CARDIFF LEXINGTON
CORPORATION



THIRD QUARTER 2026 EARNINGS PRESENTATION

Monday, November 16, 2026

OTC: CDIX

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EXECUTIVE SUMMARY

Cardiff Lexington by the Numbers

YTD ended September 30, 2026

11

Nova Ortho and Spine locations throughout Florida & Georgia

$6.3 M

YTD 2026 GAAP Revenue

56%

YTD Gross Margin

($292,000)

YTD Non-GAAP Adjusted EBITDA

Operational & Strategic Updates

- **Continued strong demand for healthcare services**
- **Announced letter of intent for proposed acquisition of leading musculoskeletal healthcare platform**
- **Focused on enhancing access to working capital and driving long-term, sustainable shareholder value**

*Adjusted EBITDA is a non-GAAP metric that is reconciled to GAAP net income in the appendix of this presentation

LETTER OF INTENT FOR PROPOSED ACQUISITION OF LEADING HEALTHCARE PLATFORM

Transaction Overview

Target
Established, multi-location musculoskeletal healthcare platform serving patients in multiple states

Strategic Fit
Complements Nova Ortho and Spine with a physician-led clinical organization, imaging, physical therapy and potential future ASC integration

Long-Term Alignment
Sellers retain significant equity ownership; existing leadership expected to take on management and Board roles

Proposed Key Terms

Up to $104M
Aggregate purchase price consideration

$30M
Cash at closing[1]

$10M
Unsecured notes payable two years after closing

35%
Sellers' fully diluted ownership, via preferred equity

Up to $12M
Common stock earnouts tied to 2027–2029 EBITDA targets

Status: Financing and equity term sheets received and accepted; due diligence and definitive documents in progress; further progress anticipated in December

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[1] Before debt retirement, transaction costs and escrow. The LOI is non-binding, except for certain provisions. Completion is subject to due diligence, financing, definitive agreements and customary closing conditions, and there can be no assurance the transaction will be completed.

THIRD QUARTER & YTD 2026 FINANCIAL HIGHLIGHTS

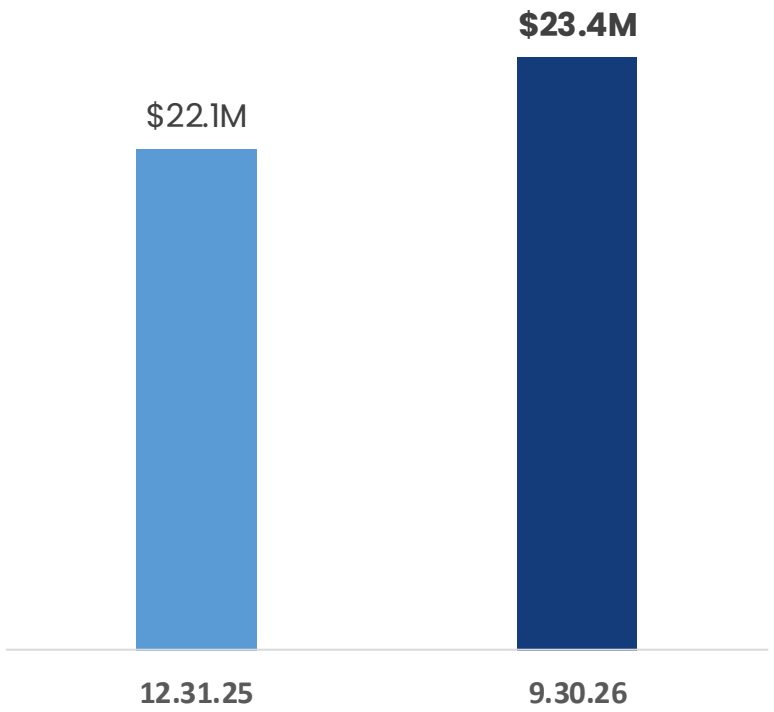
	Three Months Ended		Nine Months Ended	
	9/30/26	9/30/25	9/30/26	9/30/25
Revenue	**$1,912,179**	**$3,058,740**	**$6,294,016**	**$8,763,314**
Cost of sales	$875,420	$1,149,161	$2,756,887	$3,317,943
Gross profit	**$1,036,759**	**$1,909,579**	**$3,537,129**	**$5,445,371**
Gross margin	*54.2%*	*62.4%*	*56.2%*	*62.1%*
Selling, general & administrative expense	$1,203,211	$1,224,350	$3,727,402	$3,492,310
Total operating expenses	$1,573,425	$1,266,300	$5,129,597	$3,648,481
Income (loss) from continuing operations	**$(536,666)**	**$643,279**	**$(1,592,468)**	**$1,796,890**
Net (loss)	$(3,206,551)	$(1,144,299)	$(8,777,531)	$(2,821,471)
Adjusted EBITDA*	**$(278,545)**	**$663,179**	**$(292,285)**	**$1,916,821**

