This material was originally prepared in Japanese and translated into English for reference purposes. In the event of any discrepancy or inconsistency between the Japanese and English versions, the Japanese version shall prevail.

Financial Results – Q1 FY03/2027

(April 1, 2026–June 30, 2026)

JBCC Holdings Inc.

Securities Code: 9889
(Prime Market of the Tokyo Stock Exchange, Information and Communication Sector)
July 31, 2026

Executive Summary

01

Achieved the operating profit margin target

- Achieved the Medium-Term Business Plan target in Q1
- Recurring revenue grew to 57.7% of net sales, accelerating the shift toward a more sustainable and stable earnings structure

02

Cloud and Security delivered a record high in new orders

- Increase in large-scale projects through comprehensive Multi-Cloud and Security proposals
- AI adoption continued to drive IT investment demand

03

Enhanced shareholder returns

- Raised interim and year-end dividends by 5 yen each, increasing annual dividend forecast to 60 yen per share
- Share repurchases up to 1.0 bn yen

Net sales	Operating profit	Operating profit margin	Ratio of recurring revenue business to net sales
19,539 mn yen	**2,156 mn yen**	**11.0%**	**57.7%**
⬆6.4% YoY	⬆20.9% YoY	⬆1.3 pts YoY	MTBP target: 60%

TOPICS

Position generative AI as a new growth opportunity and pursue strategic investments
The starting point for the next stage of growth

Business partnership

Launched joint development of "SI Agent" through a partnership with Spicescode, Inc.

- Driving validation toward the practical implementation of SI Agent that supports upstream system development by leveraging the company's Long-Term Memory technology
- Advancing AI-driven development by integrating AI into JB Agile, our unique agile development methodology

Services

Released the first edition of AI Orchestration Platform

- Launching a validation support service to build data analysis platforms that support customers' AI usage (started providing this service to the manufacturing industry)

Talent

Continuing to invest in talent development to become a "AI-Native Company"

- Continuing investments in the acquisition and development of AI talent to further accelerate the initiatives
- R&D expenses focused on AI talent expansion and AI service development increased 91% YoY

1. Consolidated Financial Results Overview

Financial Results Overview – Q1 FY03/2027

- Achieved the Medium-Term Business Plan target of "**11% operating profit margin**" starting this **Q1**
- **Cloud** and **Security** contributed to increased sales and profit, and improved profitability

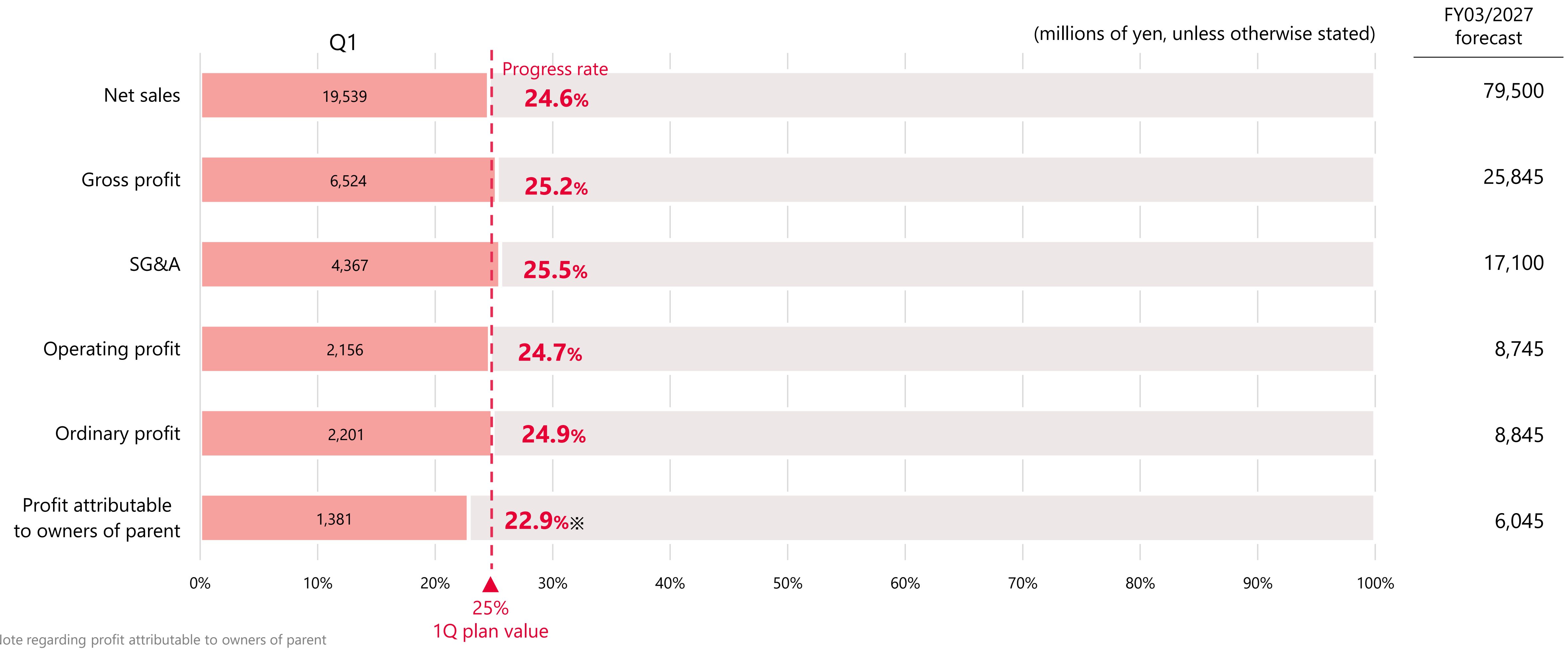
(millions of yen, unless otherwise stated)

	Q1 FY03/2026 Result	Q1 FY03/2027 Result	YoY change	FY03/2027 forecast	Achievement rate against forecast
Net sales	18,361	**19,539**	**↑6.4%**	79,500	**24.6%**
Operating profit	1,783 (9.7%)	**2,156** **(11.0%)**	**↑20.9%** **(↑1.3pts)**	8,745 (11.0%)	**24.7%**
Ordinary profit	1,888 (10.3%)	2,201 (11.3%)	↑16.6% (↑1.0pts)	8,845 (11.1%)	24.9%
Profit attributable to owners of parent	1,260 (6.9%)	1,381 (7.1%)	↑9.6% (↑0.2pts)	6,045 (7.6%)	22.9%

Figures in parenthesis indicate profit margins.

Progress Against Full-Year Forecast – FY03/2027

- Progressing **steadily** against the initial plan



※Note regarding profit attributable to owners of parent
Consolidated subsidiary SOLNET is planning to relocate its head office to establish a more productive working environment. In connection with this relocation, an impairment loss has been recorded on the property currently used as its head office. As this property is land (a non-depreciable asset), the related tax effect cannot currently be scheduled for recognition, which affects income taxes, etc. Once the timing of a future sale becomes foreseeable, scheduling will become possible and the related income taxes will become recoverable.

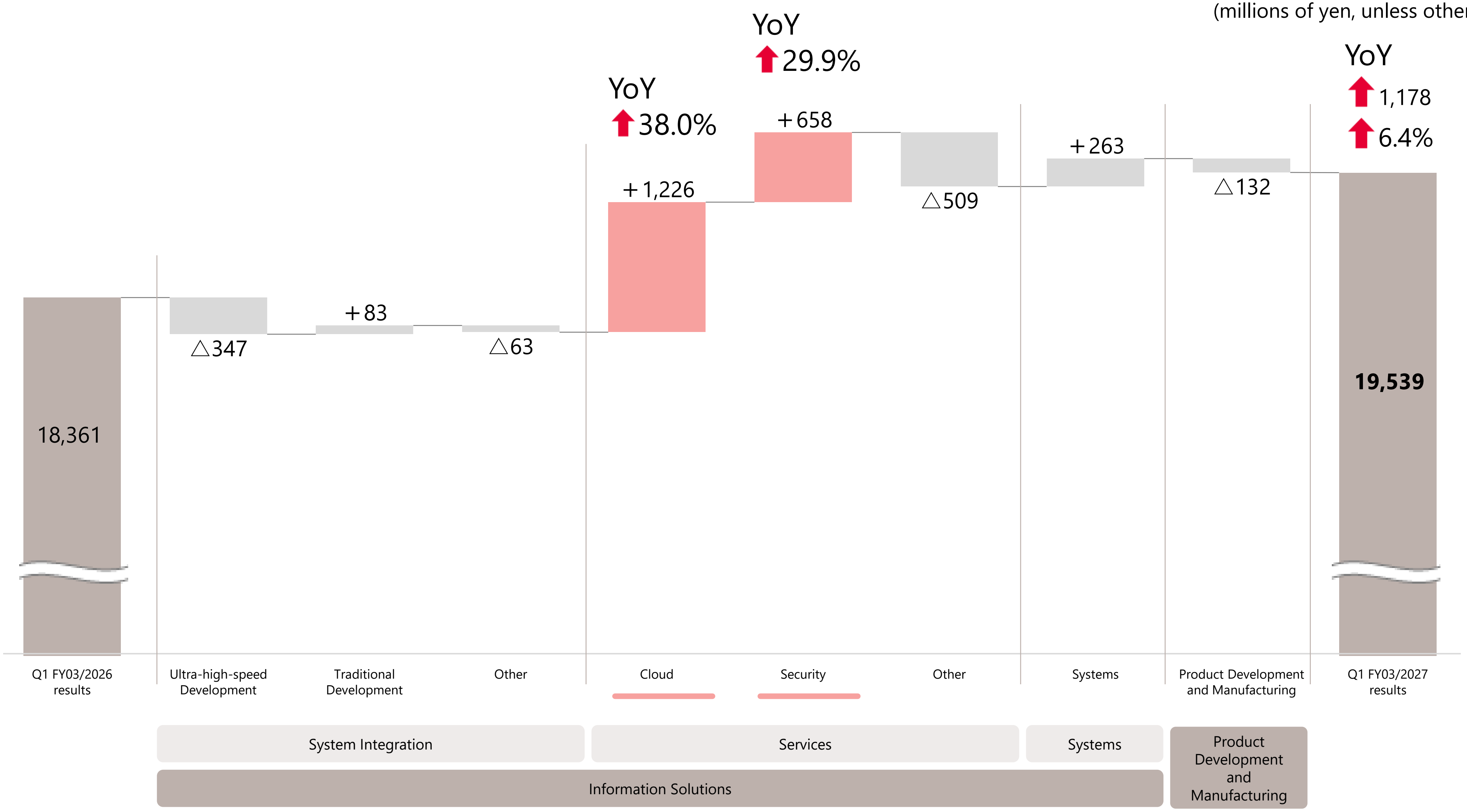
Financial Results by Business Segment – Q1 FY03/2027

(millions of yen, unless otherwise stated)

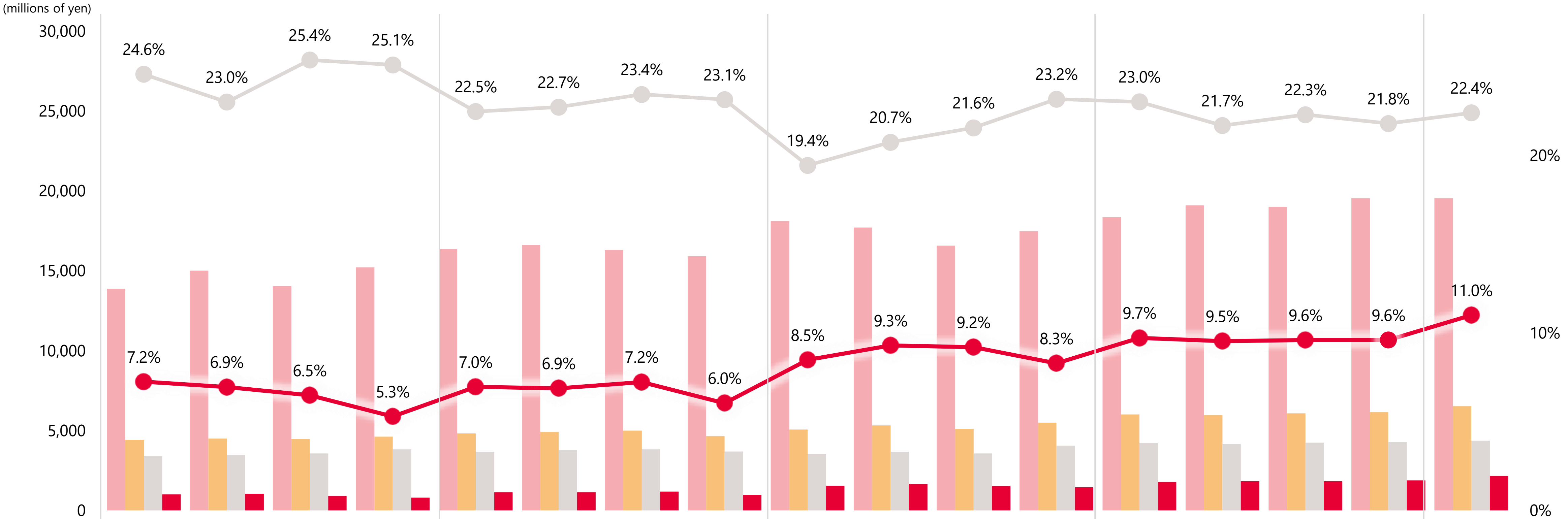
Business Segment (Focus business in each segment)		Q1 FY03/2027					
		Net sales	YoY change	Gross profit	YoY change	Gross profit margin	YoY change
Information Solutions		19,074	⬆7.4%	6,314	⬆10.4%	33.1%	⬆0.9pts
	Services (Cloud & Security)	11,623	⬆13.4%	3,917	⬆21.6%	33.7%	⬆2.3pts
	SI (Ultra-high-speed Development)	4,573	⬇6.7%	1,713	⬇12.1%	37.5%	⬇2.3pts
	Systems	2,877	⬆10.1%	683	⬆25.1%	23.7%	⬆2.9pts
Product Development and Manufacturing		465	⬇22.2%	209	⬇28.5%	45.1%	⬇4.0pts
Total		19,539	⬆6.4%	6,524	⬆8.5%	33.4%	⬆0.6pts

Factors Affecting YoY Change in Net Sales – Q1 FY03/2027

(millions of yen, unless otherwise stated)



Quarterly Financial Results Trends



	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
	2023.3				2024.3				2025.3				2026.3				2027.3
Net sales	13,874	15,015	14,045	15,209	16,359	16,611	16,309	15,913	18,118	17,703	16,571	17,475	18,361	19,100	19,008	19,549	19,539
GP	4,415	4,497	4,475	4,622	4,816	4,917	5,002	4,645	5,059	5,318	5,096	5,497	6,011	5,963	6,073	6,143	6,524
GPM	31.8%	30.0%	31.9%	30.4%	29.4%	29.6%	30.7%	29.2%	27.9%	30.0%	30.8%	31.5%	32.7%	31.2%	31.9%	31.4%	33.4%
SG&A	3,409	3,454	3,564	3,818	3,676	3,774	3,822	3,683	3,522	3,672	3,572	4,049	4,227	4,141	4,244	4,270	4,367
SG&A Ratio	24.6%	23.0%	25.4%	25.1%	22.5%	22.7%	23.4%	23.1%	19.4%	20.7%	21.6%	23.2%	23.0%	21.7%	22.3%	21.8%	22.4%
OP	1,005	1,043	911	804	1,139	1,142	1,179	961	1,536	1,645	1,524	1,448	1,783	1,821	1,829	1,873	2,156
OPM	7.2%	6.9%	6.5%	5.3%	7.0%	6.9%	7.2%	6.0%	8.5%	9.3%	9.2%	8.3%	9.7%	9.5%	9.6%	9.6%	11.0%

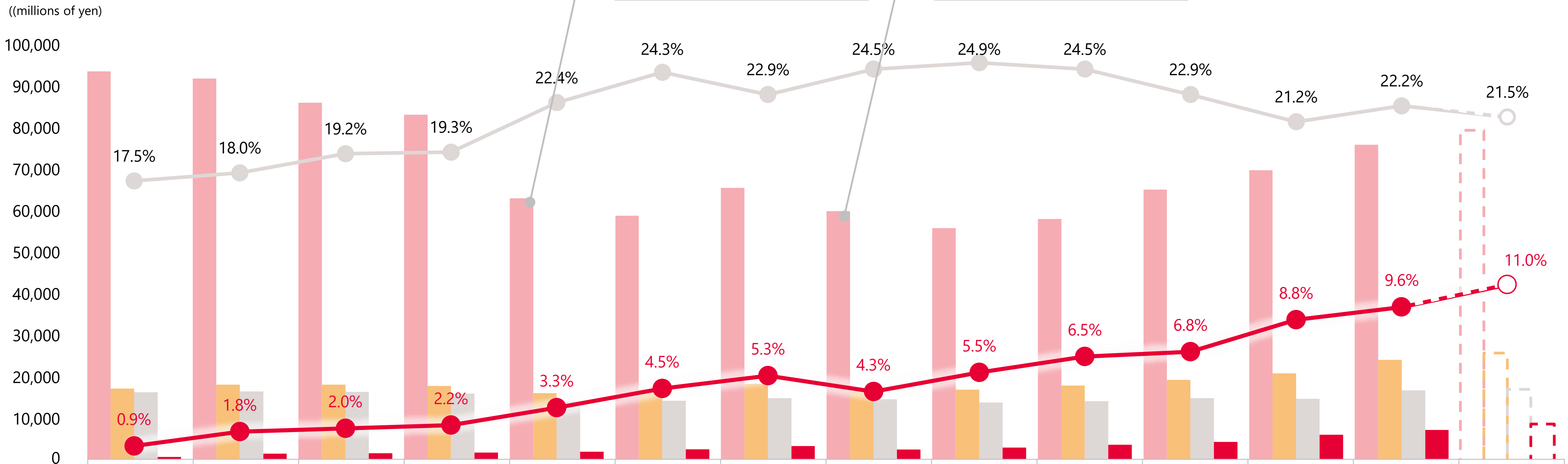
MTBP ← HARMONIZE 2023 → ← CHALLENGE 2026 Current Medium-Term Business Plan →

Performance Trends

Published May 2026
Reprint

Optimized management
Transferred all the shares
of iGUAZU Corporation
(Distribution business)
(June 2017)

Optimized management
Transferred all the shares
of i-Learning Co., Ltd.
(HR development service)
March 2021



	Results FY03/14	Results FY03/15	Results FY03/16	Results FY03/17	Results FY03/18	Results FY03/19	Results FY03/20	Results FY03/21	Results FY03/22	Results FY03/23	Results FY03/24	Results FY03/25	Results FY03/26	Forecast FY03/27
Net sales	93,668	91,966	86,129	83,272	63,107	58,899	65,618	60,042	55,934	58,145	65,195	69,868	76,019	79,500
GP	17,266	18,211	18,244	17,938	16,201	16,972	18,465	17,341	17,005	18,012	19,381	20,971	24,192	25,845
GPM	18.4%	19.8%	21.2%	21.5%	25.7%	28.8%	28.1%	28.9%	30.4%	31.0%	29.7%	30.0%	31.8%	32.5%
SG&A	16,420	16,580	16,514	16,082	14,140	14,340	15,003	14,738	13,921	14,247	14,958	14,816	16,883	17,100
SG&A Ratio	17.5%	18.0%	19.2%	19.3%	22.4%	24.3%	22.9%	24.5%	24.9%	24.5%	22.9%	21.2%	22.2%	21.5%
OP	845	1,631	1,729	1,855	2,060	2,631	3,462	2,604	3,084	3,765	4,423	6,155	7,308	8,745
OPM	0.9%	1.8%	2.0%	2.2%	3.3%	4.5%	5.3%	4.3%	5.5%	6.5%	6.8%	8.8%	9.6%	11.0%
Employees *at each fiscal year-end					2,059	2,054	2,047	2,117	1,988	1,984	1,953	1,949	1,998	

MTBP ← Innovate 2016 → ← Transform 2020 → ← HARMONIZE 2023 → ← CHALLENGE 2026 →

Current Medium-Term Business Plan

Financial Results Forecast – FY03/2027

- Critical final fiscal year for achieving the Medium-Term Business Plan targets
- Further evolve and deepen focus businesses in Cloud, Security, and Ultra-high-speed Development
- Accelerate strategic investment to enhance medium- to long-term earnings power by capitalizing on generative AI growth opportunities

