Ubicom Holdings, Inc. (Standard Market of TSE: 3937)

FY2026 Q1
Financial Results Materials

* In these materials, the "AI Technology Strategy Business" is presented under its new name following the organizational restructuring effective July 1, 2026. In the "Consolidated Financial Results for the Three Months Ended June 30, 2026" disclosed today, the segment is referred to by its former name, "Technology Consulting Business," due to the accounting period (April–June). Both refer to the same reporting segment, and there is no difference in the performance figures included.

August 13, 2026

Highlights of Consolidated Financial Results for FY2026 Q1

- **Company performance:** In FY2026 Q1, sales, operating income and ordinary income all exceeded the same period of the previous year, marking record highs for a first quarter. Operating income grew 30.9% and ordinary income grew 25.0% year on year, expanding steadily and the core business remained solid. Meanwhile, net income declined year on year due to temporary special factors under tax effect accounting relating to undistributed earnings of overseas subsidiaries and M&A-related expenses
- **Trends by segment:** In Medical Business, the contribution from M&A and the steady accumulation of recurring revenue from the "Mighty" series progressed. In AI Technology Strategy Business *1, the establishment of the AI-driven development framework was completed, and profitability expanded through revenue growth at the Philippine subsidiary and cost structure reforms.
- **Summary and outlook:** The results of the structural transformation continuing from the previous fiscal year have begun to emerge, and the strengthening of the earnings base for medium- to long-term growth is also progressing steadily.

Sales	Operating Income	Ordinary Income	Net Income
1,744 million yen	410 million yen	395 million yen	263 million yen
YoY +17.5%	YoY +30.9%	YoY +25.0%	YoY -2.9%

Current initiatives

【Medical Business】
To strengthen and expand the business foundation for medium- to long-term growth, the Company is actively promoting M&A as one of its key growth strategies. Targeting a cumulative total of 8–10 companies within the Group by 2030, the Company has steadily executed this strategy, making the following two companies wholly owned subsidiaries.
① December 2025: Full acquisition of ISM Corporation (hereinafter "ISM")
② April 2026: Full acquisition of Radianceware Inc. (hereinafter "Radianceware")

【 AI Technology Strategy Business 】
In the large-scale enterprise project with IBM Japan, in addition to the AI coding agent "IBM Bob," the Company has begun utilizing "ALSEA" *2, a cutting-edge AI-driven development solution, and has moved into the full-scale development phase.
PoC for AI-driven development are also being steadily advanced across several other projects.

* 1 Following the organizational restructuring implemented on July 1, 2026, the former "Technology Consulting Business" was renamed the "AI Technology Strategy Business."

* 2 See page 19

Overview of Consolidated Financial Results (P/L) for FY2026 Q1

Sales, operating income and ordinary income all reached record highs for a first quarter. **Operating income grew 30.9% and ordinary income grew 25.0% year on year, expanding steadily.** Meanwhile, net income declined year on year due to temporary special factors under tax effect accounting relating to undistributed earnings of overseas subsidiaries and M&A-related expenses, but remained within expectations, while underlying earnings continued to improve.

(Unit: million yen)	FY2025 Q1 (accumulated)		FY2026 Q1 (accumulated)		YoY	Variance
	Amount	Sales ratio	Amount	Sales ratio		
Sales	1,484	100.0%	1,744	100.0%	117.5%	+260
Operating Income	313	21.1%	410	23.5%	130.9%	+97
Ordinary Income	316	21.3%	395	22.7%	125.0%	+79
Net Income attributable to shareholders of the parent company	271	18.3%	263	15.1%	97.1%	-8

- **Medical Business**: Both sales and operating income reached record highs, driven by the expansion of a stable revenue base through the accumulation of recurring revenue and by the increase in scale from M&A (with Radianceware contributing from April). The Company achieved record-high operating income while absorbing goodwill amortization and PMI-related expenses arising from the acquisition of Radianceware. PMI is scheduled for completion during the current fiscal year, and the Company aims to further improve profitability through the creation of Group synergies.
- **AI Technology Strategy Business**: The establishment of the AI-driven development framework was completed. Both sales and operating income reached record highs, supported by revenue growth at the Philippine subsidiary and cost structure reforms. The 70 AI-native engineers developed through ongoing training are steadily being deployed, and inquiries for high-margin projects are emerging. In the large-scale enterprise project with IBM Japan, the Company began utilizing "ALSEA" in addition to "IBM Bob" and moved into the full-scale development phase. PoC (proof of concept) for AI-driven development are also being advanced in several other projects.

Medical Business

Medical Business: Overview by Segment for FY2026 Q1 (Business Performance)

As a medical platform provider, **we achieved record-high revenue and operating profit**, driven by steady growth in recurring revenue from the Mighty series and expanded business scale through M&A.
Despite goodwill amortization and PMI-related expenses associated with the consolidation of Radianceware (Operating margin approx. 17%), we delivered record operating profit. While the consolidation has temporarily lowered the Group's operating margin, we will continue to enhance profitability by expanding recurring revenue through the Mighty series, strengthening EMR sales, and realizing Group synergies.

(Unit: million yen)	FY2025 Q1 (accumulated)		FY2026 Q1 (accumulated)		YoY	Variance
	Amount	Sales Ratio	Amount	Sales Ratio		
Sales	448	100.0%	653	100.0%	145.8%	+205
Operating Income	297	66.4%	319	48.9%	107.2%	+22

【Key Points and Future Growth Drivers】

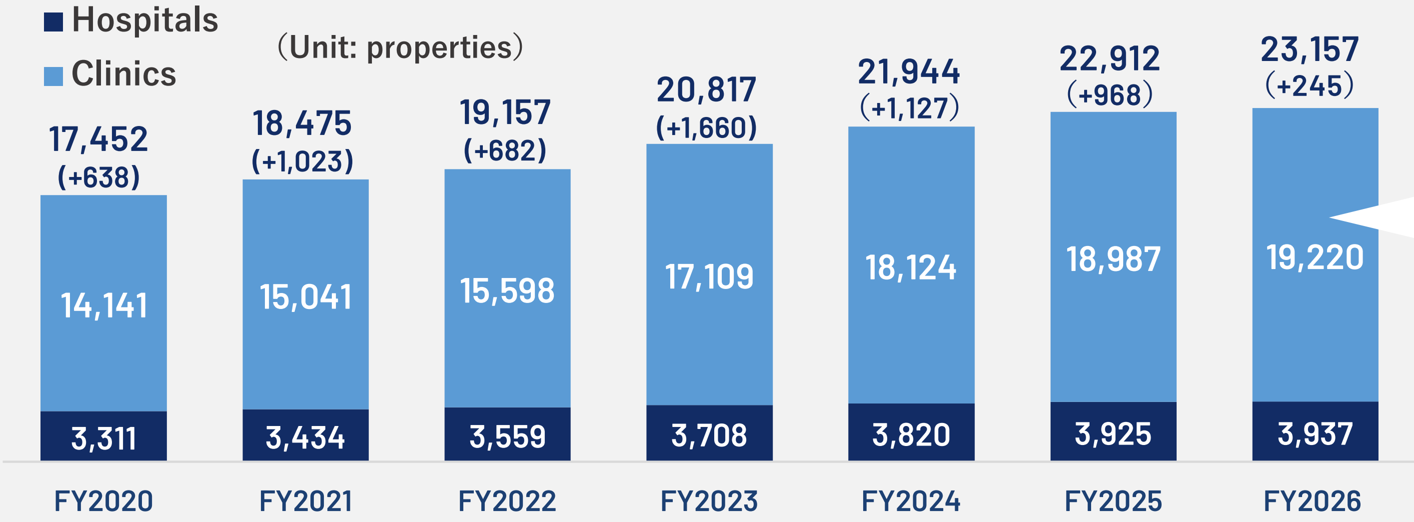
① Completed the acquisition of Radianceware as a subsidiary, contributing to consolidated results from FY2026 Q1.

② Expanded user base and revenue through increased sales and cross-selling of “MightyChecker® EX” and “Mighty QUBE® Hybrid.”

③ Strengthened earnings power through M&A synergies: Expanded the business foundation by integrating ISM and Radianceware.

④ Strengthened sales capabilities: Enhanced the sales structure across Group companies from July, 2026 to accelerate sales expansion of the Mighty series and electronic medical records (EMR), while improving profitability.

Healthcare DX investment accelerated following physician work-style reforms and medical fee revisions in April 2024, driving steady growth in new users alongside existing customer migration.



