

Changing the Way Chinese Financial Institutions Lend to SMEs



PEAK FINTECH™
GROUP

Factsheet: July 2021



Peak Fintech Group is the parent company of a group of innovative financial technology (Fintech) subsidiaries operating in China's commercial lending industry. Peak's subsidiaries use technology, analytics and artificial intelligence to create an ecosystem of lenders, borrowers and other participants in China's commercial lending space where lending operations are conducted rapidly, safely, efficiently and with the utmost transparency.

Peak's services to the Chinese commercial lending industry are provided through the **Cubeler Lending Hub**, where each of its 6 operating subsidiaries plays specific roles and provides different services to industry participants.



CAPITAL STRUCTURE

(As of July 16, 2021)

Shares Outstanding: 160,960,341

Warrants: 30,121,036

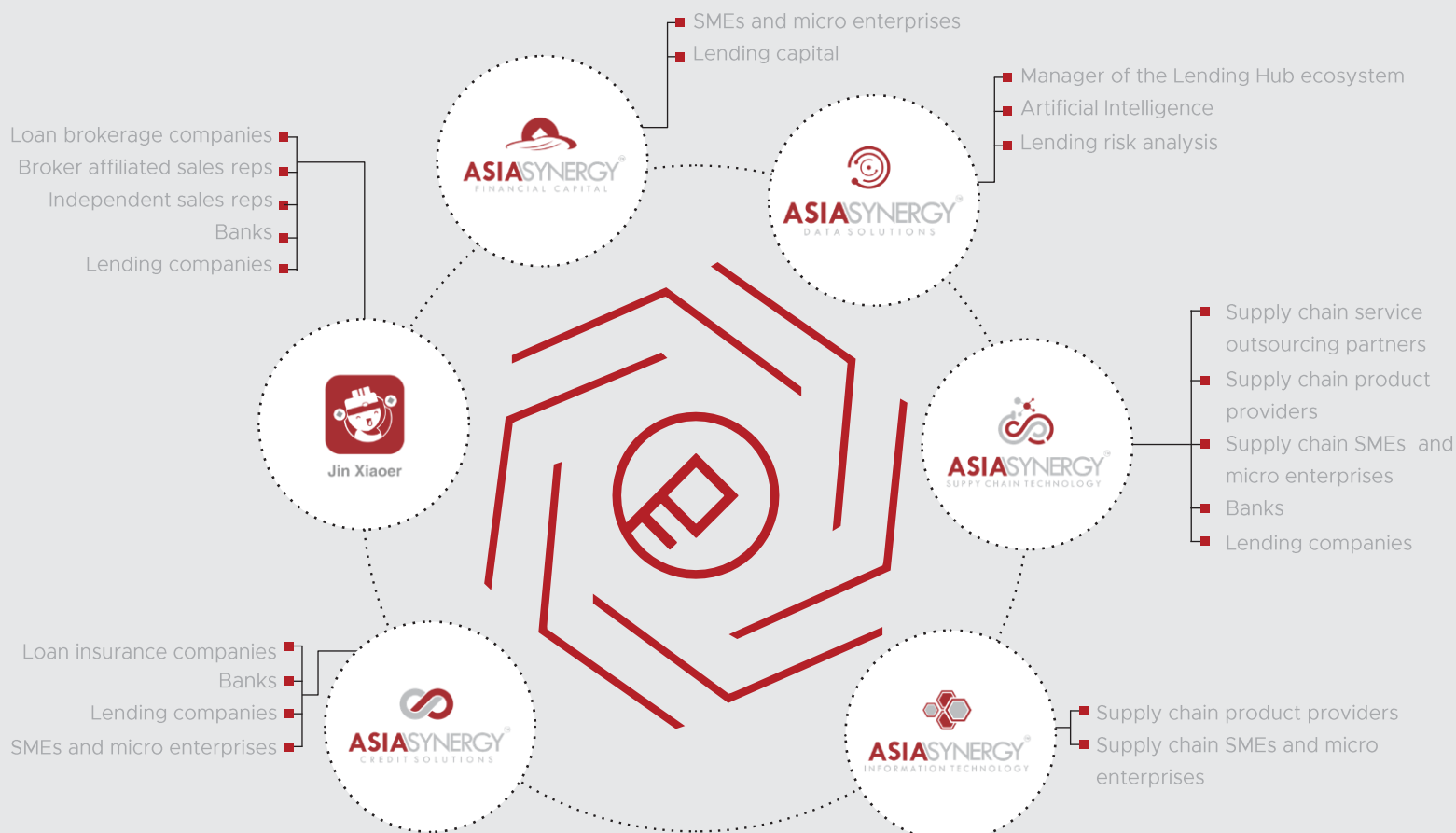
Options: 9,318,500

Fully Diluted: 200,399,877

Basic Market Cap: CAD\$ 395,962,439

Fully Diluted Market Cap: CAD\$ 492,983,697

Multiple Subsidiaries Servicing a Common Goal



The Cubeler Lending Hub Ecosystem Solution

Managed by Peak's ASDS subsidiary, the Cubeler Lending Hub is 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 their lending criteria. The platform then matches SMEs to their specified criteria and instantly qualifies them, saving lenders time and money.

