

Changing the Way Chinese Financial Institutions Lend to SMEs



PEAK FINTECH™
GROUP

Factsheet: Winter 2021



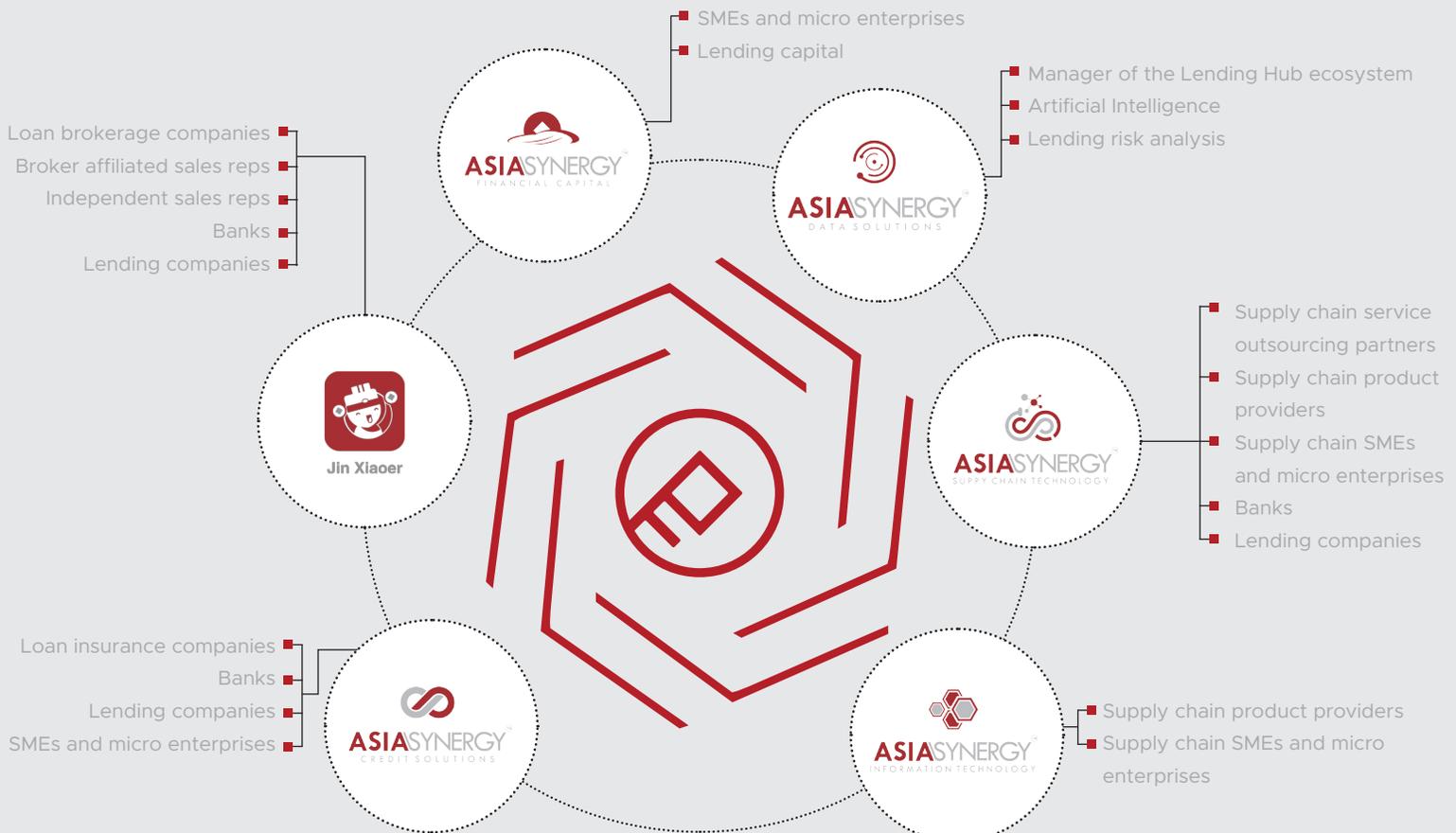
Peak Fintech Group is the parent company of a group of innovative financial technology (Fintech) subsidiaries operating in China's commercial lending industry. Peak's subsidiaries use technology, analytics and artificial intelligence to create an ecosystem of lenders, borrowers and other participants 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 NOVEMBER 2020)**
Shares Outstanding: 102 M
52 Week High/Low: \$2.04/\$0.17
Warrants & Options: 38.4 M
Fully Diluted: 140.4 M
Market Cap: \$238 M

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.

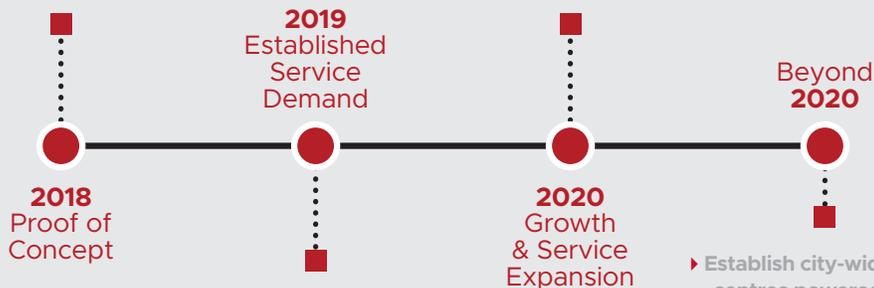
Data providers: Make data available on the platform to generate credit reports, similar to Equifax in Canada, offered on a "pay-as-you-go" model to platform lenders and SMEs.



Key Milestones

▶ Established ASFC subsidiary & operations in the city of Wuxi
▶ \$1.6M in revenue

▶ Acquired and integrated Jinxiaoeer loan brokerage platform to the Lending Hub, bringing over 40k loan sales representatives & 2,700 loan brokerage companies



▶ Added establishments of ASSC & ASCS subsidiaries
▶ Expanded to 3 cities with strong service demand from banks & local lending institutions
▶ \$11.7M in revenue

▶ Establish city-wide financial centres powered by the Lending Hub
▶ Replicate the supply-chain model to other industries
▶ Expand to online merchants in partnership with China's largest e-commerce portals
▶ Consider possible service expansion beyond China

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 significant growth over three consecutive years. The most recent Q3 2020 results recorded \$15.1 M in revenue.
- ▶ 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 \$2.4 from [eResearch](#), and US\$3.50 from [Zacks Investment Research](#).

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All statements within, other than statements of historical fact, are to be considered forward looking. Although PKK believes the expectations expressed 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.