This material is made in Japanese and translated into English. The Japanese text is the original and the English text is for reference purposes. If there is any conflict or inconsistency between these two texts, the Japanese text shall prevail.

Financial Results – H1 FY03/2027

(April 1, 2026–September 30, 2026)

JBCC Holdings Inc.
Securities Code: 9889
(Prime Market of the Tokyo Stock Exchange, Information and Communication Sector)
October 29, 2026

Executive Summary

Expecting a fifth consecutive year of net sales and profit growth and a sixth consecutive year of record profit

01

H1 operating profit margin of 11.1%; expecting to achieve the Medium-Term Business Plan target

- Profitability improved significantly YoY
  - Operating profit margin ⬆**1.5** pts
  - Operating profit ⬆**21.5**%
- Growth in the Services business contributed

02

Cloud and Security delivered a record high in new orders

- Increase in large-scale projects alongside new customer acquisition
- Net sales growth YoY
  - Cloud ⬆**37**% (twice the market growth rate)
  - Security ⬆**29**% (five times the market growth rate)

03

Growth strategy in the AI era and progress to date

- Announced the AI Service Model Concept (April)
- Announced a validation support service for building data analysis platforms (July)
- Accelerating CIT's business challenge-driven approach

Net sales	Operating profit	Operating profit margin	Ratio of recurring revenue business to net sales
39,313 mn yen	**4,382** mn yen	**11.1**%	**57.6**%
⬆**4.9**% YoY	⬆**21.5**% YoY	⬆**1.5** pts YoY	MTBP target: **60**%

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Financial Results – H1 FY03/2027

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* Re-presented

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01

Consolidated Financial Results Overview

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Financial Results Overview – H1 FY03/2027

- H1 operating profit margin of 11.1%; expecting to achieve the Medium-Term Business Plan target
- Cloud and Security delivered record highs in new orders

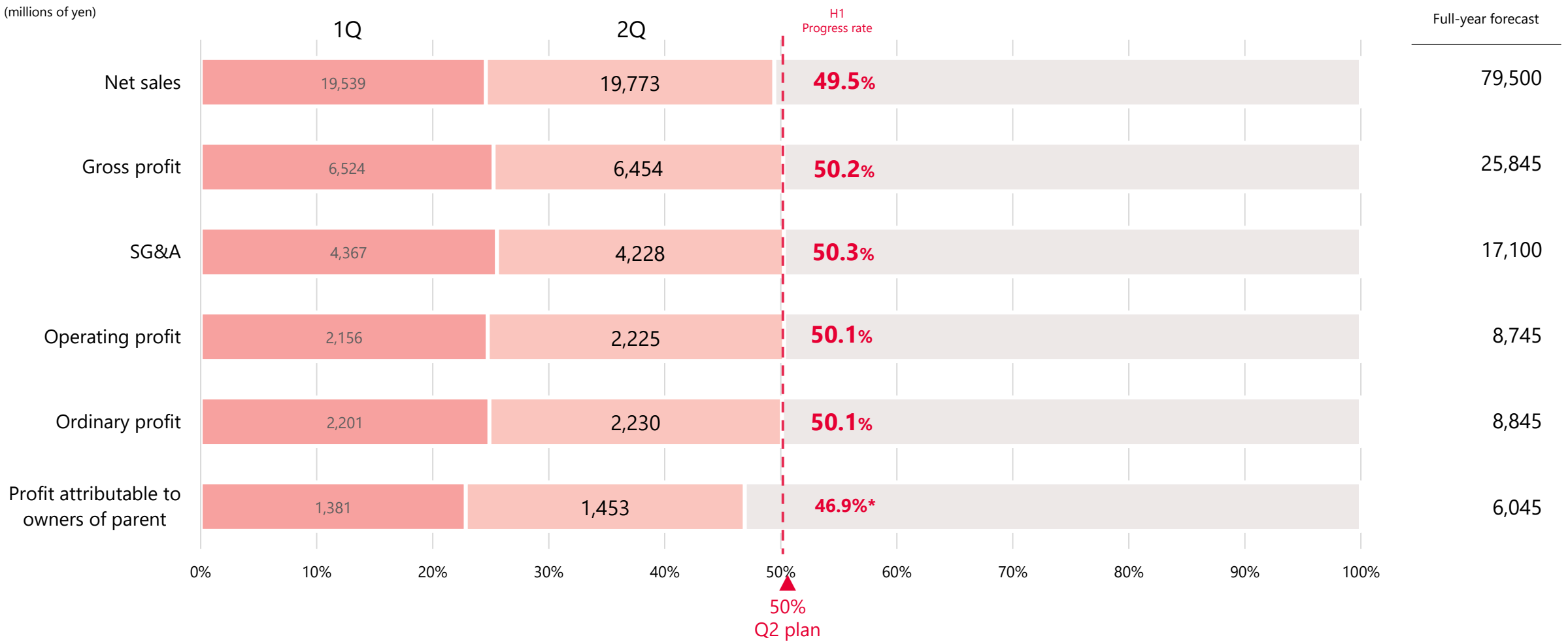
(millions of yen, unless otherwise stated)

	H1 FY03/2026 Result	H1 FY03/2027 Result	YoY change	Q2 FY03/2026 Result	Q2 FY03/2027 Result	YoY change
Net sales	37,461	**39,313**	↑**4.9%**	19,100	**19,773**	↑**3.5%**
Operating profit	3,605 (9.6%)	**4,382 (11.1%)**	↑**21.5%** (↑**1.5 pts**)	1,821 (9.5%)	**2,225 (11.3%)**	↑**22.2%** (↑**1.7 pts**)
Ordinary profit	3,749 (10.0%)	4,432 (11.3%)	↑18.2% (↑1.3 pts)	1,861 (9.7%)	2,230 (11.3%)	↑19.8% (↑1.5 pts)
Profit attributable to owners of parent	2,506 (6.7%)	2,835 (7.2%)	↑13.2% (↑0.5 pts)	1,245 (6.5%)	1,453 (7.4%)	↑16.8% (↑0.8 pts)

Figures in parentheses indicate profit margins.

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Progress Against Full-Year Forecast – FY03/2027



*Supplementary note on profit
Consolidated subsidiary SOLNET plans to relocate its head office to establish a more productive work environment, and in connection with this relocation, has recorded an impairment loss on its current head office real estate. As this real estate is land (a non-depreciable asset) and cannot currently be scheduled for tax effect accounting purposes, income taxes have been affected. Once a sale is expected, scheduling will become possible and the related income taxes will become recoverable.

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Financial Results by Business Segment – H1 FY03/2027

Services Focus businesses **Cloud** and **Security** significantly outpaced market growth, driving **net sales and profit growth**

SI Promoted resource shift toward strategic investments and gradually expanded the business

Systems Improved profitability through passing on higher hardware procurement costs and selective order acceptance

(millions of yen, unless otherwise stated)

Business Segment (Focus business in each segment)	H1 FY03/2027					
	Net sales	YoY change	Gross profit	YoY change	Gross profit margin	YoY change
Information Solutions	38,296	⬆5.4%	12,539	⬆9.9%	32.7%	⬆1.4 pts
Services (Cloud & Security)	23,843	⬆13.2%	7,982	⬆20.2%	33.5%	⬆1.9 pts
SI (Ultra-high-speed Development)	8,989	⬇4.9%	3,241	⬇8.6%	36.1%	⬇1.5 pts
Systems	5,463	⬇6.4%	1,315	⬆8.1%	24.1%	⬆3.2 pts
Product Development and Manufacturing	1,016	⬇9.2%	438	⬇23.1%	43.2%	⬇7.8 pts
Total	39,313	⬆4.9%	12,978	⬆8.4%	33.0%	⬆1.0 pts

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Financial Results by Business Segment – Q2 FY03/2027

Services Focus businesses Cloud and Security significantly outpaced market growth, driving net sales and profit growth

SI Promoted resource shift toward strategic investments and gradually expanded the business

Systems Improved profitability through passing on higher hardware procurement costs and selective order acceptance

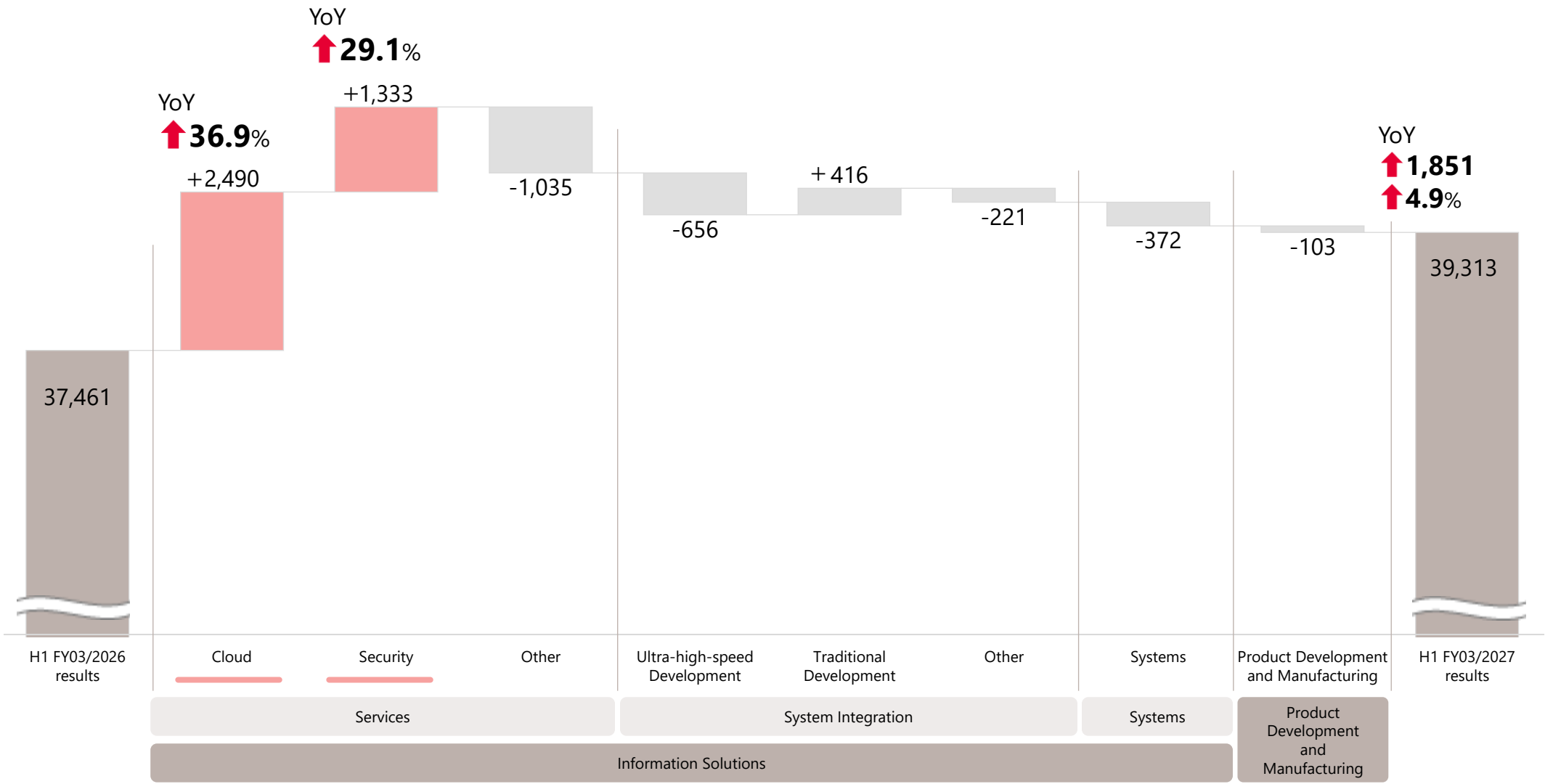
(millions of yen)

Business Segment (Focus business in each segment)	Q2 FY03/2027					
	Net sales	YoY change	Gross profit	YoY change	Gross profit margin	YoY change
Information Solutions	19,221	⬆3.5%	6,225	⬆9.5%	32.4%	⬆1.8pts
Services (Cloud & Security)	12,220	⬆13.1%	4,064	⬆18.8%	33.3%	⬆1.6pts
SI (Ultra-high-speed Development)	4,415	⬇3.0%	1,527	⬇4.2%	34.6%	⬇0.5pts
Systems	2,586	⬇19.7%	632	⬇5.7%	24.5%	⬆3.6pts
Product Development and Manufacturing	551	⬆5.7%	228	⬇17.2%	41.5%	⬇11.5pts
Total	19,773	⬆3.5%	6,454	⬆8.2%	32.6%	⬆1.4pts

