

**INVERITE INSIGHTS INC.**  
**(FORMERLY MARBLE FINANCIAL INC.)**

Condensed Consolidated Interim Financial Statements

For the six months ended September 30, 2025 and 2024  
*(Unaudited – Expressed in Canadian Dollars)*

**NOTICE OF NO AUDITOR REVIEW OF  
CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS**

Under National Instrument 51-102, Part 4, subsection 4.3 (3) (a), if an auditor has not performed a review of the condensed consolidated interim financial statements, they must be accompanied by a notice indicating that an auditor has not reviewed the financial statements.

The accompanying unaudited condensed consolidated interim financial statements of the Company have been prepared by and are the responsibility of the Company's management.

The Company's independent auditor has not performed a review of these condensed consolidated interim financial statements in accordance with standards established by the Chartered Professional Accountants of Canada for a review of interim financial statements by an entity's auditor.

**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

Condensed Consolidated Interim Statements of Financial Position

(Unaudited – Presented in Canadian Dollars)

AS AT	Note	September 30, 2025	March 31, 2025
<b>ASSETS</b>			
<b>Current assets</b>			
Cash		\$ 412,245	\$ 10,433
Accounts receivable		146,884	121,279
Loans receivable – current	5	48,500	55,041
Prepaid expenses		33,210	7,903
		640,839	194,656
<b>Loans receivable</b>	5	28,225	48,891
<b>Property, equipment, and right-of-use assets</b>		7,432	8,529
<b>Intangible assets</b>	6	519,674	621,904
<b>Goodwill</b>		1,399,824	1,399,824
<b>Total assets</b>		\$ 2,595,994	\$ 2,273,804
<b>LIABILITIES AND SHAREHOLDERS' DEFICIENCY</b>			
<b>Current liabilities</b>			
Accounts payable	11	\$ 732,693	\$ 1,417,333
Accrued liabilities		574,164	745,522
Interest payable	7,8	138,641	259,412
Convertible debentures	7	821,382	821,382
Loans payable	8	265,000	1,078,243
		2,531,880	4,321,892
<b>Deferred income tax liability</b>		169,416	169,416
<b>Total liabilities</b>		2,701,296	4,491,308
<b>Shareholders' deficiency</b>			
Share capital	10	23,790,070	20,934,708
Subscriptions receivable	10	(136,488)	-
Equity component of convertible debentures	7	63,974	63,974
Reserves	10	1,952,000	1,865,882
Accumulated deficit		(25,774,858)	(25,082,068)
<b>Total shareholders' deficiency</b>		(105,302)	(2,217,504)
<b>Total liabilities and shareholders' deficiency</b>		\$ 2,595,994	\$ 2,273,804

**Nature of operations and going concern (Note 1); Events after the reporting period (Note 13)**

Approved on behalf of the Board of Directors on December 1, 2025

"Karim Nanji" Director
 "Farhan Abbas" Director

The accompanying notes are an integral part of these condensed consolidated interim financial statements.

**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

## Condensed Consolidated Interim Statements of Income (Loss) and Comprehensive Income (Loss)

(Unaudited – Presented in Canadian Dollars)

	For the three months ended September 30, 2025		For the six months ended September 30, 2025		2024	
<b>Revenues</b>						
Verification fees	\$	360,620	\$	309,410	\$	711,106
Loan interest revenue (Note 6)		7,875		12,389		12,507
Marketing service fees		-		-		-
<b>Total Revenues</b>		368,495		321,799		723,613
<b>Operating expenses</b>						
Cost of Processing and Service		72,565		78,655		160,229
Administration costs		54,640		43,966		91,774
Amortization (Notes 7 and 8)		51,663		51,988		103,327
Bad debts expense and allowance for loan impairment		(4,525)		(1,706)		6,837
Consulting fees (Note 13)		140,633		138,350		271,313
Investor relations		4,185		34,820		2,315
Marketing		16,951		29,168		33,067
Professional fees		(72,175)		36,600		(14,945)
Salary and benefits (Note 13)		319,460		300,099		635,957
Share based payments (Notes 12 and 13)		81,160		117,925		104,982
Software and platform technology services		14,847		54,540		21,383
Transfer agent and filing fees		11,026		7,148		18,897
<b>Total operating expenses</b>		690,430		891,553		1,435,136
<b>Finance costs</b>						
Interest expense (Notes 9, 10 and 13)		46,617		41,266		81,315
Accretion expense (Notes 9 and 12)		-		16,822		-
<b>Total finance costs</b>		46,617		58,088		81,315
<b>Other income (expenses)</b>						
Write-off of accounts (receivable) payable		73,798		7,749		100,048
<b>Total other income (expenses)</b>		73,798		7,749		100,048
<b>Net income (loss) and comprehensive income (loss)</b>	\$	(294,754)	\$	(620,093)	\$	(692,790)
					\$	(1,310,477)
Basic and diluted income (loss) per common share	\$	(0.01)	\$	(0.02)	\$	(0.02)
Weighted average number of shares outstanding – basic and diluted		42,904,547		34,833,171		41,817,391
						33,974,909

The accompanying notes are an integral part of these condensed consolidated interim financial statements.

**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**  
Condensed Consolidated Interim Statements of Changes in Shareholders' Deficiency  
(Unaudited – Presented in Canadian Dollars)