As of FY2026 Q1
23,157
Facilities nationwide
Approximately 1,000 users increased annually

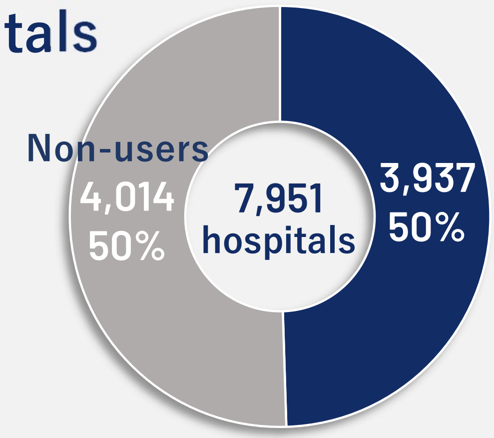
Mighty Series User Share*1

Users (as of June 30, 2026) / Medical facilities (as of April 30, 2026) *2

Shares in Hospitals

Approx. 50%

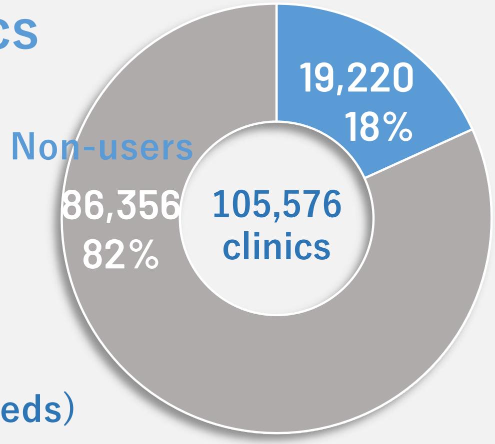
(Hospitals: over 20 beds)



Shares in Clinics

Approx. 18%

(Clinics: less than20 beds)



*1 Calculated under certain assumptions based on the Company's transaction data.
*2 Source: Ministry of Health, Labor and Welfare, "Dynamic Survey of Medical Institutions" (preliminary figures as of Apri, 2026)

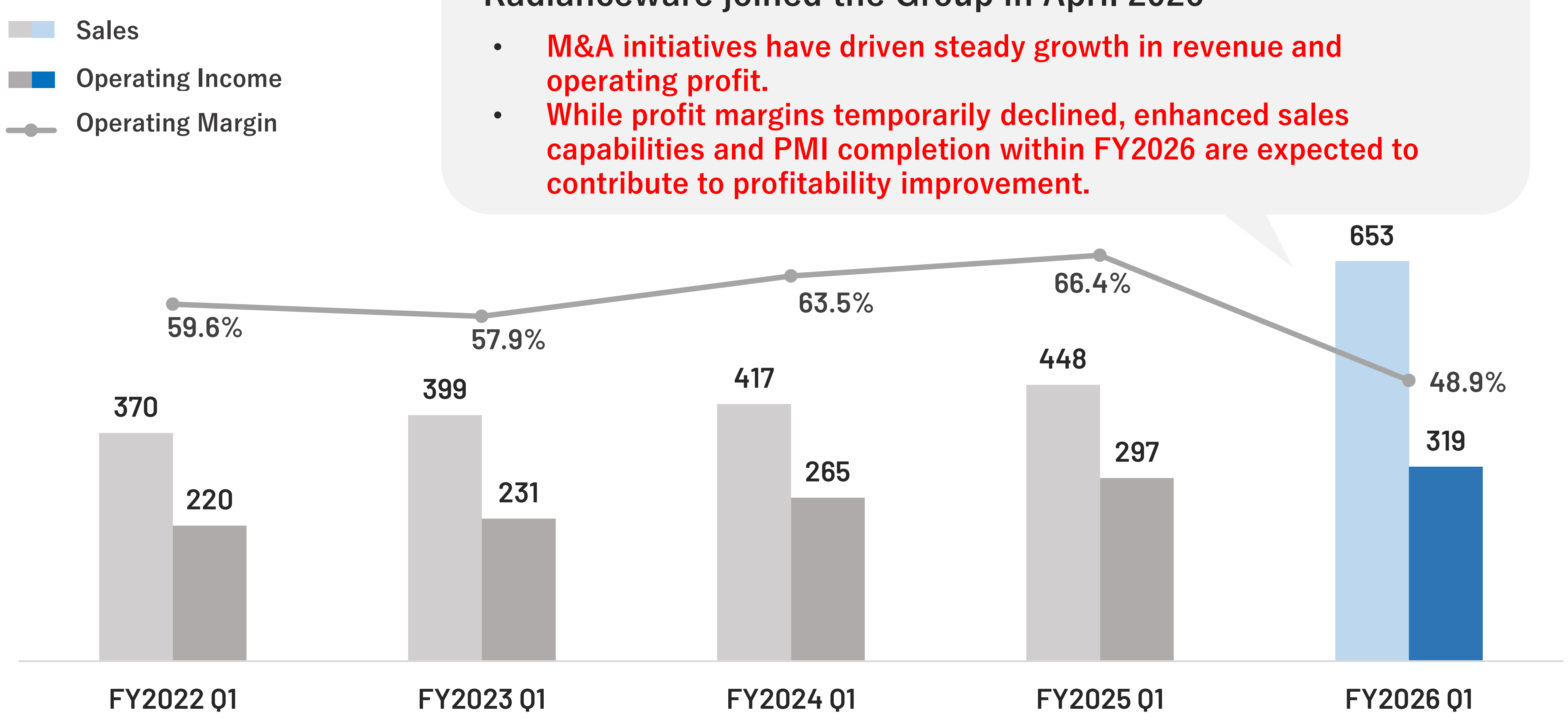
Medical Business Performance Trends

M&A initiatives have steadily strengthened the earnings foundation, resulting in continuous growth in both revenue and operating profit.
Following the consolidation of Radianceware (operating margin approx. 17%) from April 1, 2026, profit margins temporarily declined due to the change in business mix. Going forward, the Company aims to achieve further growth and margin improvement through expansion of the “Mighty” series, electronic medical record sales, and group synergies.

(unit: million yen)

ISM joined the Group in July 2025
Radianceware joined the Group in April 2026

- M&A initiatives have driven steady growth in revenue and operating profit.
- While profit margins temporarily declined, enhanced sales capabilities and PMI completion within FY2026 are expected to contribute to profitability improvement.



Radianceware's contribution from FY2026 Q1 and enhanced collaboration across the three Group companies (customers, products, and sales capabilities) will drive further growth. Leveraging a strengthened earnings base, the Company will continue strategic M&A initiatives to accelerate growth toward 2030.

Ubicom Group Medical Business (Group Overview) –Support for Healthcare Institutions Across Multiple Domains –

- AIS Ubicom Group: Manufacturer (Improving Healthcare Institutions' Profitability)
- ism Ubicom Group: Regional Healthcare Coordination
- RAD RADiance ware: Medical ICT Solutions Provider

Creating Synergies through M&A

- Customer base expansion
  - RAD: 475 facilities
  - ism: 800 cases
- Enhancing development capabilities
- Strengthening medical DX capabilities
- Creating cross-selling opportunities
- Strengthening sales capabilities

FY2026 Q1 Onward

- Radianceware's earnings contribution from April 2026
- Leveraging three group companies' strengths
- Accelerating growth toward 2030 through M&A and business expansion

FY2026 Initiatives to Improve Profitability

- AIS: Strengthening Direct Sales of the "Mighty" Series
- ism: Strengthening Sales of the "Mighty" Series and Electronic Medical Records
- RAD: Expanding Sales of the "Mighty" Series and Launching Sales of New Cloud-Based Electronic Medical Record Products

Strategy to maximize Radianceware's profitability

- Leveraging Medical Business consulting resources to strengthen Radianceware's EMR implementation support capabilities, address talent shortages, and expand order opportunities.
- Cross-selling the "Mighty" series supports healthcare institutions improve profitability and reduce costs. These operational benefits can also strengthen proposals for EMR and related systems.
- Expanding opportunities to propose EMR and related system solutions, driving business scale expansion and improved profitability.

Radianceware's Challenges and Growth Opportunities

Consulting labor shortage for EMR and healthcare system implementation

Labor Shortage

Growing EMR demand driven by the "Medical DX Vision2030" is creating missed opportunities due to limited implementation capacity.

Turning Missed Opportunities into Growth Opportunities

Medical Business Strengths

Consulting and Sales Expertise Driving Mighty Series Expansion

Unlocking Growth Through Synergies

Ubicom Group × RAD Radiance ware

Accelerating Growth by Unlocking Missed Opportunities

Three pillars: transition to recurring revenue and sustainable growth

Flow revenue (high-ticket products) | Stock Revenue

RAD Radiance ware

Existing Customer Base

Approx. 475 facilities

01 Accelerating EMR adoption

Healthcare digitalization under the Medical DX Vision 2030 is increasing

02 Medical Institution DX Support (System Replacement)

One-stop implementation support for healthcare IT systems centered on electronic medical records, including billing, imaging, and infrastructure

03 Mighty Series Cross-Sell

MightyChecker EX

Mighty QUBE Hybrid

Mighty Series expansion to existing customers, maximizing customer value

The "Mighty" Series: AI-Driven, High-Margin Recurring Revenue Core Solutions

By implementing the "Mighty" series, healthcare institutions **improve profitability and reduce costs**.

These operational benefits can also strengthen proposals for EMR and related systems.

Key Challenges in the Healthcare Sector

Sustainable Profitability Improvement
Adopting to Medical Fee Revisions, Reducing Claim Adjustments, Rejections, and Billing Errors

Labor Shortage
Shortage of Healthcare Professionals, Increasing Labor and Operating Costs

Advancement of Healthcare DX
Workforce Shortages Driving AI and DX Investments

Key Initiatives for Healthcare Institutions
- **Revenue Optimization**: Zero Revenue Leakage
- **Cost Optimization**: Operational Efficiency Improvement

① Driving Solutions Through the "Mighty" Series

Upstream (Physician Domain): Order Entry Review Software

MightyQUBE Hybrid

AI derives candidate diagnoses based on medical databases

ROI 1,154% *1 — Annual Revenue increase of 62 million yen (for a medium-sized hospital with 300 beds)

Post Treatment (Billing Department): Claim

MightyChecker EX

AI-powered claims verification improves operational efficiency for medical billing staff

ROI 411% *2 — Annual revenue increase of 9 million yen (for a medium-sized hospital with 300 beds)

② Key Benefits

Benefits for the Medical Institutions

- Revenue growth through claim reduction
- Improvement in operational efficiency and reduced labor costs
- Creating capacity for DX investment

Win-Win

Benefits of Radianceware

- Expansion of direct customer relationships
- Strengthening proposals for EMR and related systems
- Increasing customer value through cross-selling

* 1 MQH Subscription Fee: ¥5.34 million/year (Price revised in January 2024) * 2 MCEX Subscription Fee: ¥2.22 million/year

* Note: The Company's estimates are based on a mid-sized hospital model (approximately 300 beds) in collaboration with business partners. Actual results may vary depending on the size and operational conditions of each healthcare institution.