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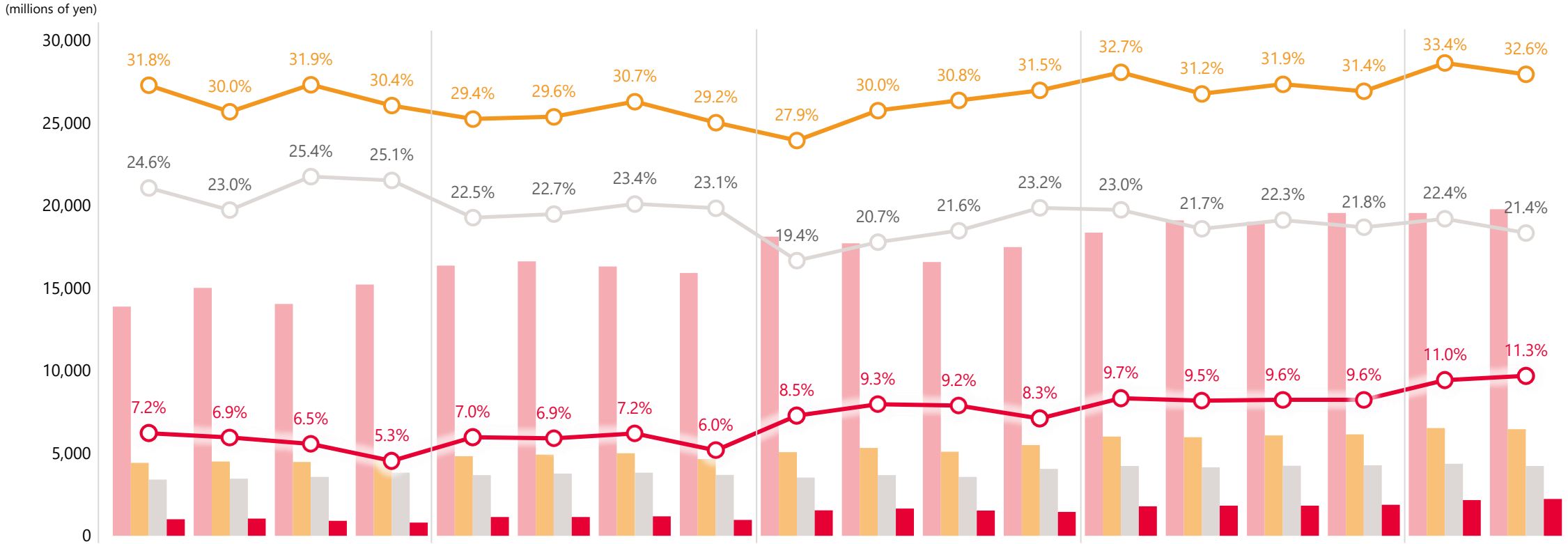
Factors Affecting YoY Change in Net Sales – H1 FY03/2027

(millions of yen, unless otherwise stated)



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Quarterly Financial Results Trends



	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
	FY03/23				FY03/24				FY03/25				FY03/26				FY03/27	
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	19,773
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	6,454
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%	32.6%
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	4,228
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%	21.4%
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	2,225
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%	11.3%

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

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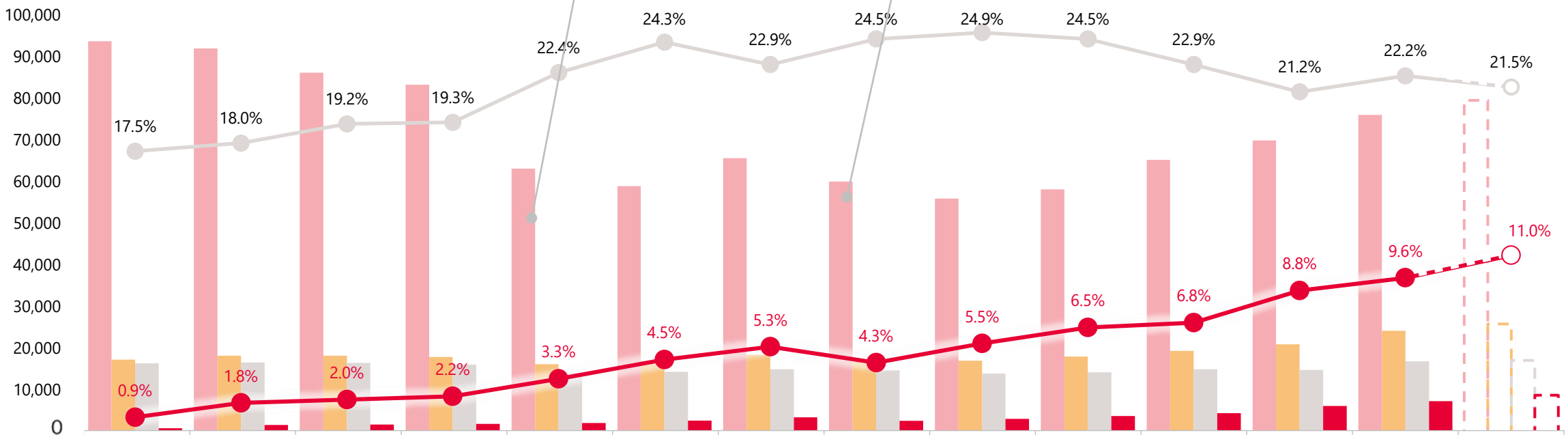
Performance Trends

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

Published in May 2026
Re-presented

(millions of yen)



	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

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Financial Results Forecast – FY03/2027

- Expecting to achieve the Medium-Term Business Plan targets, including an operating profit margin of 11% or higher, in its final fiscal year
- Continue to grow Cloud and Security and improve profitability
- Accelerate value delivery through the AI Service Model Concept toward the next stage of growth

Net sales

79.5 bn yen

⬆4.6% YoY

Operating profit

Operating profit margin

11% or above

8.7 bn yen

⬆19.7% YoY

Profit attributable to owners of parent

6.0 bn yen

⬆12.9% YoY

Dividends per share

60 yen

⬆18 yen YoY

- **Fifth consecutive year of sales and profit growth**
- **Sixth consecutive year of record-high profit**
- **Sixth consecutive year of dividend increase**

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02

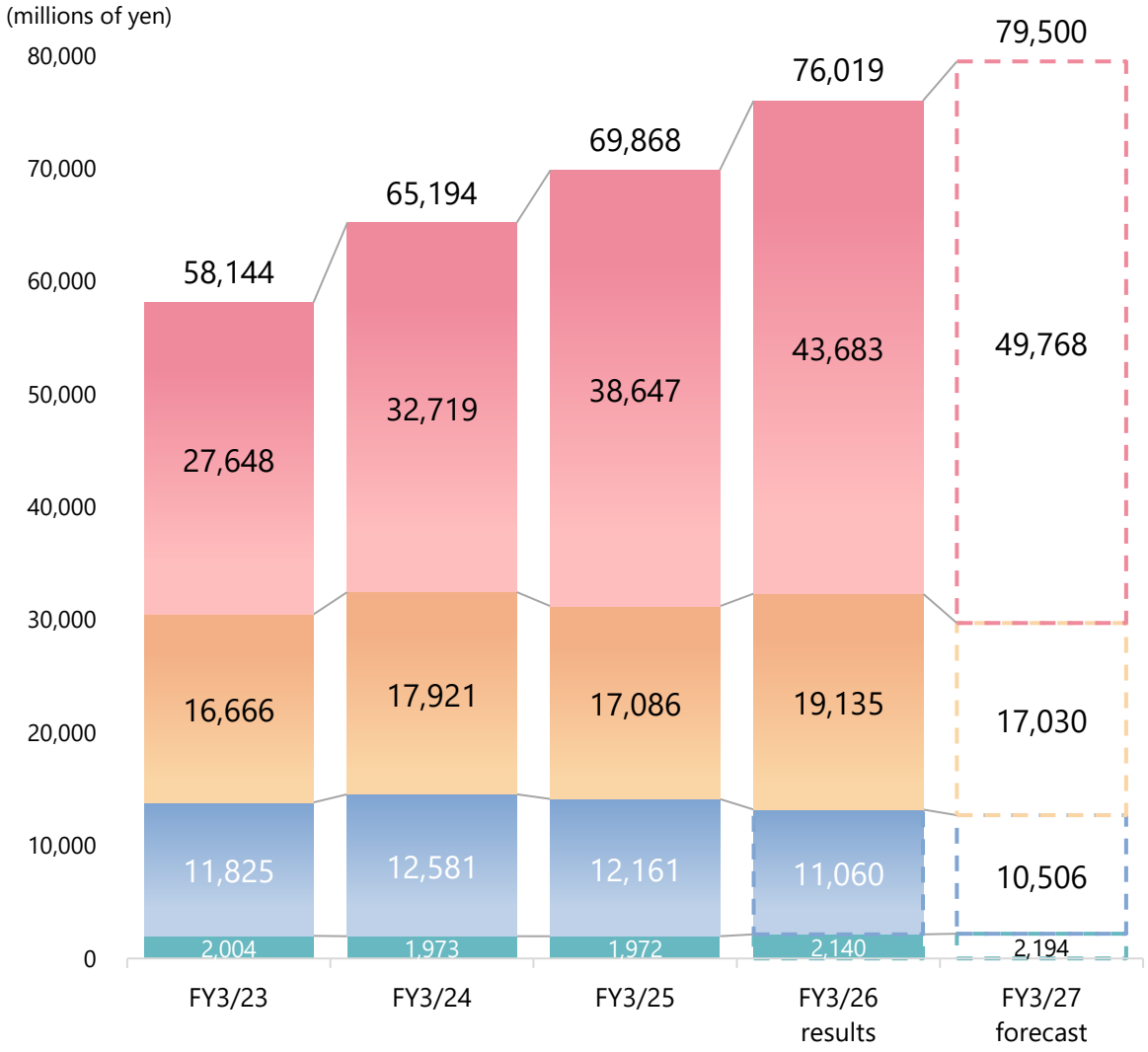
Financial Results Overview by Business Segment

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Business Segment Overview

Published in May 2026
Re-presented

Trends in Net Sales by Business Segment



FY03/26 results

Services

Gross profit margin 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)

Gross profit margin 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

Gross profit margin 21.7%

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

Product Development and Manufacturing

Gross profit margin 53.1%

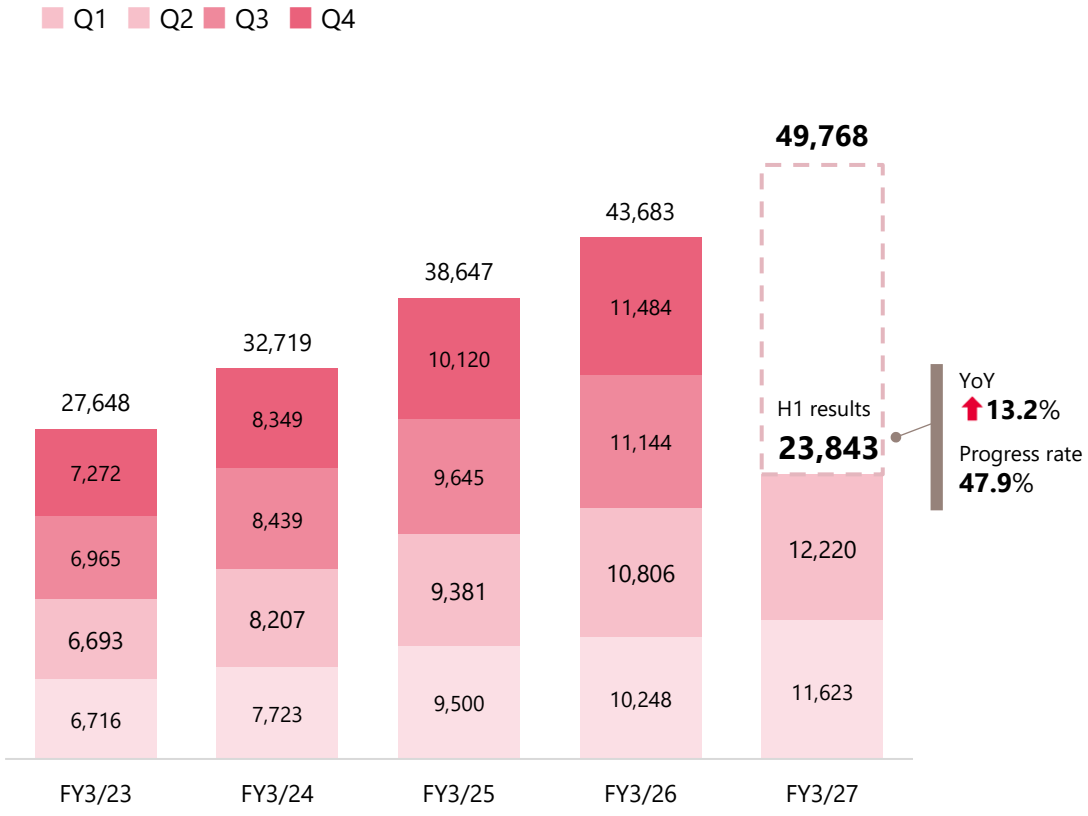
Development of original software, cloud service, and development and manufacture of printers and other IT-related equipment