<b>Share Capital</b>								
	<b>Number of shares</b>	<b>Amount</b>	<b>Subscriptions receivable</b>	<b>Shares issuable</b>	<b>Stock option and warrant reserves</b>	<b>Equity component of convertible debentures</b>	<b>Deficit</b>	<b>Total</b>
<b>Balance, March 31, 2024</b>	32,749,895	\$ 19,702,594	\$ -	\$ 67,800	\$ 1,374,292	\$ 63,974	\$(22,475,500)	\$ (1,266,840)
Shares issued under RSU plan	416,667	120,000	-	-	(120,000)	-	-	-
Shares issued for convertible debentures redemption	14,286	6,000	-	-	-	-	-	6,000
Shares issued - debt settlement	615,380	184,614	-	-	-	-	-	184,614
Shares issued for private placement (including agent shares)	3,270,000	921,500	-	-	44,100	-	-	965,600
Share-based payments	-	-	-	-	567,490	-	-	567,490
Shares issuable	-	-	-	(67,800)	-	-	-	(67,800)
Net loss for the year	-	-	-	-	-	-	(2,606,568)	(2,606,568)
<b>Balance, March 31, 2025</b>	37,066,227	20,934,708	-	-	1,865,882	63,974	\$(25,082,068)	\$(2,217,504)
Shares issued under RSU plan	94,445	24,334	-	-	(24,334)	-	-	-
Shares issued – Loan and debt settlement	9,402,574	2,072,260	-	-	-	-	-	2,072,260
Shares issued for private placement (including agent shares)	5,059,918	758,768	-	-	5,469	-	-	764,237
Subscriptions receivable	-	-	(136,488)	-	-	-	-	(136,488)
Share-based payments	-	-	-	-	104,983	-	-	104,983
Net loss for the year	-	-	-	-	-	-	(692,790)	(692,790)
<b>Balance, September 30, 2025</b>	51,623,164	\$ 23,790,070	\$ (136,488)	\$ -	\$ 1,952,000	\$ 63,974	\$(25,774,858)	\$ (105,302)

The accompany notes are an integral part of these condensed consolidated interim financial statements.

**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

## Condensed Consolidated Interim Statements of Cash Flows

(Unaudited – Presented in Canadian Dollars)

For the six months ended September 30,	Note	2025	2024
<b>CASH FROM OPERATING ACTIVITIES</b>			
Net income (loss) for the period		\$ (692,790)	\$ (1,310,477)
Items not affecting cash:			
Amortization	7,8	103,327	103,977
Share based payments	13	104,983	252,413
Accretion on convertible debentures	9	-	33,095
Write-off of accounts (receivable) payable		(100,048)	11,981
Changes in non-cash working capital items:			
Accounts receivables		(25,605)	2,002
Interest receivable		(20,463)	(17,502)
Loans receivable		47,670	90,936
Prepaid expenses		(25,307)	(47,239)
Accounts payable		37,410	111,902
Accrued liabilities		(131,358)	(9,303)
Interest payable		72,674	21,474
Net cash used in operating activities		(629,508)	(756,741)
<b>CASH FROM FINANCING ACTIVITIES</b>			
Common shares issued, net of share issuance costs		627,749	720,600
Proceeds from loans received	8	497,000	125,250
Payment of loans payable	8	(93,430)	(72,580)
Net cash generated by financing activities		1,031,319	773,270
Change in cash during the period		401,812	16,529
Cash, beginning of the period		10,433	56,596
Cash, end of the period		\$ 412,245	\$ 73,125
Interest received		\$ 8,347	\$ 17,321
Interest paid *		\$ 3	\$ 42,339

\* Includes interest paid on bonds, convertible debentures and loans

**Supplemental cash flow information** (Note 13)

The accompanying notes are an integral part of these condensed consolidated interim financial statements.

## INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)

Notes to the Condensed Consolidated Interim Financial Statements

For the six months ended September 30, 2025, and 2024

(Unaudited – Presented in Canadian Dollars)

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### 1. NATURE OF OPERATIONS

**Inverite Insights Inc.** (formerly *Marble Financial Inc.*) (“Inverite”, collectively with its subsidiaries, the “Company”) was incorporated under the *Business Corporations Act* (British Columbia) on July 7, 2015. The Company’s head office is located at Suite 404 – 999 Canada Place, Vancouver, British Columbia, V6C 3E2. The Company’s common shares are listed for trading on the Canadian Securities Exchange (“CSE”) under the symbol **INVR**, quoted on the OTC Pink market under the symbol **INVRFD**, and on the Frankfurt Stock Exchange under the symbol **2V00**.

On January 25, 2024, the Company changed its name from *Marble Financial Inc.* to *Inverite Insights Inc.* to better reflect its focus on data-driven financial technology solutions. In December 2023, the Company changed its fiscal year end to March 31. In June 2025, the Company completed a consolidation of its issued and outstanding common shares on the basis of one (1) post-consolidation common share for every six (6) pre-consolidation common shares.

The Company is an artificial intelligence (“AI”)-driven software provider specializing in real-time financial data solutions that enable lenders and financial institutions to transact more effectively with consumers seeking credit. The Company’s wholly owned subsidiary, **Inverite Verification Inc.** (“**Inverite Verification**”), operates a cloud-based transactional and *Risk Model as a Service* (“RMaaS”) platform and offers *Open Banking* (consumer-directed finance) solutions that include banking verification, income verification, credit decisioning, fraud reduction, and know-your-client/anti-money-laundering (“KYC/AML”) compliance tools for the financial services industry.

The Company has also developed consumer-facing and marketing solutions through its subsidiaries. Its **MyMarble Platform** (“**MyMarble**”) provided underbanked consumers with access to personalized tools for budgeting, credit insights, financial literacy, and credit rebuilding through a subscription-based platform. The Company also operated **Accumulate.ai Software Ltd.**, which provided marketing services to connect underbanked consumers with automotive financing opportunities. The Company’s proprietary **Point Deduction Technology** (“**PDT**”) enabled users to analyze and improve their credit profiles through data-driven insights and financial education.

During the period ended March 31, 2024, the Company discontinued allocating resources to the MyMarble and Accumulate.ai platforms and ceased their operations to focus on its core AI-driven financial data solutions business.

Inverite Insights Inc. (“Inverite”, collectively with its subsidiaries, the “Company”) and Formerly Marble Financial Inc., was incorporated under the Business Corporation Act (British Columbia) on July 7, 2015. The head office of the Company is located at Suite 404-999 Canada Place, Vancouver, British Columbia, V6C 3E2. Inverite’s common shares are listed for trading on the Canadian Securities Exchange (“CSE”) under the symbol “INVR,” quoted on the OTC Pink market under the symbol “INVRD” and on the Frankfurt Stock Exchange under the symbol “2V00”.

On January 25, 2024, Marble Financial Inc. has changed its name to Inverite Insights Inc. to better reflect the primary business of the company.

In December 2023, the Company changed the fiscal year end to March 31, 2024.