Net sales	Operating profit	Profit attributable to owners of parent	Dividends per share
	Operating profit margin **11% or above**		Revised upward on Jul 31
79.5 bn yen	**8.7 bn yen**	**6.0 bn yen**	**60 yen**
↑4.6% YoY	↑19.7% YoY	↑12.9% YoY	↑18 yen YoY

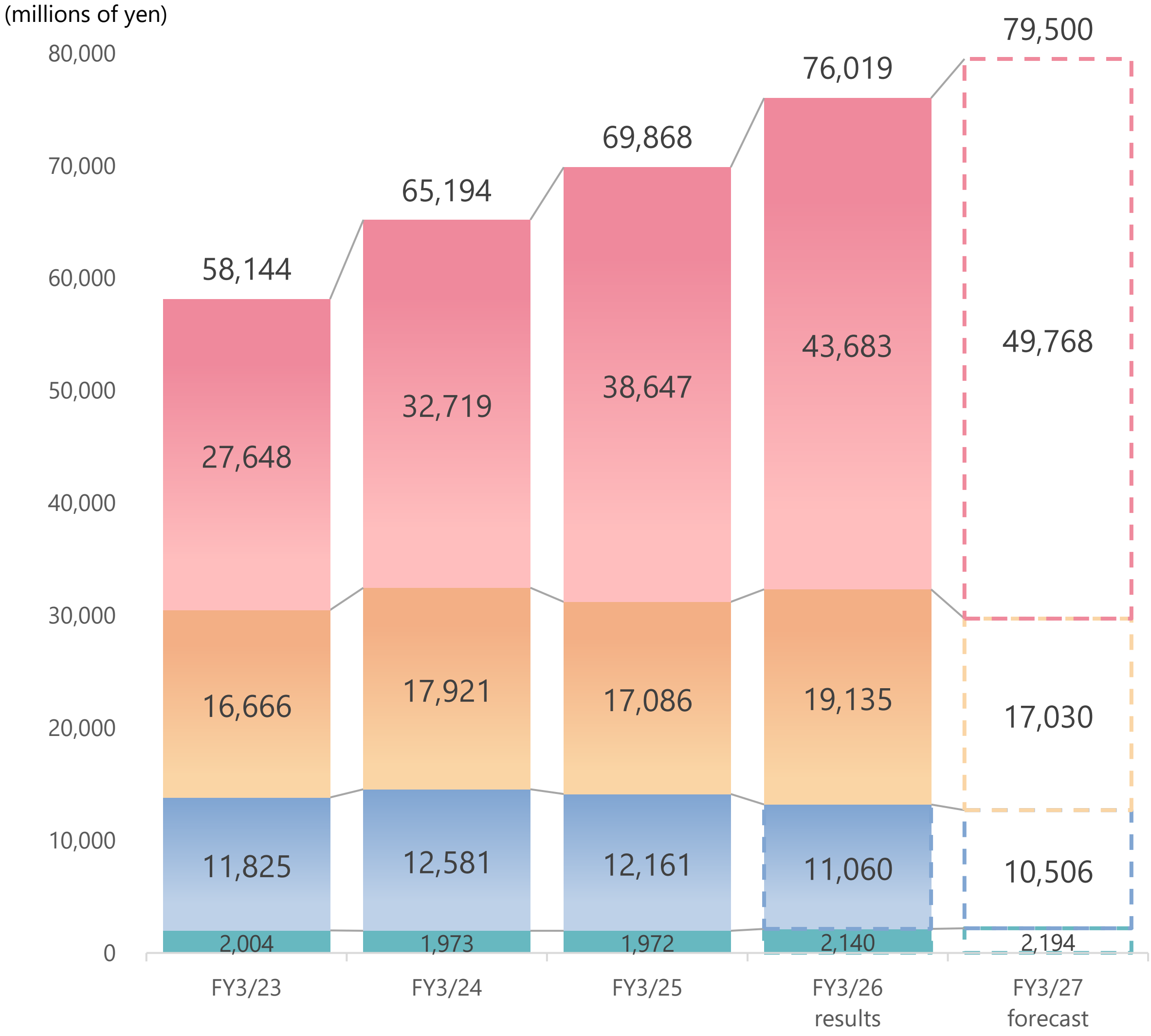
- **Five consecutive years of sales and profit growth**
- **Six consecutive years of record-high profit**
- **Six consecutive years of dividend increase**

2. Financial Results Overview by Business Segment

Business Segment Overview

Published May 2026
Reprint

Trends in Net Sales by Business Segment



FY03/26 results

Services GPM 30.9%

Provide a wide variety of services related to IT infrastructure

Focus businesses: **Cloud and Security**

- **Recurring revenue business:** cloud, security, monitoring, maintenance, help desk services, LCM for PCs and tablet devices, etc.
- **One-time-fee business:** implementation and migration associated with cloud and security, development and migration services for on-premise server environments, etc.

System Integration (SI) GPM 37.4%

Provide core systems from upstream development to operations by specializing as primary contractor (prime)

Focus business: **Ultra-high-speed Development**

- **Ultra-high-speed Development**: Achieving high quality and short lead times with "Ultra-high-speed Development," which combines our unique agile development methodology, "JB Agile," with low-code development
- **Legacy migration:** "Modernization" of migrating from mainframes to midrange servers
- **Healthcare**: Implementation of hospital information systems centered on electronic medical records

Systems GPM 21.7%

Sales of hardware and software licenses of servers, network equipment, etc.

Product Development and Manufacturing GPM 53.1%

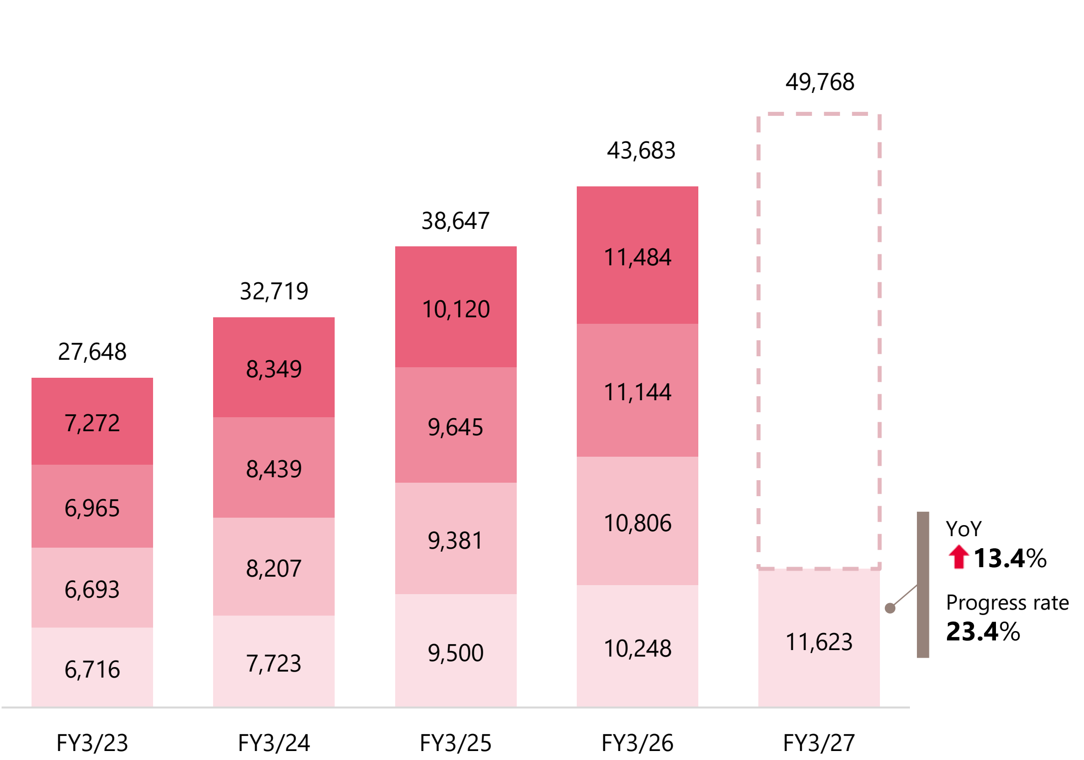
Development of original software, cloud service, and development and manufacture of printers and other IT-related equipment

Services – Financial Results Overview

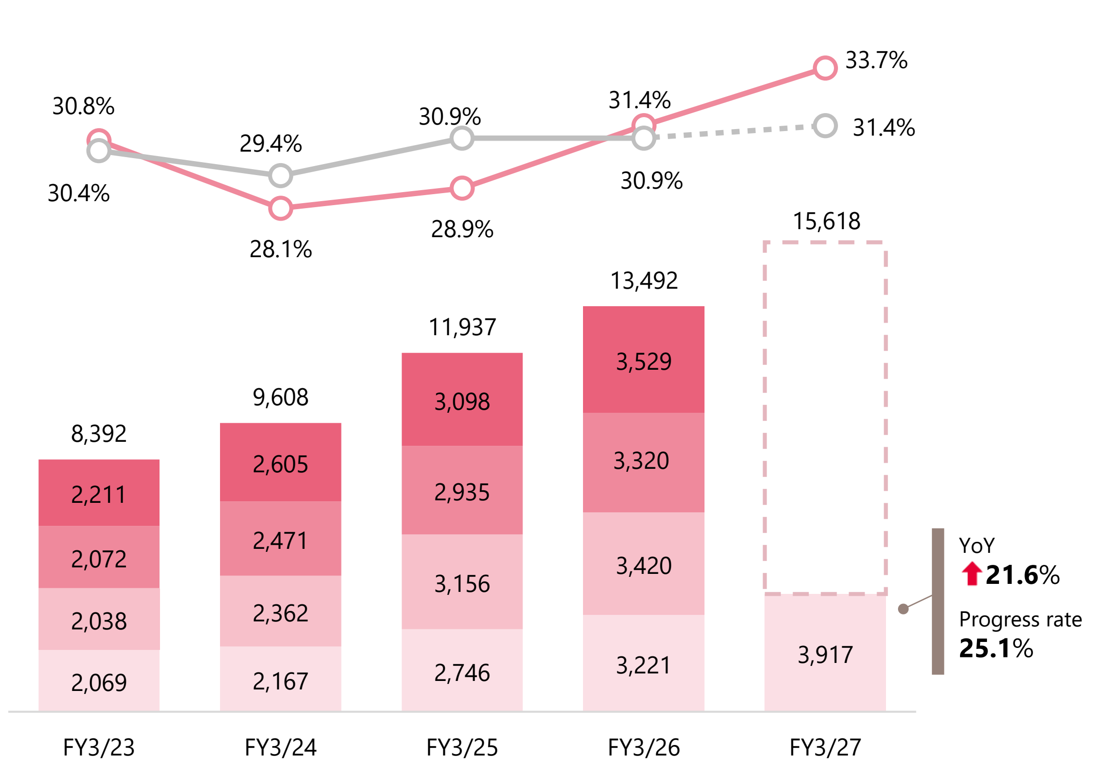
Services

- Our focus businesses, Cloud and Security, both continued to grow strongly, driving growth across the Services segment overall
- Increased demand and orders for Cloud and Security led to growth in high-margin implementation and migration work, contributing to increased sales and profit
- Meanwhile, traditional services such as network line resale and hardware maintenance saw decreased sales and profit

Net sales (mn yen)

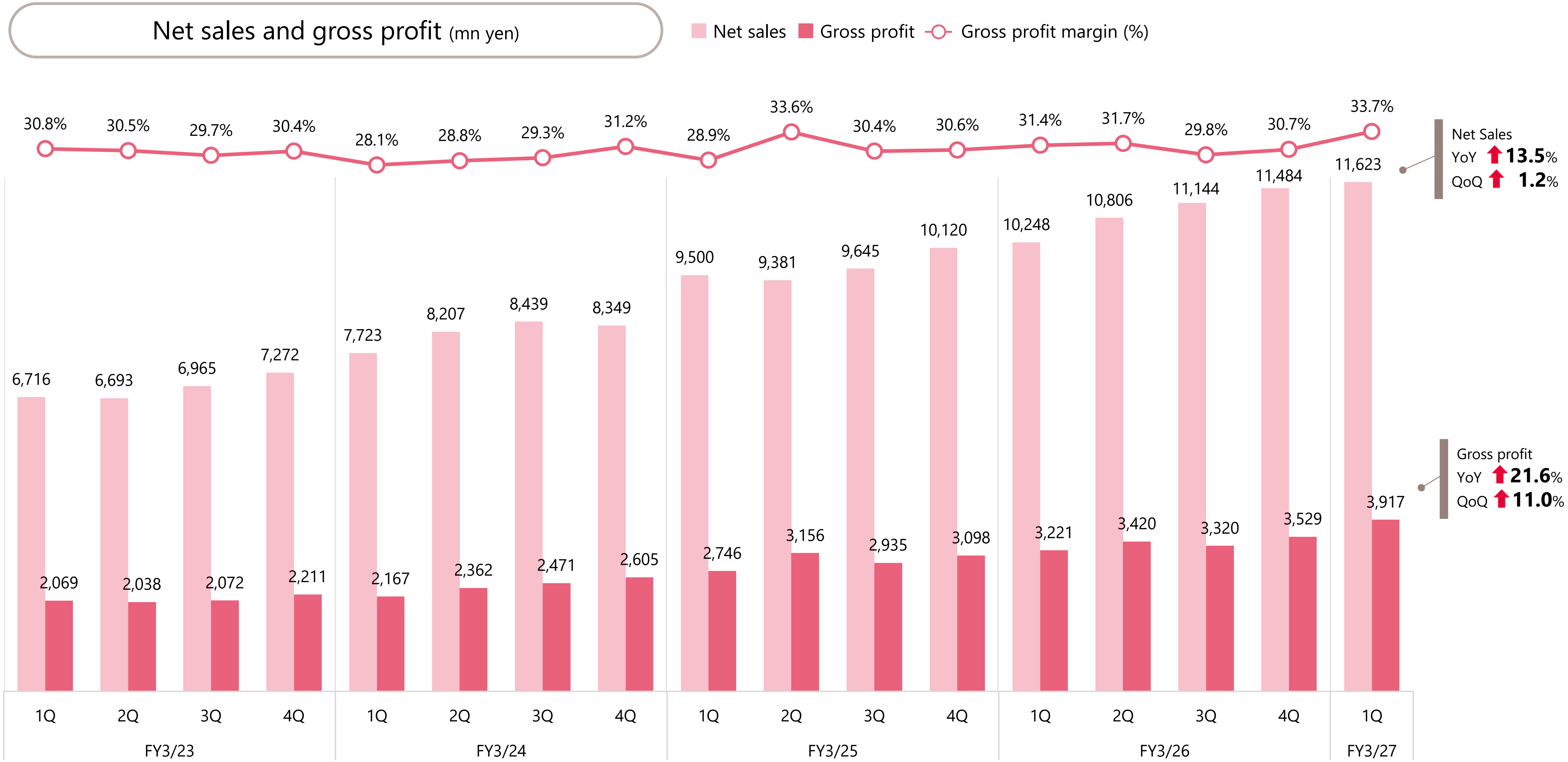


Gross profit (mn yen)



Services – Quarterly Trends

Services



Cloud – Expanding by Capturing Migration and AI Adoption Demand

Q1 FY03/2027 Results

MTBP KPI | Net Sales: 36% CAGR (FY03/2024-FY03/2027; Net sales of 18.0 bn yen) / Gross profit margin: +1 pt/year

Net sales

4,450 mn yen

⬆38.0% YoY

New orders/month

118.3 mn yen/month

⬆17.1% YoY / Record high

Cumulative new orders/month (as of June 30, 2026)

1,516 mn yen/month

⬆38.7% YoY

Supporting cloud migration through operations with managed services such as "EcoOne," equipped with operational and cost optimization capabilities

Market / Demand

Cost increases due to changes in VMware product licensing structures, along with server price increases and delivery delays due to tight supply-demand conditions in semiconductor memory, created momentum for cloud migration. Against the backdrop of the expanding use of generative AI, new needs for IT infrastructure development, data utilization, and ensuring governance also grew.

Strengths / Competitive advantages

Differentiated through comprehensive multi-cloud proposals and managed services, including usage visualization and cost optimization, as well as operational and governance support such as data management. This led to the expansion of large-scale projects and new orders, with new orders/month for Q1 reaching a record high.

Future strategies

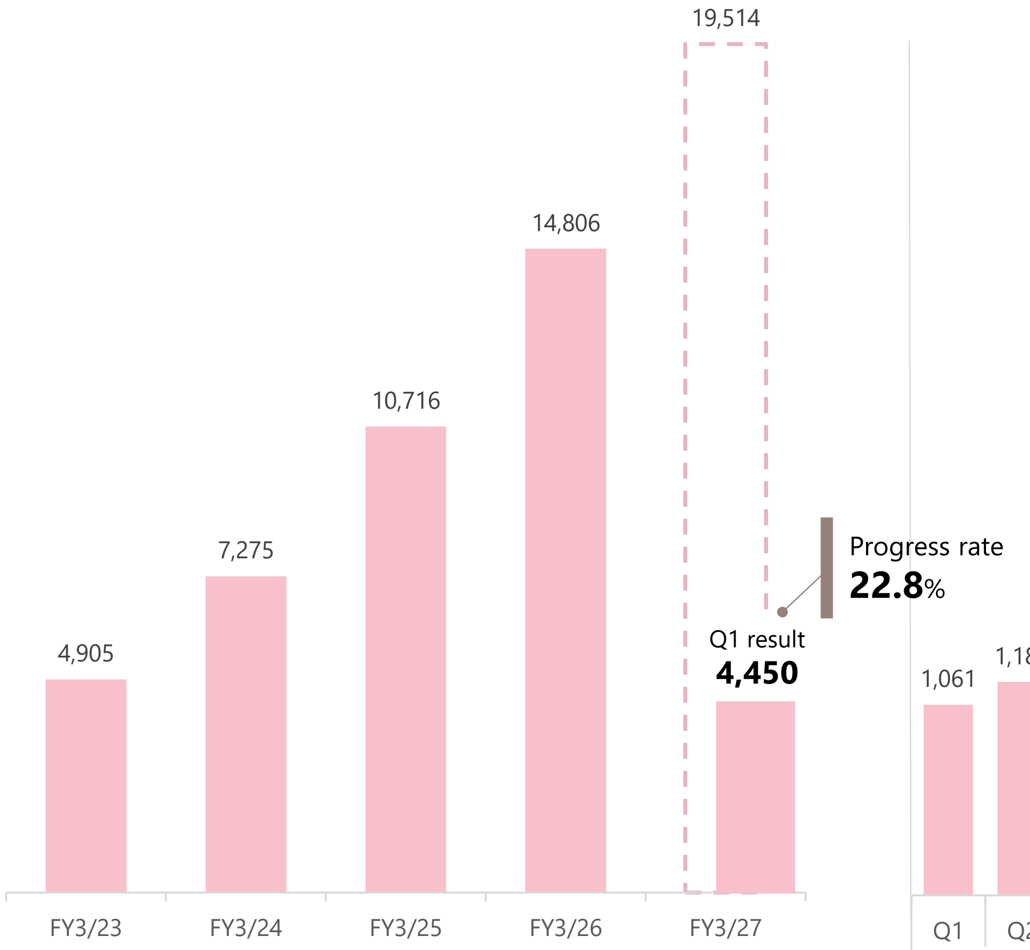
Full-scale rollout of proposals for strengthening governance in the "Microsoft 365" domain and proposals for introducing "ATTAZoo Governance" in the kintone domain. Launching a validation support service for building data analysis platforms utilizing Microsoft Fabric and expanding business scope into data and AI utilization support.