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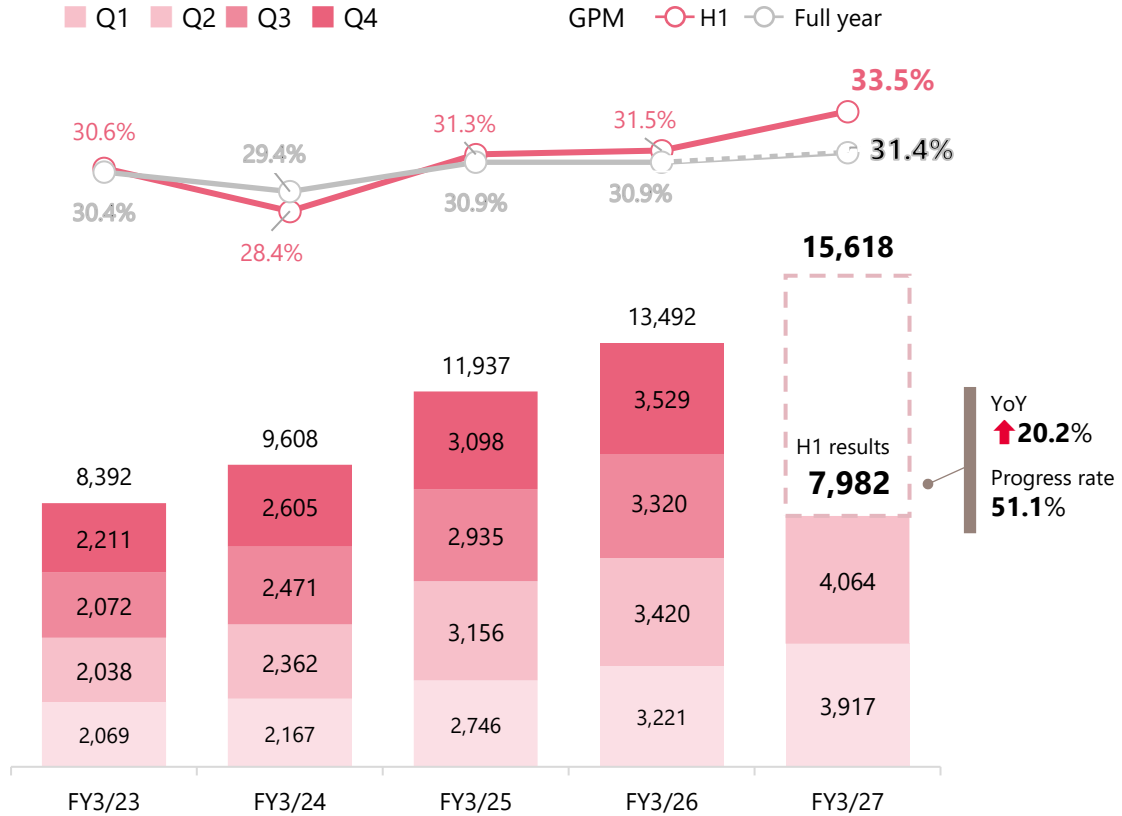
Services – Financial Results Overview

- Both our focus businesses, Cloud and Security, 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, low-margin traditional services such as network line resale and hardware maintenance saw decreased sales and profit

Net sales (mn yen)



Gross profit (mn yen)

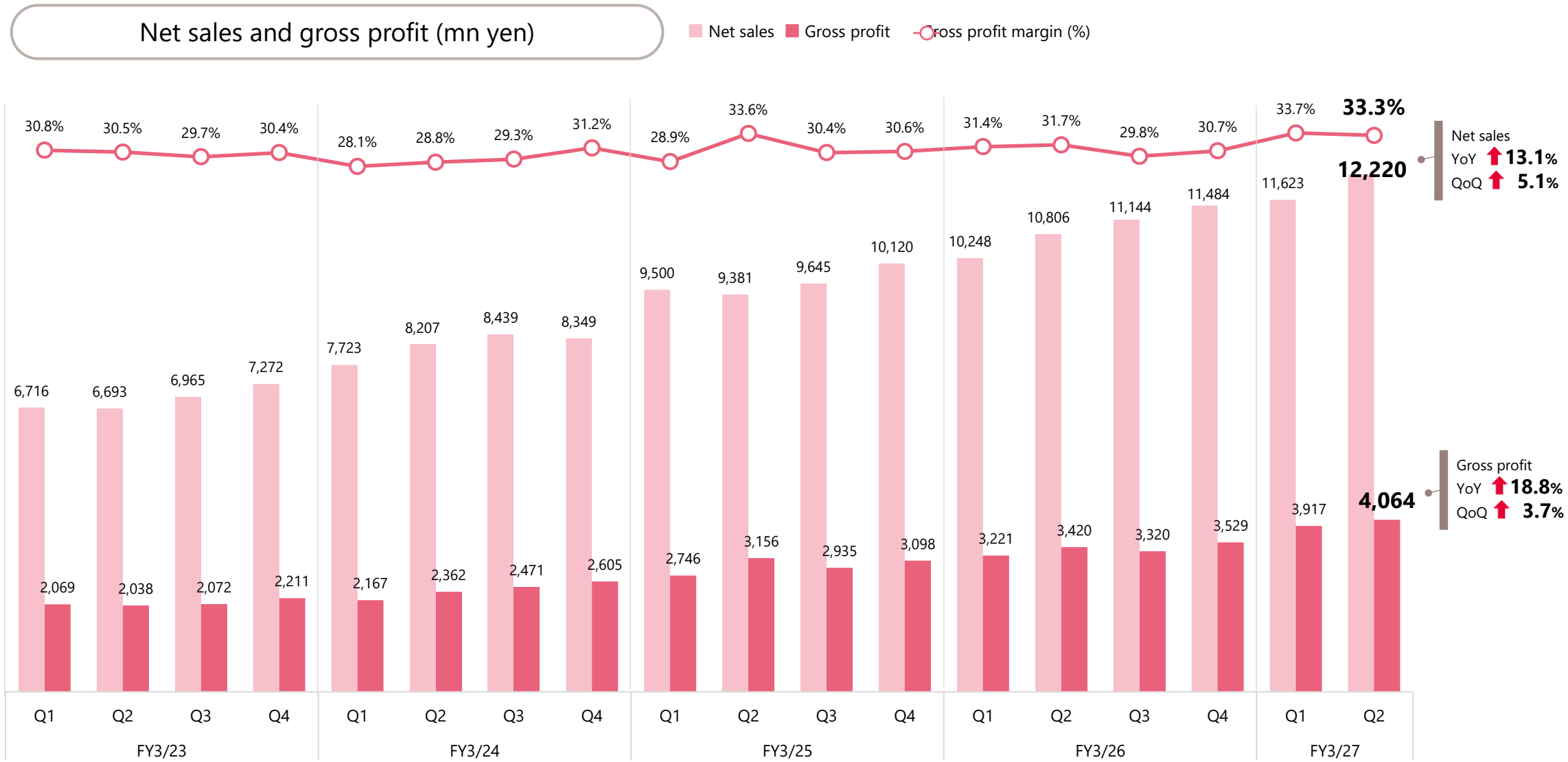


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Services – Quarterly Trends

Services

Net sales and gross profit (mn yen)



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Focus Business

Cloud – Growth Significantly Outpacing Market Growth

Services

H1 FY03/2027 Results

Record highs in net sales and new orders

Net sales

9,232 mn yen

⬆36.9% YoY

New orders/month

248.9 mn yen/month

⬆16.0% YoY

Gross profit margin

⬇0.8 pts YoY

Results Overview

- New orders remained strong for both “EcoOne” (IaaS), offered for AWS, Azure, and GCP, and “Microsoft 365” (SaaS)
- Orders for “Microsoft Copilot” grew markedly to 3.8 times the prior-year level

Market / Demand

Domestic Public Cloud Services: Forecast CAGR of **17.6%** for 2025–2030*

- Server price increases and delivery delays, along with rising costs for VMware products (virtualization software), created momentum for cloud migration
- Against the backdrop of expanding AI usage, new needs for IT infrastructure development, data utilization, and ensuring governance also grew
- The purpose of AI usage is shifting from improving individual efficiency to creating value across enterprises, increasing the importance of cloud as a foundation for running AI agents

Strengths / Competitive advantages

- IaaS: “EcoOne,” a multi-cloud service equipped with operational and cost optimization capabilities, and strong proposal capabilities
- SaaS: Supporting adoption and utilization through free workshops for Microsoft 365 / Copilot, kintone, and Box (online storage)
- Recognized as a leading Microsoft partner in AI and security in August, following recognition in Azure in April: “Microsoft 365 Copilot” Specialization / “Cloud Security” Specialization

Future strategies

Supporting the expansion of AI usage from individuals to entire enterprises and end-to-end business processes

- Using “Microsoft 365” as a starting point, launched a validation support service in July for generative AI usage with “Microsoft Copilot” and building data analysis platforms utilizing “Microsoft Fabric,” securing three orders shortly after the launch
- Launching an integrated platform in November for creating, using, and operating AI agents in dedicated enterprise environments, with governance and security features such as comprehensive activity logging and access management to enable accountable AI usage
- Continuing to propose optimal multi-cloud environments in terms of functionality, operations, and costs by leveraging the strengths of multi-cloud

Source: IDC, Japan Public IT Cloud Services Forecast, 2026–2030, Doc # JPJ53498826, March 2026

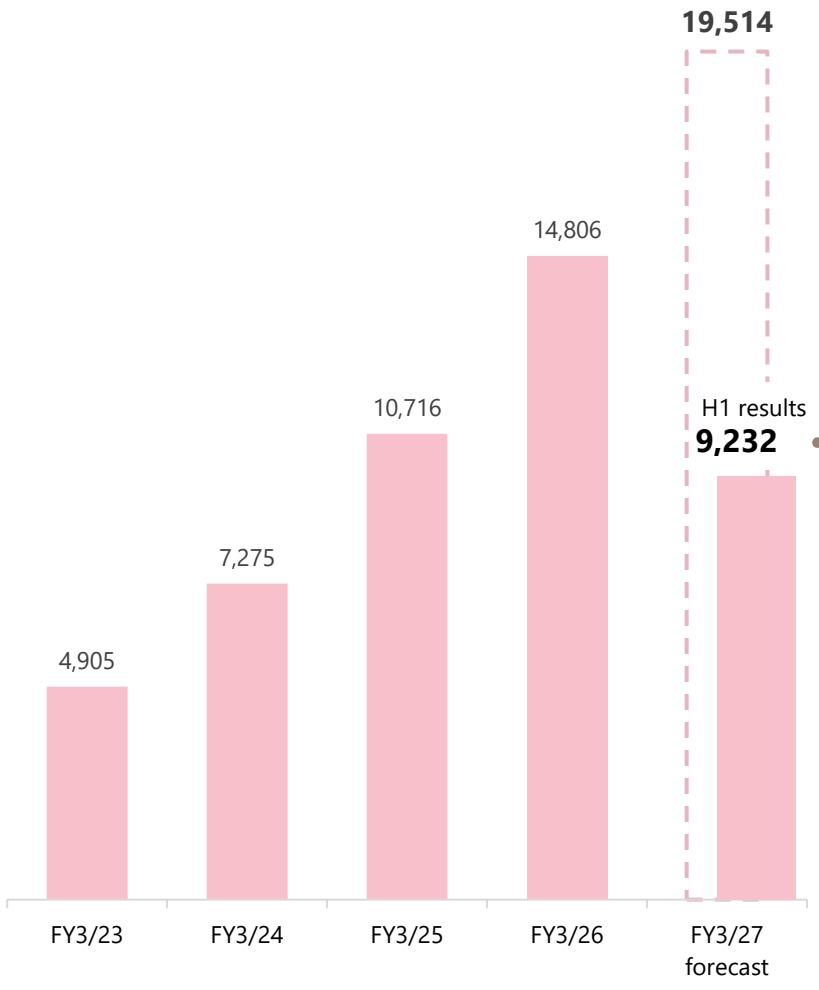
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Focus Business