From 2025 through 2030, the Company will advance a Group direct sales model through strategic M&A initiatives aimed at maximizing the profitability of the Medical Business.

Phase 1: Full Acquisition of ISM
(December 2025)

Phase 2: Subsidiary Acquisition
Approved the Acquisition of Radianceware as a Subsidiary (March 2026)
(Expected to contribute to consolidated results from FY2026)

Expansion Phase:
Accelerating Group-wide Sales Network Integration

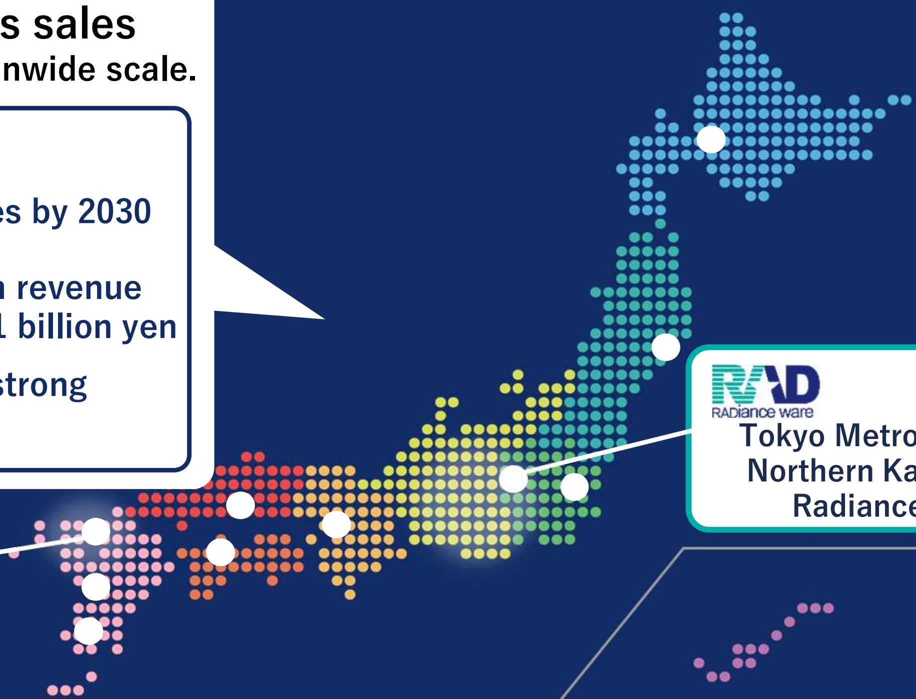
2030 VISION
Integrating a Total of 8–10 Companies

Distributors account for 95% of Mighty Series sales

Strategic partnerships will continue to be pursued on a nationwide scale.

【M&A Strategy】

Target Number	Cumulative integration of 8–10 companies by 2030
Revenue Scale	Regional medical network operators with revenue ranging from several hundred million to 1 billion yen
Funding Policy	Primarily self-funded M&A backed by a strong financial base



Kyushu Area:
ISM Corporation

Tokyo Metropolitan & Northern Kanto Area
Radianceware

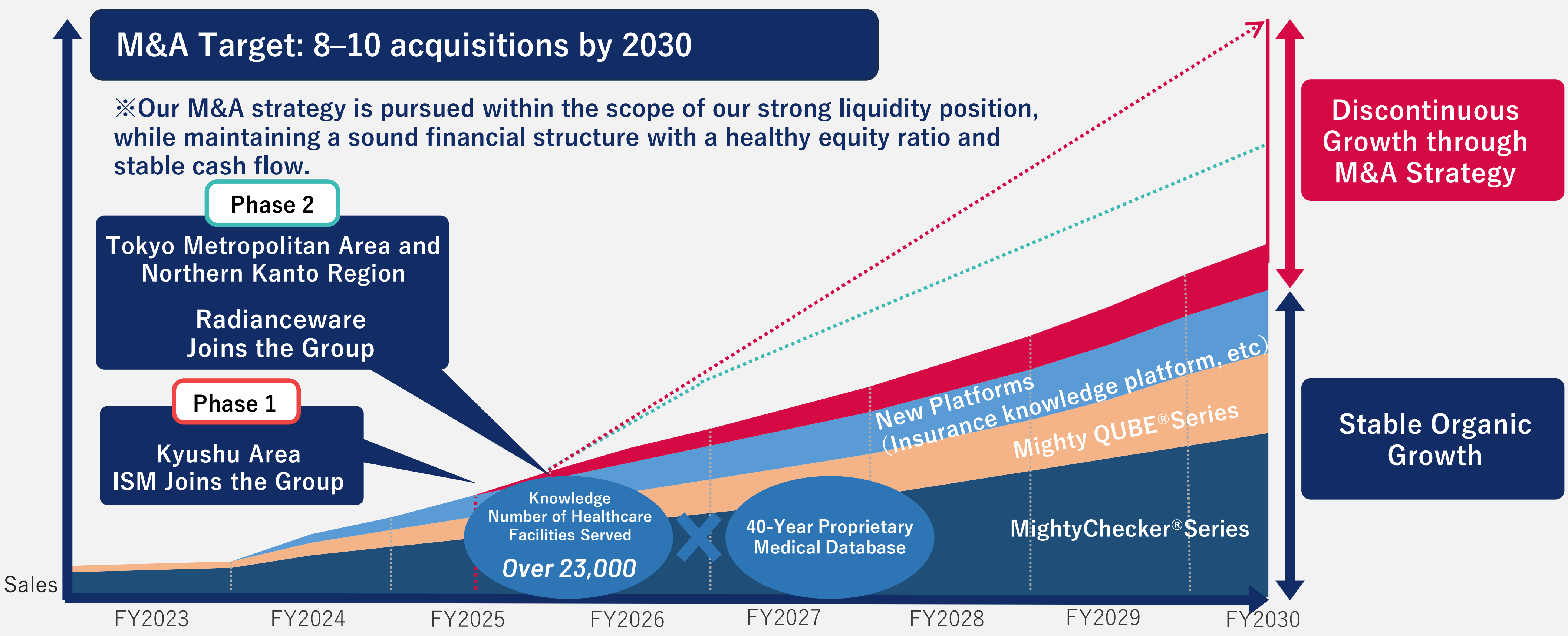
Illustration of scale expansion through M&A strategy

Scenarios for Medium to Long-Term Growth in the Medical Business

Driving mid- to long-term growth through two engines: organic growth of stable recurring revenue and inorganic growth through M&A. M&A serves as a strategic investment to expand customer reach, strengthen sales channels, and enhance future profitability.

Post-acquisition, we will maximize synergies through cross-selling and recurring revenue expansion, evolving into a higher-margin business model.

Business Growth Outlook



AI Technology Strategy Business

AI Technology Strategy Business: Overview by Segment for FY2026 Q1 (Business Performance)

The establishment of the AI-driven development framework was completed, and both sales and operating income reached record highs, driven by revenue growth and cost structure reforms at the Philippine subsidiary.

The Company also advanced AI-enabled productivity improvements in development and a resource shift toward highly skilled personnel, achieving sales expansion and improved profitability even as its engineer headcount declined by approximately 80 compared with the previous fiscal year.

The 70 AI-native engineers developed through ongoing training are steadily being deployed, and inquiries for high-margin projects are emerging.

In addition, the large-scale enterprise project with IBM Japan, in which the Company has been involved from the upstream phase (requirements definition), has moved into the full-scale development phase.

(Unit: million yen)	FY2025 Q1 (accumulated)		FY2026 Q1 (accumulated)		YoY	Variance
	Amount	Sales ratio	Amount	Sales ratio		
Sales	1,036	100.0%	1,090	100.0%	105.2%	+54
Operating Income	117	11.3%	183	16.9%	157.0%	+66

(Note) Effective July 1, 2026, "Technology Consulting Business" was renamed "AI Technology Strategy Business."
Figures disclosed under the former name in the financial results summary should be read as the figures for "AI Technology Strategy Business" in these materials.