Focus Business

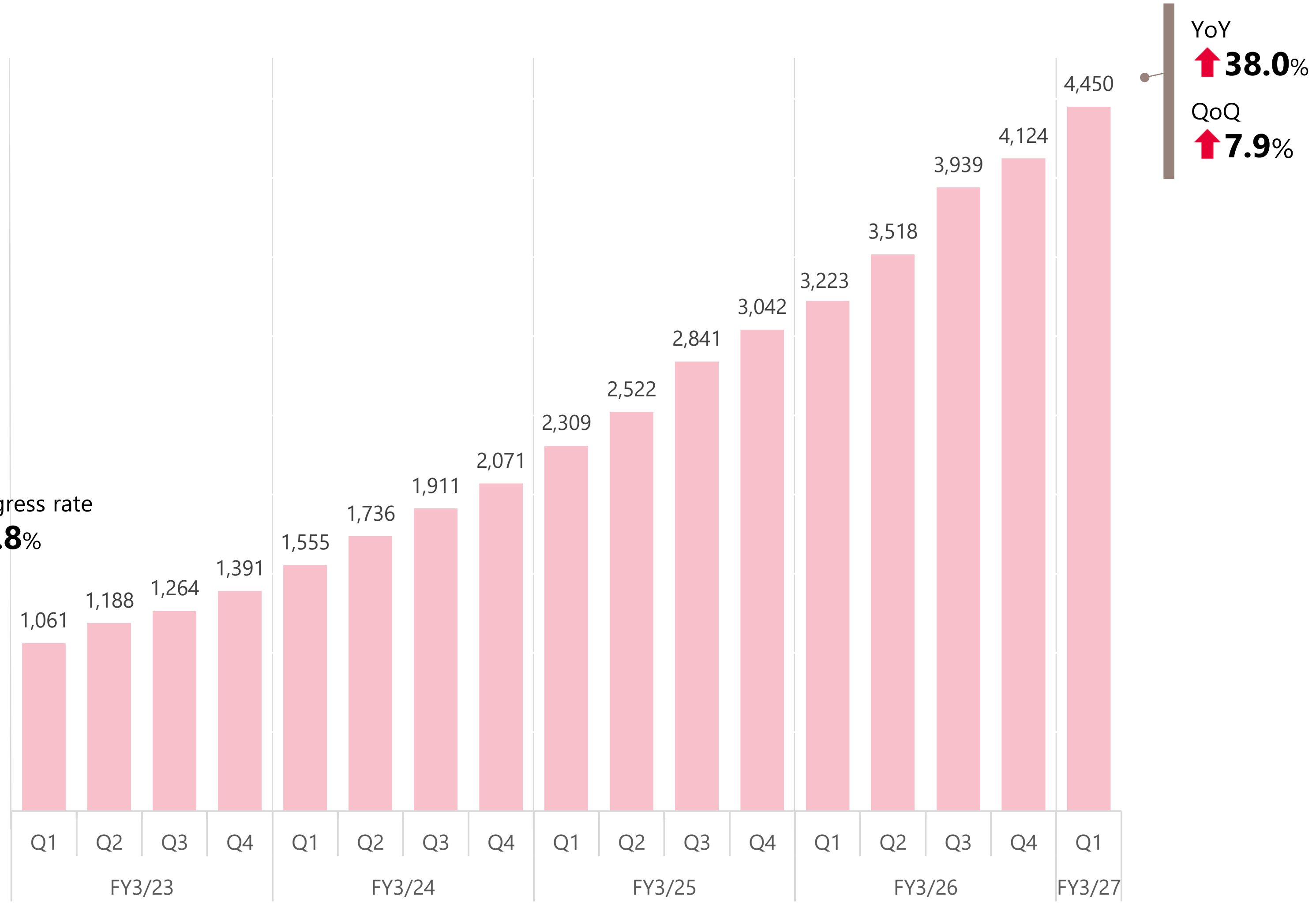
Cloud – Net Sales Trends

Services

Net sales (mn yen)



Quarterly Net Sales (mn yen)

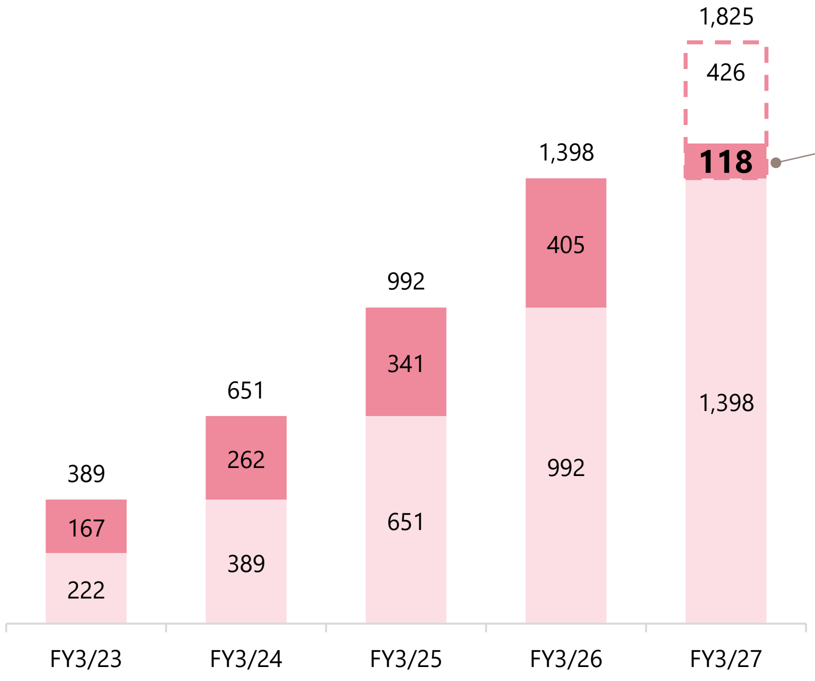


Cloud – Orders/Month Trends

Orders/Month (mn yen)

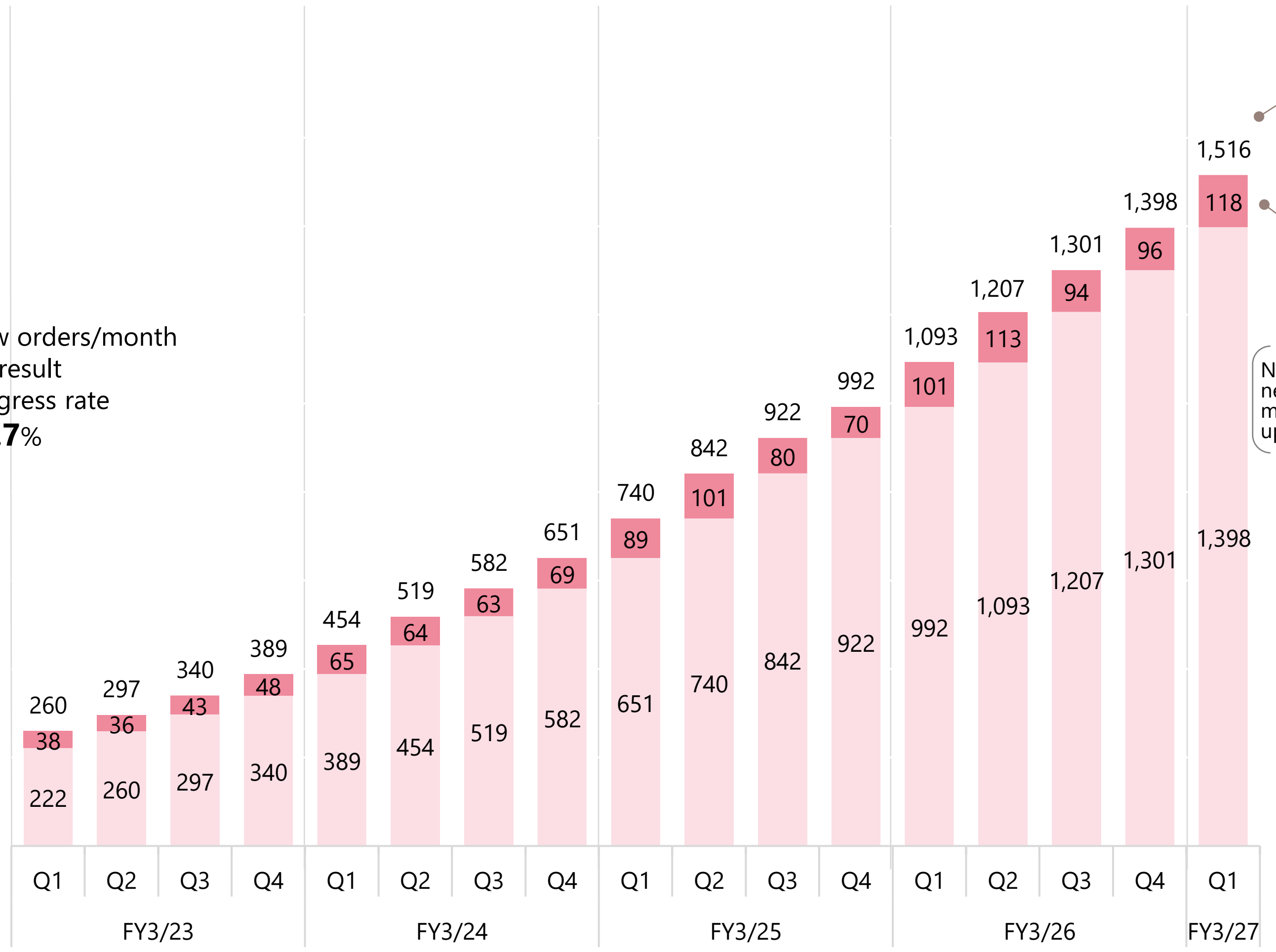
New orders/month
* Net increase obtained by subtracting cancelled orders

Existing orders/month



New orders/month
Q1 result
Progress rate
27.7%

Quarterly Orders/Month (mn yen)



Orders/month (cumulative total)
YoY
38.7%

New orders/month
YoY
17.1%

New orders contribute to net sales in the following month at the earliest and up to 6 months.

Focus Business

Security – Addressing Advanced Threats Through End-to-End Support

Services

Q1 FY03/2027 Results

MTBP KPI | Net Sales: 30% CAGR (FY03/2024-FY03/2027; Net sales of 12.0 bn yen) / Gross profit margin: +1 pt/year

Net sales	New orders/month	Cumulative new orders/month (as of June 30, 2026)
2,861 mn yen	**71.2 mn yen/month**	**1,067 mn yen/month**
↑29.9% YoY	↑14.1% YoY / Record high	↑27.6% YoY

Providing comprehensive support from risk assessment through the building and operation of countermeasures, and incident response with managed services supporting 24-hour, 365-day operations

Market / Demand

Cyberattacks including ransomware have intensified, with threats becoming increasingly advanced and sophisticated through the use of AI by attackers. In response, corporate security needs continue to expand in scope, including third-party audits and assessments, migration to zero trust, and measures to prevent information leakage amid the growing use of generative AI and online storage.

Strengths / Competitive advantages

Differentiated through advanced analysis and response capabilities enabled by collaboration between the SOC, responsible for continuous monitoring and initial response, and security engineers with deep knowledge of customers' environments. Managed services for EDR/XDR and SASE/CASB/SWG performed strongly. Comprehensive proposals designed end-to-end from audits and diagnostics led to the expansion of large-scale projects and new orders.

Future strategies

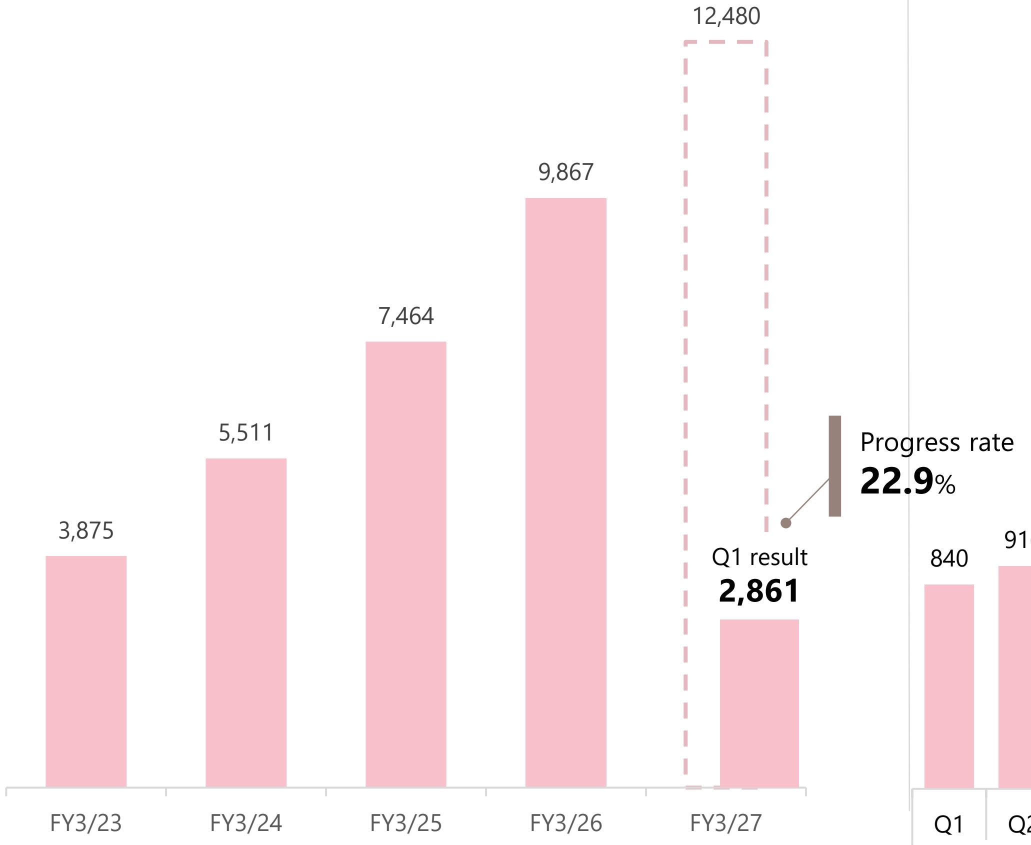
Expanding the integrated log analysis and response platform, which covers logs from SaaS, middleware, and other security measures, as a growth offering, toward automated correlation analysis, triage, and incident response. Providing enhanced support that covers the full process from assessments aligned with evaluation criteria to security measures, driven by security needs arising from the Ministry of Economy, Trade and Industry's new system.

Focus Business

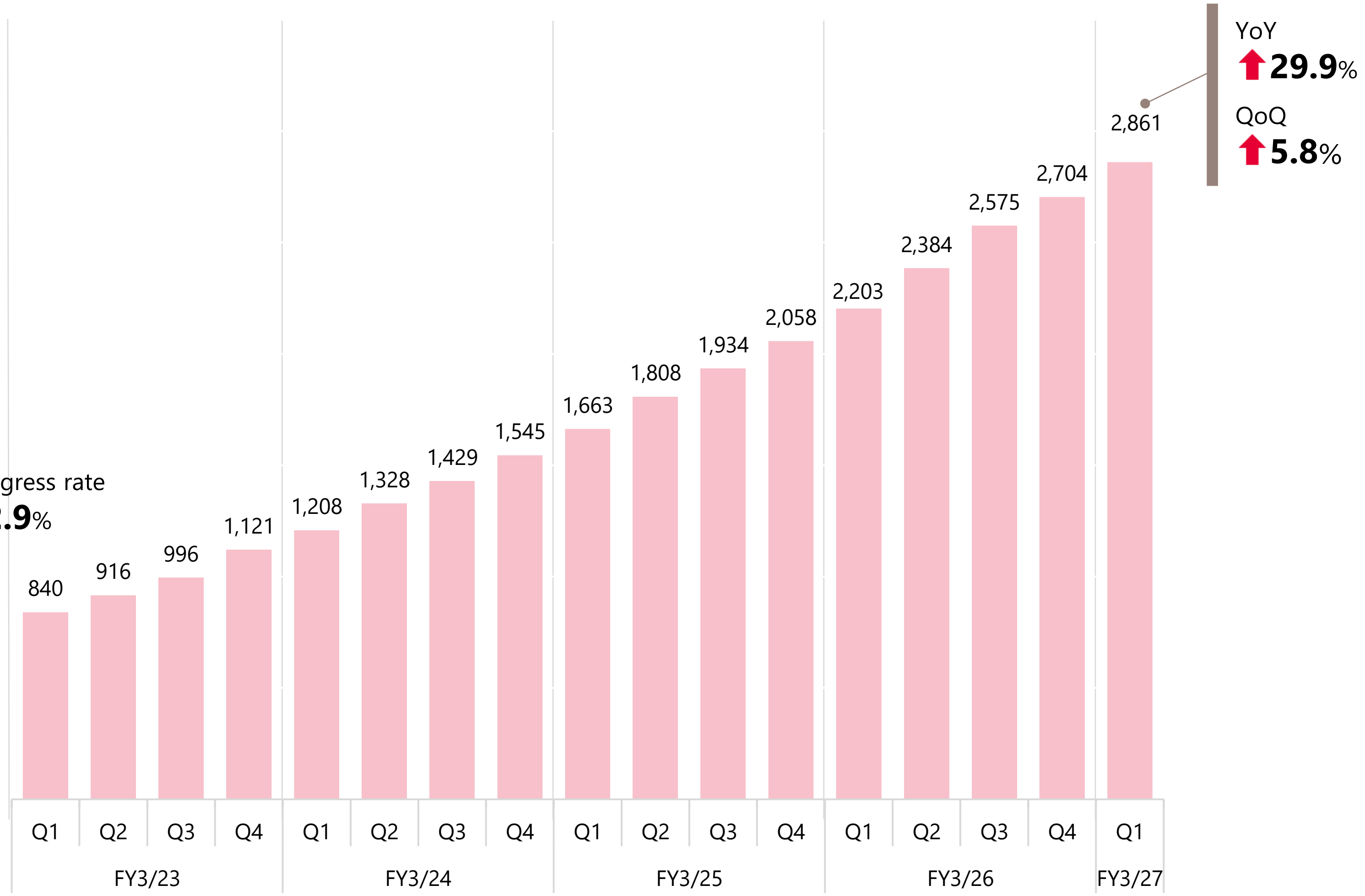
Security – Net Sales Trends

Services

Net sales (mn yen)



Quarterly Net Sales (mn yen)