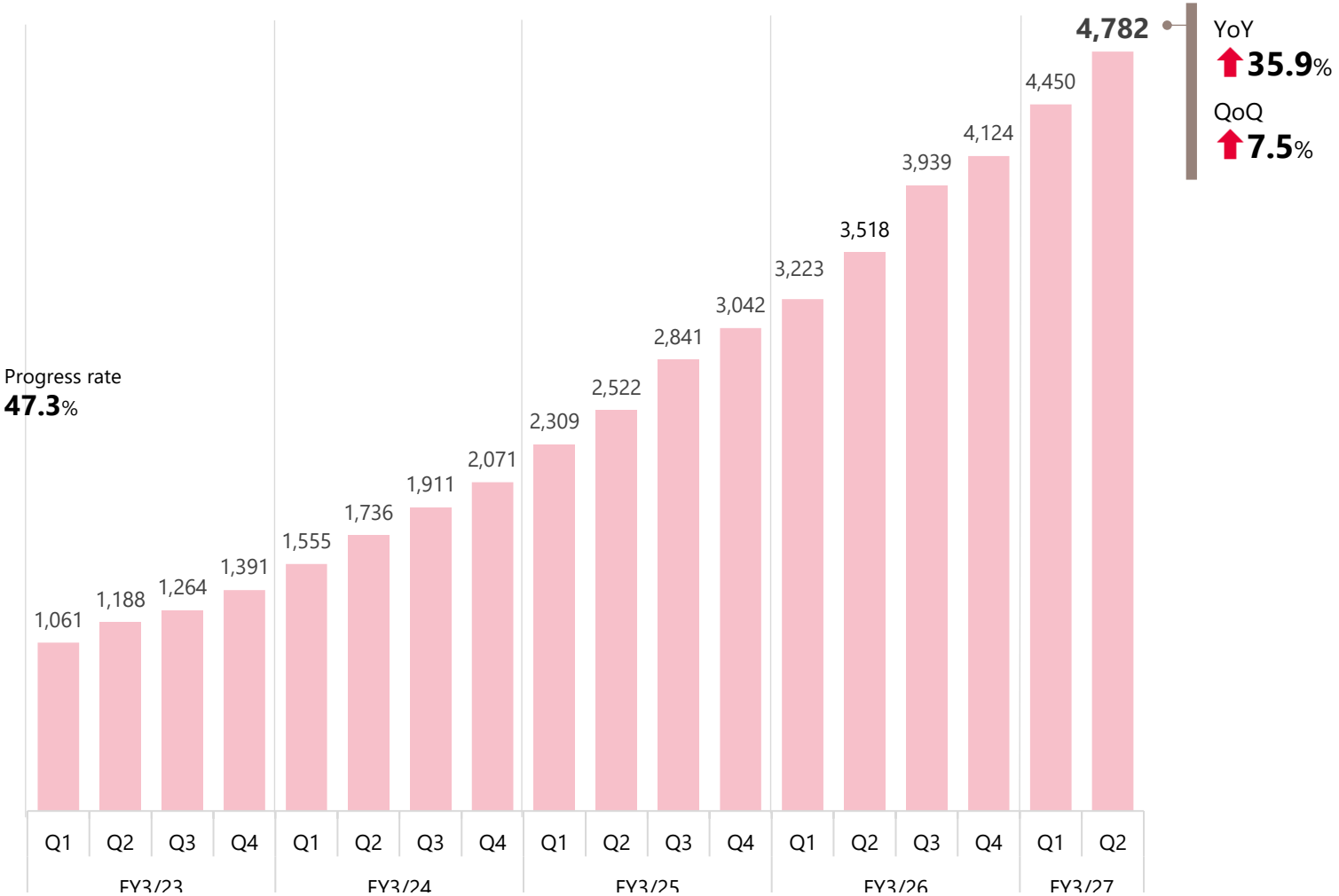
Cloud – Net Sales Trends

Services

Net sales (mn yen)



Quarterly net sales (mn yen)



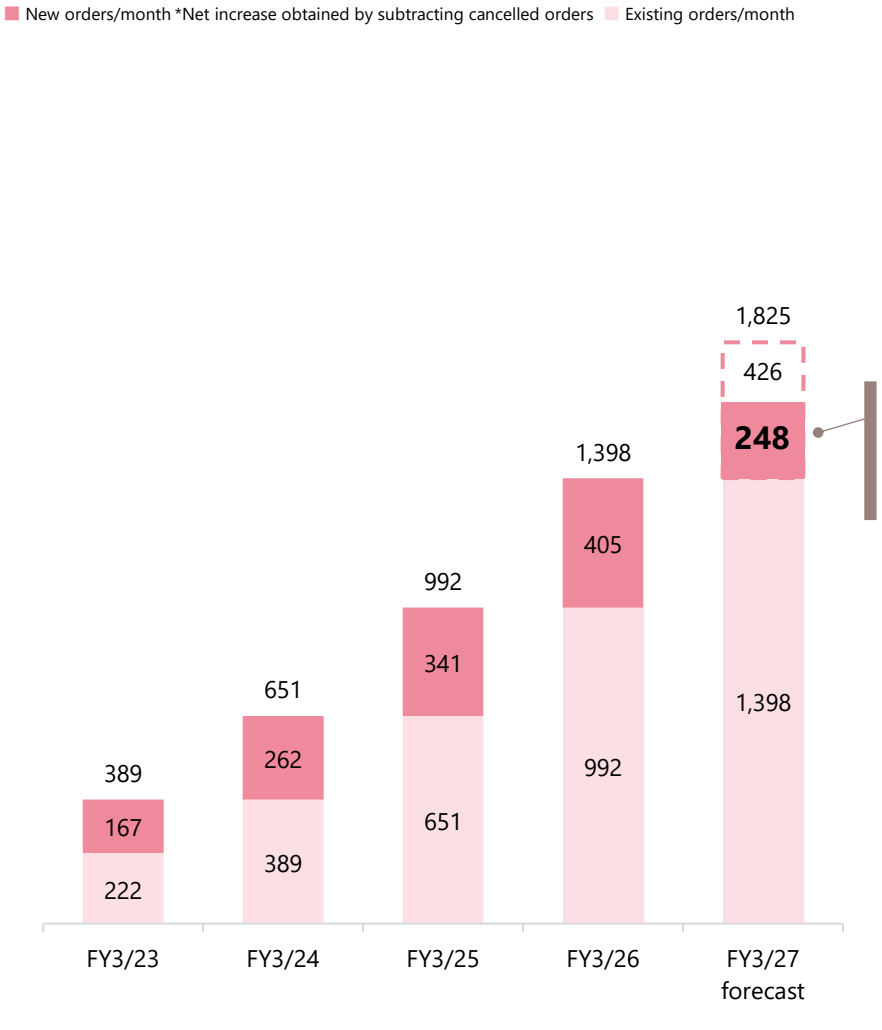
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Focus Business

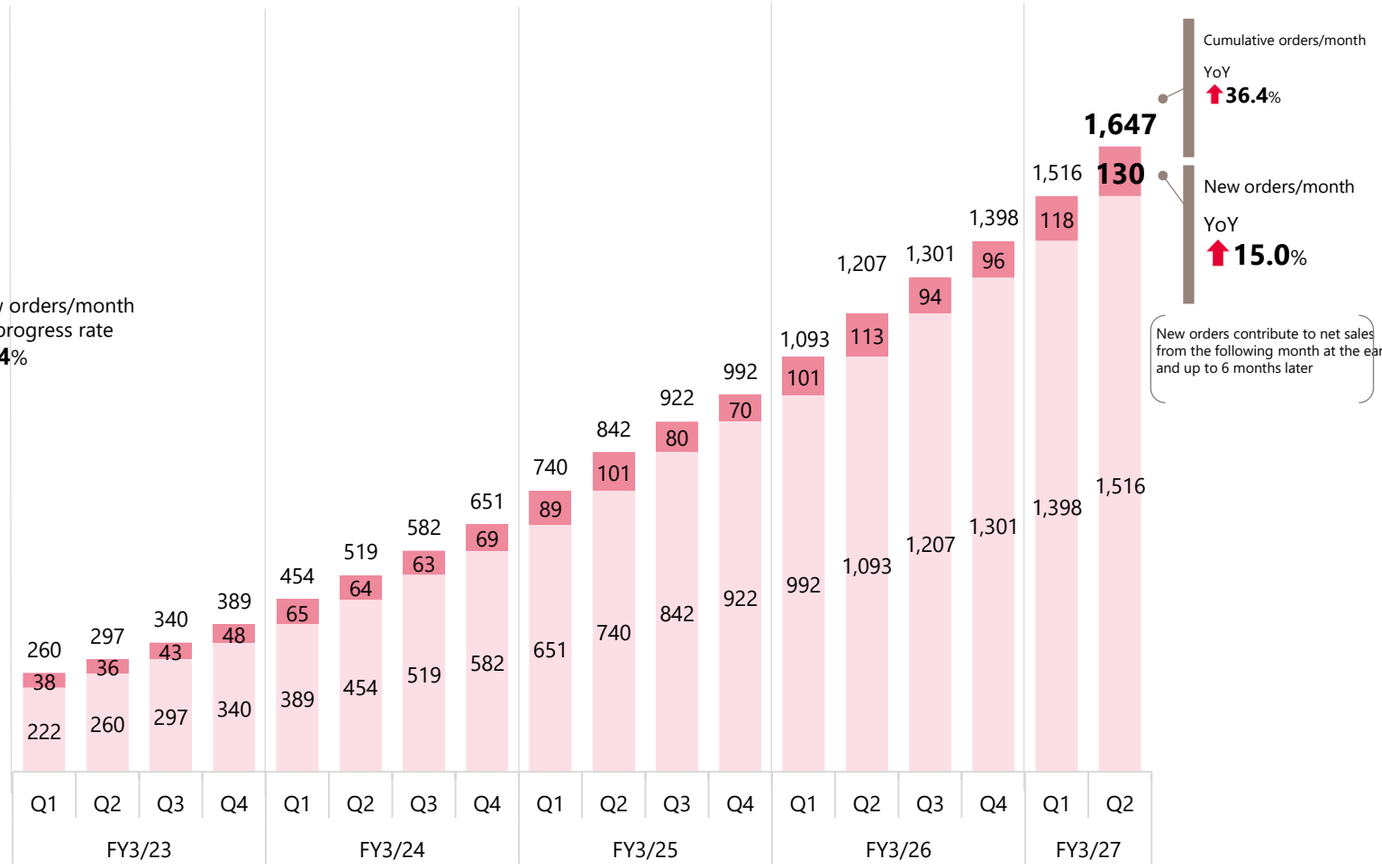
Cloud – Trends in Orders/Month

Services

Orders/month (mn yen/month)



Quarterly orders/month (mn yen/month)



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Focus Business

Security – Growth Significantly Outpacing Market Growth

Services

H1 FY03/2027 Results

Record highs in net sales and new orders

Net sales

5,920 mn yen

⬆29.1% YoY

New orders/month

129.1 mn yen/month

⬆6.7% YoY

Gross profit margin

⬆1.8 pts YoY

Results Overview

- New orders for threat analysis and response (EDR/XDR) and cloud security (SASE/CASB/SWG) performed strongly

Market / Demand

Domestic Managed Security Services: Forecast CAGR of **5.2%** for 2025–2030*

- Cyberattacks, including ransomware and unauthorized access targeting websites, have intensified, with threats further increasing through the use of AI by attackers
- 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

- Strength in security engineers with IT infrastructure and cloud skills
  - Comprehensive optimization proposals with response roadmaps based on vulnerability assessments
  - End-to-end support through recovery from incidents, leveraging IT infrastructure and cloud expertise
- Advanced analysis and response capabilities enabled by collaboration between security engineers with deep knowledge of customers' environments and the SOC*, responsible for continuous monitoring and initial response
  * Security Operations Center: An operations center staffed by security analysts, operating 24 hours a day, 365 days a year

Future strategies

End-to-end response to threats in the AI era, from detection to response

- Promoting AI skill development through reskilling for security engineers with IT infrastructure and cloud skills
- Expanding high-value-added services by using AI-driven advanced correlation analysis to automate the whole process starting from threat detection to initial response, including isolation and blocking, in the future
- Providing end-to-end support from assessments to the implementation of security measures aligned with the evaluation criteria of METI's new "Cybersecurity Measures Evaluation System for Strengthening Supply Chains"

Source: IDC, Japan Security Services Forecast, 2026–2030, Doc # JPJ53503326, April 2026