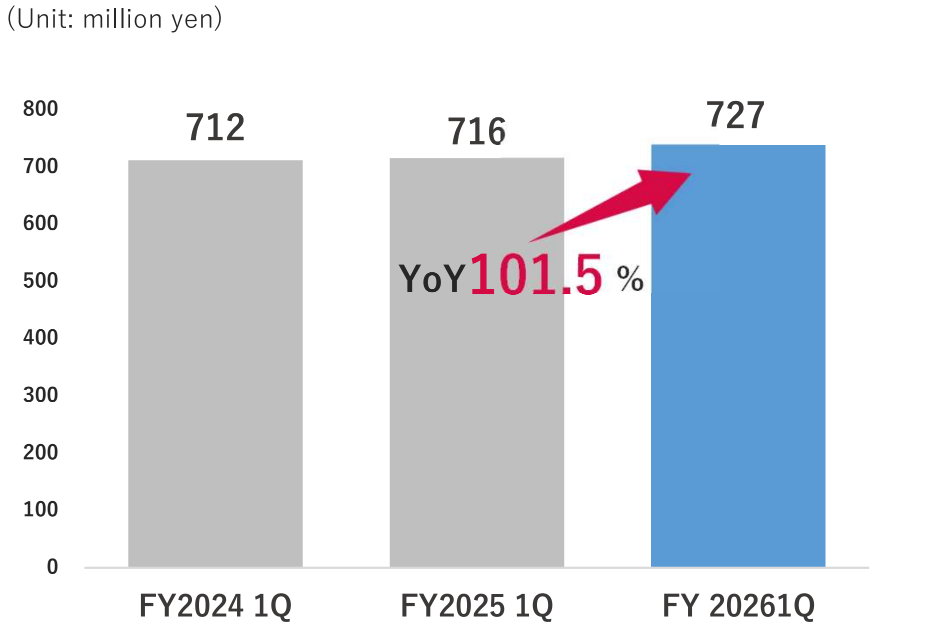
【Key Points and Future Growth Drivers】

- AI Technology Strategy Business improved its profit margin through the transformation of its business model.
- In the IBM Japan project, PoC utilizing “ALSEA” and “IBM Bob” progressed, and the project moved into the full-scale development phase.
- By horizontally deploying the AI-driven development knowledge accumulated through these projects to direct clients other than IBM, the Company is driving the expansion of high-margin projects.

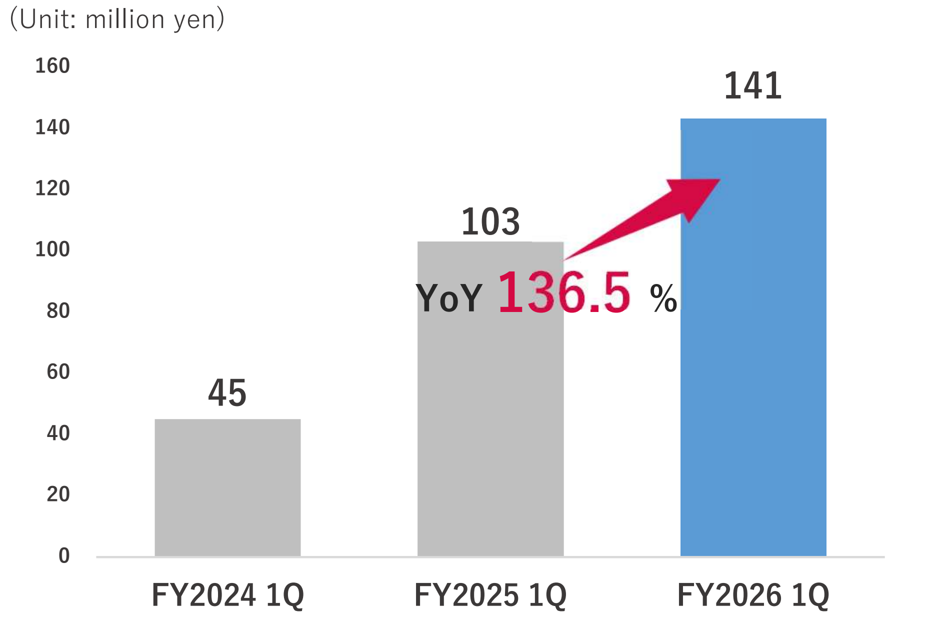
Philippine Subsidiary:
Evolving from a "Development Base" to a "Global AI Profit Center"

- The Philippine subsidiary achieved record highs in both sales and operating income.
- Under the Go Global strategy, the expansion of direct-contract projects, including with leading companies in the U.S. healthcare sector on AI-related engagements, is driving greater diversification of the revenue structure.
- The improvement in profitability continues, supported by management restructuring, cost structure reforms led by the Japanese headquarters, and the business model transformation toward an AI-driven development framework.

Philippine Subsidiary Sales (accumulated)



Philippine Subsidiary Operating Income (accumulated)



Overview of the Business Model Transformation to an AI-Driven Development Framework

AI Technology Strategy Business – Growth Strategy Overview, FY2026 Onward

- Aiming to move away from the man-month model dependent on “headcount × time,” the Company is advancing its transition to an “AI-driven development framework” leveraging AI.
- As a strategic partner of IBM Japan, the Company utilizes cutting-edge AI-driven development solutions including “IBM Bob” and “ALSEA” to establish a position as a leading company in the AI-driven development domain.
- The Company will expand its AI-native engineer base from 70 to 200 during the current fiscal year (through the reskilling of existing engineers).
- By leveraging AI to improve productivity with smaller teams and to expand high value-added projects, the Company aims to enhance profitability.

Overview of the business model transformation

Present (transition phase): Hybrid framework

Conventional development projects (people only)

AI-driven development projects (people × AI)

Future state: AI-driven development framework

AI: Supports everything from upstream processes through design, development, and testing
People: Focus on proposals, judgment, and quality assurance

Higher productivity with smaller teams

Expansion of high value-added projects

Sales growth

Improved operating income

FY2026 Q1 Progress

AI-native engineers

Approx. 70 deployed

AI utilization status

9 industries 23 companies

Strategic partner – IBM Japan project

In the large-scale enterprise project with IBM Japan, in which the Company participated from the upstream phase (requirements definition), the Company began utilizing "ALSEA" in addition to "IBM Bob" and moved into the full-scale development phase.

Business Model Transformation through AI-Driven Development

Starting from AI-driven development, the Company is shifting from a "man-month dependent" model to a "small-team, high value-added" development model.

Initiative	Content	Phase	Progress
Building the AI development foundation	Develop AI-native engineers / Expand AI projects and PoCs / Establish an AI-driven development framework	Completed	【FY2025 Q3 – Q4】 • Analyzed watsonx assets using the Company's technical and English-language capabilities to build a delivery framework for the Japanese market. • Advanced comparisons and PoC of AI development environments and began receiving orders for IBM-related projects.
Transformation of the development process	Expand AI utilization from requirements definition through design, development and testing / Improve quality and development speed	In Progress	【FY2026 Q1】 ・70 AI-native engineers deployed. ・In the large-scale enterprise project with IBM Japan, in which the Company participates from the upstream phase, use of "ALSEA" began in addition to "IBM Bob." Moved into full-scale development.
Shift to a high value-added model	Transition from a man-month model to one emphasizing outputs and delivered value / Expand into AI consulting, AI development and AI operations	Horizontal Rollout	【FY2026 Q2 onward】 • Build a 200-strong organization of AI-native engineers through the reskilling of existing engineers • Horizontally deploy the Company's AI knowledge
Improving profitability	Higher project turnover → Reallocation of freed-up resources to growth projects		• Higher sales per employee / Improved operating margin

Launch of "ALSEA" Utilization in the IBM Japan Project

In the IBM Japan project, the Company has begun utilizing "ALSEA" in addition to "IBM Bob," strengthening its capability to handle high value-added enterprise projects and aiming to improve profitability.

① Technology foundation

Technology	Role
IBM Bob	**An AI coding agent that supports the development process.** It supports code generation, modification, and review, improving the productivity of software developers.
NEW ALSEA	**An enterprise-oriented AI-driven development solution.** ALSEA (AI Lifecycle Shared Engineering Artifacts) systematizes the large-scale development know-how cultivated by IBM Japan, together with the knowledge and rules required for embedded systems development, into "context"* that IBM Bob can understand and utilize. It controls AI behavior and maintains the quality and consistency of deliverables.
watsonx	**Enterprise AI platform** Leverages corporate data and AI models to provide an AI environment that accounts for security and governance.

② Evolution of the development model

watsonx + IBM Bob

Conventional: improving development efficiency through AI

watsonx (AI platform)

Developer

Instruction

IBM Bob
Executes work based on instructions
Creates deliverables

Deliverables

Transition to a new development model

IBM Bob + ALSEA

AI-led development

Developer

Review

Deliverables

Instruction

ALSEA
- Standard processes
- Deliverable templates
- Rules and guides

Context-based instructions
Quality and consistency maintained

IBM Bob

Reduced man-hours and improved quality
Greater accuracy and speed from design through implementation

③ Effects of "ALSEA" utilization on business growth

Enhanced project competitiveness

Stronger proposal capability for legacy modernization needs
Expanded opportunities to win advanced AI utilization projects

Strengthened capability for upstream processes

By handling projects consistently from the upstream phase, the Company is driving the expansion of high value-added, high-margin projects.

*Context: The formal knowledge accumulated by systems departments, along with the tacit knowledge of experts and the state of work, articulated and structured so that AI can make judgments based on it.

Overview of AI Use Cases (by Industry)

AI is utilized across areas including the upstream phase (requirements definition), and cross-industry AI adoption is expanding.
With the establishment of the AI-driven development framework complete, the Company is accelerating the creation of high value-added projects.

Expanding AI utilization across the entire development lifecycle

Upstream design
Requirements definition / business analysis
Basic design / detailed design, etc.