In June 2025, the Company has consolidated its issued and outstanding common shares on the basis of one post consolidated common share for every six pre-consolidated common shares.

**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

Notes to the Condensed Consolidated Interim Financial Statements

For the six months ended September 30, 2025, and 2024

(Unaudited – Presented in Canadian Dollars)

**1. NATURE OF OPERATIONS (continued)**

The Company's primary business activities is an AI-driven software provider specializing in real-time financial data which empowers business lenders and financial institutions to transact more effectively with consumers seeking through innovative solutions for data enrichment, such as cashflow-based underwriting, identify-KYC, risk management and compliance. Inverite Verification Inc. ("Inverite Verification"), the Company's wholly owned subsidiary, operates as a cloud-based transactional and Risk Model as a Service ("RMaaS") platform and offers Open Banking, better known as consumer-directed finance, consisting of banking verification solutions to the financial services industry for income verification, credit decisioning, fraud reduction, and know-your-client/anti-money laundering purposes. The Company has offered solutions to underbanked consumers through its MyMarble Platform ("MyMarble"), which is a consumer facing user interface ("UI") platform designed to provide consumers access to personalized granular solutions in the areas of, budgeting, credit insights, financial literacy and education, combined savings and credit rebuilding tool and a credit improvement subscription program. The Company has also offered marketing services to find qualified underbanked consumers interested in purchasing a vehicle for its clients focussed in the auto sales, through its wholly owned subsidiary, Accumulate.ai Software Ltd. For the underbanked consumers that fall short on achieving credit, the Company's proprietary Point Deduction Technology ("PDT") provides customers with a prescriptive ability to understand, build and maintain a positive credit report and credit score, gain specific and unique budgetary and credit insights with access to financial education and literacy. During the period ended March 31, 2024, the Company suspended allocating resources to MyMarble and Accumulate.ai, and discontinued the operations.

These consolidated financial statements have been prepared on the basis of a going concern which assumes the Company will be able to realize its assets and discharge its liabilities in the normal course of business. As at September 30, 2025 the Company had a working capital deficit of \$1,891,041 (March 31, 2025 – \$4,127,236), a shareholders' deficiency of \$105,302 (March 31, 2025 – \$2,271,504) and an accumulated deficit of \$25,774,858 (March 31, 2025 – \$25,082,068) and therefore will need ongoing funding to continue its operations. The Company's ability to continue as a going concern is dependent on its ability to obtain the necessary capital either through external financing sources or organically through growing in expansion and services to meet its obligations and repay its liabilities arising from normal business operations when they come due, which in part, depends on prevailing market conditions and operational success. While the Company has been successful in securing financings in the past, there is no assurance that it will be able to do so in the future. These events and conditions indicate that a material uncertainty exists that may cast significant doubt on the Company's ability to continue as a going concern. These consolidated financial statements do not reflect the adjustments or reclassification which would be necessary if the Company were unable to continue its operations in the normal course of business.



**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

Notes to the Condensed Consolidated Interim Financial Statements

For the six months ended September 30, 2025, and 2024

(Unaudited – Presented in Canadian Dollars)

**2. BASIS OF PRESENTATION****Statement of compliance**

The Company prepared these consolidated financial statements in accordance with International Accounting Standards (IFRS Accounting Standards) as issued by the International Accounting Standards Board (“IASB”).

**Basis of measurement**

These consolidated financial statements are prepared on the historical cost basis, except for certain items recorded at fair value. These consolidated financial statements are presented in Canadian dollars, which is the Company’s functional currency.

**Basis of consolidation**

The Company’s consolidated financial statements include Inverite and its wholly owned subsidiaries as follows:

<b>Company</b>	<b>Place of Incorporation</b>	<b>Effective Interest</b>
Inverite Verification Inc. (“ <b>Inverite Verification</b> ”)	British Columbia	100%
TPFM The Phoenix Fund Management Ltd. (“ <b>TPFM</b> ”)	British Columbia	100%

On September 1, 2022, Accumulate.ai was incorporated under the Canada Business Corporations Act and extra-provincially registered under the Business Corporations Act (British Columbia) in British Columbia on September 2, 2022. Accumulate.ai was created for the purposes of acquiring certain assets related to a marketing service business (see Note 5).

On February 29, 2024, the Company as a part of its corporate restructuring and focus on its Inverite Verification platform moving forward, voluntarily dissolved Accumulate.ai Software Ltd., Score-Up Inc, Credit Meds Corp., 1301771 B.C. Ltd, and TPF The Pheonix Fund Inc.

Control is achieved where the Company has power over an entity, has exposure or rights to variable returns from its involvement with the entity and has the ability to use its power over the entity to affect the amount of the investor’s returns. Subsidiaries are included in the consolidated financial statements from the date control commences until the date control ceases. All inter-company balances, transactions, revenues and expenses have been eliminated on consolidation.

**Comparative Figures**

The presentation of comparative figures on the condensed consolidated interim statements of income (loss) and comprehensive income (loss) has been conformed to the presentation used in current year.

## **INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

Notes to the Condensed Consolidated Interim Financial Statements

For the six months ended September 30, 2025, and 2024

(Unaudited – Presented in Canadian Dollars)

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### **3. USE OF ESTIMATES AND JUDGMENTS**

The preparation of these consolidated financial statements requires management to make estimates and judgments and to form assumptions that affect the reported amounts and other disclosures in these consolidated financial statements. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances. The results of these assumptions form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates under different assumptions and conditions.

The estimates and underlying assumptions are reviewed on an ongoing basis. Changes to accounting estimates are recognized in the period in which the estimate is revised and all future periods which are affected by the change in estimate. The principal areas where critical estimates and judgments have been applied are described below:

#### Impairment losses on loans receivable

The Company regularly reviews its loans receivable for potential impairment. In determining whether an impairment loss should be recorded in profit or loss, the Company considers whether there is any observable data indicating that an increase in the credit risk or a decrease in the estimated future cash flows from a loan has occurred. This evidence may include observable data indicating that there has been an adverse change in the payment status of the borrower. Management uses estimates based on valuation techniques including the discounted cash flow model. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of estimation is required. The estimates include future market interest rates.