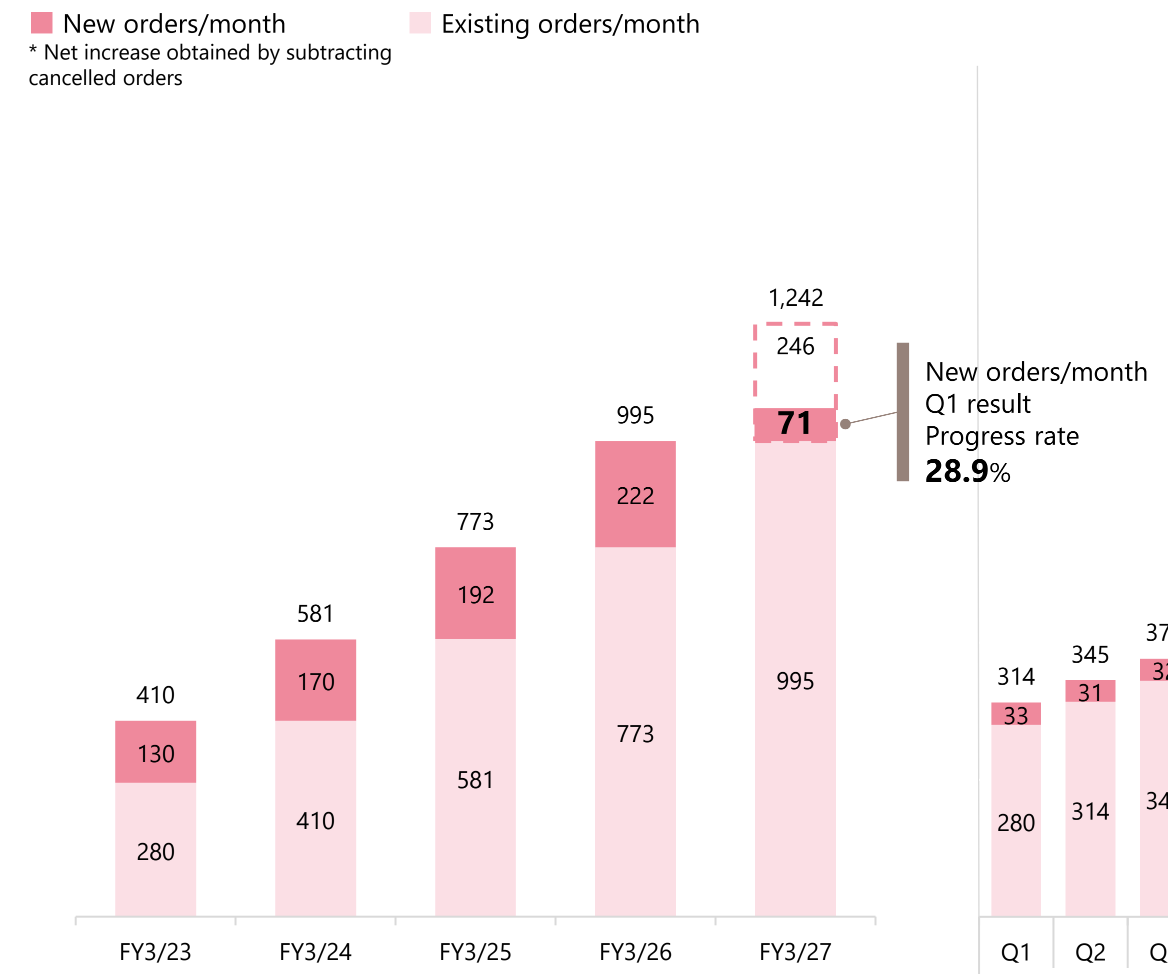


Focus Business

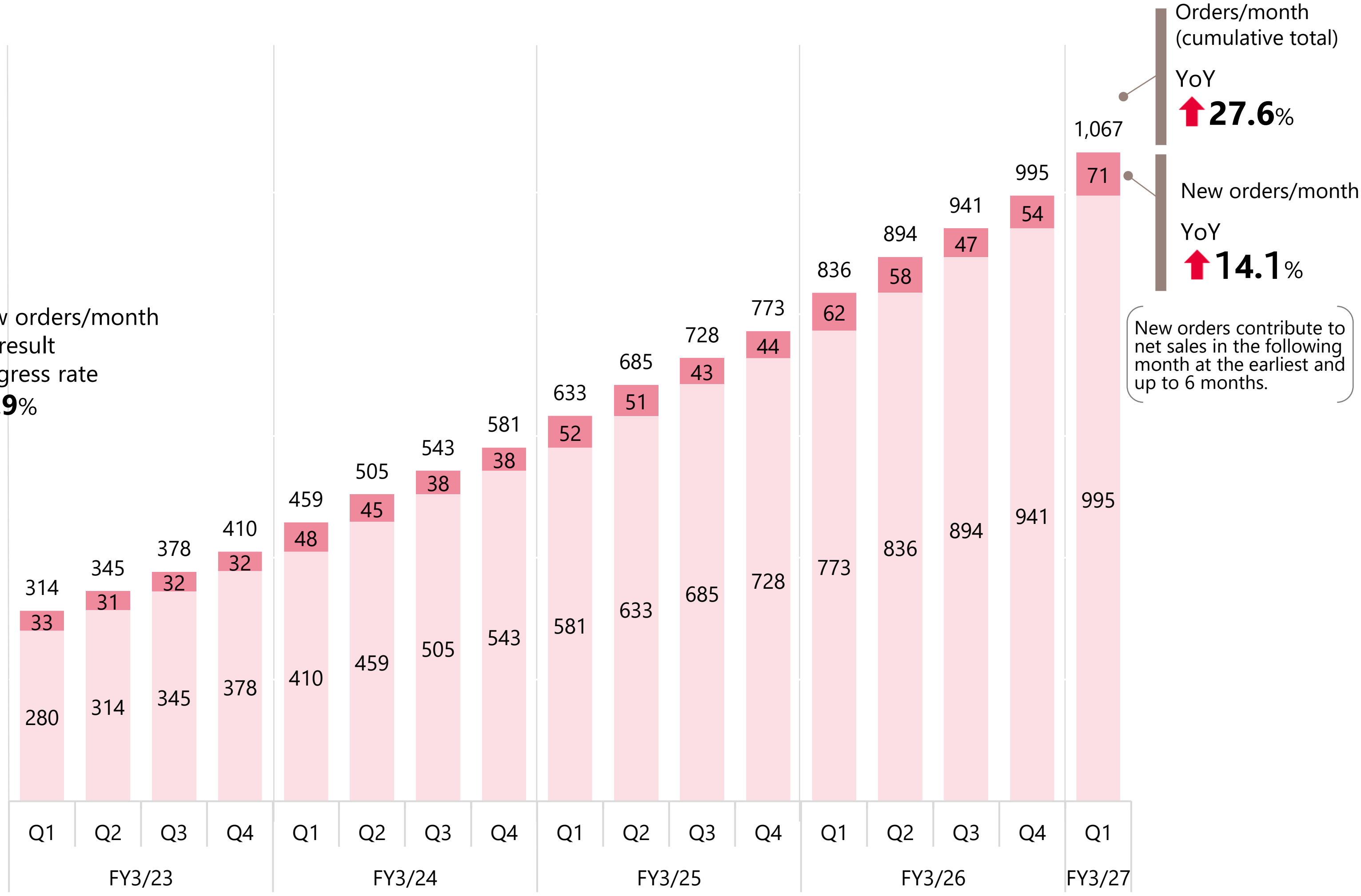
Security – Orders/Month Trends

Services

Orders/Month (mn yen)



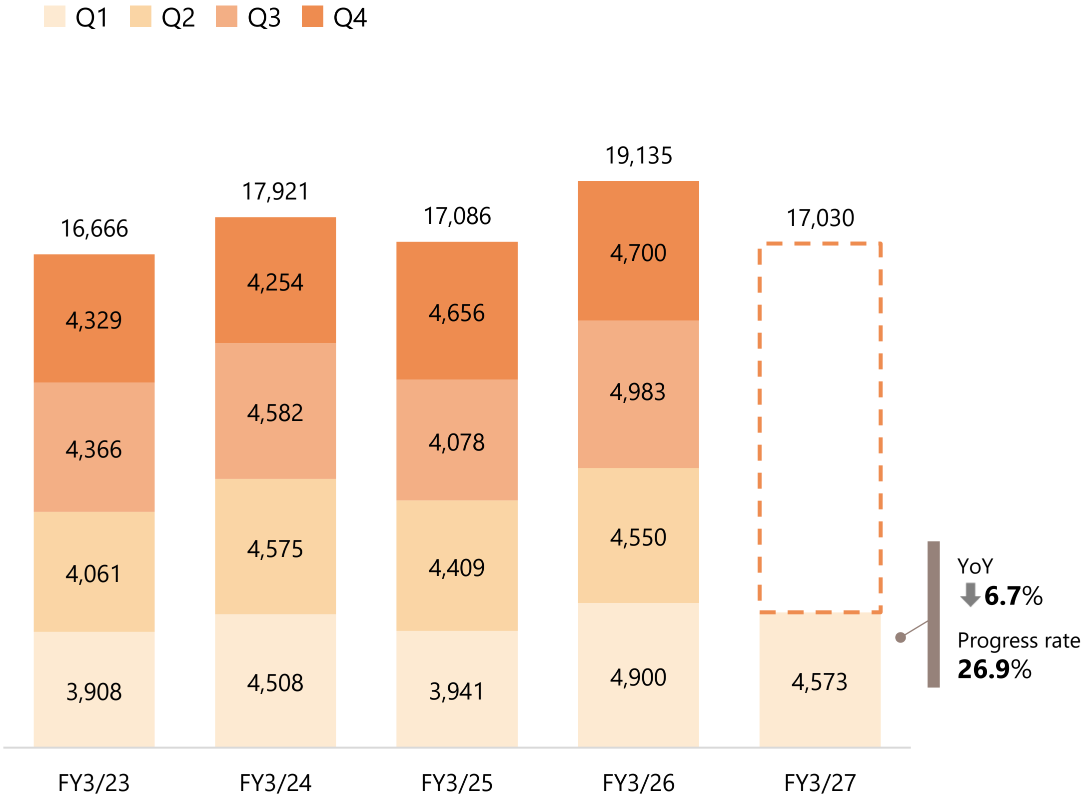
Quarterly Orders/Month (mn yen)



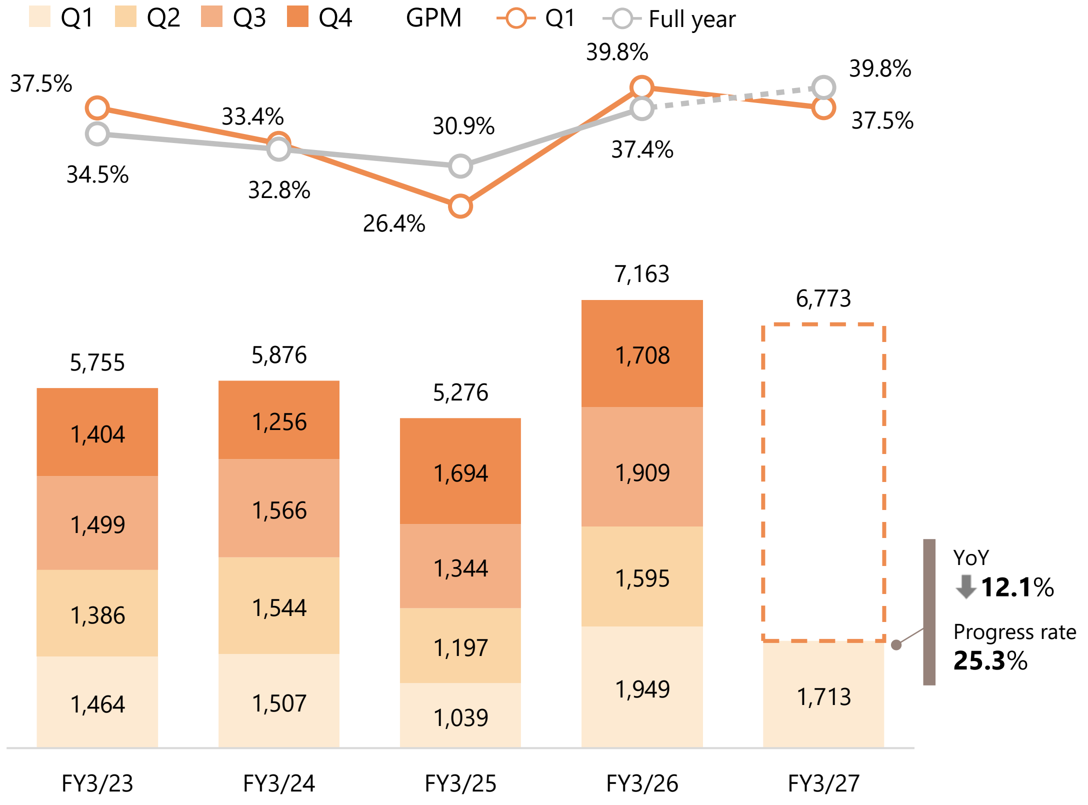
System Integration – Financial Results Overview

- Major ongoing "Ultra-high-speed Development" projects progressed as planned, with several projects moving into production
- Legacy migration achieved increased sales and profit, supported by steady progress on ongoing projects and the launch of new projects
- Strategically shifted engineer resources to advance proof-of-concept trials for "SI Agent"

Net sales (mn yen)

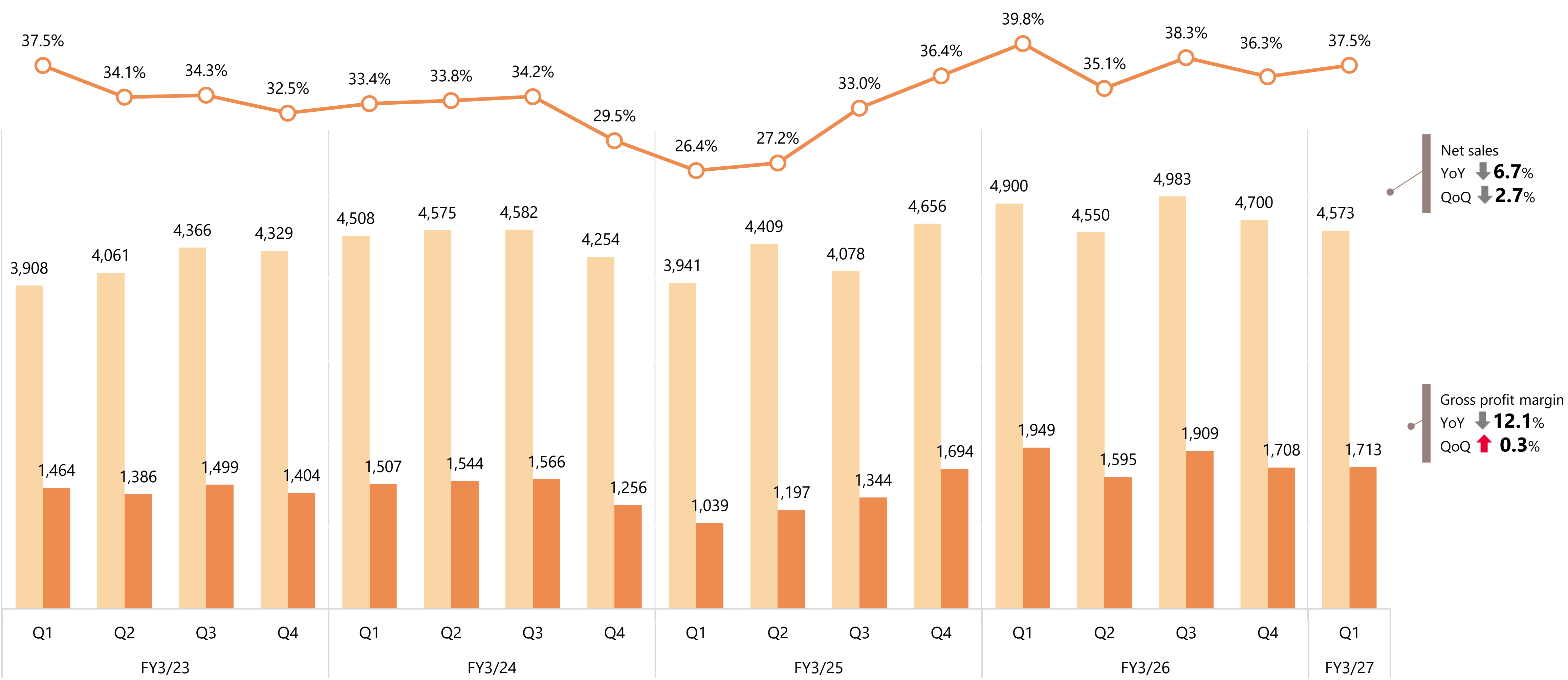


Gross profit (mn yen)



System Integration – Quarterly Trends

Net sales and gross profit (mn yen)



Focus Business

Ultra-High-Speed Development – Shifting Towards AI-Driven Development

System Integration

Q1 FY03/2027 Results

MTBP KPI | Gross profit margin: +10 pts / The target ratio of Ultra-High-Speed Development was revised to reflect the reallocation of resources with a focus on the AI domain

Net sales	Ratio of Ultra-High-Speed Development
1,983 mn yen	**54**%
⬇14.9% YoY	⬇5 pts YoY

Results Overview

- Progress in line with the initial plan (Actual: 27% / Plan: 25%)
- Strategically reallocated resources to integrate AI into JB Agile to establish AI-driven development
- Partially limited new orders to advance strategic investments

Supporting customers' core system upgrade and modernization through JB Agile, our unique agile development methodology

Market / Demand

Approximately 80% of large and mid-sized companies maintain legacy systems, driving steady expansion of demand for upgrading core systems. In addition to IT/DX talent shortages and the need to adapt to changes, company-wide DX initiatives—including modernization of core systems with AI and generative AI as a foundation—is accelerating over the medium- to long term, particularly among large companies.

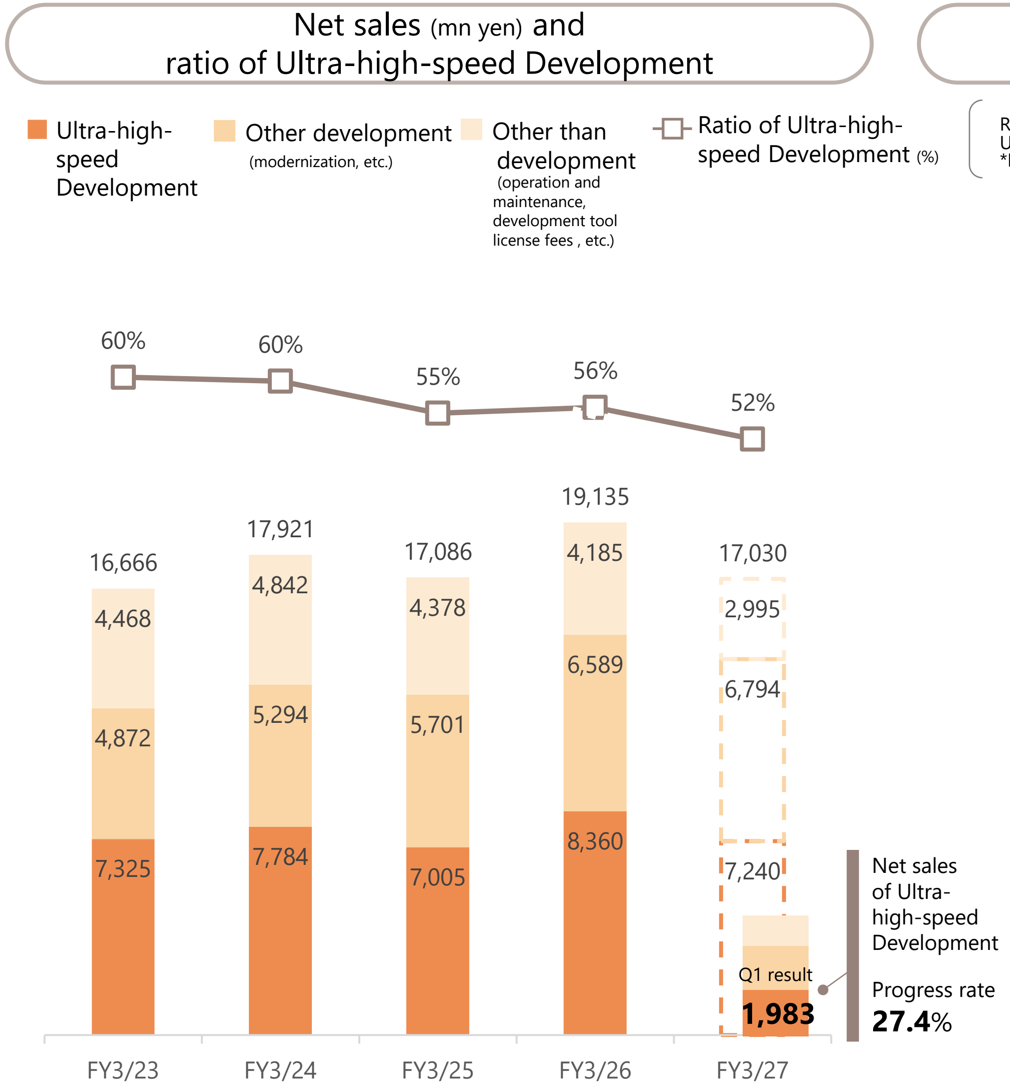
Strengths / Competitive advantages

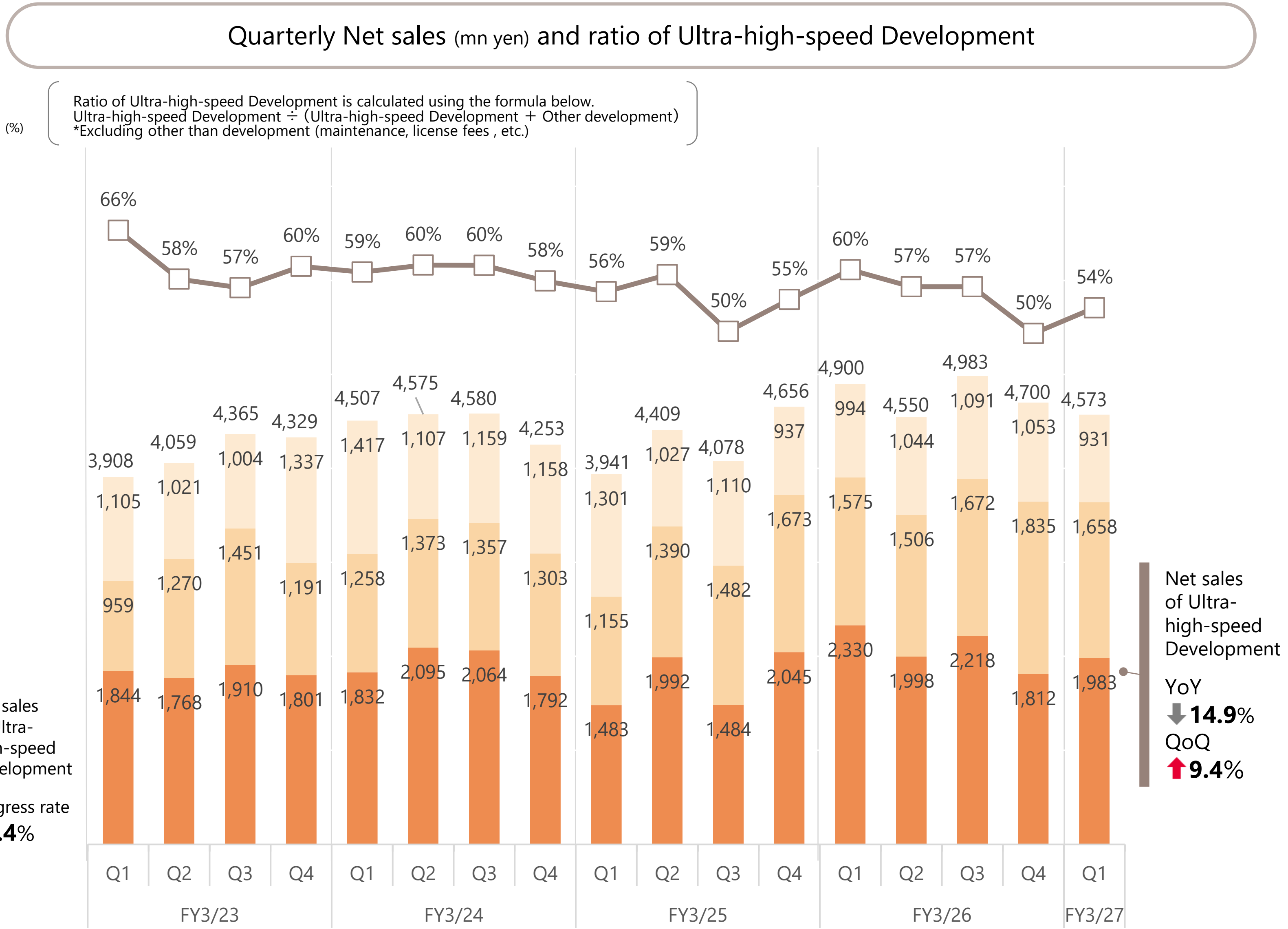
Over 10 years of experience in agile development. Achieving customers' unique competitive advantages unattainable with off-the-shelf ERP packages and accurately translating customer requirements into solutions through the JB Agile development framework.