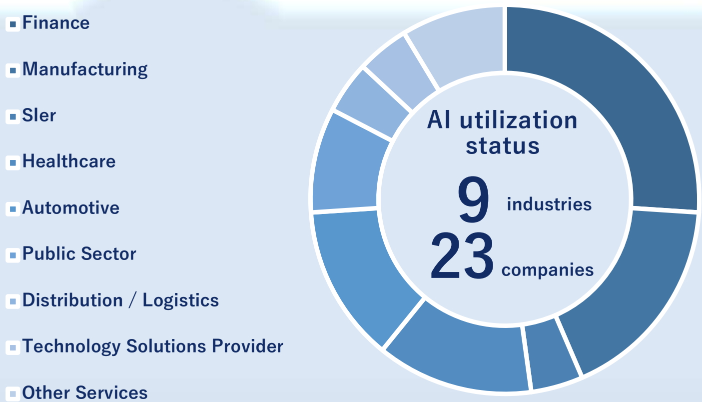
Development
Coding
Code generation / debugging, etc.

Testing
Test design / test automation / test case generation, etc.

Maintenance & operations
Document creation and translation
Review support, etc.

AI utilization projects (validation, PoC and implementation phases)

Finance	Manufacturing	SIer	Healthcare	Automotive	Public Sector	Distribution / Logistics	Technology Solutions Provider	Other Services
6	4	1	3	3	2	1	1	2

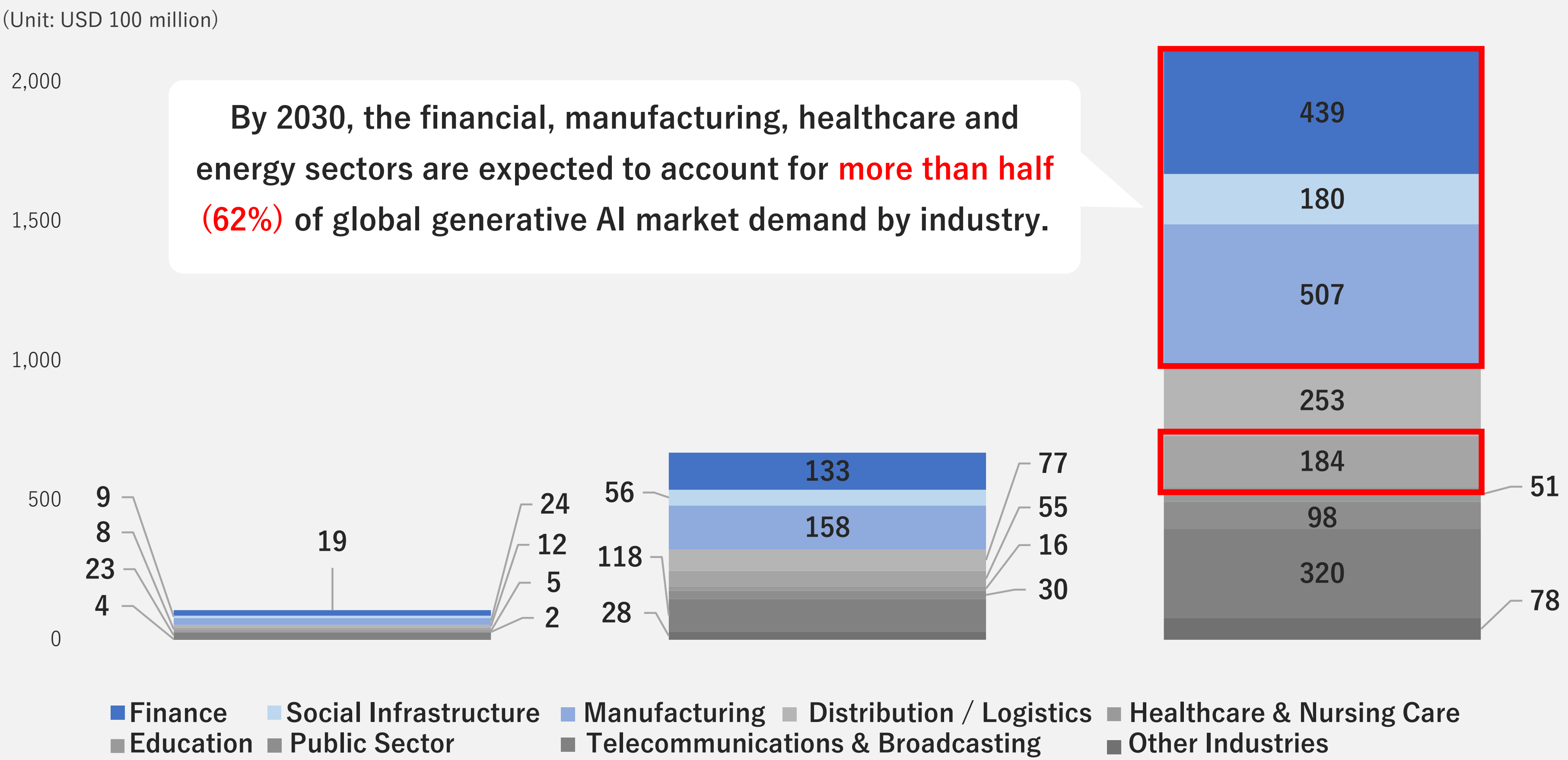


POINT

- AI utilization projects are expanding across industries.
- AI utilization is advancing across the entire development lifecycle.
- Inquiries for high-margin projects are emerging.
- 70 AI-native engineers are deployed.

The generative AI market is expected to expand over the medium to long term both in Japan and worldwide, with growing demand for AI utilization across industrial domains such as finance, manufacturing, healthcare, and energy. The government's "Japan Growth Strategy" also positions AI, digital and cybersecurity, advanced medicine, and resource and energy security as strategic fields. Against this market and policy backdrop, the Company positions domains requiring advanced security, quality, and precision as strategic targets and is accelerating the acquisition of AI-driven development projects.

【Global Generative AI Market Demand Outlook by Industry】*



*Source: Japan Electronics and Information Technology Industries Association (JEITA), "Global Demand Outlook for the Generative AI Market"

Dividend Policy

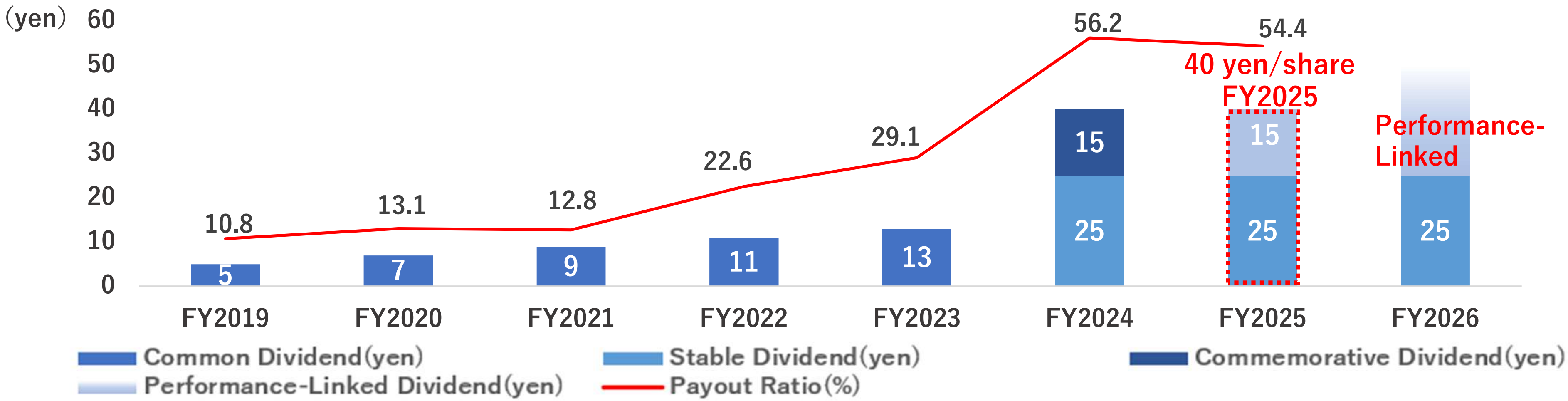
A dividend policy enabling shareholders to directly benefit from growth

【Dividend Policies】

① Although FY2025 results fell short of the initial forecast due to temporary impacts from growth investments and business portfolio optimization, the Medical Business continued to strengthen its earnings foundation. The AI Technology Strategic Business made steady progress in transforming into a high-value-added, highly productive business model, including the utilization of AI, establishing a foundation for growth from FY2026 onward. Based on these developments, the Company maintained its FY2025 annual dividend at ¥40 per share.

② While maintaining a stable base dividend of 25 yen per share, the Company aims to achieve a total dividend of 40 yen or more per share by adding a performance-linked component based on overall earnings trends and financial position. This policy clarifies the Company's commitment to stable and sustainable shareholder returns, while sharing the benefits of corporate growth with shareholders.

③ Targeting a payout ratio of 50% or more in the medium to long term as part of a core management policy on sustainable shareholder returns.