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*Adjusted EBITDA is a non-GAAP metric that is reconciled to GAAP net income in the appendix of this presentation

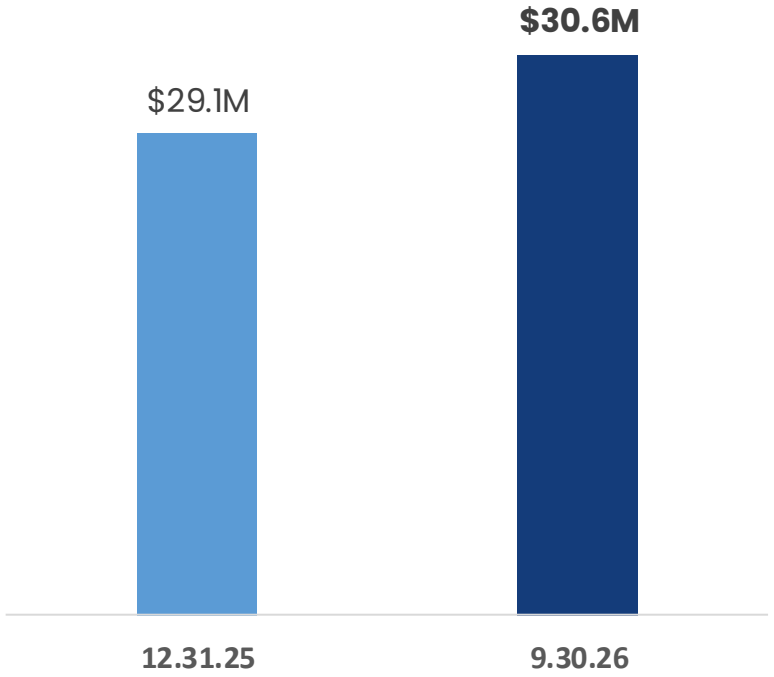
BALANCE SHEET HIGHLIGHTS

Accounts Receivable



5.9% Increase

Total Assets



5.2% Increase

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PROVEN BUSINESS MODEL SUPPORTS LONG-TERM STRATEGY

Proven Economic Model

Demonstrated ability to drive growth and profitability in diverse economic markets and conditions

Consistent Performance with Limited Working Capital

Proven track record of driving return on invested capital

Investing in Growth to Capture Current Market Opportunity

Strategically investing in growth to capture compelling opportunities in current and new markets

Positioning for Next Phase of Execution

Positioning Company for enhanced access to working capital to support ongoing organic growth of Nova Ortho and Spine and M&A activity

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Q&A

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APPENDIX

RECONCILIATION OF NON-GAAP METRICS

	Three months ended		Nine months ended	
	9/30/26	**9/30/25**	**9/30/26**	**9/30/25**
Net Income (loss) before discontinued operations	$(3,206,551)	$(1,144,299)	$(8,777,531)	$(2,821,471)
Adjustments to reconcile net income/(loss) to EBITDA				
Interest	2,468,536	1,765,528	6,516,692	4,594,714
Taxes	0	0	0	0
Depreciation	233	762	1,079	4,890
Amortization	22,516	0	56,847	0
EBITDA	**$(715,266)**	**$621,991**	**$(2,202,913)**	**$1,778,133**
Derivative loss upon issuance and changes in liability	50,242	0	493,014	0
Loss on settlement of debt	16,498	0	16,498	0
Stock compensation expense for shares issued	369,981	41,188	1,401,116	138,688
Adjusted EBITDA	**$(278,545)**	**$663,179**	**$(292,285)**	**$1,916,821**
Scaling and restructuring costs for business growth	12,708	0	82,185	11,676
Offering costs	106,593	0	106,593	0
Acquisition related costs	56,558	113,436	274,362	171,515
Adjusted EBITDA excluding other non-recurring costs	**$(102,686)**	**$776,615**	**$170,855**	**$2,100,012**

(1) EBITDA is a non-GAAP financial measure defined as Earnings Before Interest, Income Tax, Depreciation and Amortization.
(2) Adjusted EBITDA is a non-GAAP financial measure that is the sum of EBITDA plus non-recurring and non-cash charges.
(3) Adjusted EBITDA excluding other non-recurring costs is a non-GAAP financial measure that is the sum of Adjusted EBITDA plus other non-recurring costs.