Future strategies

Evolving JB Agile by incorporating AI-driven development methodologies while advancing talent development. Without being constrained by short-term sales scale, revising the MTBP target for the Ultra-High-Speed Development Ratio and strategically allocating resources toward the AI domain to prioritize the establishment of sustainable "earning power" over medium- to long-term sales and profit.

Ultra-High-Speed Development – Net Sales Trends

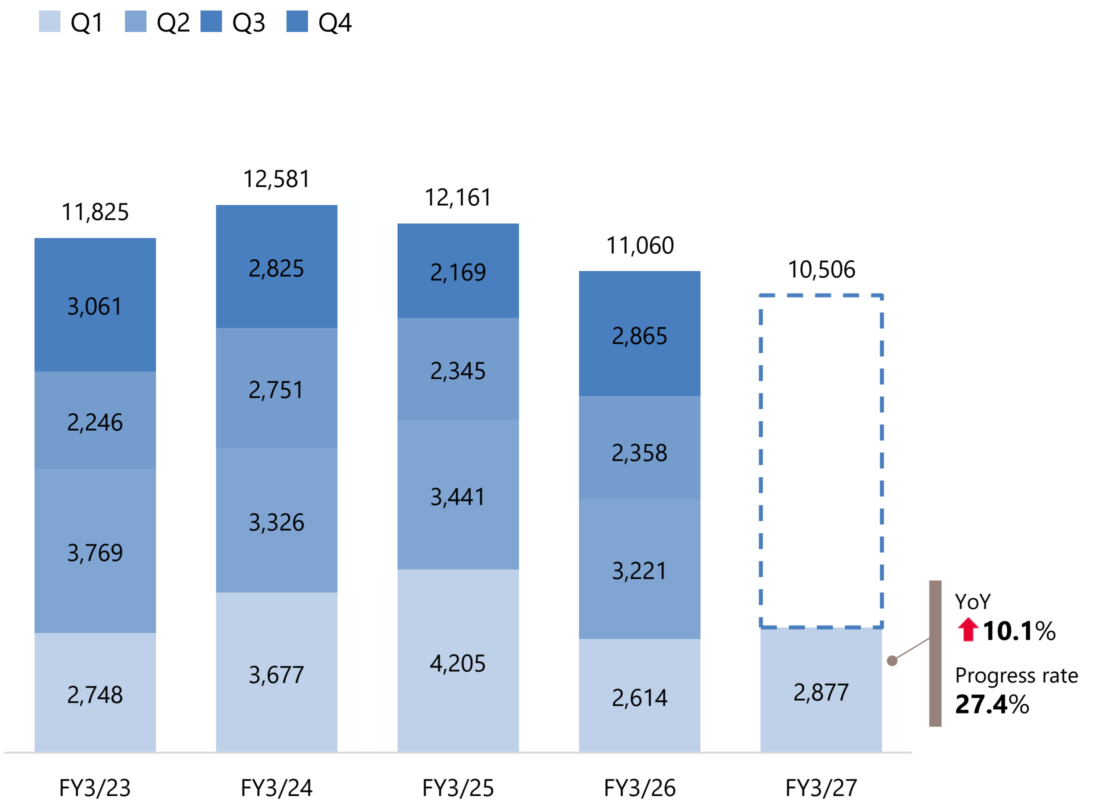




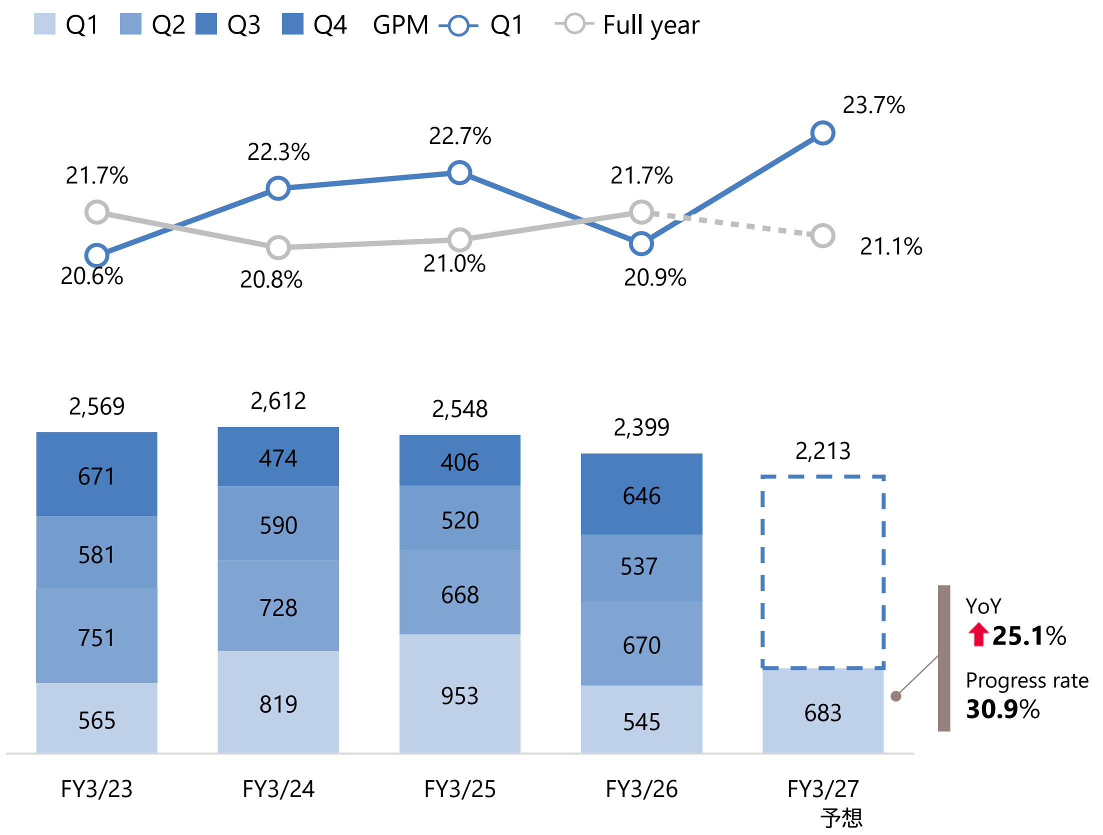
Systems – Financial Results Overview

- Amid a planned decline in sales as customers transition to cloud, unit sales of server hardware decreased. However, higher selling prices driven by tight supply and demand for semiconductor memory led to increased sales and profit.

Net sales (mn yen)

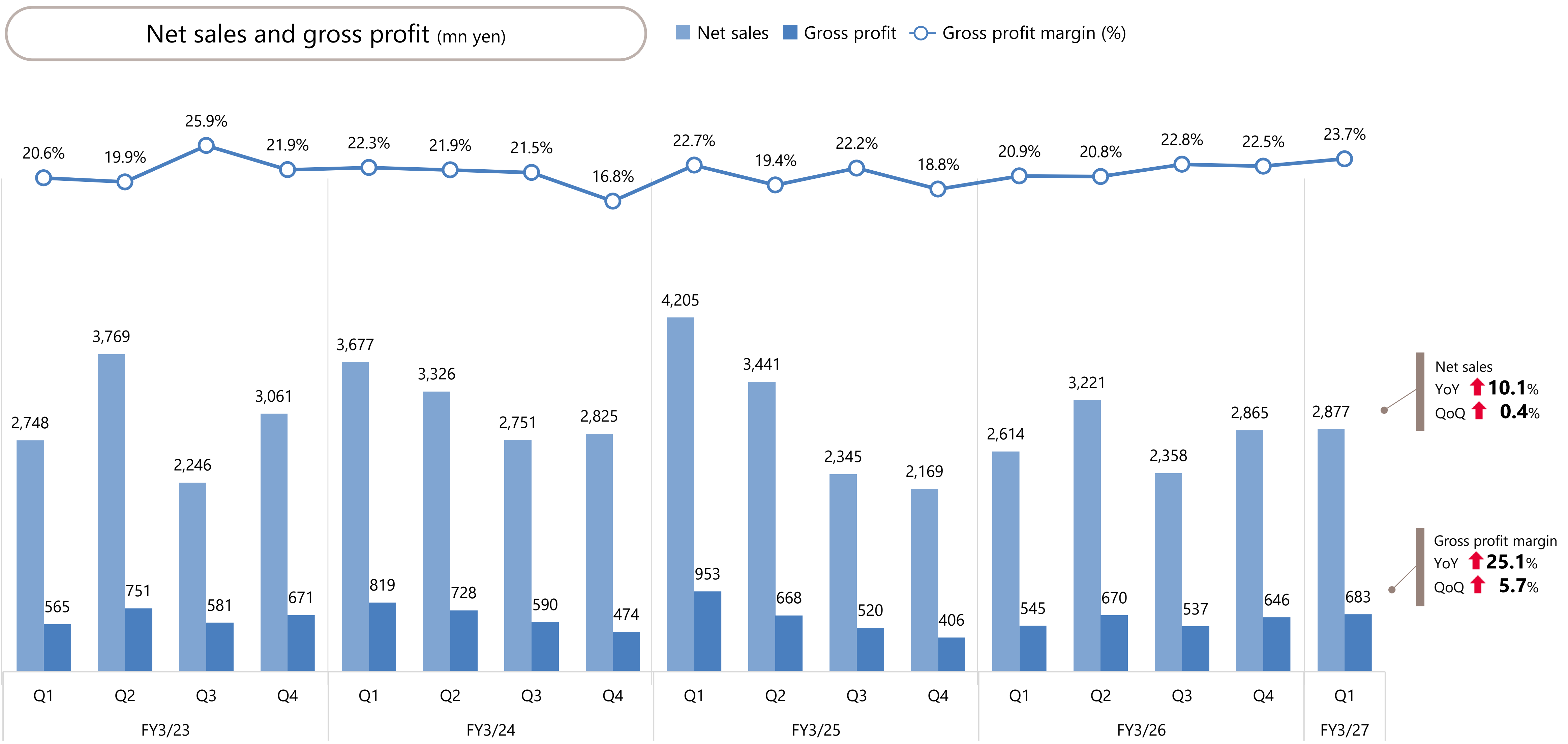


Gross profit (mn yen)



Systems – Quarterly Trends

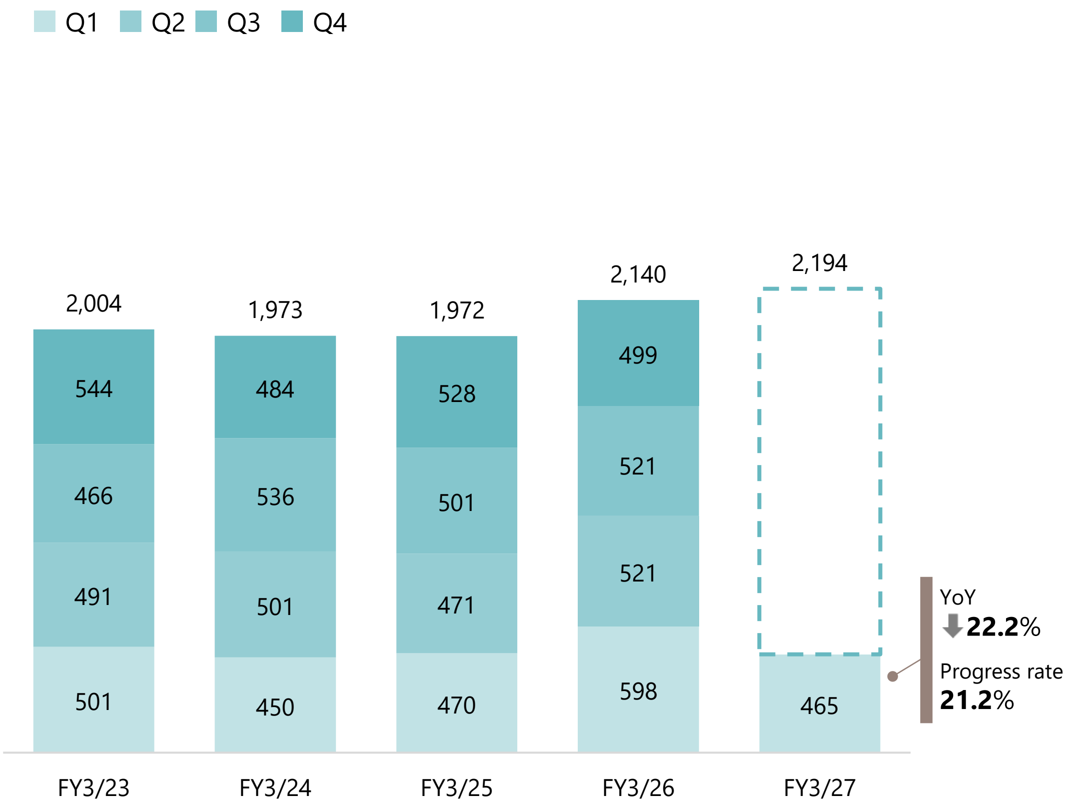
Systems



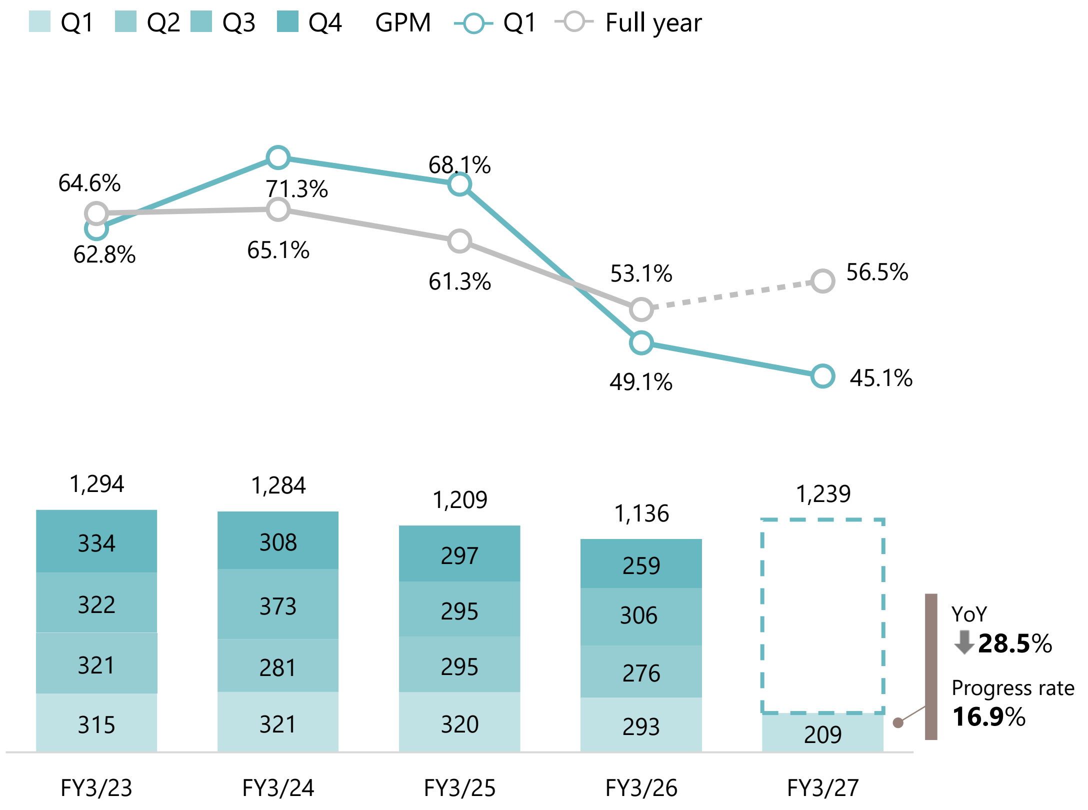
Product Development and Manufacturing – Financial Results Overview

- Net sales and profit declined in the current Q1, reflecting a rebound from the significant sales growth in Q1 of the previous fiscal year, when replacement demand ahead of printer support end-of-life overlapped and pushed up sales.

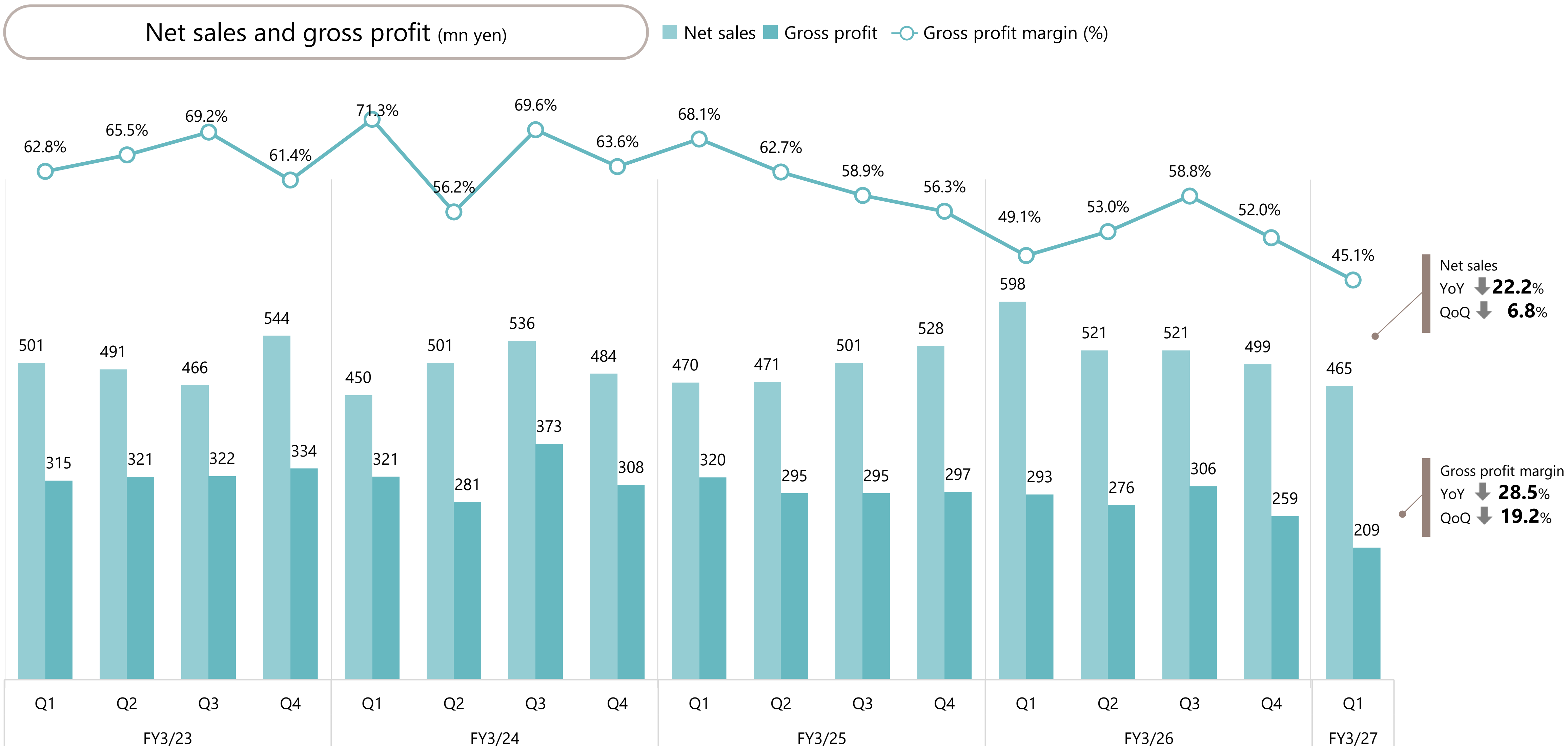
Net sales (mn yen)



Gross profit (mn yen)



Product Development and Manufacturing – Quarterly Trends



3. Progress of Medium-Term Business Plan

Medium-Term Business Plan "CHALLENGE 2026" – Targets

Published May 2026
Reprint

By improving profit margins and enhancing capital efficiency, we will maintain a sound financial foundation and deliver long-term returns to shareholders.