#### Impairment of intangible assets and goodwill

Intangible assets which are available for use and have a definite useful life are assessed for indicators of impairment at the end of each reporting period. If indicators of impairment exist, the Company will test those intangible assets for impairment. The Company tests intangible assets with an indefinite useful life, intangible assets which are not yet ready for use, and goodwill on an annual basis. Significant judgment is required in determining the useful lives and recoverable amounts of these assets, evaluating the appropriate allocation of assets to cash-generating units, and assessing whether certain events or circumstances constitute objective evidence of impairment. Estimates of the recoverable amounts of these assets rely on certain inputs and assumptions, including future cash flows and discount rates, and may be sensitive to changes in these inputs and assumptions. Future cash flows are based on revenue projections and allocated costs which are estimated based on historical and forecast results and business initiatives. Discount rates are based on an assessment of current market assessments of the time value of money and the risks specific to the asset or cash-generating unit.

#### Income taxes

Income tax expenses recorded in these consolidated financial statements are not final until tax returns are filed and accepted by taxation authorities. Therefore, results of operations in future reporting periods may be affected by the difference between the income tax expense estimates and the final tax assessments. Estimation of income taxes includes evaluating the recoverability of deferred tax assets based on an assessment of the ability to use the underlying future tax deductions against future taxable income. The assessment is based on enacted tax acts and estimates of future taxable income.

**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

Notes to the Condensed Consolidated Interim Financial Statements

For the six months ended September 30, 2025, and 2024

(Unaudited – Presented in Canadian Dollars)

**3. USE OF ESTIMATES AND JUDGMENTS (continued)**Business combinations

Management determines whether assets acquired, and liabilities assumed constitute a business. A business consists of inputs and processes applied to those inputs that have the ability to create outputs. On April 12, 2021, Inverite completed the acquisition of 100% of the shares of Inverite (Note 4) which was accounted for as a business combination at fair value in accordance with IFRS 3, “Business Combinations” as the operations of Inverite meet the definition of a business. The acquired assets and assumed liabilities were adjusted to their fair values assigned through completion of a purchase price allocation, as described in Note 4. On October 18, 2022, Accumulate.ai completed the acquisition of certain assets related to a marketing services business (Note 5) which was accounted for as a business combination at fair value in accordance with IFRS 3, “Business Combinations” as the operations of the assets met the definition of a business. The purchase price allocation process resulting from a business combination requires management to estimate the fair value of identifiable assets acquired including intangible assets and liabilities assumed. The valuations are closely linked to the assumptions used by management on the future performance of the related assets and the discount rates applied.

**4. ACQUISITION OF ACCUMULATE.AI ASSETS**

On October 18, 2022, Accumulate.ai Software Ltd., a subsidiary of the Company, completed the acquisition of certain assets related to a marketing services business for consideration of up to \$550,000. The purchase price payable is comprised of: (i) a cash payment of \$125,000 paid on closing, of which \$25,000 was paid into escrow, and (ii) an earn-out of up to \$425,000 equal to 33-1/3% of the net income of the acquired business realized during the eight successive quarterly financial reporting periods following the closing date. On October 19, 2023, the Company entered into an agreement with the vendor whereby the vendor agreed to return the \$25,000 held in escrow back to the Company.

Subject to regulatory approval, the earn-out will be paid in the form of common shares of Inverite issued from treasury, calculated based on the volume weighted average closing trading price (“VWAP”) of Inverite common shares on the Canadian Securities Exchange for the five prior trading days ending three trading days prior to the end of each financial quarter. The earn-out shall cease and be of no further effect if the net income of the business is negative for two successive fiscal quarters during the earn-out period. As at December 31, 2023, the earn-out provision had ceased as net income was negative for two successive fiscal quarters.

The transaction was accounted for as a business combination and, as the assets and operations acquired meet the definition of a business, all transaction costs were expensed.

The fair value of the consideration transferred has been allocated to the assets acquired and liabilities assumed based on their estimated fair values at the date of acquisition as follows:

<b>Purchase price consideration</b>	
Cash	\$ 125,000
<b>Assets acquired and liabilities assumed</b>	
Intangible assets	\$ 125,000

During the period ended March 31, 2024, the Company impaired the carrying values for the Accumulate ai intangible assets to \$nil and recorded an impairment loss in the aggregate amount of \$89,419.

**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

Notes to the Condensed Consolidated Interim Financial Statements

For the six months ended September 30, 2025, and 2024

(Unaudited – Presented in Canadian Dollars)

**5. LOANS RECEIVABLE**

The Company previously provided loans to consumer debtors who met the Company's evaluation criteria and who would use the borrowed funds to settle debts under formal restructuring plans ("Consumer Proposals") agreed upon by the creditors of the consumer debtors as well as loans provided to consumers pursuant to the Company's Boost loan program. The majority of the loans issued to consumer debtors and Boost loans were unsecured. The debt restructuring loans receivable generally bear interest between 18.99% and 24.99% and mature between three and seven years from the date of issuance. Boost loans are 12-month interest free installments loans used to finance a 12-month subscription to the Company's MyMarble premium subscription product. During the period ended March 31, 2024, the Company discontinued MyMarble subscription services and Boost loans, however continued to collect on existing loans receivable.

**Loans receivable and interest receivable**

	September 30, 2025	March 31, 2025
Unsecured personal loans	\$ 154,231	\$ 189,639
Less: allowance for loan impairment	(77,507)	(85,707)
Total loans and interest receivable, net of allowance for loan impairment	76,724	103,932
Interest receivable, current portion	(20,463)	(17,321)
Loans receivable, current portion	(28,037)	(37,720)
Loans receivable – non-current portion	\$ 28,225	\$ 48,891

**Reconciliation of allowance for loan impairment**

	September 30, 2025	March 31, 2025
Balance, beginning of the period / year	\$ 85,707	\$ 116,133
Change in provision for impairment losses	(8,200)	(30,426)
Balance, end of the period	\$ 77,507	\$ 85,707

The Company makes estimates of expected loan receivable impairment losses based on the probability of credit losses occurring and considering the delinquency of the loans outstanding, past experiences regarding losses, and an ongoing assessment of the market and of individual consumer debtors. The Company also categorizes its loans by the number of days the loan payments are past due and estimates the probability of credit losses within these categories. The allowance for credit losses is maintained at a level that the Company considers adequate to absorb credit-related losses over the next 12 months, where loan payments are current and credit risk has not significantly increased, and over the lifetime of the loan, where loan payments are past due or credit risk has significantly increased.

