



FOR IMMEDIATE RELEASE

MARBLE FINANCIAL LAUNCHES PHASE ONE DATA SCIENCE ENRICHMENT INITIATIVE TO AUTOMATE ITS UNDERWRITING PROCESS

Vancouver, B.C. March 05, 2020 — Marble Financial Inc. (CSE: MRBL; OTCQB: MRBLF) ("Marble" or the "Company") a leader in financial technology solutions for the sub-prime credit industry, is pleased to announce, in collaboration with Theory+Practice, (TAP) Phase One of its data science enrichment initiative that harnesses the power of Artificial Intelligence ("AI") and Machine Learning ("ML") to improve Marble's underwriting process.

Since the partnership announcement (see News Release 10/17/2019), TAP has developed innovative AI and ML to effectively support Marble's proprietary algorithm, automating the underwriting process to assess credit applications. This First-Generation Model scores applications in a manner that reflects the intuition, experience and expertise of Marble underwriters. The resulting model produces a default probability score for each application, showing the likelihood that an underwriter would approve that loan application.

The launch of Phase 1 is a critical milestone in Marble's 2020 growth plan as the expected results will improve the speed and total number of applications that can be processed by its Underwriting Team. This "Model Server" Architecture has created the foundation for a robust Machine Learning Platform for Marble for years to come. Not only will Marble be able to deploy the current models using this architecture, the scalable data structure affords Marble an ability to implement several other pre-trained models into their environments within days, instead of months.

"We are very pleased to have gone from project initiation to a model functioning in a scalable system within Marble's environment in under 4 months. Our teams worked really well together.", affirmed Theory+Practice CEO, Rogayeh Tabrizi. "To help Financial Institutions grow and innovate by leveraging their data assets to create real business impact is the primary reason we are in the Data Science field."

The model allows Marble to further automate the adjudication process, which improves underwriting efficiency and reduces human error or biases concerning how applications are underwritten.

"The implementation of the Model Server marks the genesis of a ML Platform that can grow with the business for many years to come. Its architectural design is scalable, reusable and agile", states Jim Chan, CTO of Marble. "As with any growing business, the volume and complexity of the data increases, but the solid engineering foundation we have put in place, allows us to incrementally and strategically enhance our technology more cost-effectively so that we can gain deeper insight into the data with more precision and accuracy."

"This exercise has provided a roadmap for an effective Data Utilization Strategy that is at the intersection of Marble's technological roadmap and business strategy." says Karim Nanji, CEO. "Through this strategy, Marble is on its path to collect more data effectively and intentionally. The Model Server Architecture, in conjunction with the Company's Technology Roadmap, enables Marble to maintain its thought leadership and edge in a competitive landscape."

ON BEHALF OF THE BOARD OF DIRECTORS,
Karim Nanji, CEO

About Marble Financial Inc. (CSE: MRBL; OTCQB: MRBLF) We are a group of forward-thinking financial technology experts that understand Canadian's occasionally need help in achieving longer-term credit health. Through our industry-leading proprietary technology solutions Fast-Track Loan, Score-Up, and Credit-Meds, we guide our customers back to mainstream credit 50% quicker than traditional methods. Since 2016, We are proud to have empowered thousands of Canadians to a positive financial future and continue to establish ourselves as a leader in financial wellness.

For further information, please visit the company's website at <http://www.mymarble.ca/>



About Theory+Practice. Theory+Practice are an elite team of data scientists, engineers, and behavioural economists, that help propel businesses into the future. Their roster of PhD's, advanced researchers, and market experts harness decades of experience in the academic and business sectors – offering a uniquely collaborative and value-driven way to achieve your goals.

More at <https://tap.work/>.

Mike Marrandino, Executive Chairman

Email: ir@marblefinancial.ca

PH: 1.855.661.2390

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