Fiscal Year	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025	FY2026
Common Dividend (yen)	0	5	5	7	9	11	13	-	-	-
Stable Dividend (yen)	-	-	-	-	-	-	-	25	25	25※
Commemorative Dividend (yen)	-	-	-	-	-	-	-	15	-	-
Performance-linked Dividend (yen)	-	-	-	-	-	-	-	-	15	(Performance Linked)
Payout Ratio (%)	-	15.4	10.8	13.1	12.8	22.6	29.1	56.2	54.4	-

* The Company plans to maintain a stable dividend of 25 yen per share in FY2026. Performance-linked dividends have yet to be determined

Business Forecast & Performance Trends

[Earnings Forecast]

- For FY2026 forecast, we expect further expansion of the revenue base in the medical business and contributions from newly acquired subsidiaries through M&A.
- The forecast incorporates higher depreciation expenses related to the new product "MightyChecker® Cloud X," as well as goodwill amortization and one-time integration costs associated with M&A.
- Revenue contributions from AI-driven development projects in the AI Technology Strategic Business have not been reflected in the current earnings forecast, taking a conservative approach.
- At present, geopolitical risks, including the situation in the Middle East, are not expected to have a material impact on the Company's business performance.
- As a result, sales revenue and operating income are expected to increase 23.2% and 15.9% year on year, respectively.

Ubicom Holdings, Inc.

【Key Strategic Initiatives】

① Continuous execution of M&A strategy

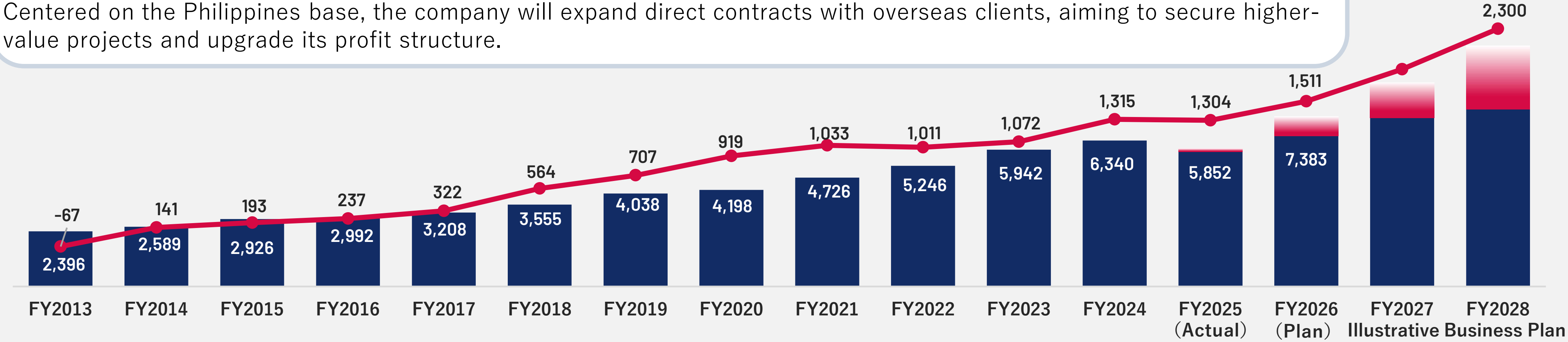
The company will continuously promote M&A to expand its revenue base and accelerate the accumulation of recurring income. Early realization of synergies will be achieved through post-merger integration (PMI).

② Advancement of AI-driven development

Accelerating the transition from PoC to implementation and commercialization, the Company is advancing a transformation toward a high-value-added, highly productive model. Through AI-enabled development, operational enhancement, and AI-driven value creation for clients, the Company aims to establish long-term competitive advantages by cultivating AI-native engineers.

③ Promotion of Go Global strategy

Centered on the Philippines base, the company will expand direct contracts with overseas clients, aiming to secure higher-value projects and upgrade its profit structure.



(unit: million yen)	FY2025 Full-Year Results	FY2026 Forecast	YoY Increase	YoY Growth Rate
Sales revenue	5,992	7,383	1,391	+23.2%
Operating Income	1,304	1,511	207	+15.9%
Ordinary Income	1,287	1,520	233	+18.1%
Net Income attributable to shareholders of the parent company	891	1,056	165	+18.4%

Appendix

Our Business Model: A Model for Resolving Social Issues in Japan, A Developed Country Facing Challenges

	01 Medical Business	02 AI Technology Strategy Business
Mission	 Reforming the workstyle of medical professionals Improving the profitability of medical institutions Improving medical safety and quality	 Against the backdrop of an anticipated shortage of 3.26 million AI and robotics personnel by 2040*, we are strengthening AI talent development at our Philippine base.
Business Model	AI × high-gross-margin recurring core solutions	A development framework delivering high productivity through AI × highly skilled IT professionals / Aiming to move away from the man-month model, the Company is advancing its transition to an “AI-driven development framework” leveraging AI.
Strengths	Medical database cultivated over more than 40 years Owning numbers of AI engines	Over 30 years of proven experience and trust in offshore development / A partnership that works alongside clients from upstream design through development and operations
Clients	More than 23,000 medical institutions Healthcare-related businesses	■ Technology: AI, IoT, etc. ■ Strategic markets: Healthcare, Finance/Public sector, Automotive, Manufacturing, Robotics, Real Estate, Energy, etc.

*Source: METI, " Projections for Industrial Structure and Employment Structure in 2040 "

Medical Business: The Tailwind Created by Social Issues and Political Measures (Market Environment)

Increasing deficits of medical institutions and social security spending cuts: three growth opportunities arising from structural challenges

Increasing deficits in healthcare institutions
The financial deterioration of medical institutions is becoming more severe. With approx. 70% of medical institutions suffering deficits in their medical practice profits, the urgent reconstruction of a sustainable healthcare system is imperative.

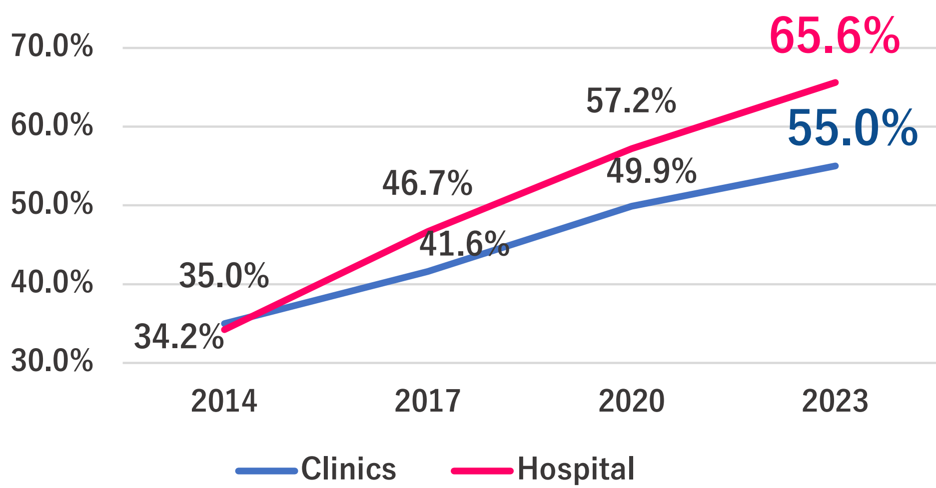
The coverage rate of EMR is increasing year by year.
Medical DX Vision 2030: Digitalization of healthcare is on the rise. The environment for utilizing medical data is gradually being established.

Business fields aligned with the government's key policy initiatives
Promoting structural restraint in social security expenditure and advancing healthcare digital transformation as key policy priorities, thereby enhancing efficiency and standardization within healthcare operations.

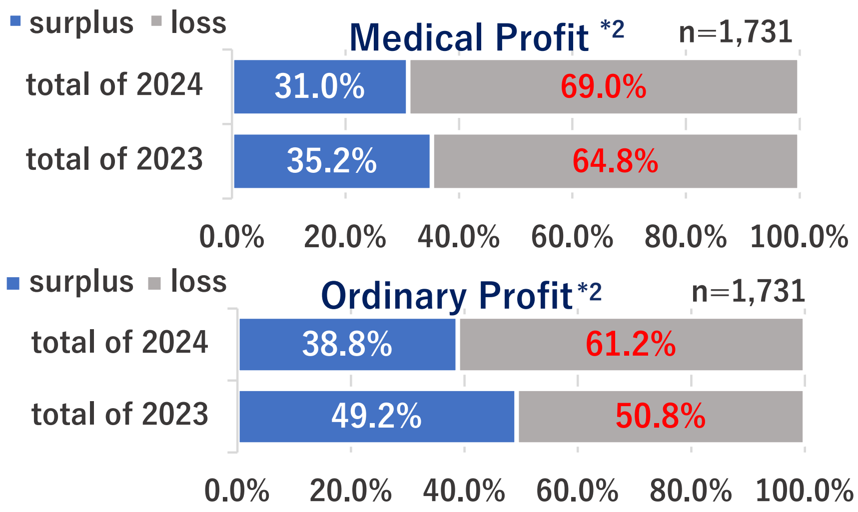
Management Improvement Solutions for Healthcare Organizations
Promoting the implementation of the "Mighty" series

This business field aligns closely with the government's healthcare digital transformation and productivity improvement policies, being positioned to **both solve societal challenges and improve the management of medical institutions. Medical Business promotes "businesses that transform societal challenges** into growth opportunities".

Trends in the Adoption Rate of EMR Systems etc.[*1]



Nearly 70% of medical institutions are operating at a loss.