The allowance for credit losses of \$77,507 represents 50.25% of the Company's outstanding loans receivable balance, inclusive of interest receivable, as at September 30, 2025 (March 31, 2025 – 45.19%). The increase in allowance for credit losses as a percentage of the loan portfolio is due to a increase in the proportion of loans where payments are past due and a change in the expectation of loan repayments partly as a result of factors that impact on the financial condition of the Company's consumer debtors.

A loan receivable is considered past due when a consumer debtor has not made a payment by the contractual due date and written off when the consumer debtor has declared bankruptcy or applied for a consumer protection, or the Company has sent the loan receivable to an external collection agency for collections. During the six months ended September 30, 2025, the Company wrote off \$21,181 (September 30, 2024 – wrote of \$647) in loans and interest receivable.

**INVERITE INSIGHTS INC. (FORMERLY MARBLE FINANCIAL INC.)**

Notes to the Condensed Consolidated Interim Financial Statements

For the six months ended September 30, 2025, and 2024

(Unaudited – Presented in Canadian Dollars)

**5. LOANS RECEIVABLE (continued)****Loans receivable past due**

The following tables present the carrying values of loans that are past due but which have not been written off because: (i) the Company is in continuous contact with the consumer debtor and the Company and the consumer debtor have established an appropriate repayment plan, or (ii) the loan receivable is secured and the fair value of the collateral is sufficient to cover the carrying value of the loan receivable.

<b>September 30, 2025</b>	<b>30-60 days</b>		<b>61-90 days</b>		<b>Over 90 days</b>		<b>Total</b>
Personal loans	\$	-	\$	-	\$	151,823	\$ 151,823
Total past due	\$	-	\$	-	\$	151,823	\$ 151,823

<b>March 31, 2025</b>	<b>30-60 days</b>		<b>61-90 days</b>		<b>Over 90 days</b>		<b>Total</b>
Personal loans	\$	-	\$	6,188	\$	162,862	\$ 169,050
Total past due	\$	-	\$	6,188	\$	162,862	\$ 169,050

**Contractual maturities**

The contractual maturities of loans receivable as at September 30, 2025 are as follows:

	<b>Under 1 year</b>		<b>1-5 years</b>		<b>Over 5 years</b>		<b>Total</b>
Unsecured personal loans	\$	95,113	\$	56,744	\$	2,374	\$ 154,232
Less: allowance for credit losses							(77,507)
Loans and interest receivable, net	\$	95,113	\$	56,744	\$	2,374	\$ 76,725

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**6. INTANGIBLE ASSETS**

	Inverite Verification platform	Total
<b>Cost</b>		
March 31, 2024	\$ 1,431,230	\$ 1,431,230
Acquisition	-	-
March 31, 2025	\$ 1,431,230	\$ 1,431,230
Acquisition	-	-
September 30, 2025	\$ 1,431,230	\$ 1,431,230
<b>Amortization Provision and Impairment Losses</b>		
March 31, 2024	\$ 604,865	\$ 604,865
Amortization	204,461	204,461
March 31, 2025	\$ 809,326	\$ 809,326
Amortization	102,230	102,230
September 30, 2025	\$ 911,556	\$ 911,556
<b>Carrying values</b>		
March 31, 2025	\$ 621,904	\$ 621,904
September 30, 2025	\$ 519,674	\$ 519,674

During the period ended March 31, 2024, the Company wrote down the value of a trademark held and the intellectual property assets from Accumulate.ai to \$Nil as management decided to focus on the verification business. Furthermore, the Company revised the useful economic life of the Inverite Verification platform assets, comprising acquired software and related technological processes, from 10 years to 7 years. This adjustment reflects management's assessment of the technology's efficiency and usage in light of the Company's evolving activities. As a result, the Company recorded accelerated depreciation of \$360,363 for the period ended March 31, 2024. The assets are now expected to be fully depreciated by fiscal year-end 2028.

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**7. CONVERTIBLE DEBENTURES**

On March 6, 2023, Inverite issued an aggregate of \$814,440 principal amount of new convertible debentures (the “2023 Debentures”) in exchange for the full settlement and discharge of convertible debentures with principal of \$803,000 that matured on December 31, 2022 plus unpaid accrued interest thereon of \$11,440. The 2023 Debentures matured on July 31, 2023 and bore simple interest at a rate of 10% payable on the maturity date. The principal amount of the 2023 Debentures were convertible, at the option of the holder, into common shares of the Company at a price of \$0.10 per share, subject to a forced conversion provision.

On August 14, 2023, the Company settled accrued interest payable of \$35,701 to July 31, 2023 related to the 2023 Debentures through the issuance of 714,027 common shares at \$0.06 per share. A loss on settlement of \$7,140 was recorded.

On September 28, 2023, the Company entered into new agreements with the convertible debenture holders to settle the 2023 Debentures with a principal amount of \$814,440 that had matured on July 31, 2023 plus unpaid accrued interest of \$12,942 through the issuance of new convertible debentures with a principal of \$827,382 (referred to as the “2024 Debentures”). The 2024 Debentures matured on September 28, 2024, and bore simple interest at a rate of 10%, payable on April 1, 2024 and on maturity. The principal and accrued interest of the 2024 Debentures is convertible at the option of the holder at \$0.07, and any accrued interest on any principal converted will be concurrently paid in common shares at a deemed price per share, which is determined as the greater of the most recent closing price for the common shares preceding the date of conversion and \$0.07. During the year ended March 31, 2025, the 2024 Debentures matured and the Company continued to accrue interest at the interest rate of 10%. As of September 30, 2025, the Debentures interest payable is \$123,437.