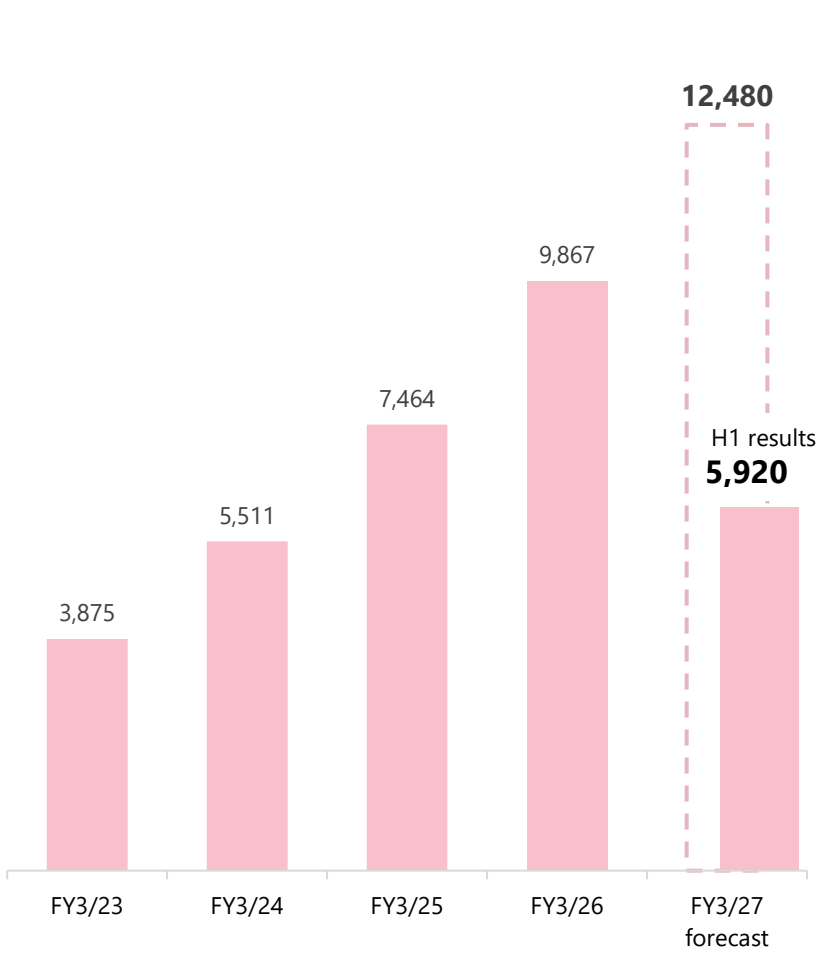
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Focus Business

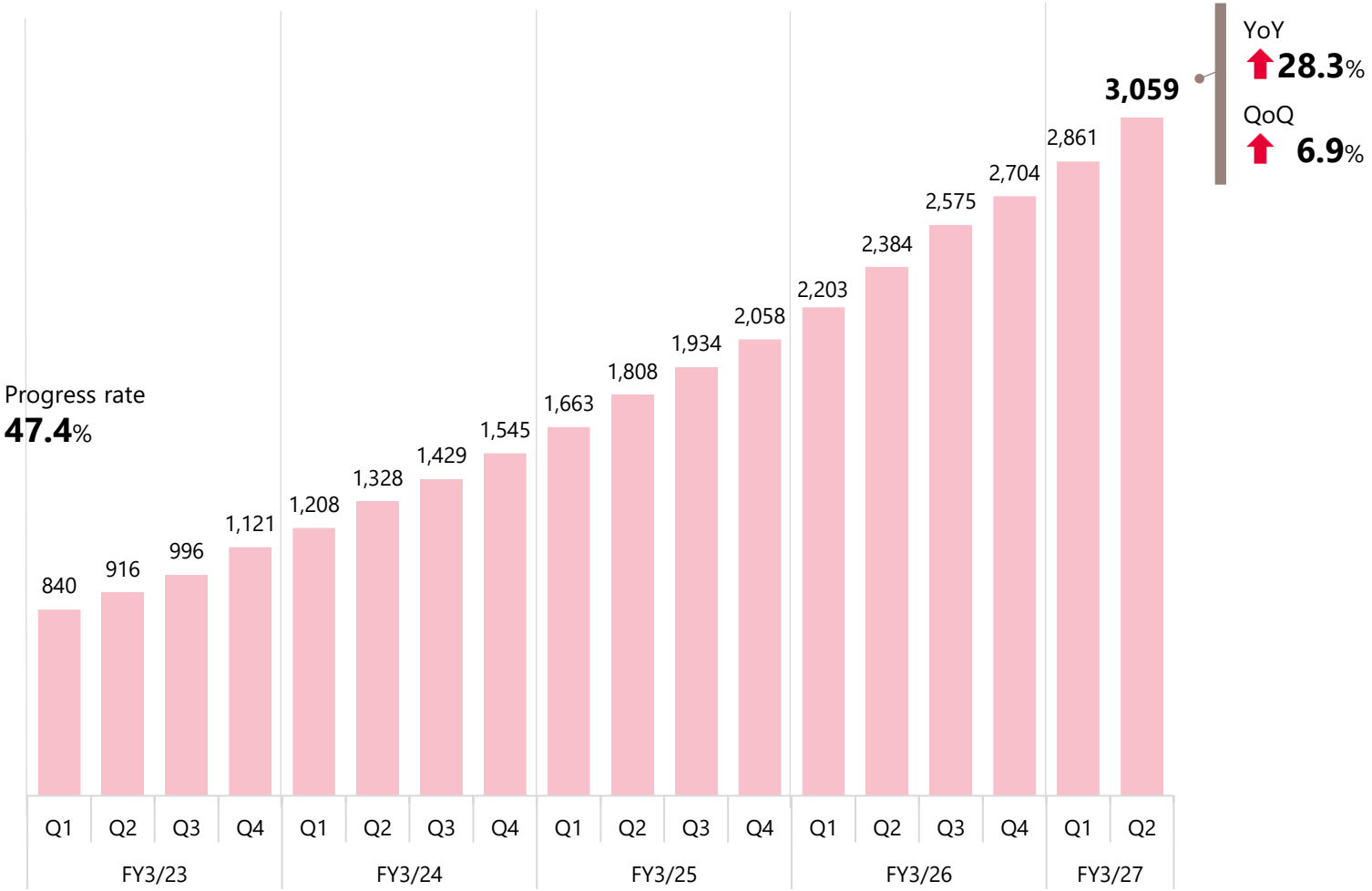
Security – Net Sales Trends

Services

Net sales (mn yen)



Quarterly net sales (mn yen)



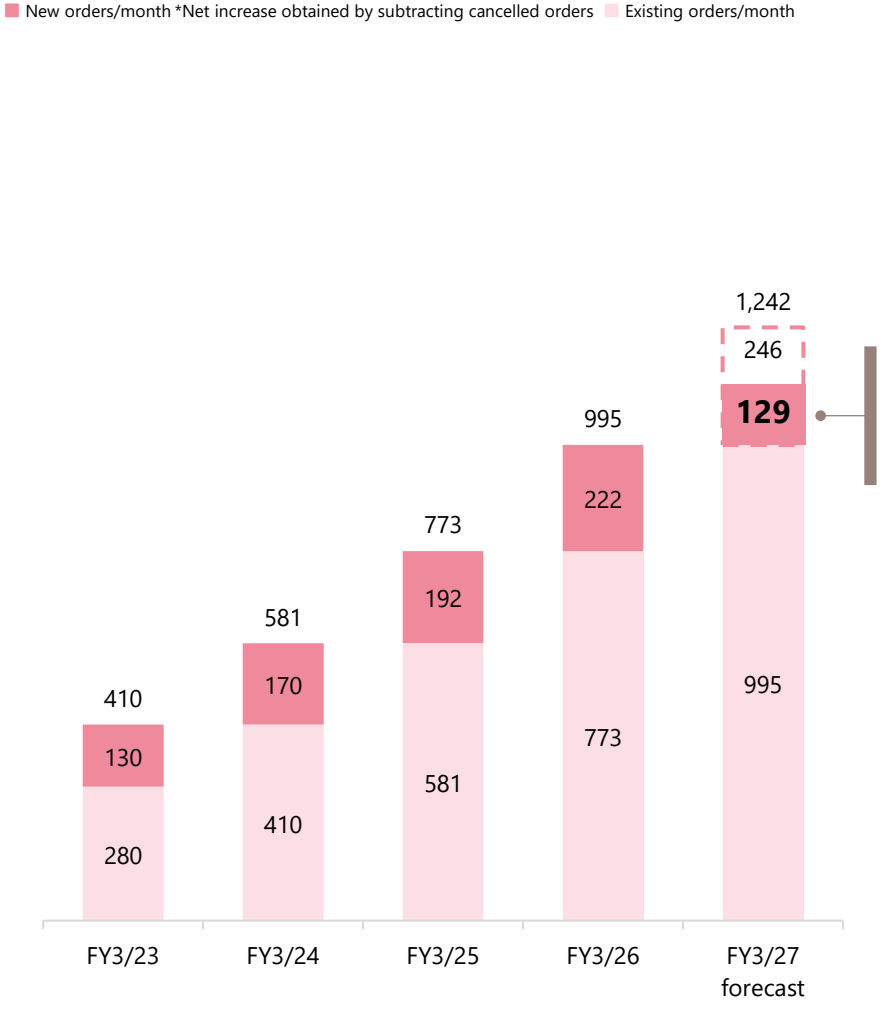
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Focus Business

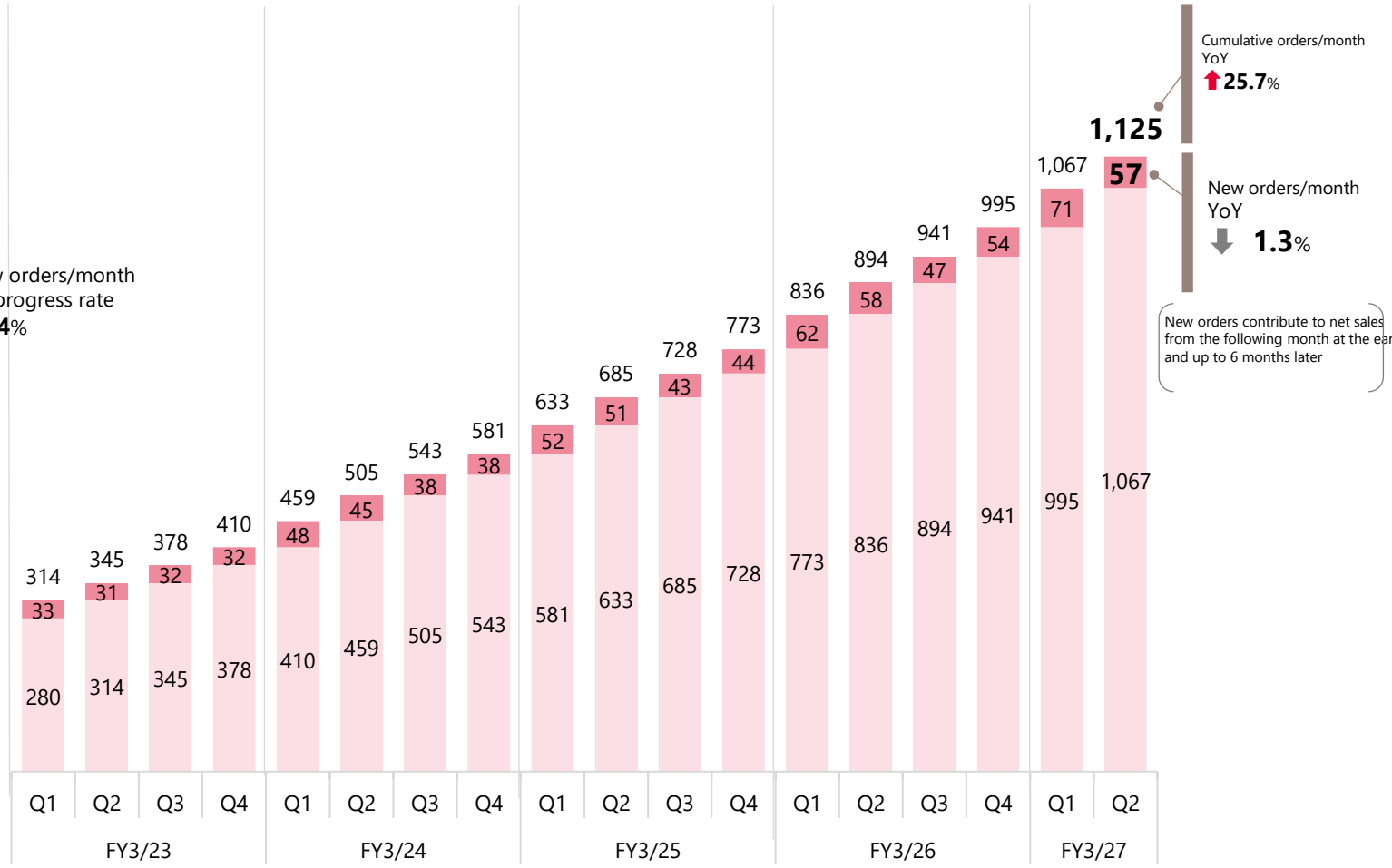
Security – Trends in Orders/Month

Services

Orders/month (mn yen/month)



Quarterly orders/month (mn yen/month)



