APPROVAL FIRST. THE VEHICLE FOLLOWS.

A TECHNOLOGY-ENABLED AUTOMOTIVE FINANCING AND PURCHASING PLATFORM | TSXV: OCAL | MORE THAN 1,500 FUNDED TRANSACTIONS

Four problems stop Canadians from buying the vehicle they need. They cannot get approved where they shop. They cannot find the right vehicle at a payment they can carry. They live far from a dealership. And nobody explains the financing. OCAL solves the problem first; the vehicle follows. We get the customer approved for financing first, prime or non-prime, then source the one vehicle the approval supports through OPENLANE, our auction and sourcing channel, and deliver it to their door. What makes OCAL different is not that customers can buy a car online. It is that we redesigned the whole purchase around the customer's financial eligibility, needs and convenience.

$6.48M
FY2025 revenue, audited
up 19% from $5.45M

12.5%
gross margin
from 11.2%; gross profit up 33%

1,500+
funded transactions since 2021
BC and Alberta, no growth capital

87%
of gross profit from financing and protection
three revenue streams on every transaction

1. APPLY	2. QUALIFY	3. APPROVE	4. MATCH	5. DELIVER
Full credit application from the customer's phone, any credit tier	First contact within minutes, day or night, AI agents and the team	The lender that fits sets rate and amount and carries the credit risk	Only now we shop: OPENLANE vehicles that fit the approval, bought after it	Digital signing; delivered to the customer's door anywhere in the province

THE PLATFORM

OCAL is the licensed dealer of record in British Columbia and Alberta. Zero standing inventory: we stock access. More than 3,000 vehicles are visible through OPENLANE's marketplace on any day; a vehicle is bought only after a customer is approved. No consumer loans are held; the lender carries the credit risk. Protection products attach to about 98 percent of transactions, and about 17 percent of customers return or refer (management figures).

OPERATING LEVERAGE

The cost base is largely fixed, and every added transaction spreads it further: in FY2025 (audited by DMCL LLP) revenue grew 19 percent while operating expenses fell 10 percent to $1.11 million, the operating loss halved to $303,444 and cash from operations turned positive at $64,121. The platform has the potential to reach profitability through volume. Lead generation, the CRM and the AI sales agents run on one platform, with the acquisition cost per funded transaction expected to fall as it replaces bought leads; AI sales agents went live in October 2026.

EXPANSION: WE REPLICATE, WE DO NOT REBUILD

A new market needs a dealer licence, lender access and OPENLANE, not a building. British Columbia and Alberta today. Manitoba: dealer licence application with the regulator, office and OPENLANE access in place; a Manitoba licence also serves Saskatchewan and northwestern Ontario. Ontario: registration in progress, about 40 percent of Canadian vehicle transactions. The United States is on the roadmap from 2028.

WHY NOW

A licensed, listed, revenue-generating platform with its first audited year on the public record. The founders hold about 54 percent, escrowed for 36 months, and have sold no shares. OCAL listed on the TSX Venture Exchange in July 2026, raising $1.5 million at $0.25. Next step: thirty minutes with the two founders.

TALK TO US **Matthew Friesen, Executive Chairman | Mehdi Moghareh, CEO | investors@ocal.ca | investors.ocal.ca | TSXV: OCAL**