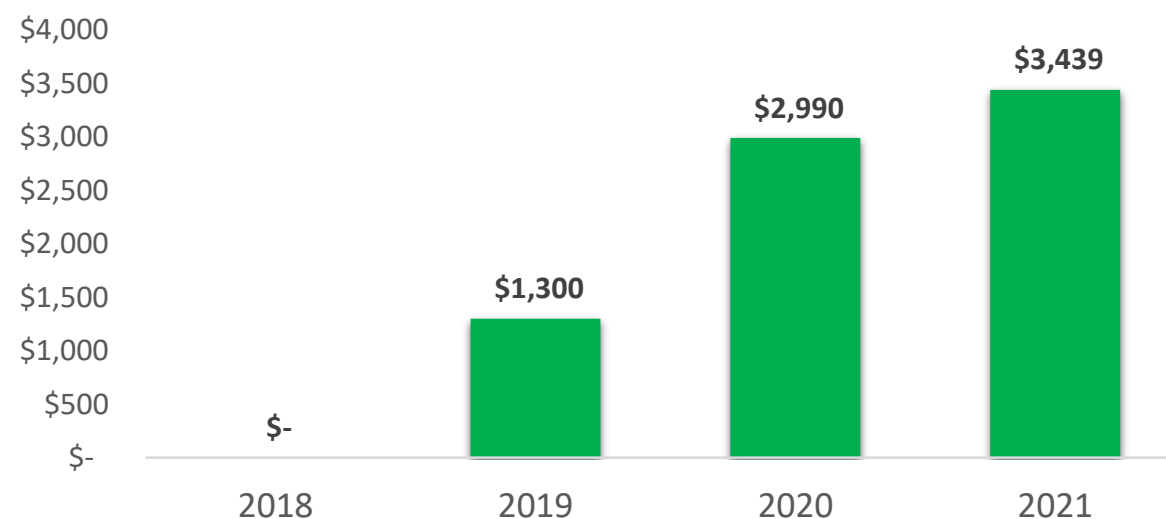
AST Financial Forecast Summary

- As the manager and operator of the Gold River platform, AST helps facilitate purchase order transactions for a variety of products, including auto parts and industrial finished goods
- AST acts as a product distributor and earns a gross margin of 2% to 5% on the products sold on Gold River
- Certain products offered on Gold River are eligible for financing, in which case, AST refers the financing request to ASFC and earns a referral fee representing 0.25% of the amount being financed
- AST expects total revenue stemming from activities on Gold River to go from CAD$1.3M in 2019 to approximately CAD$3.4M by 2021

AST Forecasted Revenue
(in '000 of CAD$)