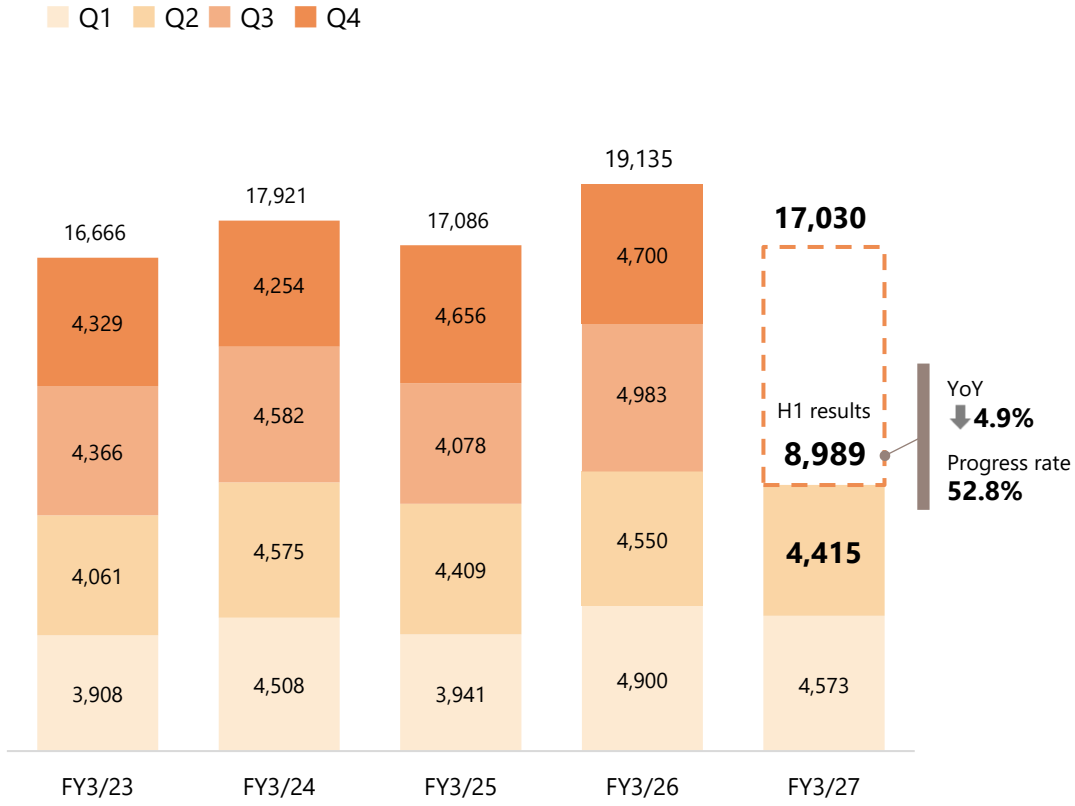
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System Integration – Financial Results Overview

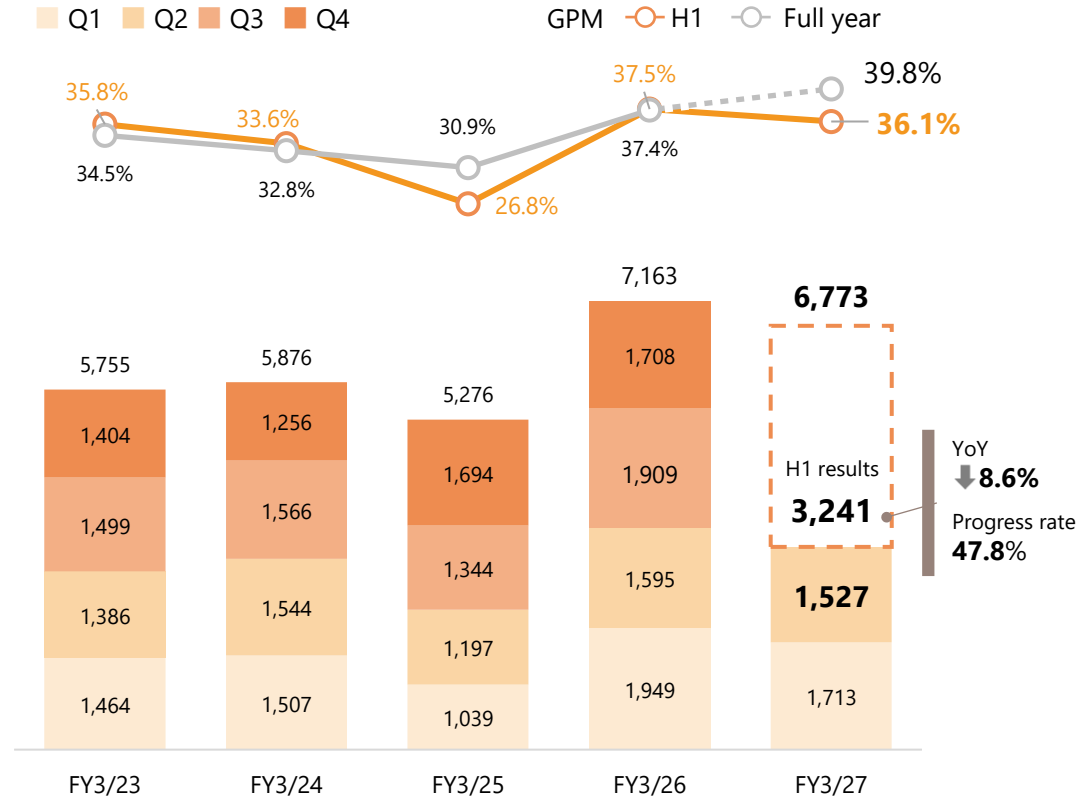
System Integration

- 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 amid strong demand
- Strategically shifted engineer resources to advance proof-of-concept trials for “SI Agent,” which integrates AI into “JB Agile”

Net sales (mn yen)



Gross profit (mn yen)

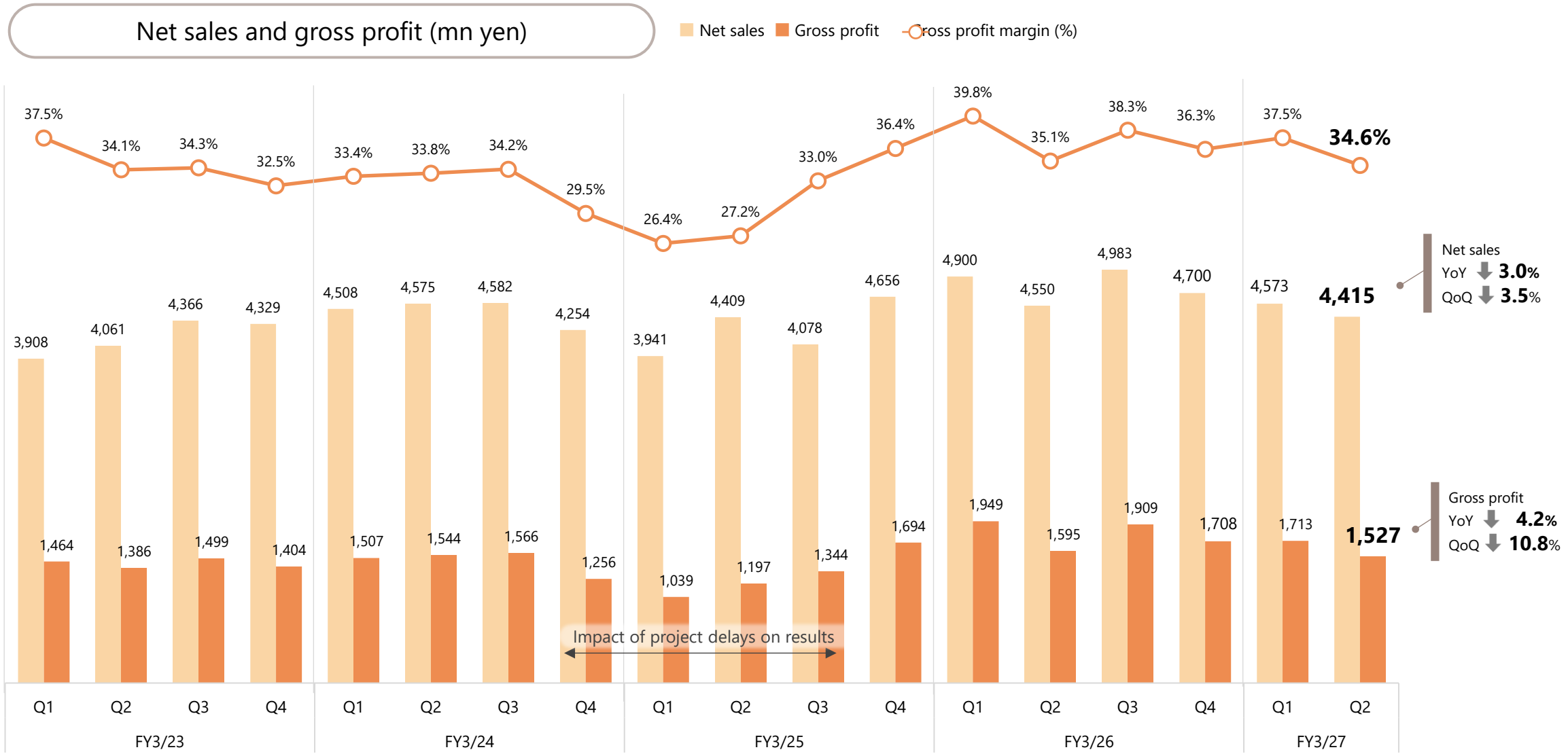


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System Integration – Quarterly Trends

System Integration

Net sales and gross profit (mn yen)



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Focus Business

Ultra-High-Speed Development – Ensuring Successful Completion of Ongoing Projects

System Integration

H1 FY03/2027 Results

Net sales

3,673 mn yen

⬇15.2% YoY

Ratio of Ultra-High-Speed Development

51.2%

⬇7.2 pts YoY

Gross profit margin

⬇5.3pts YoY

Results Overview

- Progressing in line with the initial plan (net sales progress rate Actual: 50.7% / Plan: 50%)
- Partially limited new orders to advance strategic investments

Market / Demand

Domestic IT Modernization Services: Rebuild: Forecast CAGR of **16.2%** for 2025–2030*

- Approximately 80% of large and mid-sized enterprises have legacy systems (as of 2025)
- Growing demand for rebuilding systems to support business process transformation

Strengths / Competitive advantages

- Specializing in prime contracts and providing end-to-end services for core business systems, from upstream development through operations
- Delivering high-quality systems with short lead times by combining “JB Agile,” our unique agile development methodology built on years of system development experience, with low-code and AI-driven development
- An organizational development framework based on standardization and automation that does not depend on individual skills

Future strategies

Transforming SI business model through strategic investments

- Supporting the delivery of high-quality systems and customers’ business transformation through “SI Agent*,” which performs system development autonomously
  - Advancing the development of agents for upstream system development, with proof-of-concept trials on customers’ development projects starting in November
  - Improving the accuracy of deliverables by drawing on JB Agile expertise and customer-specific business and system information stored in long-term memory
  - Expanding the application of SI Agent to development, testing, operations, and maintenance

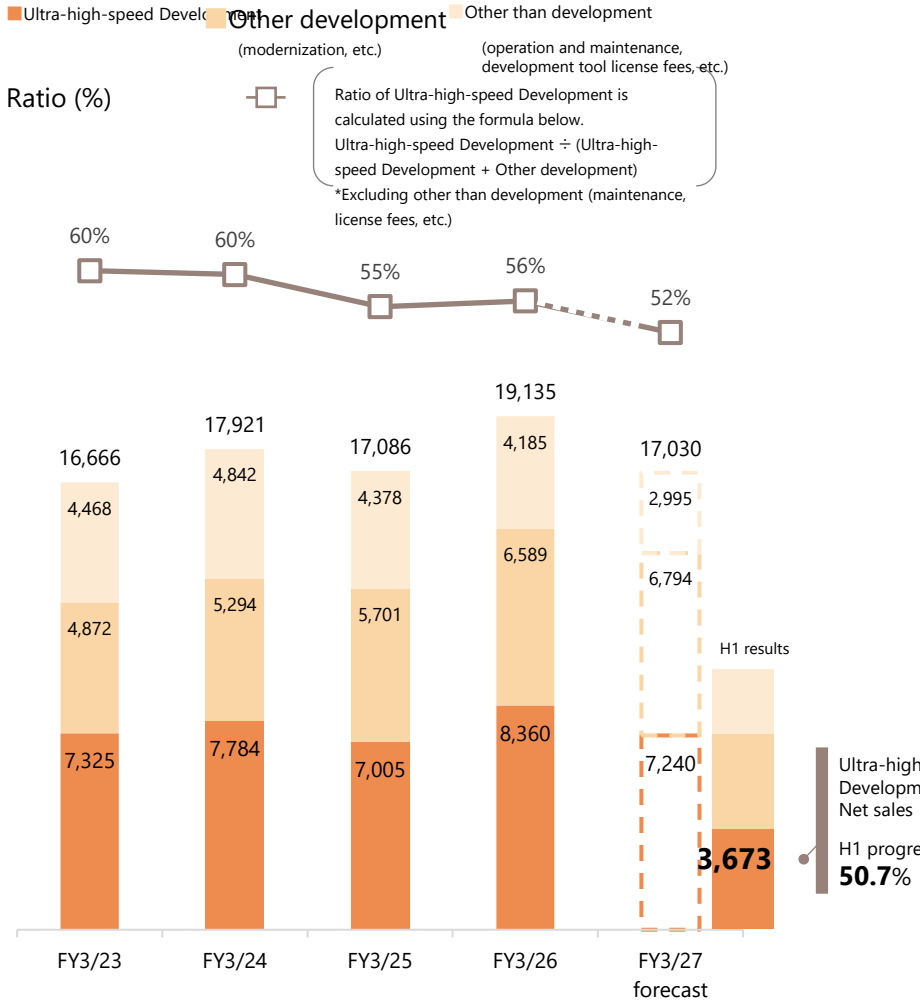
  * SI Agent: A group of AI agents that leverage long-term memory technology to autonomously perform tasks at each stage of system development

