



CARDIFF LEXINGTON
— CORPORATION —

FIRST QUARTER 2026 EARNINGS PRESENTATION

Tuesday, May 19, 2026

OTC: CDIX





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EXECUTIVE SUMMARY

Cardiff Lexington by the Numbers

First quarter ended March 31, 2026

11

Nova Ortho and Spine locations throughout Florida & Georgia

\$2.2 M

GAAP Revenue

Positive

Adjusted EBITDA*

Operational & Strategic Highlights

- **Expanding clinical and operational teams** across Nova Ortho & Spine Network
- **Upgraded to OCTQX exchange;** enhancing market visibility and credibility among investors
- **1Q 2026 Adjusted EBITDA profitability**



STRONG MARKET PRESENCE

11 Nova Ortho & Spine locations strategically positioned in population centers **throughout Florida and Georgia** with plans to **expand to broader southeast US**

- Okeechobee (FL)
- Fort Pierce (FL)
- Vero Beach (FL)
- Palm Bay (FL)
- Tallahassee (FL)
- Madison (FL)
- Panama City Beach (FL)
- Port St. Lucie (FL)
- Orlando (FL)
- Chipley (FL)
- Valdosta (GA)

Florida has the most personal injury claims per capita¹; Valdosta, Georgia location represents broader expansion into broader southeast U.S.



SYNERGISTIC PILLARS FOR M&A GROWTH

Target Strong Core Cash Flows

Acquire, optimize, and manage physician practices with **strong cash flow prospects** to drive **recurring revenue and operational efficiencies**

Acquire Accretive Assets to Current Model

Expand geographic footprint through ownership of real estate assets including Ambulatory Surgery Centers and orthopedic clinics

Drive Long-Term & Sustainable Profitability

Acquire and manage personal injury practice accounts receivables to **capture long-term income and drive sustained profitability**

Accelerating growth through consistent organic results and strategic, proactive M&A activity



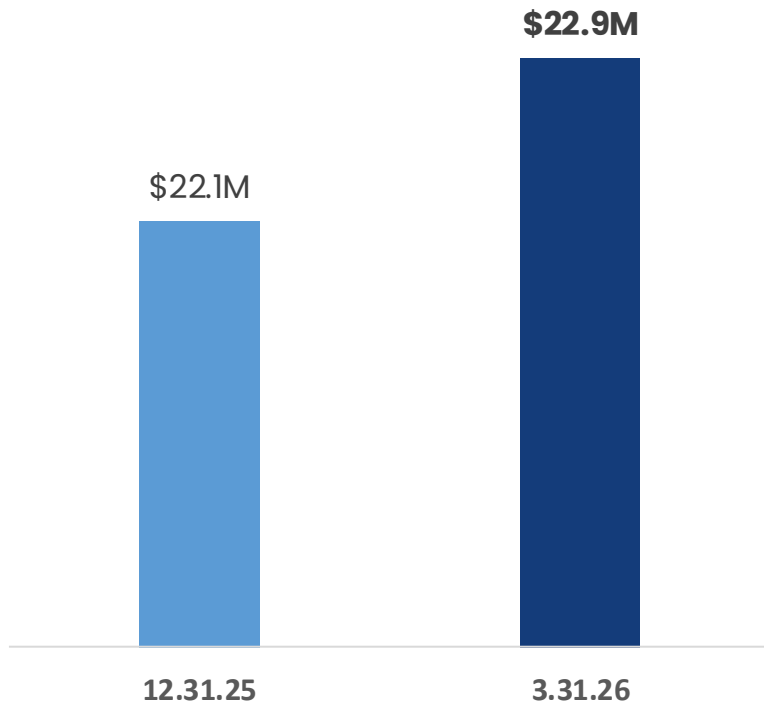
FIRST QUARTER 2026 FINANCIAL HIGHLIGHTS

	Three Months Ended	
	3/31/26	3/31/25
Revenue	\$2,222,280	\$2,915,567
Cost of sales	\$904,225	\$1,075,034
Gross profit	\$1,318,055	\$1,840,533
<i>Gross margin</i>	59.3%	63.1%
Selling, general & administrative expense	\$1,164,425	\$1,280,641
Total operating expenses	\$1,829,214	\$1,296,599
Income (loss) from continuing operations	\$(511,159)	\$543,934
Net (loss)	\$(3,092,074)	\$(450,777)
Adjusted EBITDA*	\$163,711	\$545,702



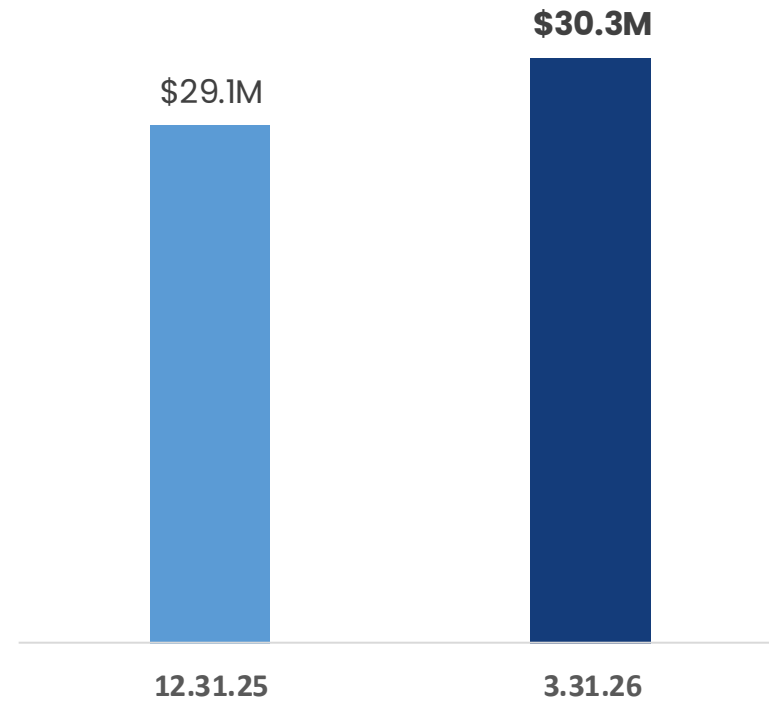
ENHANCED BALANCE SHEET

Accounts Receivable



3.7% Increase

Total Assets



4.1% Increase



PROVEN BUSINESS MODEL SUPPORTS LONG-TERM STRATEGY

Proven Growth & Profitability with Existing 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 market opportunities

Positioning for Next Phase of Execution

Uplisting to OTCQX provides 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	
	<u>3/31/26</u>	<u>3/31/25</u>
Net Income (loss) before discontinued operations	\$(3,092,074)	\$(450,777)
Adjustments to reconcile net income/(loss) to EBITDA		
Interest	1,910,737	993,114
Taxes	0	0
Depreciation	593	3,365
Amortization	11,438	0
EBITDA	\$(1,169,306)	\$545,702
Derivative loss upon issuance and changes in liability	668,821	0
Stock compensation expense for shares issued	664,196	0
Adjusted EBITDA	\$163,711	\$545,702
Scaling and restructuring costs for business growth	14,762	0
Acquisition related costs	79,153	56,635
Adjusted EBITDA excluding other non-recurring costs	\$257,626	\$602,337