The following is a continuity of the convertible debentures:

	<b>September 30, 2025</b>	<b>March 31, 2025</b>
Balance, beginning of period / year	\$ 821,382	\$ 794,287
Issue of 2023 Debentures and 2024 Debentures	-	-
Equity component	-	-
Redemptions	-	(6,000)
Accretion of convertible debentures	-	33,095
Balance, end of period / year	\$ 821,382	\$ 821,382

- (1) See description of convertible debenture transactions above. The Company issued 2024 Debentures of \$827,382 to replace 2023 Debentures of \$814,440 and interest of \$12,942. No cash proceeds received or used in relation to the issuance or redemption of convertible debentures during the period.

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**8. LOANS PAYABLE**

	<b>September 30, 2025</b>	<b>March 31, 2025</b>
Business Development Bank of Canada (“BDC”) Loans	\$ -	\$ 430
Other loans and advances	185,000	997,813
CEBA Loans	80,000	80,000
Total loans payable	265,000	1,078,243
Loans payable – current	(265,000)	(1,078,243)
Loans payable – non-current	\$ -	\$ -

The BDC Loans, acquired through the acquisition of Score-Up in 2019, bear interest at 8.05% per annum, require monthly payments inclusive of principal and interest, and mature on May 10, 2023, and October 10, 2024. During the six months ended September 30, 2025, the Company made aggregate payments on the BDC Loans in the amount of \$430 inclusive of interest and administration fees of \$3.

As at September 30, 2025, the Company owed an aggregate of \$nil principal amount of loans to related parties (March 31, 2025 - \$27,500). As at September 30, 2025, the Company owed an aggregate of \$85,000 (March 31, 2025 - \$554,813) of loans to a company controlled by a significant shareholder (>10%) which bear interest at a rate of 12% per annum and have no fixed terms of repayment.

On November 28, 2024, the Company entered into a loan agreement with an arm’s length company for a loan advance of up to \$150,000 with a 10% interest rate per annum. The principal and interest are repayable on or before December 31, 2025, unless otherwise agreed upon between the parties. In relation to this loan, the Company will issue 83,333 bonus warrants upon receipt of the full principal. Each warrant will be exercisable for \$0.30 for a period of two years. As at September 30, 2025, the Company has received \$100,000 of advances.

During the period ended September 30, 2025, the Company entered into several agreements with creditors to settle a total of \$748,512 loans payable, accrued interest and accounts payable through issuance of 171,500 common shares and 4,818,580 units. Each unit is comprised of one common share and one warrant. Each warrant has an exercise price of \$0.20 for a period of 24 months.

During the year ended March 31, 2025, the Company entered into several agreements with creditors to settle a total of \$1,508,362 loans payable, accrued interest and accounts payable through issuance of 468,380 common shares and 4,559,492 units. Each unit is comprised of one common share and one warrant. Each warrant has an exercise price of \$0.10 for a period of 24 months. During the period ended September 30, 2025, 4,412,492 units were issued in relation to these agreements.

During the year ended December 31, 2020, the Company received a \$40,000 Canada Emergency Business Account loan (the “CEBA Loan”). The CEBA Loan carries interest at 5% per annum with full principal repayment due on December 31, 2026. As part of the acquisition of Inverite Verification, the Company acquired an additional \$40,000 of CEBA loans under the same repayment terms as the CEBA Loan.

**9. BONDS**

Effective April 6, 2023, Inverite entered into bond assumption and assignment agreements with TPF such that Inverite assumed all of the obligations related to the bond and interest payables pursuant to TPF bonds outstanding as at April 6, 2023. Effective April 6, 2023, Inverite also entered into debt settlement agreements (“Debt Settlement Agreements”) with each of the holders of the bonds outstanding in order to complete the bond restructuring transaction to settle an aggregate of \$5,775,220 of bond and interest debt (the “Bond Debt Restructuring”). Pursuant to the Debt Settlement Agreements, bondholders agreed to settle their bond and accrued interest amounts outstanding through a combination of shares for debt, debt forgiveness and/or waiver of interest expense accrued from Q1 2022 to April 6, 2023.



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**9. BONDS**

On April 6, 2023, Inverite closed the first tranche of the Bond Debt Restructuring with certain bondholders. Inverite settled an aggregate of \$4,150,544 of bonds payable and accrued interest payable outstanding through a combination of shares for debt (\$3,210,872 settled through issuance of 33,644,957 shares), debt forgiveness (\$460,873) and waiver of interest (\$478,799). As a result, Inverite recorded a gain on debt settlement of \$1,795,396.

On May 16, 2023, Inverite closed the second and final tranche of the Bond Debt Restructuring with the remaining bondholders. Inverite settled an aggregate of \$1,624,676 of bonds payable and accrued interest payable outstanding through a combination of shares for debt (\$858,543 settled through issuance of 10,653,893 shares), debt forgiveness (\$620,543) and waiver of interest (\$145,590). As a result, Inverite recorded an aggregate gain on debt settlement of \$1,145,252. As a result of the two closings, the Company eliminated all of its bond debt and bond interest obligations.

**10. SHARE CAPITAL****Authorized share capital**

- An unlimited number of common shares without par value.
- An unlimited number of non-voting shares without par value.
- An unlimited number of special shares without par value.

**Issued share capital**

As at September 30, 2025, Inverite had 51,623,169 (March 31, 2025 – 37,066,227) common shares issued and outstanding. No non-voting shares and no special shares are issued and outstanding.

During the six months ended September 30, 2025, Inverite completed the following share issuances:

- a) Inverite issued a total of 50,000 \$0.30 Units inclusive of finder's fee shares, for proceeds of \$15,000 through non-brokered private placements.
- b) Inverite issued 4,412,494 units at \$0.30 per unit in exchange for settling a total of \$1,323,748 in loans and interest payable. Each unit comprises of a common share and one whole warrant, with each whole warrant exercisable to purchase a common share at a price of \$0.60 for a period of two years.
- c) Inverite issued a total of 94,445 common shares pursuant to the vesting of RSUs. An aggregate of \$24,334 was transferred from reserves to share capital.
- d) Inverite issued a total of 5,009,918 \$0.15 Units inclusive of finder's fee shares, for proceeds of \$749,237 through non-brokered private placements.
- e) Inverite issued 4,818,580 units and 171,500 common shares at \$0.15 per unit in exchange for settling a total of \$748,512 in loans, interest payable and accounts payable. Each unit comprises of a common share and one whole warrant, with each whole warrant exercisable to purchase a common share at a price of \$0.20 for a period of two years.