 *1 Reference： MHLW 「Medical Facility Survey （2023）」 *2 Reference：JAPAN HOSPITAL ASSOCIATION「Hospital Management Situation Following the 2024 Medical Fee Schedule Revision」

Medical Business: Impact of M&A Strategy Execution (KPI Changes)

Over the five years from 2025 to 2030, we will execute 8 to 10 M&A deals with the aim of **increasing the Company's direct sales ratio.**

＜Factors contributing to LTV *1 improvement＞

Content	Measurement details
Increase of unit price	①Inclusion of agency profits in group earnings ②Switching to new products (MightyChecker®EX) and cross-selling (Mighty QUBE® Hybrid)
Improving continuity rates	Reflecting the feedback of medical institutions and strengthening customer support to prevent cancellations. （The continuity rate of the Mighty series is already high at 99.6%; therefore, we remain committed to above measures.）
CAC*2 Efficiency Improvement	Obtained the acquired agency's ‘existing customer base (medical institutions),’ ‘medical network,’ and ‘sales channels (human resources).’

＜Mid- to Long-Term KPIs for M&A Strategy＞

KPI	Current(2025)	Target(2030)	Notes
Ratio of Direct Sales by Group	4.8%	35%	Transitioning from distributor-based to hybrid direct sales model
LTV(Lifetime Value)	1.28 million yen	1.97 million yen (+54%)	Cross-sell, increase in unit price, etc.
CAC(Customer Acquisition Cost)	—	▲15%	Utilize acquired channels
LTV/CAC Ratio	**9.3x**	**14.2x**	**Efficiency improvement**

LTV/CAC ratio of 3.0-5.0x is considered investment efficient.（Source: Harvard Business School Online, “What Is the LTV:CAC Ratio?”, 2023）

*1 LTV（Lifetime Value）: Total profit obtained from the beginning to the end of the relationship with a medical institution.

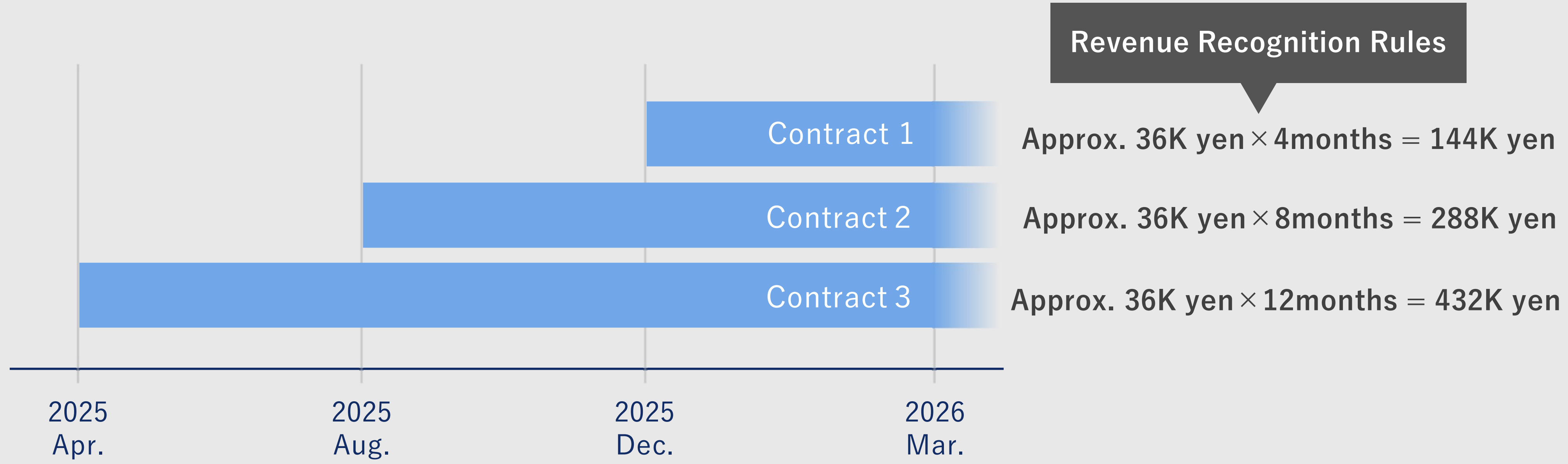
*2 CAC（Customer Acquisition Cost）: Average cost to acquire a new medical institution as a customer.

License revenue for the Mighty series adopts a **"instalment recognition"** method.
With the increase in contract numbers, sales steadily accumulate on a monthly basis, **achieving revenue stabilization**.
Furthermore, the AI × subscription model establishes a foundation for sustained growth.

【In the case of MightyChecker® EX】

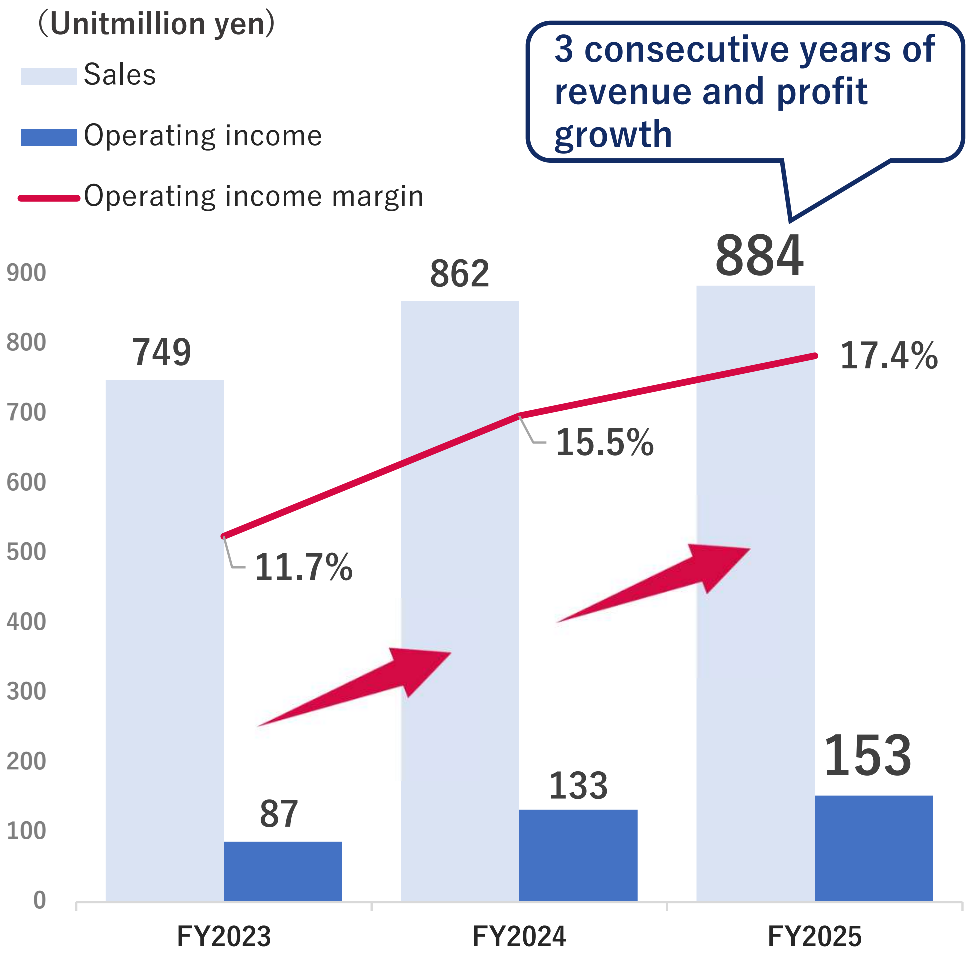
- Initial license fee (15 months): 544K yen (per clinic). *New pricing
- Revenue is recognized on a pro rata basis over the provision period (15 months), resulting in monthly sales recognition of approx. 36K yen.

* Continued license fees will be charged in subsequent years.



M&A Strategy Phase 2: Maximizing Medical Business Profitability

Radianceware Financial Performance Trend Over the Past Three Years



※All fiscal years end in September

Quantitative Evaluation and Investment Decision for This M&A

① Comparison with Target Payback Period

The transaction meets the Company's target payback period of within five years. Furthermore, cross-selling and direct sales synergies may further shorten the payback period, contributing to Group-wide earnings growth.

*Payback period is calculated as total acquisition cost (including DD and advisory fees) divided by the target's latest EBITDA, excluding synergies on a conservative basis.

② Comparison with Cost of Capital

Return on invested capital (ROIC) significantly exceeds the Company's cost of capital.

③ Financial Soundness Perspective

The acquisition involves a controlled level of goodwill and is consistent with the Company's financial discipline and is therefore assessed as appropriate from a financial soundness perspective.

Next-generation cloud-based medical claims inspection software

Launch of New Product "MightyChecker® Cloud X" (April 2026)

Features of MightyChecker® Cloud X

Improved Operational Efficiency Through UI/UX Revamp
Significantly improved usability

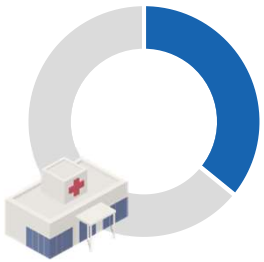
Expansion of the Targeted Market
Serving clinics and small hospitals with fewer than 100 beds

Standard business analysis features included
Visualize claim data to support data-driven management decisions

Advanced security
Compliant with the MHLW guidelines and supports multi-factor authentication

Targets

Market opportunities



Approx. 40%
of Japanese Hospitals
Market of small hospitals with fewer than 100 beds

Among small hospitals under 100 beds (approx. 3,000 facilities, ~40% of hospitals in Japan), 2,000 facilities not yet using the Mighty series are the target market.