Sustainable enhancement of corporate value

Net sales*
79.5 bn yen+

Operating profit margin
11%+

ROE
20%+

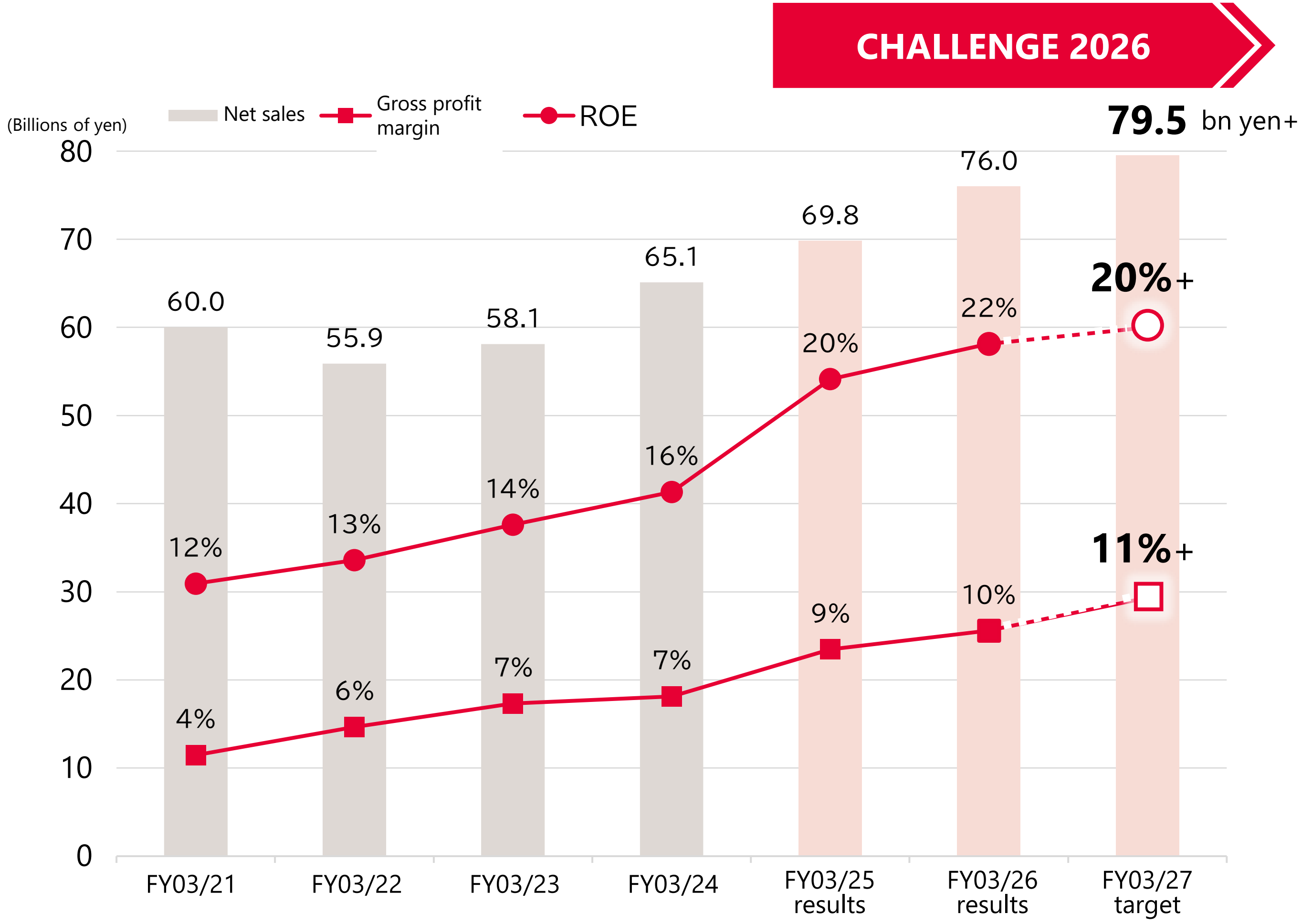
Expansion of shareholder returns

Payout ratio
45%+

Flexible share repurchases

Key investment areas

- Advance human resources strategy
- New business domains
- Strengthen and enhance business foundations



* Before the upward revision on January 30, 2026: 74.5 bn yen

Medium-Term Business Plan "CHALLENGE 2026" – Overview

Published May 2025
Reprint

- Accelerate our business structure transformation through evolving and deepening focus businesses to achieve further growth and higher profitability
- Strengthen and advance our business foundation with resilience to environmental changes to support our growth
- Invest available business resources to develop talents and also to expand into new business areas

Accelerate business structure transformation

Refinement and Consolidation into 3 Focus Businesses
Evolve and deepen focus businesses through Data & AI utilization

Cloud | **Security** | **Ultra-high-speed Development**

Growth driver (Cloud, Security) | Profit driver (Ultra-high-speed Development)

+

Data＆AI

New Value Creation

● **Ratio of recurring revenue business* to net sales**

40% (HARMONIZE 2023 (FY03/2024)) ▶ **60%** (CHALLENGE 2026 (FY03/2027))

● **Operating profit margin**

7% (HARMONIZE 2023 (FY03/2024)) ▶ **11%** (CHALLENGE 2026 (FY03/2027))

Strengthen and advance business foundation

Invest available business resources to develop talents and also expand into new business areas

- Strengthening and advancing talents and organization
- Strengthening governance
- Accelerating DX
- Sophisticating risk management system

Sustainability initiatives

Actions and implementation to achieve 4 material issues

- Developing talents that contribute to society
- Enhancing service quality and technical capabilities
- Strengthening reliable corporate management
- Realizing an environmentally conscious society

＊Our recurring revenue business includes Cloud and Security businesses, operation, maintenance, monitoring and other services, and monthly software subscription and its maintenance services.

Our Growth Strategy – Expand Business Areas Toward Larger Customers

Published May 2026
Reprint

Customers’ challenges

Solve business challenges by optimally utilizing IT through DX promotion

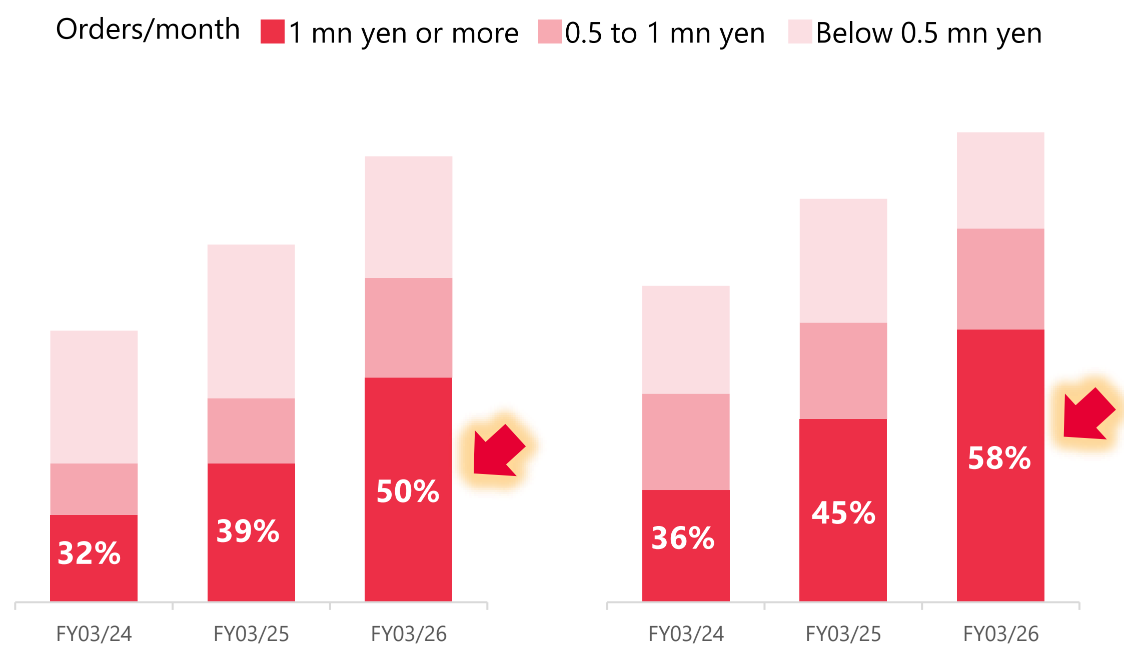
- -Shortage of IT and DX talent
- -Control of cloud costs and utilization and establishment of cloud computing
- -Promotion of data & AI utilization
- -Measures against increasingly sophisticated and complex cyberattacks
- -Construction of core systems adaptable to changes
- -Insufficient vendors’ proposals that offer only partial optimization

Project scale has been steadily expanding in accordance with the strategy

The ratio of large-scale projects continuously increased from FY03/24 through FY03/26

Ratio of large-scale projects with new orders/month exceeding 1 mn yen

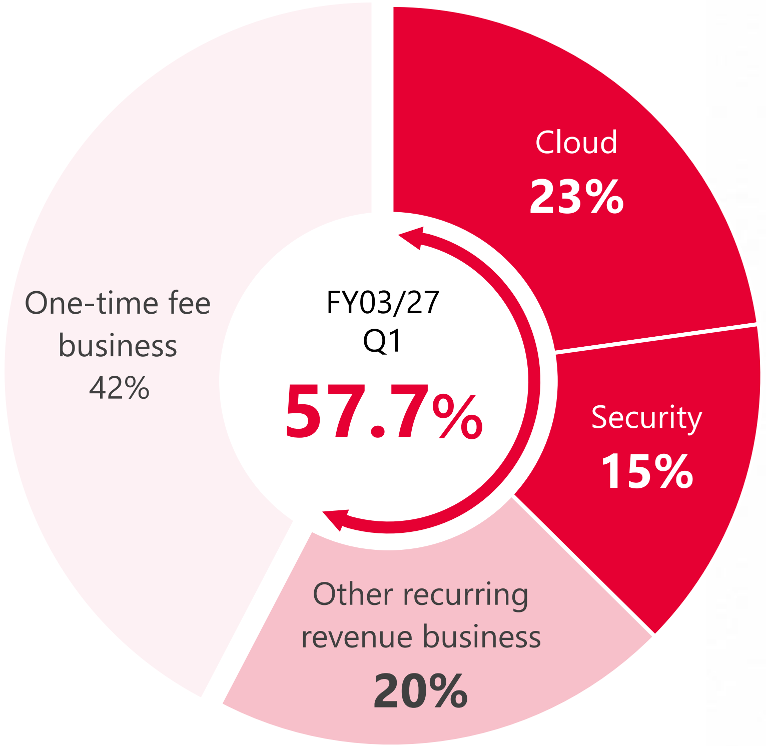
Cloud **Security**



*Actual amounts at JBCC Corporation, the core company

Improve the Ratio of Recurring Revenue Business — Achieve Stable Earnings Base

Achieve a steady increase from 40% to 60% over the three-year MTBP, advancing the establishment of a sustainable and stable earnings base.

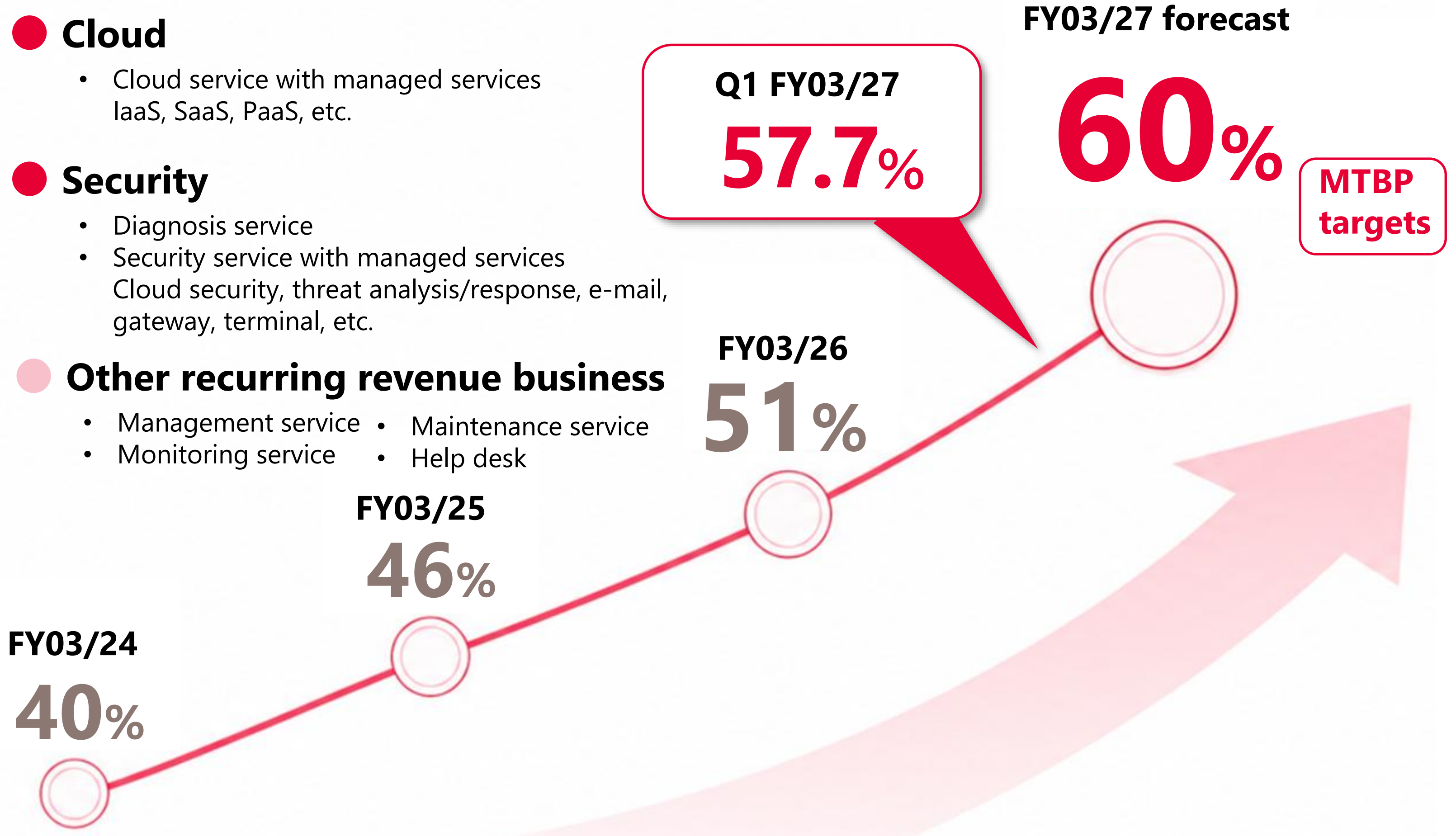


Breakdown of recurring revenue business

● **Cloud**
- Cloud service with managed services
  IaaS, SaaS, PaaS, etc.

● **Security**
- Diagnosis service
- Security service with managed services
  Cloud security, threat analysis/response, e-mail, gateway, terminal, etc.

● **Other recurring revenue business**
- Management service
- Monitoring service
- Maintenance service
- Help desk



Progress in Human Resources Strategy — The Most Important Key to Sustainable Corporate Value Creation

Published May 2026
Reprint

- Drove each initiative forward, accelerating strategic investment in talent and achieving productivity targets one year ahead of schedule
- Strengthening and accelerating skill modernization, starting with AI talent development, as a human capital foundation supporting transformation

Measures

Recruitment

- New graduate recruitment: No. of applicants YoY **1.3** x No. of hired started April 2026 **69**
  Strengthened the foundation for new graduate recruitment in both quantity and quality through the refinement of recruitment methods centered on the recruiter system
- Mid-career recruitment: No. of applicants YoY **5.1** x No. of hired started April 2026 **58**
  By strengthening collaboration with recruitment agencies and diversifying approaches such as direct hiring, the number of applications increased significantly

Development

- New implementation of trainings: FY03/26 results **185** times (program-basis)
- Implemented various programs that enabled the clarification of individual career visions and the cultivation of value-creating talent, while establishing a follow-up system after training

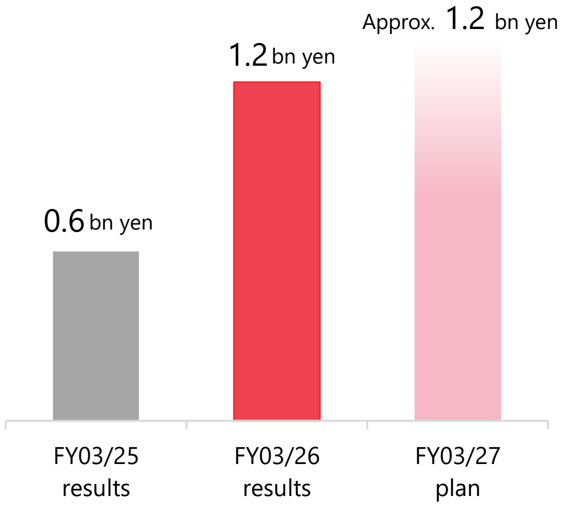
Treatment and System

- eNPS: (Engagement survey) FY03/26 results **-37** (Vs. last survey **+7** pts)
- Implemented engagement initiatives based on survey results, embedded a performance-based culture, and initiated talent portfolio management
- Reviewed HR systems, including evaluation system/extension of retirement/internal recruitment program/Team Agreement/self-development/DE&I

2025 Bonus Ranking (Survey on information and communication sector by Nikkei Inc.)
Summer **4th** /22 companies   Winter **2nd**/27 companies

Strategic investment in talent

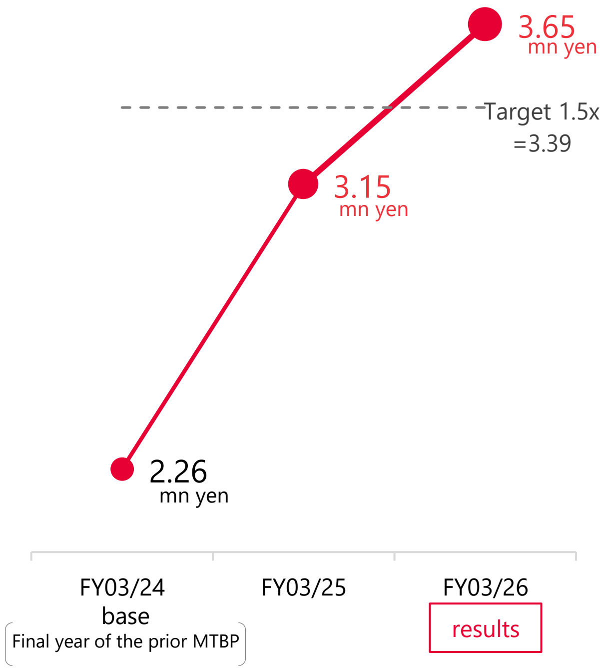
Vs. plan: progressing at a pace of +20%



Cumulative 1.8 bn yen Total approx. **3.0** bn yen
(Vs. plan **+20**%)

Operating profit per employee

Already achieved the target of 1.5 times



Vs. base: +61.5% / Target achieved

Basic Policy of the JBCC Group's Financial Strategy

Published Oct 2025
Reprint

Enhancing corporate value on a sustainable basis through the establishment of a sound and flexible financial base

Three pillars of the Group's financial strategy

- **Improving capital efficiency on a sustainable basis**
- **Establishing an optimal capital structure**
- **Balancing shareholder returns and growth investments**

Strategies & Measures

Capital Cost Policy

Sustainably securing returns exceeding the cost of capital

- Maintain and manage an optimal capital structure
- Pursue the best balance between capital efficiency and shareholder returns
- Ensure investment decisions based on awareness of capital cost
- Optimize capital policy and allocation to enhance corporate value

Shareholders' Equity Policy

Alignment of shareholder value, market valuation, and capital efficiency

- Provide stable and flexible shareholder returns
- Engage in transparent dialogue with the market
- Minimize share dilution
- Continuously improve capital efficiency

Capital Management

Optimal allocation, utilization, and return of capital

- Align capital allocation with business and management strategies
- Balance proactive investments in growth areas with capital efficiency
- Ensure balance with shareholder returns
- Ensure transparency and accountability in policies

Capital Allocation under the Medium-Term Business Plan "CHALLENGE 2026"

Published May 2026
Reprint

Promote capital efficiency improvement, capital structure optimization, and a balance between shareholder returns and growth investments, with a focus on enhancing ROE

Capital Management

For the two years from FY03/2026 to FY03/2027

Corporate value creation

ROE: **20% or more**

Equity spread: **10 pts or more**

Enhancing earning power Accelerating business structure transformation

- Provide high value-added solutions from the customer's perspective Cloud / Security / Ultra-high-speed Development
- Establish a stable earnings base by increasing the ratio of recurring revenue business

Effective utilization of assets

- Liquidity of cash on hand
- Reduce cross-shareholdings
- Sell land assets

Finance		Capital allocation
Sales CF Approx. **12.0** bn yen	Growth investment	Organic investment Approx. **3.0** bn yen
	Growth investment	Inorganic investment Approx. **2.0** bn yen
Effective utilization of assets Approx. **3.0** bn yen	Shareholder returns	Dividends and share repurchases Approx. **10.0** bn yen

Organic investment

- Continue investing in human capital (approx. 2.5 bn yen)
- IT and facility investments

Inorganic investment

- New businesses / capital alliances, etc.
- Research and development (AI, etc.)

