CARDIFF LEXINGTON
CORPORATION

SECOND QUARTER 2026 EARNINGS PRESENTATION

Wednesday, August 12, 2026

OTC: CDIX

FORWARD LOOKING STATEMENTS

This presentation does not constitute or form part of and should not be construed as, an offer to sell or issue or the solicitation of an offer to buy or subscribe for securities of Cardiff Lexington (the "Company") in any jurisdiction or an inducement to enter into investment activity. No part of this presentation, nor the fact of its distribution, should form the basis of, or be relied on in connection with, any contract or commitment or investment decision whatsoever.

No securities commission or similar authority of the United States or any other jurisdiction has reviewed or in any way passed upon this presentation or the merits of the securities described herein, and any representation to the contrary is an offence. This presentation does not contain all of the information that would normally appear in a prospectus or registration statement under applicable United States securities laws. Readers should not construe the contents of this presentation as investment, legal, tax, regulatory, financial or accounting advice and are urged to consult with their own advisers in relation to such matters.

The Company does not make any representation or warranty (express or implied) as to the accuracy or completeness of the information in this presentation. Except as may be required by applicable law, the Company expressly disclaims any obligation to update any of the information contained herein or to inform readers of any matters of which it becomes aware that may affect any matter referred to in this presentation.

Certain information in this presentation is based on management estimates. Such estimates have been made in good faith and represent the current beliefs of management. Management believes that such estimates are founded on reasonable grounds. However, by their nature, estimates may not be correct or complete. Accordingly, no representation or warranty (express or implied) is given that such estimates are correct or complete.

Market data and certain industry data and forecasts included in this presentation were obtained from internal company surveys, market research, publicly available information, reports of governmental agencies and industry publications and surveys. Where this presentation quotes any information or data from any third-party source, it should not be interpreted that the Company has adopted or endorsed such information or data as being accurate. The Company has not independently verified any of such information from third-party sources or any underlying assumptions. Accordingly, the Company makes no representation or warranty (express or implied) on the fairness, accuracy, completeness or correctness of any such third-party information.

This presentation contains forward-looking statements. In addition, from time to time, we or our representatives may make forward-looking statements orally or in writing. We base these forward-looking statements on our expectations and projections about future events, which we derive from the information currently available to us. Such forward-looking statements relate to future events or our future performance, including: our financial performance and projections; our growth in revenue and earnings; and our business prospects and opportunities. You can identify forward-looking statements as those statements that are not historical in nature, particularly those that use terminology such as "may," "should," "expects," "anticipates," "contemplates," "estimates," "believes," "plans," "projected," "predicts," "potential," or "hopes" or the negative of these or similar terms. In evaluating these forward-looking statements, you should consider various factors, including those described under the heading "Risk Factors" in the registration statements and reports that we file with the U.S. Securities and Exchange Commission. These and other factors may cause our actual results to differ materially from any forward-looking statement. Forward-looking statements are only predictions. The forward-looking events discussed in this document and other statements made from time to time by us or our representatives, may not occur, and actual events and results may differ materially and are subject to risks, uncertainties and assumptions about us. We are not obligated to publicly update or revise any forward-looking statement, whether as a result of uncertainties and assumptions, the forward-looking events discussed in this document and other statements made from time to time by us or our representatives might not occur. Past performance is not indicative of future results. There is no guarantee that any specific outcome will be achieved.

This presentation contains specifically identified non-GAAP financial measures, which supplement the results that are reported according to GAAP. These non-GAAP financial measures may be useful to investors but should not be viewed in isolation from, or as a substitute for, GAAP results. Differences between non-GAAP financial measures and comparable GAAP financial measures are reconciled in the presentation.

EXECUTIVE SUMMARY

Cardiff Lexington by the Numbers

YTD ended June 30, 2026

12

Nova Ortho and Spine locations throughout Florida & Georgia

$4.4 M

YTD 2026 GAAP Revenue

57%

YTD Gross Margin

($14,000)

YTD Non-GAAP Adjusted EBITDA

Operational & Strategic Updates

- **Opened 12th Nova Ortho and Spine Location in Tallahassee, FL**
- **Expanding clinical and operational teams across Nova Ortho and Spine Network**
- **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