Migration of Existing Customers

MightyChecker® Cloud
Previous product

New
MightyChecker® Cloud X

Promote migration of existing users from legacy products to the new product

(scheduled for completion in October 2026)

We aim to expand our revenue base through the subscription model by strengthening direct sales to small hospitals approximately 2,000 facilities that have not yet adopted our service and by upselling to existing customers.

"Insurance Knowledge Platform" Driving DX in the Insurance Industry

Leveraging a proprietary medical data infrastructure accumulated over 40 years and AI-based diagnostic prediction capabilities, the Company is promoting digital transformation (DX) for insurance companies. It provides a business support platform that streamlines claims assessment processes for life insurance companies.

Challenges facing the insurance industry

- Increased operational complexity due to product sophistication and diversification
- Manual-labor dependency in claims assessment operations
- Dependence on individual employees and difficulty in transferring know-how

▶ Digital transformation is essential

① Features and benefits

Streamlining benefit payment processes Speeding up payments

Instantly convert claims documents into text data using AI-OCR. Through our proprietary medical data and AI analyzing treatment details and suggesting options, we significantly streamline the process from assessment to payment.

Staff shortages and the elimination of reliance on individual staff members

AI equipped with the medical knowledge required for claims assessment supports the work of claims handlers.
This standardizes the claims assessment process, making it independent of the handler's years of experience. Resolves the industry-wide challenges of a shortage of specialist staff and the reliance on individual expertise.

② Business Model (Subscription model)

Basic System
+
Consisting of six options

- Option ①
- Option ②
- Option ③
- Option ④
- Option ⑤
- Option ⑥

+
Basic System

Introduce additional offerings to existing customers
▼
ARPU (average revenue per customer) expansion

Annual sales of several million to tens of millions of yen per company

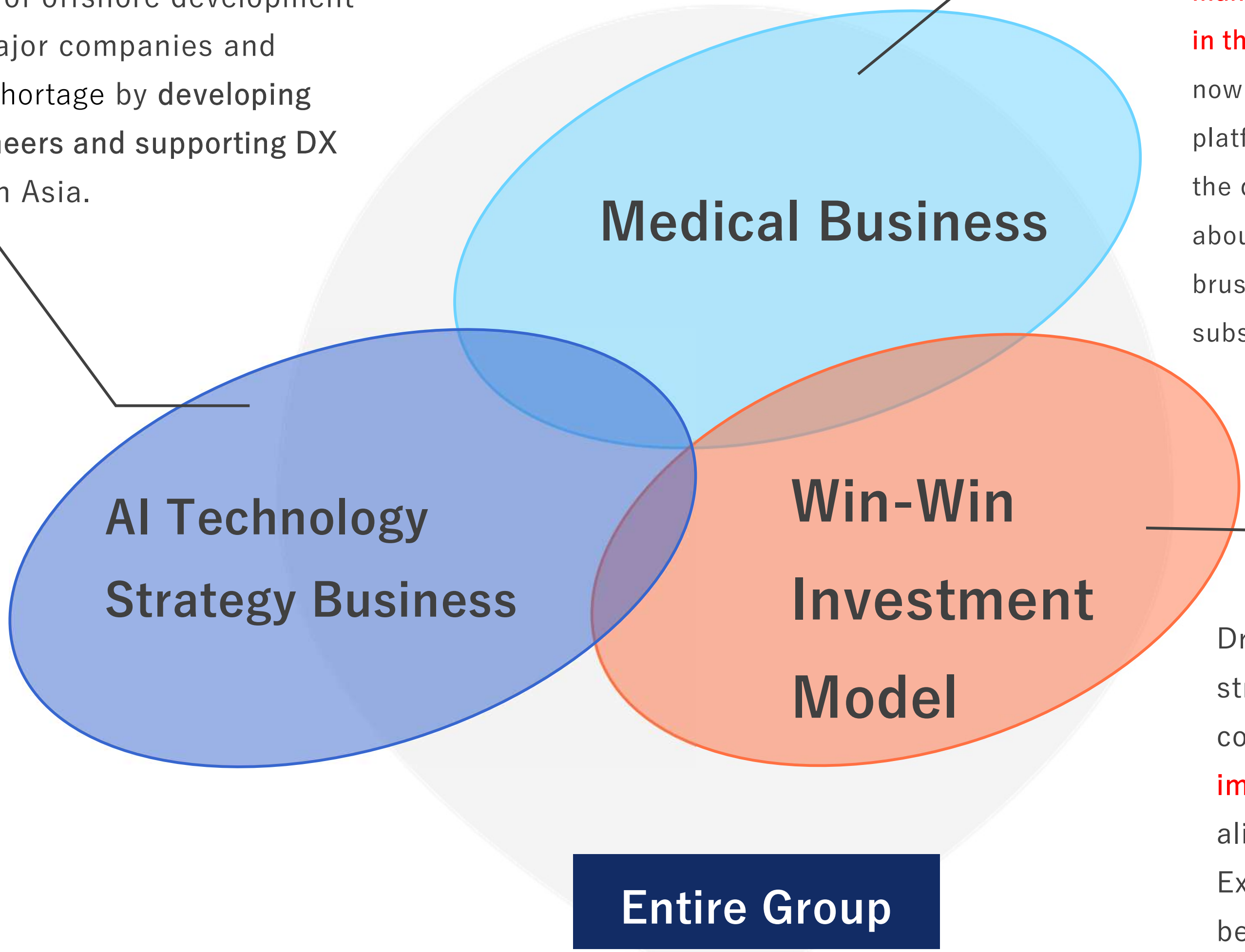
③ Achievements and Progress

Life insurance company 41 companies	List of Licensed Life Insurance Companies by Financial Services Agency (as of April 1, 2024)
Installed 5 companies	Asahi Mutual Life Insurance Company (Implemented in January 2026)
In negotiations 2 companies	Targeting implementation during FY2026

Promotion of Group Businesses Based on Social Significance

Growing demand due to the reassessment of offshore development partners by major companies and Japan's labor shortage by **developing young IT engineers and supporting DX development** in Asia.

Provision of solutions that are beneficial to three key areas: pressing need for **workstyle reforms for medical doctors**, **improvement in management of medical institutions, and DX in the insurance and healthcare fields.** From now on, we will develop and offer a new platform for solving social issues by utilizing the databases and intellectual property of about 20,000 medical institutions. We will brush up our earning capacity by increasing subscription models at an accelerated pace.



Driving synergistic growth through strategic alliances and M&A with companies that have strong **social impact** and **core competencies** aligned with the SDGs.
Expanding resources acquisition beyond the Philippines by partnering with leading and high-growth companies.

Resilient management, engineer development strategy, business synergy, and pursuit of reason to exist for continuing advancement under unstable circumstances

ESG：For sustainable growth of business, society, and client companies

	Goals	Concrete Activities	Related SDGs
E	・To reduce CO2 emissions ・Global partnership	・To make the electric power consumed at the head office 100% derived from renewable energy ・Investment in equipment of subsidiaries in the Philippines	7, 9, 13, 17
S	・Initiatives for diversity	・3 female directors ・Ratio of female managers: 28.5% ・Improvement in the ratios of childcare leave and maternity leave ・Improvement in the ratio of non-Japanese employees	3, 5, 8, 10
G	・Fortification of the governance structure	・Information disclosure and securing of transparency ・Diversity of executives ・Disclosure of the commitment of top executives ・Hiring and training skilled human resources	

Corporate Profile

■Corporate name: Ubicom Holdings, Inc. (Standard Market of TSE: 3937)

■Strategic markets: healthcare, finance, public services, automobiles, manufacturing, robotics, real estate, energy, etc.

■Business description:

AI Technology Strategy Business

In order to solve the problem of shortage of IT engineers and promote digital transformation (DX) in Japan, we develop embedded software and apps by utilizing development bases in the Philippines, etc., offer services of testing, quality assurance, maintenance, 24-hour support, etc., and develop unique advanced solutions with cutting-edge technologies, including 3As (artificial intelligence [AI], analytics, and automation).

Medical Business

As a leading company that offers management support solutions to medical institutions, we provide clients with medical IT solutions, including the inspection of health insurance claims, support for medical safety, data analysis, cloud services, support for development, and consulting, to support the workstyle reform in the healthcare industry by streamlining operations, help medical institutions improve management, and support the improvement in safety and quality of healthcare. In addition, we concentrate on the Knowledge Platform Business for the insurance industry.

Win-Win Investment Model

We promote cooperation, alliances, and M&A with leading companies and growing enterprises, to accelerate the growth of our business.

Development of New Business

We will develop more businesses with high growth potential and high profitability, while considering the next generation.

■Results

[Unit: million yen]	Sales	Operating income	Ordinary income	Net income
Results in FY2025	5,992	1,304	1,287	891
Plans in FY2026	7,383	1,511	1,520	1,056

Cautionary Note Regarding Forward-Looking Statements

- The materials and information provided in this announcement include forward-looking statements based on our current estimates and expectations at this point of time.

- Such forward-looking statements are subject to various risks and uncertainties, which include general industry and market conditions, domestic and international economic conditions such as exchange rate fluctuations and may cause actual results to differ from those described in the forward-looking statements.

- Our actual business activities and performance in the future may differ from the forward-looking statements described in this document.

- The forward-looking statements in this document are based on information available to us and have been made in good faith; however, we are under no obligation to update or revise any forward-looking statements, even if new information or future events occur.

Ubicom Holdings, Inc.

Ubicom Holdings, Inc.