Shareholder returns

- Dividend payout ratio of 45% or higher
- Flexible share repurchases

*Revised on May 13, 2026

Published May 2026
Reprint

Achieving Sustainable Enhancement of Corporate Value

Growth potential
FY03/24 ▸ FY03/26 CAGR
EPS growth rate
30.3%

Earning power and growth expectations exceeding the cost of capital
As of March 31, 2026
PBR
2.9 times

Capital efficiency and shareholder return policy
FY03/26 result
DOE
10.5%

CHALLENGE 2026

Capital efficiency
FY03/26 result
ROE
21.8%

Medium-term business plan targets
20% or more

Profitability
FY03/26 result
OPM
9.6%

Medium-term business plan targets
11% or more

Profit return
FY03/26 result
Dividend payout ratio
48.6%

Medium-term business plan targets
45% or more

4. Shareholder Returns

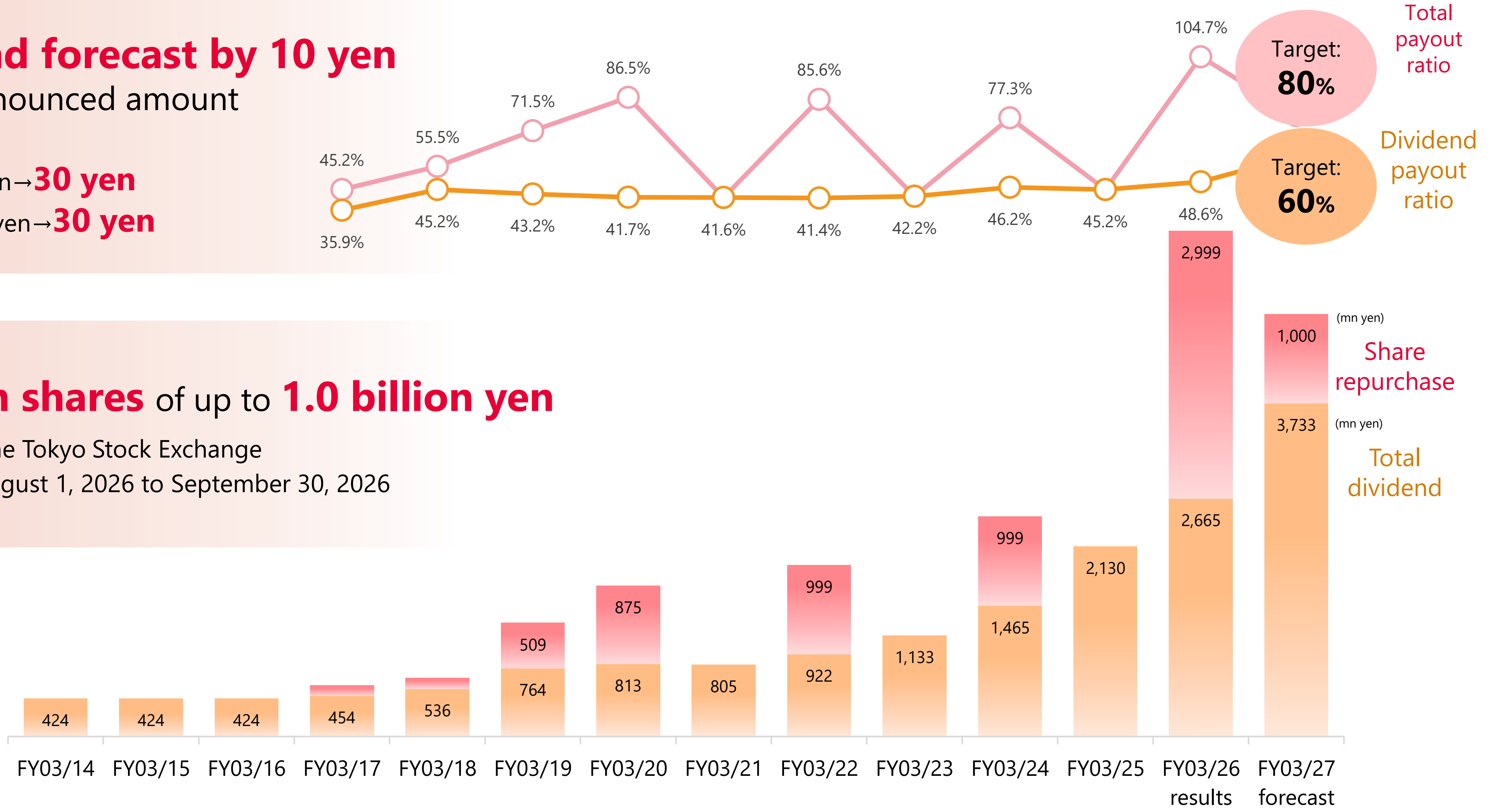
FY03/2027 Shareholder Return Policy (Disclosed on July 31, 2026)

Increased dividend forecast by 10 yen from the previously announced amount

- Dividends per share
  - Interim dividends: 25 yen→**30 yen**
  - Year-end dividends: 25 yen→**30 yen**

Repurchased own shares of up to **1.0 billion yen**

- **Market purchases** on the Tokyo Stock Exchange
- Acquisition period: From August 1, 2026 to September 30, 2026

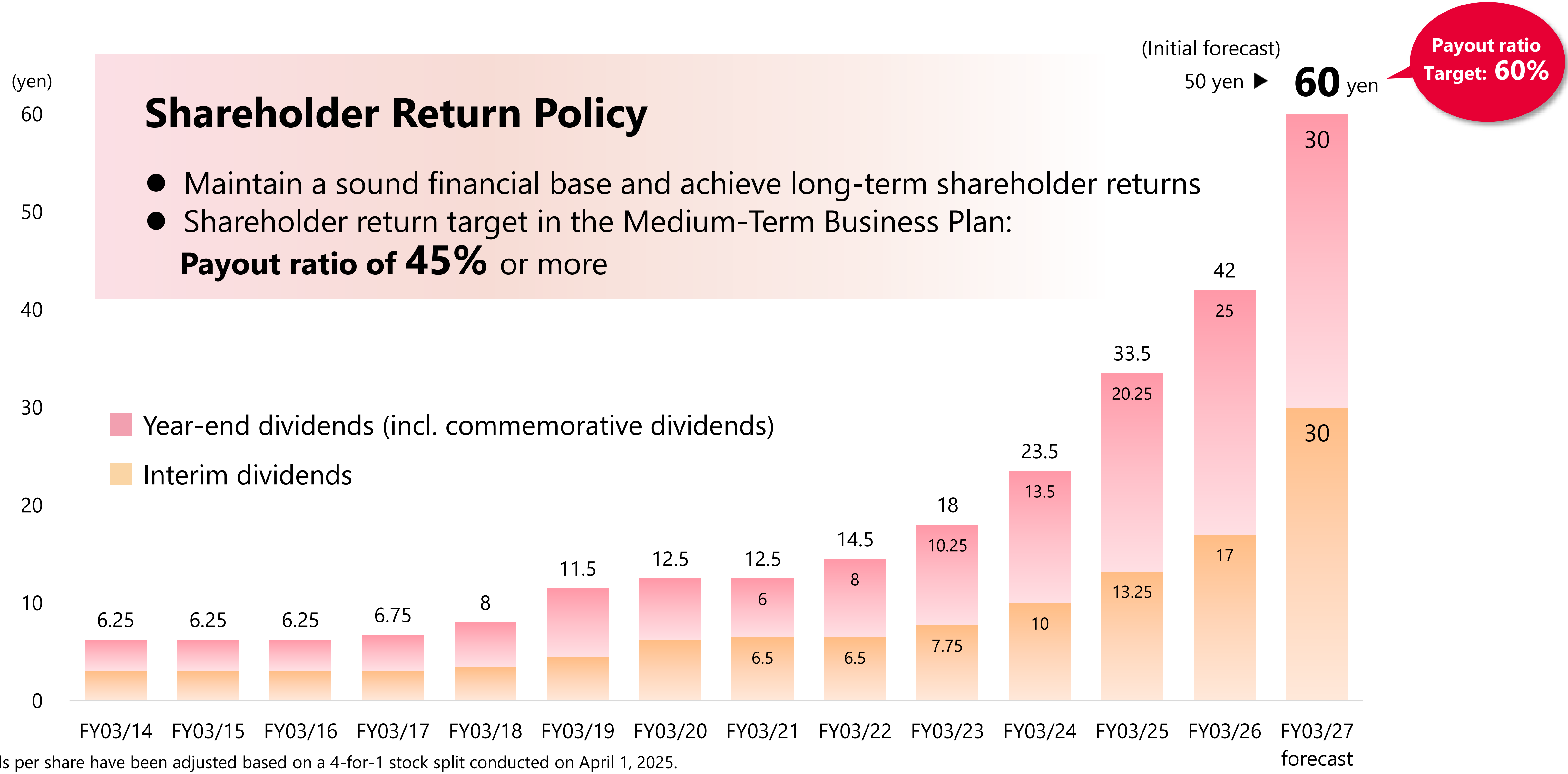


*The dividend payout ratio and total payout ratio are estimates based on the consolidated full-year earnings forecast for FY03/2027 announced on May 13, 2026, as well as the dividend forecast and the maximum amount of the share repurchase announced on July 31, 2026, and are provided for reference as target levels. Actual figures may vary depending on business performance, the status of share repurchases and other factors.

Trends in Dividends Per Share (Disclosed on July 31, 2026)

Shareholder Return Policy

- Maintain a sound financial base and achieve long-term shareholder returns
- Shareholder return target in the Medium-Term Business Plan:
  Payout ratio of 45% or more



*Dividends per share have been adjusted based on a 4-for-1 stock split conducted on April 1, 2025.

5. AI Service Model Concept

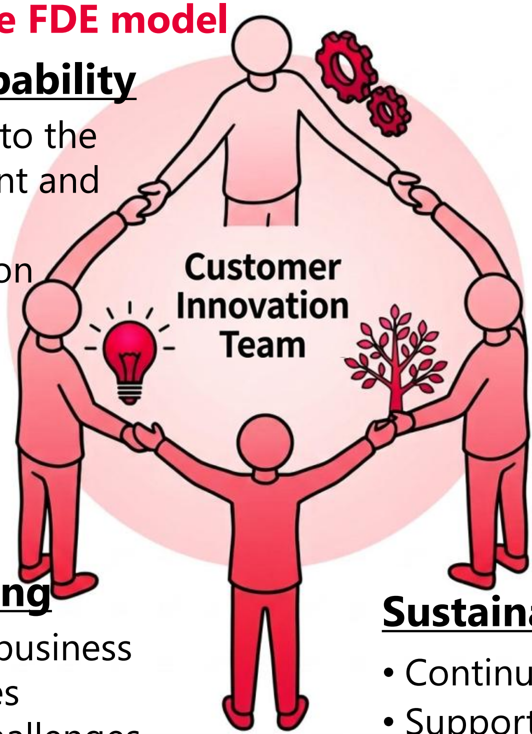
JBCC Group's AI Service Model Concept — Team x Platform

Published May 2026
Reprint

- Redesign our internal business processes and ways of working with AI as a premise, and transform the practical knowledge gained into customer value
- Our team works on-site to deliver a platform that is continuously used and adopted
- Continuously enhance added value through a cycle of asset utilization→ building → reutilization

Customer Innovation Team

Deliver value through cross-organizational teams based on the FDE model



Implementation capability

- Development tailored to the customer's environment and business workflows
- Security implementation
- AI governance

Business understanding

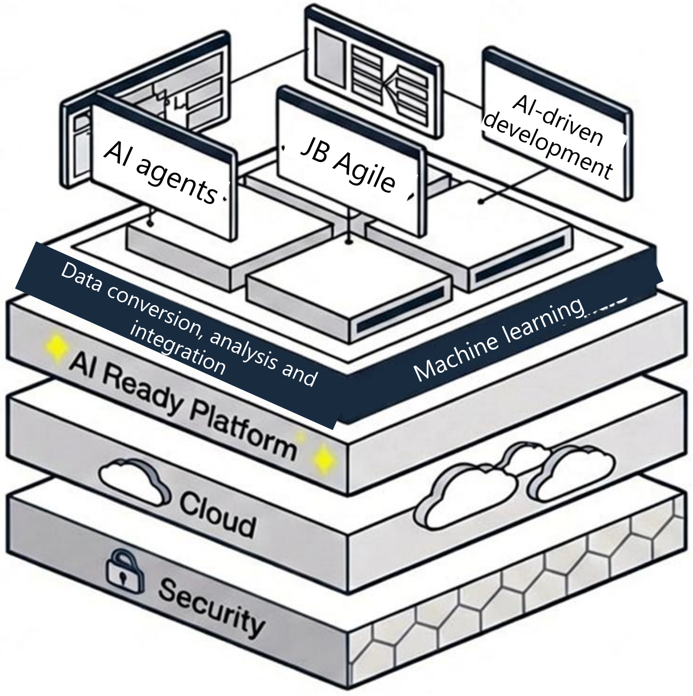
- Understand customer's business and commercial practices
- Understand customer challenges

Sustainable Adoption

- Continuously improve business process
- Support the operational adoption

AI Orchestration Platform

An AI platform that enables customers to use AI independently and operate autonomously



Value Offered by Customer Innovation Team

Published May 2026
Reprint

Provide end-to-end support for customers' AI transformation, from concept development to implementation, adoption, and continuous improvement

Consulting → Engineering → Adoption/improvement

(1) Co-create and build culture of AX

- Workshop for AX culture building
- AX CoE support service

Align individual and organizational mindsets to build the foundation for AX

(2) Design governance and usage environment

- Design usage rules/guidelines
- Design authorization and security
- Manage data

Build governance to enable users to safely and reliably use AI

(3) Redesign business process

Review business processes and implement business applications designed for AI agents

Develop use cases

- Support for AI use case development
- Prototype of AI agents
- Prototype of AI-driven development app

Materialize use cases, validate their value, and implement them

Business implementation and operations design

- AI agent business implementation
- Operational design
- Monitoring

Implement AI agents in a deployable form and establish operational processes

(4) Adoption and improvement

- Support for adoption in on-site operations
- Accumulate and analyze usage data
- Continuously improve and enhance functions

Continuously enhance value while in use on-site

AI Orchestration Platform

— Overview of a Sustainable AI Platform for Businesses —

JBCC holdings

An integrated platform that safely and continuously embeds AI into business operations, continuously generating value

SI Agent Published Jul 31

AI Analysis Published Jul 27

AI-Ready Data Platform Published Jul 27

AI Services that enhance business value

- **AI agents**
  - ・Enhance business process
  - ・Provision of BPO service by AI
- **AI-driven development app**
  - ・Spec-driven development from core systems to subsystems
- **Analysis**
  - ・Analyze data and predict demand
  - ・Detect abnormalities
  - ・Automatically generate analysis report

Unique functions that support AI utilization

Source of differentiation

Long-term memory function (link with start-up)

- ・Accumulate and retain customer-specific operation knowledge, context, and history
- ・Core functions of SI agent

- **Agent management**
  - ・Authority management
  - ・Monitoring
- **AI workflow**
  - Automate business operations by integrating data and AI
- **Standardization/ componentization**
  - Standardize use cases and components and reuse them
- **Data linkage**
  - Securely link with internal systems, SaaS, and other data platforms
- **Date integration and management**
  - ・Integrate data
  - ・Control access

Platform that ensures security, safety, and supports scalability

Cloud & Security platform

Enable secure and reliable AI utilization through a highly available, trustworthy cloud platform and zero-trust security

JBCC Group's strengths

- **JB Agile**
- **Operational and support capabilities**
- **Customer base 3,000 companies or more**

Evolving JB Agile into AI Native with SI Agent

SI Agent
Published Jul 31

Enhancing specification-driven development for JB Agile by using long-term memory

- Business partnership with Spicescode, Inc.
- Jointly developing an SI Agent for JB Agile by leveraging long-term memory technology and AI
(Scheduled to be launched at the end of September 2026)

JB Agile

Enhance development speed

Meet customer requirements and improve quality

SI Agent (Supporting current situation analysis through specification/design)

Current situation analysis → Concept development/ Requirement definition → Specification/ Design (spec-driven) → AI-driven development Code and test generation based on specifications → Human judgment and verification → Launch

Demonstrate the system in operation and iterate five times to meet customer requirements

Development iterations

Understanding information unique to each customer, such as business processes and internal rules, and reflecting it in specifications

Automation of code and testing

Used beyond launch for operations, maintenance, and additional development

Spicescode's four technology platforms

Long-term memory
Accumulating and utilizing corporate knowledge as long-term memory
- Specification documents
- Design documents
- Source codes
- Meeting minutes
- Email
- Past projects, etc.

