

Marble Financial Strengthens Its Advisory and Accounting Team

Delay in Filing Annual Financial Statements

Vancouver, British Columbia--(Newsfile Corp. - April 25, 2023) - Marble Financial Inc. (CSE: MRBL) (OTC Pink: MRBLF) (FSE: 2V0) ("Marble" or the "Company"), an AI-driven financial technology company, is pleased to announce the following addition to its advisory team and accounting dept.

Ryan Hartigan -Advisor: Ryan is an experienced technology professional with considerable expertise in sales and marketing in the automotive industry. The company is looking forward to Ryan's contributions in multiple areas; especially, in growth opportunities with Accumulate.ai.

Jozef De Ruyscher - Advisor: Jozef brings significant industry experience in automotive finance as well as helping consumers rehabilitate their credit and debt situations. The company looks forward to utilizing Jozef's unique set of skills and experience in strategic growth areas related to Accumulate.ai and Marble's CreditMeds solution.

Bennet Liu - Controller: Bennett Liu has eight years of professional experience, during which he served as both controller and CFO with various TSXV and CSE listed companies. His skill set involves financial reporting, audit functions, and cash management, with particular focus in the technology and mining sectors. He acquired his CPA designation in 2021 and is currently pursuing his CFA charter, having cleared both Level I and II exams with success.

The Company also announces that it expects to be delayed in the filing of its annual audited financial statements, associated MD&A and officer certifications (the "Annual Filings") for the fiscal year ended December 31, 2022, which are due on May 1, 2023. The Company expects this delay will further result in insufficient time to allow for the preparation and filing of its quarterly financial statements, associated MD&A and officer certifications for the succeeding interim period ended March 31 2023 (the "Interim Filings"), which will be due on May 30, 2023. The Company has applied for a management cease trade order pursuant to National Policy 12-203 - Management Cease Trade Orders.

The delay in the Annual Filings (and the directly resulting delay in the Interim Filings) is due to the implementation of new audit procedures requiring additional audit reviews and verifications. As a result, the Company's auditors require additional time to complete the audit process. The Company is not aware of any disagreements or issues in the audit process itself, and therefore expects the audit process to be completed and the Annual Filings to be filed as early as 15 days (on or before May 15, 2023) and not more than 60 days (on or before June 29, 2023) of the noted deadline. Likewise, the Company expects the Interim Filings to be prepared and filed within 5 business days of the filing of the Annual Filings.

The Company intends to satisfy the provisions of the alternative information guidelines set forth in sections 9 and 10 of National Policy 12-203: Management Cease Trade Orders so long as it remains in default of the Annual Filings, and so long as it anticipates or is in default of the Interim Filings. The Company further advises that it is not subject to any insolvency proceedings, and that there is no other material information concerning the affairs of the Company at this time that has not been generally disclosed.

Marble also announces the granted an aggregate of 700,000 stock options and one million performance restricted share units (each, an "PRSU") to employees and advisors, pursuant to the Company's stock option and long-term performance incentive plan (the "LTIP"). Each PRSU represents the right to receive, once vested, one common share in the capital of the Company.

The stock options expire in five years from the date of grant, vest in equal one-quarter amounts starting on the date of grant, and in each of the first year, second year and third year anniversaries from the date of grant and are exercisable at \$0.08 per share.

The PRSUs expire in one year from the date of the grant and vest based on specific performance-based criteria with AccumulateAi. Each PRSU vested entitles the holder to receive one common share of the Company, up to 125,000 PRSU's can be earned and vest per financial quarter.

The grant of the stock options and PRSUs are subject to approval from the CSE.

About Marble Financial Inc. (CSE: MRBL) (OTC Pink: MRBLF) (FSE: 2V0):

Marble is a leading provider of software-as-a-service (SaaS) solutions that empower businesses to acquire and use real-time financial data to better transact with consumers. Along with enabling smarter marketing ROI for partners seeking increased conversion rates to those consumers that require further monitoring, predictive financial recommendations, and guidance to rehabilitate them to transact in the future. Utilizing Marble's proprietary and proven artificial intelligence data-driven technology platforms, Inverite, Accumulate.ai and MyMarble, businesses and consumers are empowered in real-time, access to a 360 financial profile that includes credit and banking data. Marble leverages machine learning, artificial intelligence, predictive financial recommendations, risk scores and open-banking strategies to put the power of financial data into the hands of businesses and consumers, promoting more robust relationships and higher intent toward future engagements.

For further information about Marble Financial, please visit: mymarble.ca.

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Cautions:

Neither the Canadian Securities Exchange nor its regulations services providers have reviewed or accept responsibility for the adequacy or accuracy of this release.

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