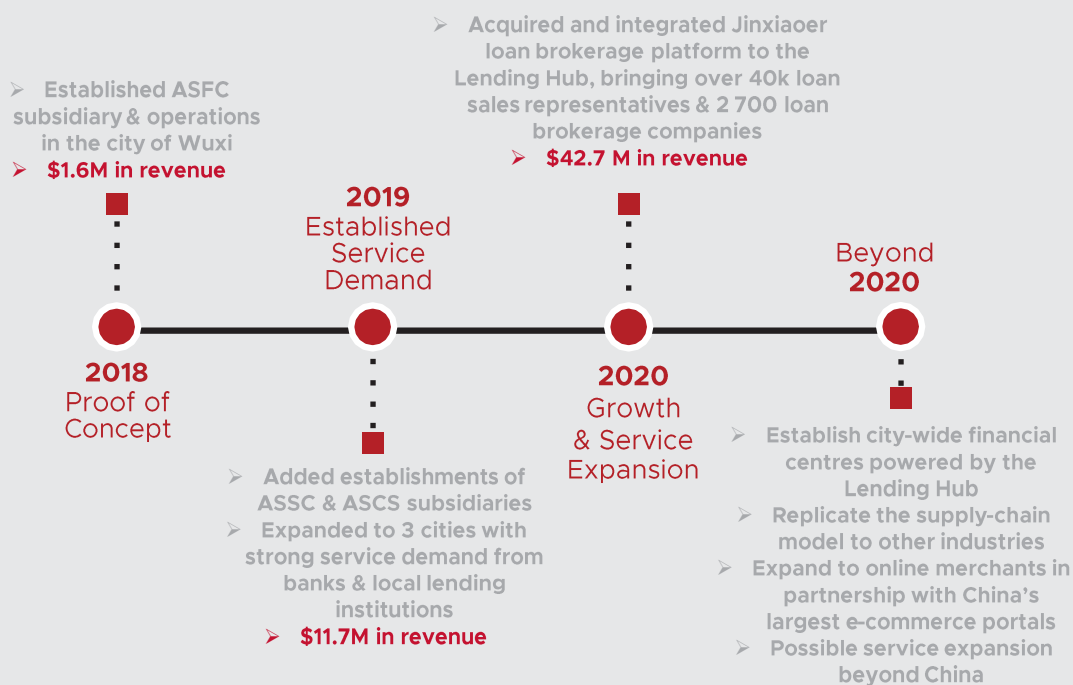
SMEs: Register on the platform, give access to their business data and receive pre-qualified credit offers from a variety of lenders.

Brokers: Bring their leads to the platform and the platform will qualify them, instantly match them with a variety of lenders and pay a referral fee on each loan.

Data providers: Make data available on the platform to generate credit reports, similar to Equifax in Canada, offered on a "pay-as-you-go" model to platform lenders and SMEs.



Key Milestones



Investment Highlights

- Over the past three years, Peak has created and acquired six operating subsidiaries in China focusing on Fintech solutions, establishing a solid position for further aggressive expansion.
- The revenue has been seeing a steady and exponential growth over three consecutive years. 2020 revenue topped \$42.7 M compared to \$1.6 M in 2018.
- Peak has strategic agreements and joint ventures with key industrial players including Hua Xia Bank and Beijing Dianjing Company.
- Strong and seasoned management team and industry veterans on the Board.
- The current Covid-19 pandemic has had minimal effect on Peak's operations in China.
- Having a Buy rating and one-year price target of CAN\$2.4 from [eResearch](#), and US\$3.88 from [Zacks Investment Research](#).

For more information, please contact:

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in such forward-looking statements are based on reasonable assumptions, such statements are not guarantees of future performance and actual results may differ materially from those in forward-looking statements. There can be no assurances that such statements will prove accurate. Readers are advised to rely on their own evaluation as to the future growth prospects of PKK.