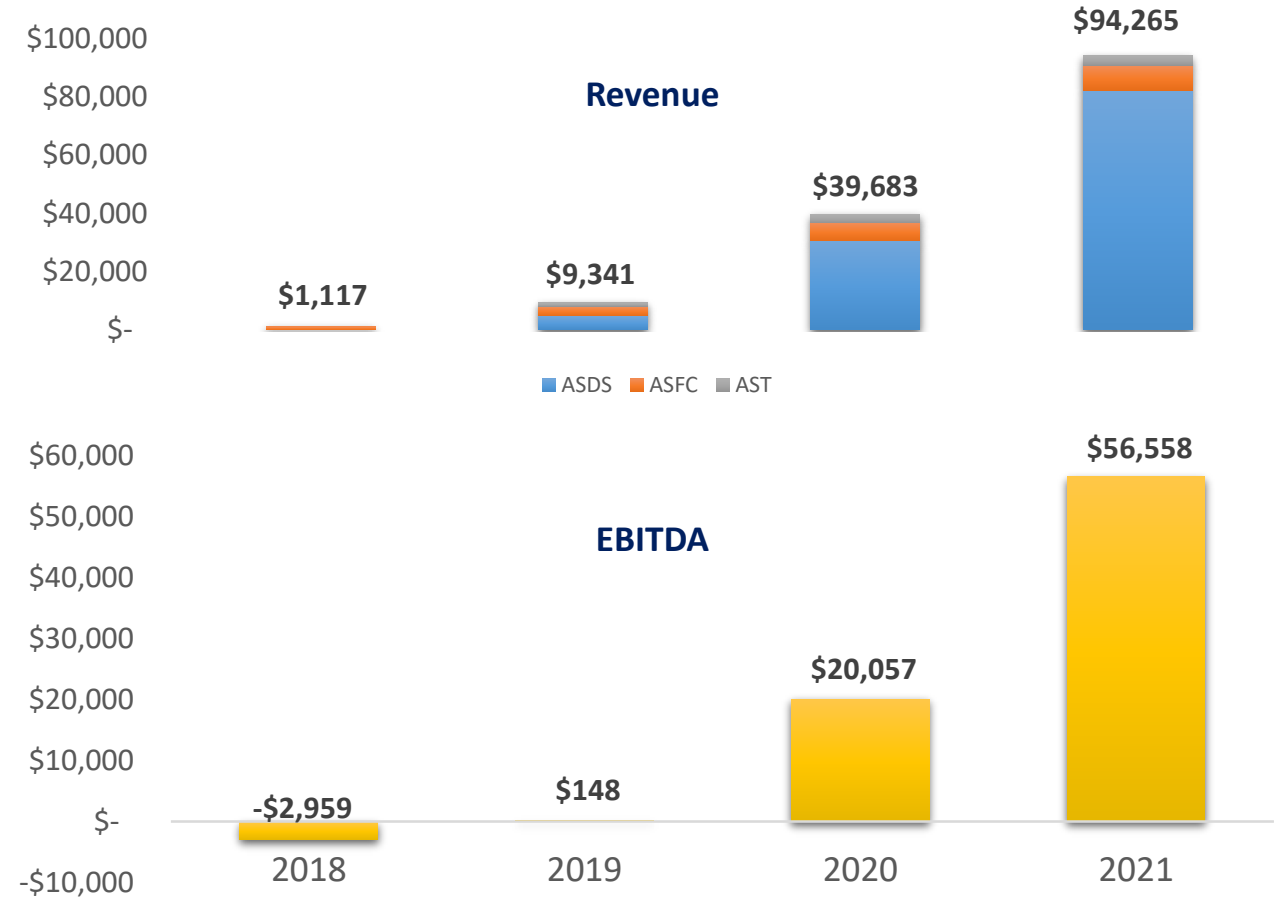| Year	Revenue
2018	$-
2019	$1,300
2020	$2,990
2021	$3,439

Peak Group Consolidated Financial Forecast Summary

- Peak is forecasting total revenue of CAD$1.1M in 2018 coming almost exclusively from ASFC's operations
- Peak's total revenues are projected to scale up to CAD$94.2M by 2021 with ASDS accounting for over 85% of Corporation's revenue by then
- Peak expects to be EBITDA positive by the end of 2019
- Peak's EBITDA is forecasted to go from CAD$20M in 2020 to CAD$56.5M by 2021

Peak Group Consolidated Forecasted
(in '000 of CAD$)

Revenue

$1,117	$9,341	$39,683	$94,265

Legend: ASDS, ASFC, AST

EBITDA

2018	2019	2020	2021
-$2,959	$148	$20,057	$56,558

Peak Group Capital Structure & Investor Value Proposition

Capital Structure (as of October 1, 2018)	
Shares Outstanding	675 M
Closing Price	$0.035
52 Week High/Low	$0.075 / $0.03
Warrants & Options	146 M
Fully-diluted	821 M
Insider Position*	11.3%
Market Cap	$23.6 M

*Insider position expressed on a fully-diluted basis

In summary, Peak is a bridge and pipeline for Canadian investors looking to invest in China's burgeoning Fintech, business intelligence and analytics industries.

Peak delivers value to its shareholders through the following 3 Chinese operating subsidiaries:
- ASDS – which manages a Fintech commercial lending platform and provides business intelligence data on thousands of Chinese SMEs;
- ASFC – which provides financial services on the company's 2 Fintech platforms to Chinese SMEs; and
- AST – which manages a Fintech product procurement and purchase order financing platform

Investor Relations Contact Information

Thank you for your interest in Peak Positioning Technologies. Should you have any questions about any subject covered in this presentation, please contact either:

Johnson Joseph
President & CEO, Peak Positioning Technologies
T: (514) 340-7775 x 501
E: investors@peakpositioning.com

Or

Cathy Hume
CEO, CHF Capital Markets
T: (416) 868-1079 x 231
E: cathy@chfir.com