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**10. SHARE CAPITAL (continued)**

During the period ended March 31, 2025, Inverite completed the following share issuances:

- a) Inverite issued a total of 3,270,000 \$0.30 units inclusive of finder's fee shares, for proceeds of \$965,600 through non-brokered private placements. Each unit comprises a common share and one whole warrant, with a whole warrant exercisable to purchase a common share at a price of \$0.60 for a period of two years
- b) Inverite issued a total of 416,667 common shares pursuant to the vesting of RSUs. An aggregate of \$120,000 was transferred from reserves to share capital.
- c) Inverite issued 14,286 common shares for the redemption of \$6,000 convertible debenture at a price of \$0.42 (Note 7).
- f) Inverite issued 468,380 common shares at \$0.30 per share and 147,000 units at a fair market value of \$0.30 per unit in exchange for settling a total of \$184,614 in accounts payable. Each unit comprises of a common share and one whole warrant, with each whole warrant exercisable to purchase a common share at a price of \$0.60 for a period of two years.

**Subscriptions receivable**

As of September 30, 2025, the Company had a subscriptions receivable balance of \$136,488 related to the second tranche of private placement closed on September 29, 2025. Subsequent to the period ended September 30, 2025, the Company received \$136,488.

**Omnibus Equity Incentive Plan**

The Company has a stock option plan (the “Stock Option Plan”) under which it is authorized to grant options for the acquisition of its common shares to directors, employees and consultants up to a maximum of 10% of the issued and outstanding common shares at the time of grant. The exercise price shall not be less than the market price of Inverite’s common shares as at the grant date and in accordance with CSE policies. The options may be granted for a maximum term of ten years. No options may vest before date that is one year following the grant date unless otherwise set by the board of directors. Stock options granted to consultants engaged in investor relations activities will vest in stages over a minimum period of twelve months.

During the six months ended September 30, 2025, Inverite granted and aggregate of nil share purchase options (September 30, 2024 – 766,667). The weighted average fair value of the options granted during the six months period ended September 30, 2025, was approximately \$nil per option (September 30, 2024 – \$0.18). The fair value was estimated using the Black-Scholes option pricing model using the following weighted average inputs:

	September 30, 2025	March 31 2025
Risk-free interest rate	-	3.62%
Expected volatility	-	140%
Expected dividends	-	0%
Expected life	-	2.5 years
Grant date share price	- \$	0.30
Exercise price	- \$	0.30

Expected volatility was determined based on the historical volatility of Inverite’s shares over a period commensurate with the expected option life. The expected option life incorporates an estimate of early exercise.

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**10. SHARE CAPITAL (continued)****Share purchase options (continued)**

For the six months ended September 30, 2025, Inverite recognized \$39,520 (September 30, 2024 - \$106,772) as net share-based payments for options vesting during the period.

A summary of share purchase option activity is as follows:

	<b>Number of share purchase options</b>	<b>Weighted Average Exercise Price</b>
Balance, March 31, 2024	2,257,500	\$ 0.59
Granted	1,462,500	0.31
Expired / Cancelled / Forfeited	(951,667)	0.75
Balance, March 31, 2025	2,768,333	\$ 0.39
Granted	-	-
Expired / Cancelled / Forfeited	(104,167)	0.30
Balance, September 30, 2025	2,664,166	\$ 0.39
Exercisable, September 30, 2025	1,998,750	\$ 0.41

The weighted average remaining contractual life of the options outstanding as at September 30, 2025 is 3.34 years.

Details of share purchase options outstanding as at September 30, 2025 are as follows:

<b>Expiry Date</b>	<b>Exercise Price</b>	<b>Number Outstanding</b>	<b>Number Exercisable</b>
April 28, 2027	\$ 0.78	183,333	183,333
July 29, 2027	\$ 0.54	8,333	8,333
October 18, 2027	\$ 0.60	250,000	229,167
October 31, 2027	\$ 0.60	100,000	75,000
January 31, 2028	\$ 0.48	16,667	12,500
April 25, 2028	\$ 0.48	33,333	25,000
December 7, 2028	\$ 0.30	166,667	166,667
February 15, 2029	\$ 0.33	447,500	223,750
April 30, 2029	\$ 0.30	666,667	333,333
May 13, 2029	\$ 0.30	100,000	50,000
October 31, 2029	\$ 0.30	83,333	83,333
January 16, 2030	\$ 0.33	608,333	608,333
		2,664,166	1,998,750

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**10. SHARE CAPITAL (continued)****Warrants**

As at September 30, 2025, an aggregate of 14,709,844 common share purchase warrants are outstanding. A summary of the warrant activity is as follows:

	<b>Number of warrants</b>	<b>Weighted Average Exercise Price</b>
Balance, March 31, 2024	4,701,386	0.63
Granted	3,417,000	0.60
Expired / Cancelled	(2,094,036)	0.66
Balance, March 31, 2025	6,024,350	0.61
Granted	9,391,743	0.23
Expired / Cancelled	(706,250)	0.64
Balance, September 30, 2025	14,709,844	\$ 0.27

The weighted average remaining contractual life of the warrants outstanding as at September 30, 2025 is 1.77 years.

Details of common share purchase warrants and finder warrants outstanding as at September 30, 2025 are as follows:

<b>Expiry Date</b>	<b>Exercise Price</b>	<b>Number Outstanding</b>
June 2, 2027	\$ 0.27	275,000
June 2, 2027	\$ 0.36	2,262,767
June 2, 2027	\$ 0.33	1,816,667
June 2, 2027	\$ 0.27	5,426,161
September 16, 2027	\$ 0.20	3,947,623
September 29, 2027	\$ 0.20	981,627
		14,709,843

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**10. SHARE CAPITAL (continued)****Restricted Share Units**

The Company adopted a restricted share unit (“RSU”) plan by which directors may grant RSUs that entitle directors, officers, consultants or employees to acquire common shares of Inverite, based on vesting provisions determined by the board of directors at the time of grant.