Operations platform technology
Enabling continuous operations and scalability

Harness technology
Control, monitoring, and quality assurance of SI Agent

sandbox
Executing and evaluating SI Agent in a secure validation environment

Launch of AI-Ready Data Platform / AI Analysis Services

AI-Ready Data Platform / AI Analytics
Published Jul 27

Building an AI-Ready data platform supporting the AI Orchestration Platform and providing AI analysis services through natural language

Providing step-by-step support from data structuring and standardization through AI analytics using natural language and company-wide AI utilization

Customers' various data

- OT/IoT data
- Core system
- Business data
- Image/video data
- ・・・

AI-Ready data platform: Microsoft Fabric

Launch

Preparing data that can be understood by AI and providing an environment for analysis and utilization through natural language

Data integration	Transforming data into a format that AI can understand	Natural language analysis	AI analytics/ Visualization
Safely integrating and managing internal and external data through OneLake	Structuring data with semantic models to improve reusability	Enabling natural language analysis and questions using Fabric IQ	Advanced analysis and visualization through low-code development

Governance and Security

Built-in data governance and access control

Delivery steps of AI analysis services

AI-Ready data platform development

- Data integration
- Building data models that can be understood by AI

Launch

PoC/validation support

- Use case validation
- Support through confirmation of effectiveness

The following will be deployed sequentially

Expansion of AI analysis services

- Dashboard development
- Work template

Company-wide AI utilization/AI agent utilization

- Support for on-site utilization
- Adoption support

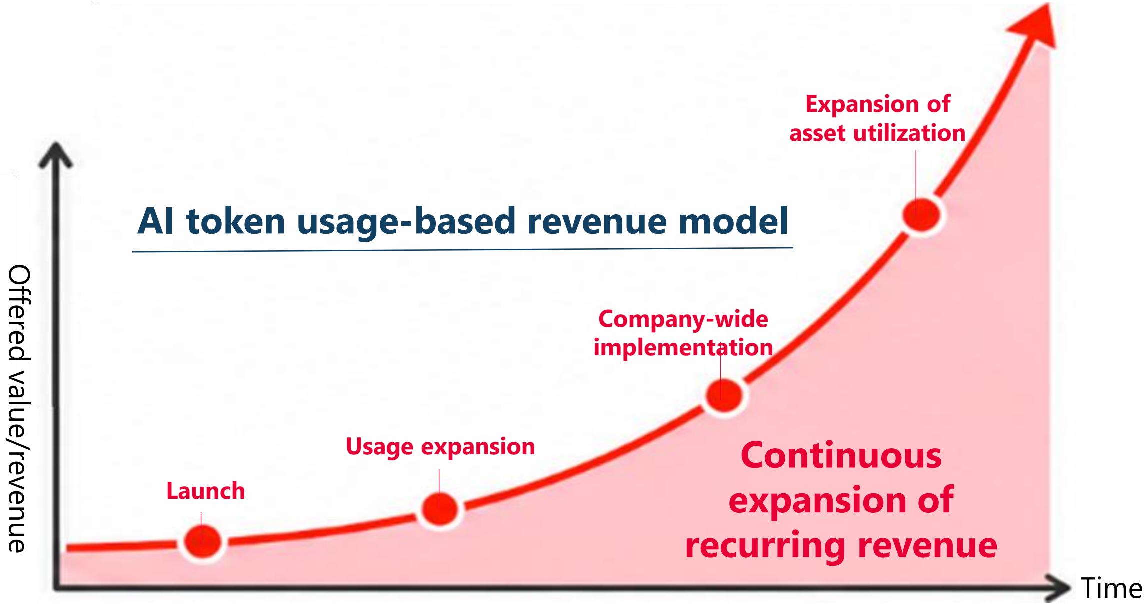
Preparing data that can be understood by AI and creating an environment where anyone can utilize data through natural language

Promoting the democratization of data utilization and accelerating customers' business transformation

Evolution of the Revenue Model Driven by the Expansion of AI Business

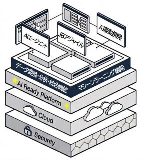
Published May 2026
Reprint

	As-Is	To-Be
	Outsourcing-based one-time-fee business	Customer-engagement-based recurring revenue business
Primary operator	JBCC	Customer
Development style	Outsourcing-based	Customer-engagement-based
Revenue model	One-time-fee	Recurring



Achieve through Customer Innovation Team x AI Orchestration Platform

Customer Innovation Team
Promote AI adoption for customers through customer-engagement-based services



AI Orchestration Platform
A sustainable AI platform for businesses

Asset accumulation and reuse
Accumulate use cases, templates, know-how to accelerate future proposals and implementations

Expansion of application scope
Expand into departments and business operations to enhance usage value and increase revenue

Generative AI Challenge: Offering Customers Greater Value, Starting with Internal AI Implementation

Published May 2026
Reprint

Productivity Enhancement Through Internal AX

J-AInnovation: Implementing AI in internal operations

48% of staff use it daily / 1,800+ AI agents developed

- **Expanded to 59 departments: Accounting, HR, Legal, General Affairs, etc.**
- **AI Use Cases**
  Accounting: Automated accounting standard assessment and revenue recognition
  HR: Automated hiring process
  Legal: AI-assisted research and response support powered by legal knowledge
- **Converting AI agent functions accumulated through internal implementation into common modules**
  Organize integration functions with internal and external business applications as reusable components
- **Launching a project to redesign internal business processes**
  Covering business development, sales management, revenue management, management analysis, etc.

Provide our customers with insights gained from internal implementation

- Designing usage rules and permissions
- AI use cases
- Operationalization know-how

Applying insights gained through internal implementation to serve our customers

Expansion into AI Services for Customers

Providing services to achieve AX

- **AX workshops**
- **AX CoE support service (developing in-house AI ambassadors)**
- **AI governance design (rules and guidelines) service**
- **AI use case development services**
- **Business process redesigning services**

Increased inquiries for AX workshops, CoE support, and use cases development

Offering customers greater value through AI-driven development

- **Develop an agent to support specification analysis, comparison of current/new systems, and function consolidation/elimination analysis**
- **Support quality reviews for code and migration data**
- **Implement and validate AI agents for system integrators (SI agents) with long-term memory functions**

SI agents x long-term memory functions

Implement and validate SI agents that enhance consistent quality and speed

Appendix

Corporate Profile

We provide Cloud & Security, Ultra-high-speed Development, and other IT-related services tailored to each customer’s environment to help them achieve digital transformation

Company Name: JBCC Holdings Inc.
Prime Market of the Tokyo Stock Exchange, Information and Communication Sector 9889

Foundation: April 1, 1964

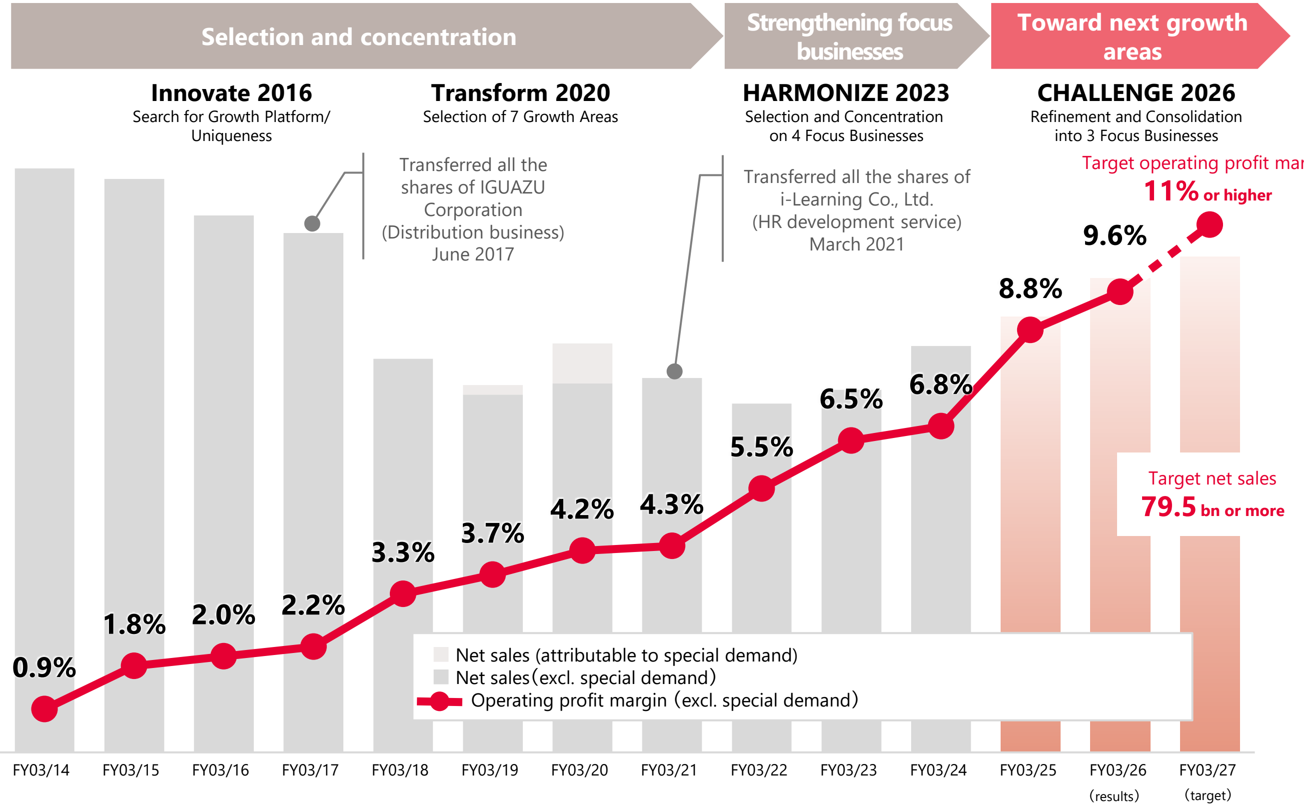
Share Capital: 4,713 million yen

No. of Employees: 2,047
(Consolidated basis incl. fixed-term employees)

Business Companies: 8 (48 locations in Japan, 4 locations overseas)

JBCC	JBS	CIS	SOLNET
Across Japan	Operation/maintenance	Chubu Region	Kyushu Region
JBPS	**JBCN**	**JBTH**	**JBEX**
Development support	Shanghai / Guangzhou / Dalian	Bangkok	Corporate functions

<History of business structure transformation>



* As of April 1, 2026

JBCC Group by Numbers and Keywords

Published May 2026
Reprint

(FY03/2026)

Business

Net Sales	Operating Profit	Operating Profit Margin	Dividend Payout Ratio
76.0 bn yen	7.3 bn yen	9.6%	48.6%
Fourth consecutive year of sales increase	Fifth consecutive year of profit increase	+0.8 pts YoY	Continuously enhancing shareholder returns

Profit Attributable to Owners of Parent	ROE	Equity Ratio	Growth Rate of Operating Profit per Employee
5.3 bn yen	21.8%	52.5%	+15.8%
			Comparison with FY03/2025

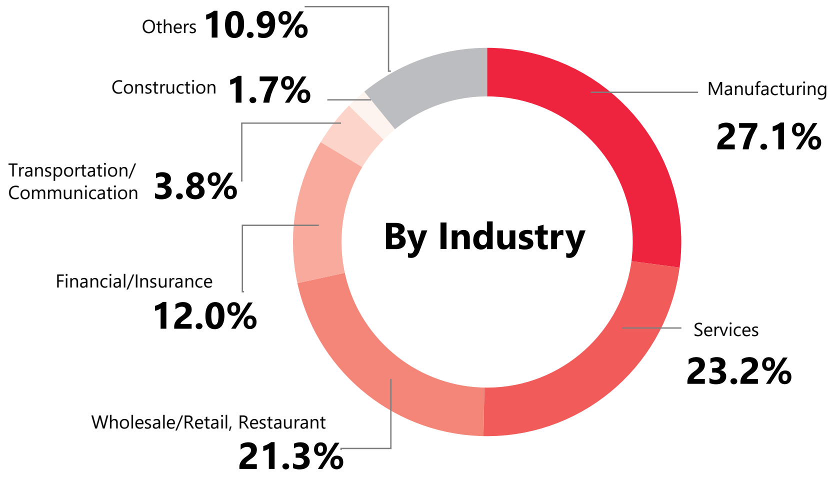
Human Capital

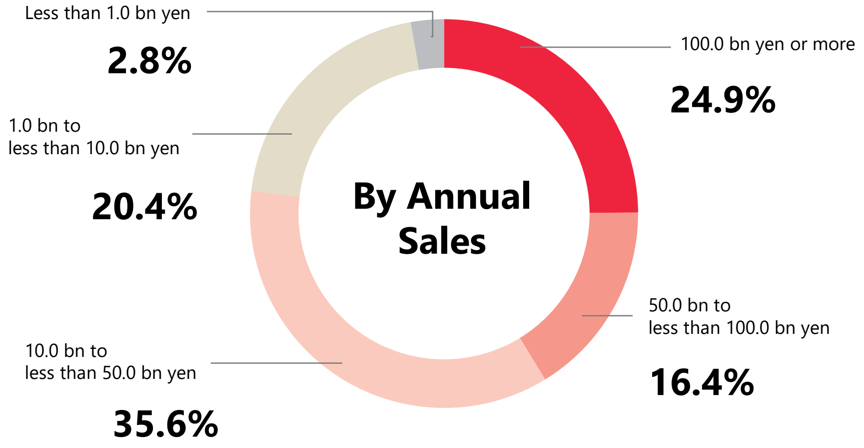
* At each fiscal year-end

Number of Group Employees	Number of Engineers	Shareholding Association Membership Rate	Winter 2025 Bonus Rankings (As reported in Nikkei)
1,998	1,137	64%	10th
Including fixed-term employees			2nd place in the Information and communication Industry

■Customer Composition Ratio in Net Sales

＊ The customer composition ratio of the core business company, JBCC Corporation (FY03/2026)





Focus Business

Cloud — Characteristics and Strengths

JBCC holdings

Cloud infrastructure (IaaS) and cloud applications (SaaS) optimal for customer needs

AWS	Microsoft Azure	GCP
Microsoft 365	Cybozu kintone	Box / Dropbox
Others		

＋

Operation Management/ Cost Optimization/ Security

Managed service

＝

Our cloud services

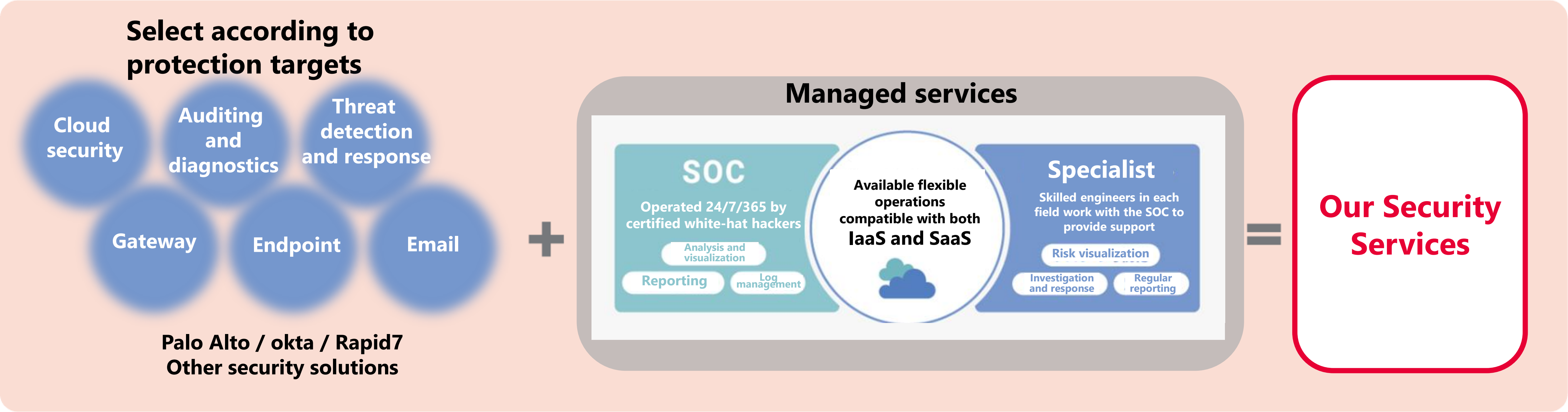
運用付きクラウドサービス

EcoOne

- Provide a **cloud migration consulting service** that achieves an **average 30% cost reduction**
- Offer **cost optimization services** on a continuous basis **after cloud migration**
- Deliver **operation management services** supporting **monitoring** and **backup**
- Conduct **DX workshops** to **maximize ROI** through **effective SaaS utilization and adoption**
- Redirect cost savings from cloud migration and cost optimization toward **strategic investments** driving corporate DX and **defensive investments** addressing security risks
- Supported **over 2,900 companies** in cloud migration, SaaS services, and other offerings

*As of the end of March 2026

Security — Characteristics and Strengths



- Visualize **security risks** and **develop comprehensive proposals and response roadmaps**
- Support **zero-trust** and **multi-cloud** security environments
- Provide **continuous protection** through **regular diagnosis** and **improvement measures** after service implementation
- Leverage **extensive experience** as an infrastructure vendor to ensure **rapid root-cause analysis** and **system recovery** in the event of security incidents
- Provide security services to more than **1,450 companies** across **diverse industries**, including manufacturing, distribution, and healthcare

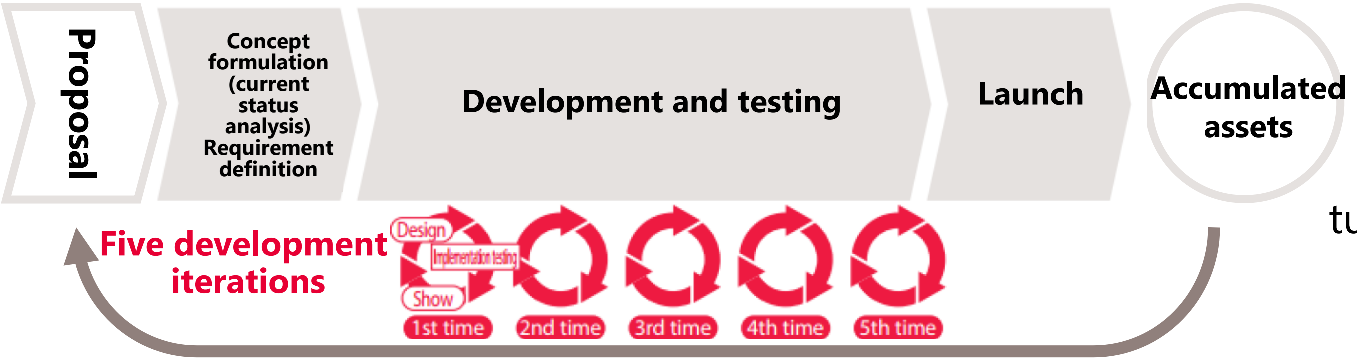
*As of the end of March 2026

Ultra-High-Speed Development — Characteristics and Strengths

Published May 2025
Reprint

Our proprietary development method "JB Agile" + **Low-code development tool*** = **Our Ultra-high-speed Development**

Development Process for Ultra-high-speed Development



Promote micro-asset services

Apply micro-asset services for focus businesses

tutoring schools / building materials / steel / food industry

Improve quality

Improve productivity

- Establishing a **demo environment** to **deliver proposals that outperform standard packages**
- **Formulate system concepts** at an early stage to **streamline** newly developed functions and leverage existing assets for common features
- Conduct **requirements definition**, even under agile development, to **grasp the overall structure** of the core system
- Utilize low-code development tools to **reduce** the risk of **technical defects**
- Iterate development five times while verifying the system **in operation** to **extract essential requirements** and **minimize rework risks** in later project stages
- Identify **fundamental requirements** to resolve **management issues**, and **realize customer needs** (ensure high quality)

*Low-code development is a method of system development that enables rapid delivery by minimizing the need to write source code and instead using visual operations through a graphical user interface (GUI).

External Evaluation—Toward Industry-Leading Corporate Group

Evolving and Deepening Focus Businesses

Our partners recognized our unique initiatives and contributions to their businesses.

[Partner Award]

- **Microsoft** Awarded for 5th consecutive years
- **Palo Alto Networks** Awarded for 2nd consecutive years

Microsoft (cloud)

Recognized strengths:
Safe cloud migration that helps accelerate customer's businesses

Palo Alto Networks (security)

Recognized strengths:
Proven track record in providing optimal services and consultative sales support to domestic medium-sized enterprises

Strengthening and Advancing Business Foundation

We were highly recognized for our overall strength, including business growth potential, management soundness, and human capital management.

- **NIKKEI Integrated Report Award 2025—Rated "A"**
- **Human Capital Management Quality**

Awarded for 2nd consecutive years

人的資本経営品質2024　人的資本経営品質2025

Differentiating Ourselves From Competitors and Raising Our Name Recognition

We were nominated and featured as one of the major IT service providers by two major *Industry Landscape* publications.

JAPAN COMPANY HANDBOOK Industry Landscape 2026 Edition
(TOYO KEIZAI INC.)
Published on August 23, 2025

Where we appear — **System Development**

Illustration! Industry Landscape 2026 Edition
(Author: Business Research Japan/
Published by: SHODENSHA)
Published on July 25, 2025

Where we appear — **IT Service/Consulting**

Realize customer transformation through AI and provide hands-on support

AI Native Company

JBCC Holdings Inc.

Corporate Planning Department

e-mail: ir@jbcc.co.jp

Disclaimer

- This document is intended to provide information on our performance and business strategy and is not intended to solicit the purchase or sale of our stock.
- Forward-looking statements in this document concerning future trends and business performance, etc., are forecasts that involve risks and uncertainties, and are not guarantees of future performance.
- We assume no liability for any damages resulting from the use of this document.