SECOND QUARTER & YTD 2026 FINANCIAL HIGHLIGHTS

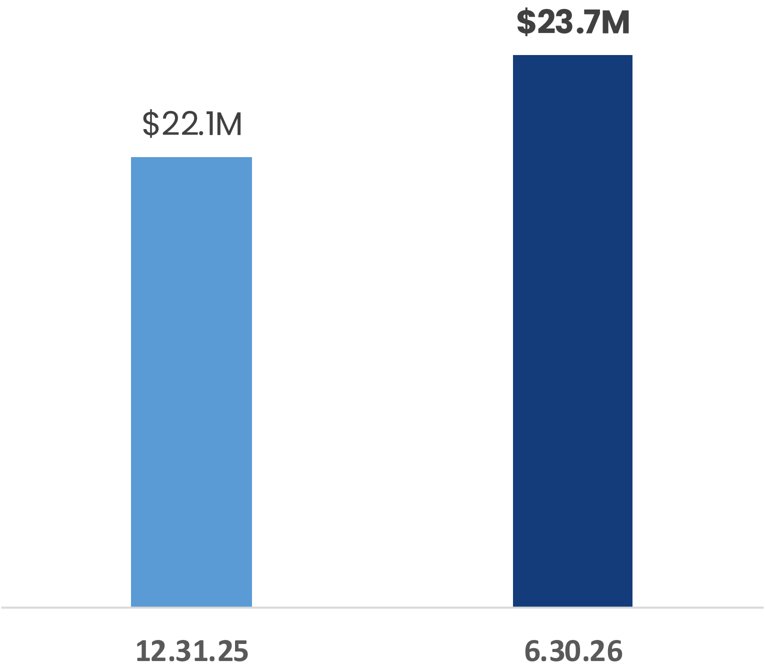
	Three Months Ended		Six Months Ended	
	6/30/26	**6/30/25**	**6/30/26**	**6/30/25**
Revenue	**$2,159,557**	**$2,789,007**	**$4,381,837**	**$5,704,574**
Cost of sales	$977,242	$1,093,748	$1,881,467	$2,168,782
Gross profit	**$1,182,315**	**$1,695,259**	**$2,500,370**	**$3,535,792**
Gross margin	*54.7%*	*60.8%*	*57.1%*	*62.0%*
Selling, general & administrative expense	$1,359,766	$987,319	$2,524,191	$2,267,960
Total operating expenses	$1,726,958	$1,085,582	$3,556,172	$2,382,181
Income (loss) from continuing operations	**$(544,643)**	**$609,677**	**$(1,055,802)**	**$1,153,611**
Net (loss)	$(2,478,906)	$(1,226,395)	$(5,570,980)	$(1,677,172)
Adjusted EBITDA*	**$(177,451)**	**$707,940**	**$(13,740)**	**$1,253,642**

CARDIFF LEXINGTON
CORPORATION

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

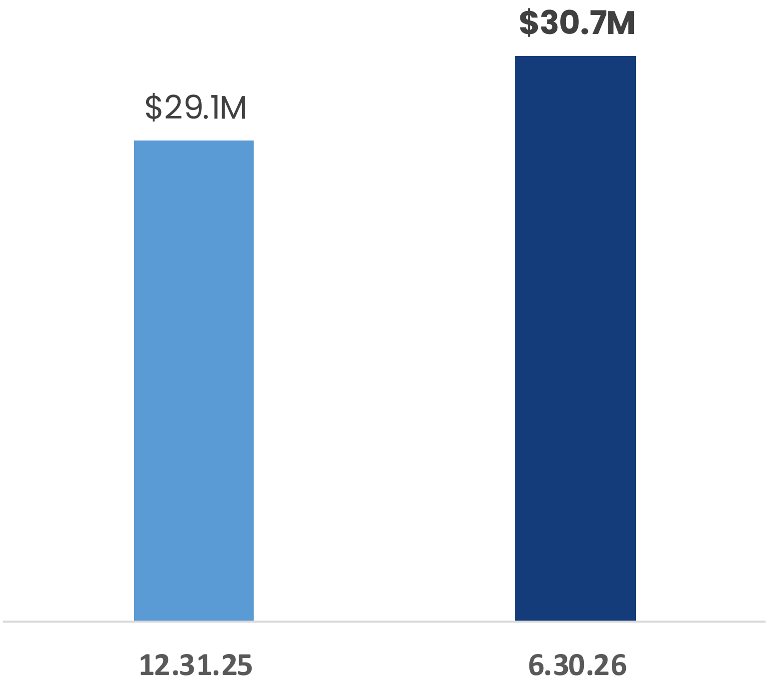
BALANCE SHEET HIGHLIGHTS

Accounts Receivable



7.2% Increase

Total Assets



5.5% Increase

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 market opportunities

Positioning for Next Phase of Execution

Upgrading to OTCQX a key stepping stone for enhanced access to working capital to support ongoing organic growth of Nova Ortho and Spine and M&A activity

CARDIFF LEXINGTON
CORPORATION

Q&A

CARDIFF LEXINGTON

CORPORATION

APPENDIX

RECONCILIATION OF NON-GAAP METRICS

	Three months ended		Six months ended	
	6/30/26	6/30/25	6/30/26	6/30/25
Net Income (loss) before discontinued operations	$(2,478,906)	$(1,226,395)	$(5,570,980)	$(1,677,172)
Adjustments to reconcile net income/(loss) to EBITDA				
Interest	2,137,419	1,836,072	4,048,156	2,829,186
Taxes	0	0	0	0
Depreciation	253	763	846	4,128
Amortization	22,893	0	34,331	0
EBITDA	**$(318,341)**	**$610,440**	**$(1,487,647)**	**$1,156,142**
Derivative loss upon issuance and changes in liability	(226,049)	0	442,772	0
Stock compensation expense for shares issued	366,939	97,500	1,031,135	97,500
Adjusted EBITDA	**$(177,451)**	**$707,940**	**$(13,740)**	**$1,253,642**
Scaling and restructuring costs for business growth	51,545	11,676	66,308	11,676
Acquisition related costs	138,652	1,445	217,805	58,079
Adjusted EBITDA excluding other non-recurring costs	**$12,746**	**$721,061**	**$270,372**	**$1,323,397**

(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.