Source: IDC, Japan IT Modernization Services 2026, Doc # JPJ53875726, February 2026

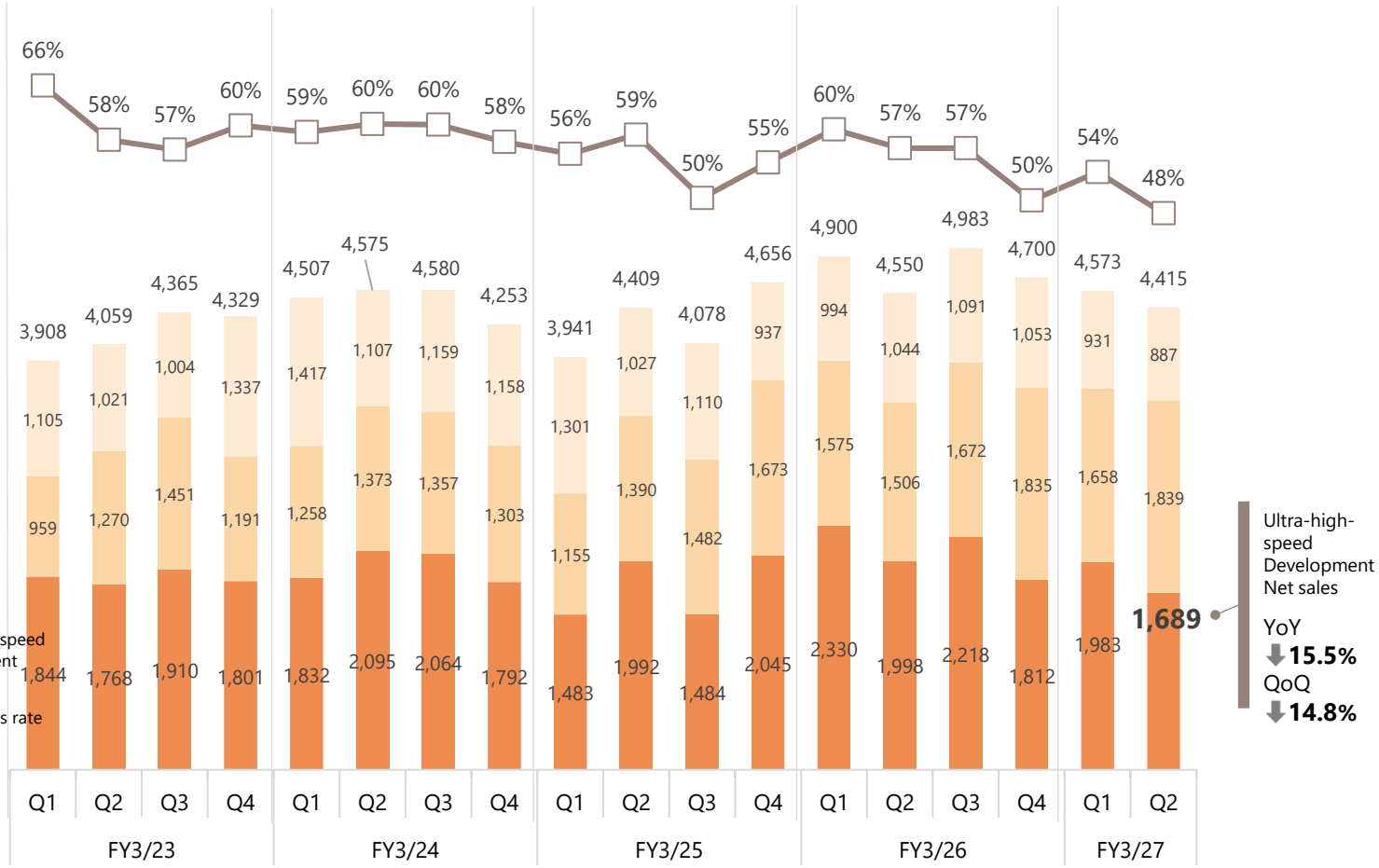
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Ultra-High-Speed Development – Trends in Net Sales and Ratio

Net sales (mn yen) and ratio of Ultra-high-speed Development



Quarterly net sales (mn yen) and ratio of Ultra-high-speed Development

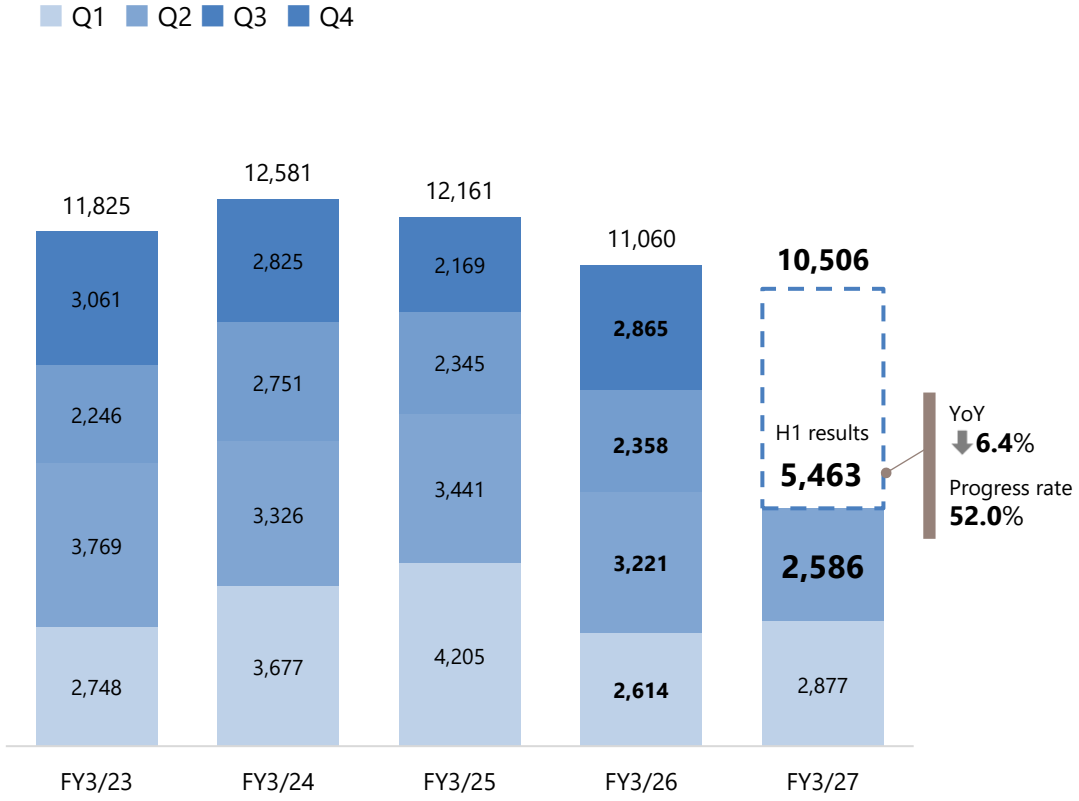


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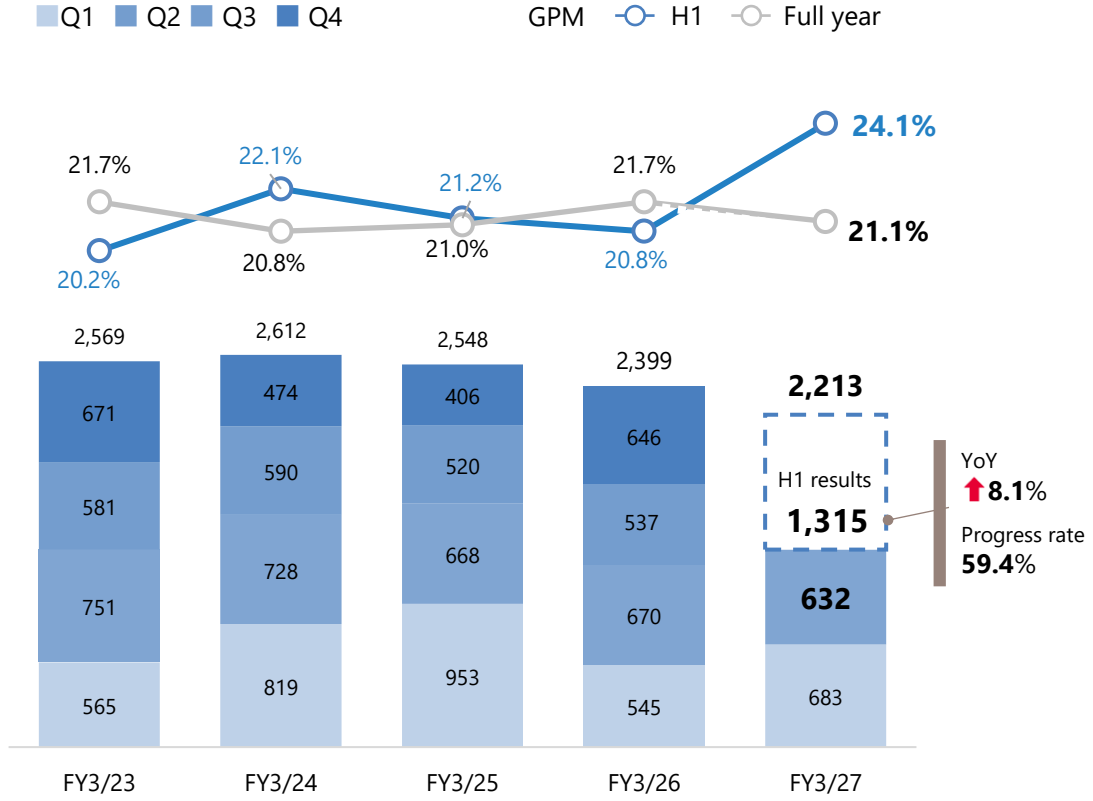
Systems – Financial Results Overview

- Amid a planned reduction in business scale as customers transition to cloud, passing on higher hardware procurement costs and selective order acceptance resulted in lower sales but higher profit

Net sales (mn yen)



Gross profit (mn yen)

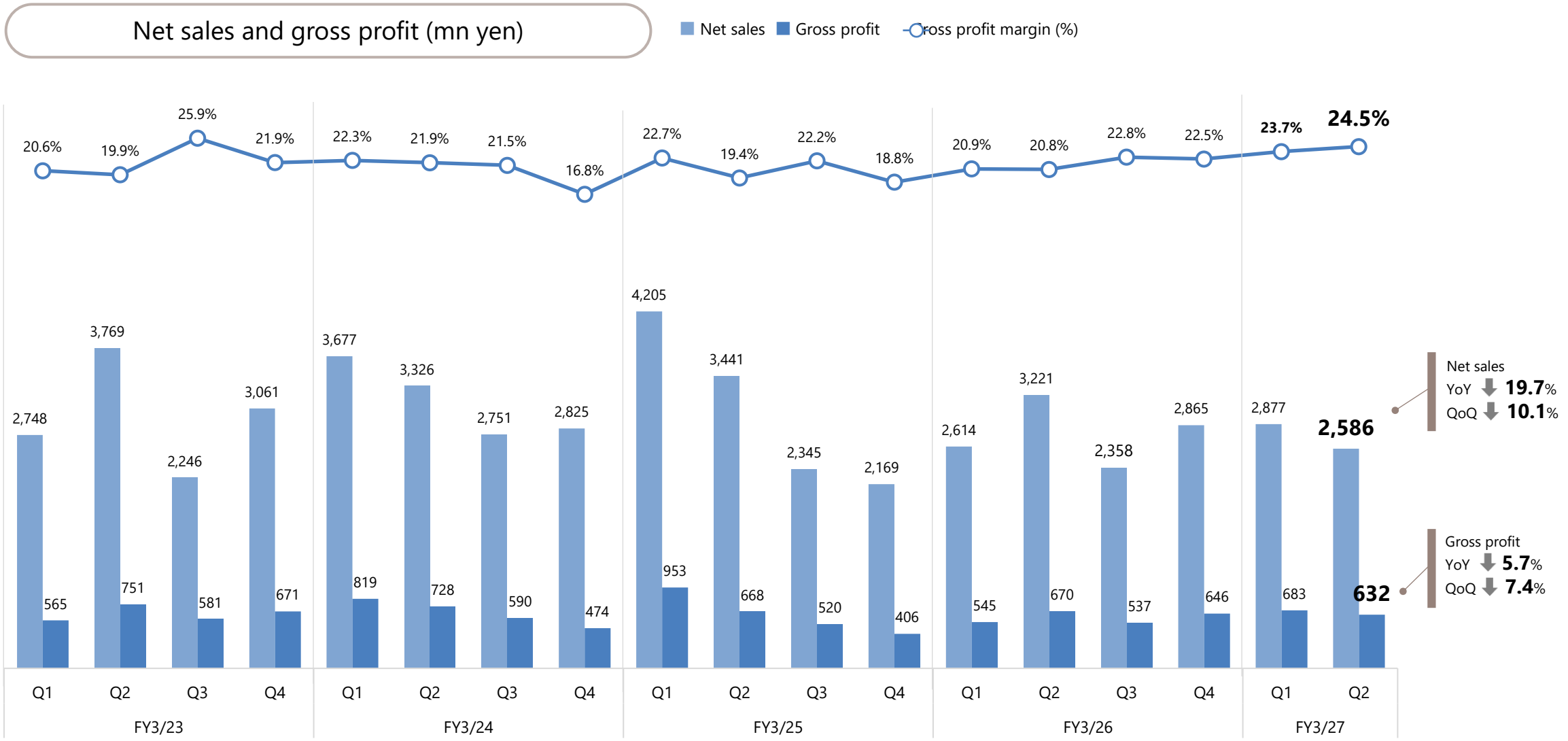


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Systems – Quarterly Trends

Systems

Net sales and gross profit (mn yen)