During the six months ended September 30, 2025, Inverite granted 980,446 RSUs.

- On August 18, 2025, the Company granted 147,112 RSUs to consultants. 44,446 RSU vested on August 18, 2025. 102,668 RSUs will vest 25% on each of November 1, 2025, February 1, 2026, May 1, 2026, and August 1, 2026.
- On September 15, 2025, Company granted 500,000 RSUs to a consultant. 25% of the RSUs vest on each of December 15, 2025, March 15, 2026, June 15, 2026 and September 15, 2026.
- On September 18, 2025, Company granted 333,332 RSUs to a consultant. 25% of the RSUs vest on each of September 18, 2025, December 18, 2025, March 18, 2026, and June 18, 2026.

During the year ended March 31, 2025, Inverite granted 533,333 RSUs.

- On April 1, 2024 the Company granted 66,667 RSUs to a consultant. 25% of the RSUs vest on each of June 30, 2024, September 30, 2024, December 31, 2024 and March 31, 2025.
- On April 24, 2024 the Company granted 66,667 RSUs to a consultant. 25% of the RSUs vest on each of June 30, 2024, September 30, 2024, December 31, 2024 and March 31, 2025.
- On April 30, 2024 the Company granted 333,333 RSUs to a director of the Company. 25% of the RSUs vest on each of July 31, 2024, October 31, 2024, January 31, 2025 and April 30, 2025.
- On May 13, 2024 the Company granted 66,667 RSUs to a consultant. 25% of the RSUs vest on each of August 13, 2024, November 13, 2024, February 13, 2025 and May 13, 2025.

During the six months ended September 30, 2025, Inverite recognized \$52,205 as share-based payments related to RSUs (September 30, 2024 - \$107,727). As at September 30, 2025, 1,019,333 RSUs are outstanding (March 31, 2025 – 133,333).

**Performance Share Units (“PSUs”)**

The Company adopted a performance share unit (“PSU”) plan by which directors may grant PSUs that entitle directors, officers, consultants or employees to acquire common shares of the Company, based on vesting provisions determined by the board of directors at the time of grant.

On August 18, 2025, the Company granted 225,000 PSU to a consultant with certain vesting conditions.

On April 1, 2024 the Company granted 175,000 PSUs to a consultant with certain vesting conditions.

During the period ended September 30, 2025, Inverite recognized \$13,258 as share-based payments related to PSUs (September 30, 2024 - \$38,914). As at September 30, 2025, 225,000 PSU are outstanding.

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**11. RELATED PARTY TRANSACTIONS**

Related parties of the Company include key management personnel, companies controlled by key management personnel and close family members of key management personnel. Key management personnel are persons having authority and responsibility for planning, directing and controlling the activities of the Company, directly or indirectly, including any directors (whether executive or otherwise) of the Company. Key management personnel are composed of the board of directors and executive leadership team.

**Compensation**

Salaries paid to the Company's key management personnel for the three-month and six-month periods ended September 30, 2025 totaled \$104,000 and \$208,002 respectively (2024 - \$104,000 and \$208,000).

**Consulting fees**

Consulting fees paid to the Company's key management personnel and companies controlled by key management personnel for the three-month and six-month periods ended September 30, 2025 totaled \$66,000 and \$132,000 respectively (2024 – \$66,000 and 132,000). As at September 30, 2025, accounts payable included an aggregate of \$5,500 (March 31, 2025- \$Nil) owing to key management personnel and companies controlled by key management personnel.

**Omnibus Equity Incentive plan**

Included in the share-based payments for the three- and six-month periods ended September 30, 2025 is \$3,783 and \$10,831 respectively (2024 - \$73,420 and \$136,710) related to the fair value of share purchase options and/or RSUs vested for key management personnel.

**Loans and Other Transactions**

As at September 30, 2025, loans payable included an aggregate of \$nil (March 31, 2025 - \$27,500) loans received from directors of the Company and a company controlled by a director. The loans bear interest at a rate of 12% per annum and have no fixed terms of repayment.

During the three-month and six-month periods ended September 30, 2025, the Company incurred an aggregate of \$3,153 and \$4,927 (2024 - \$Nil and \$Nil) of interest expense pursuant to loans held by directors of the Company and a company controlled by a director. As at September 30, 2025, interest payable included an aggregate of \$Nil (March 31, 2025 - \$36) of interest due to directors of the Company and a company controlled by a director.

**11. CAPITAL RISK MANAGEMENT**

The Company's objectives when managing capital are to safeguard the Company's ability to continue as a going concern, to provide our solutions to benefit our customers and clients, to provide returns to shareholders and benefits to our stakeholders, and to maintain a flexible capital structure which optimizes the cost of capital to an acceptable risk. The Company considers its capital for this purpose to be its shareholders' deficiency, convertible debentures and loans. The Company manages the capital structure and makes adjustments to it in light of changes in economic conditions and the risk characteristics of the underlying assets. To maintain or adjust the capital structure and the amount of cash, the Company may issue common shares or debt or acquire or dispose of assets. In order to facilitate the management of its capital requirements, the Company prepares annual expenditure budgets that are updated as necessary depending on various factors, including successful capital deployment and general industry conditions. The annual and updated budgets are approved by the Board of Directors.

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**12. SUPPLEMENTAL CASH FLOW INFORMATION**

For the six month period ended	September 30, 2025	September 30, 2024
Shares issued for loans and interest	1,410,258	-
Shares issued for debt	662,002	-
Redemption of convertible debentures	-	2,000
RSUs issued	24,334	45,000

**13. EVENTS AFTER THE REPORTING PERIOD**

On October 9, 2025, the Company granted 1,240,000 options to directors and employees. The options have a strike price of \$0.30 and have a term of five years. All stock options vest upon grant.

On October 20, 2025, the Company amended 9,780,583 warrants by reducing the exercise prices from \$0.60 to \$0.30, \$0.33 and \$0.36 and extended the expiry dates to June 2, 2027.