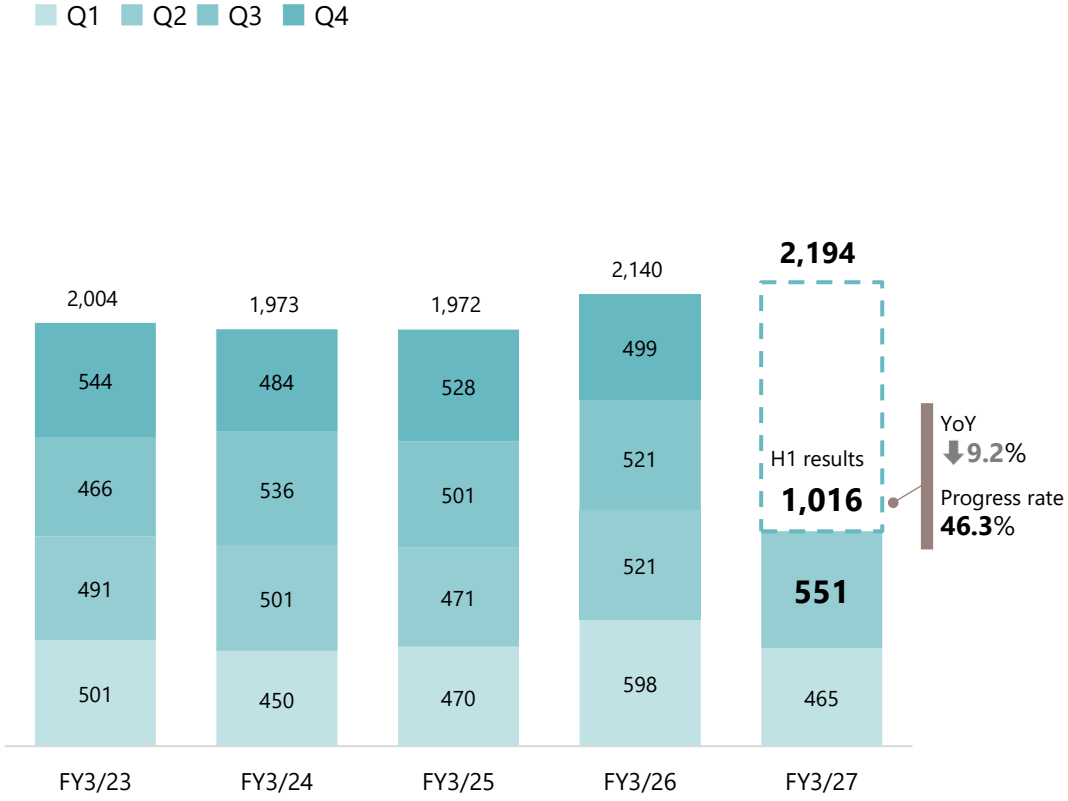


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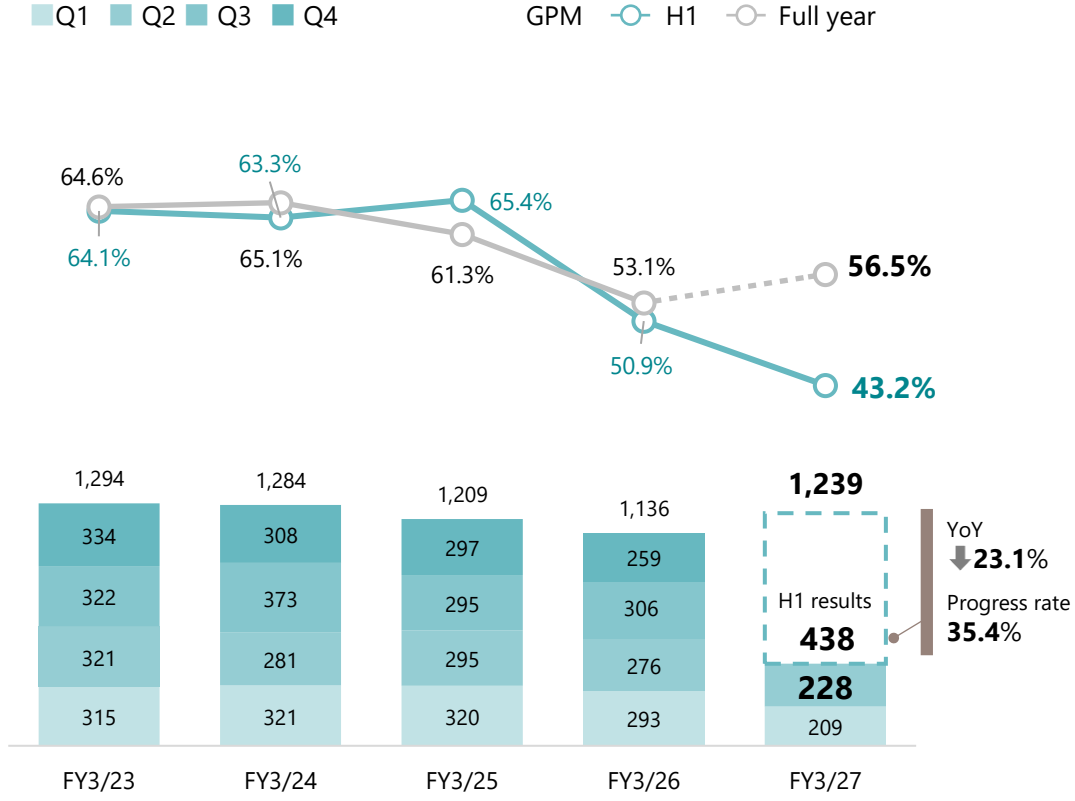
Product Development and Manufacturing – Financial Results Overview

- Sales and profit decreased as replacement demand associated with the end of printer support in the previous fiscal year subsided

Net sales (mn yen)

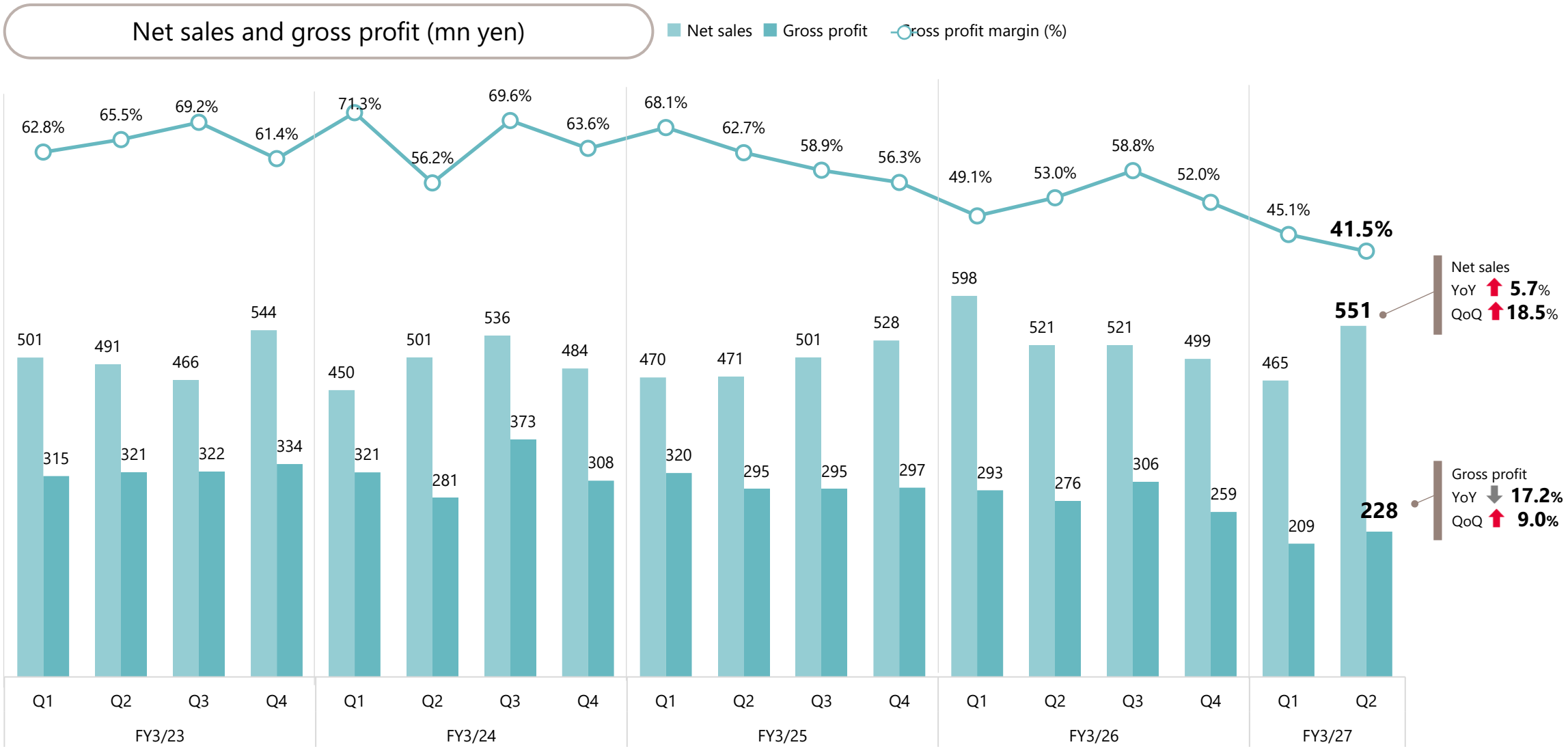


Gross profit (mn yen)



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Product Development and Manufacturing – Quarterly Trends



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03

JBCC Group's Growth Strategy in the AI Era and Progress to Date

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

Published in May 2026
Re-presented

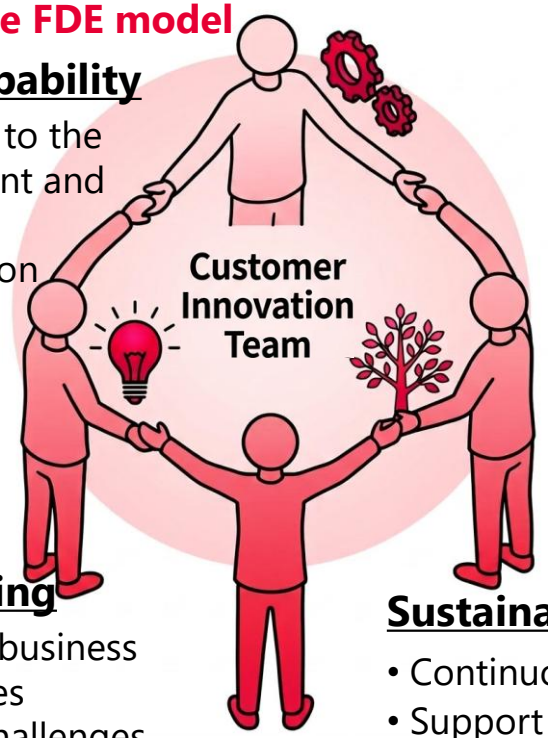
- **Redesign our internal business processes and ways of working with AI as a premise, and transform the practical knowledge gained into customer value**
- **Our team works on-site to deliver a platform that is continuously used and adopted**
- **Continuously enhance added value through a cycle of asset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

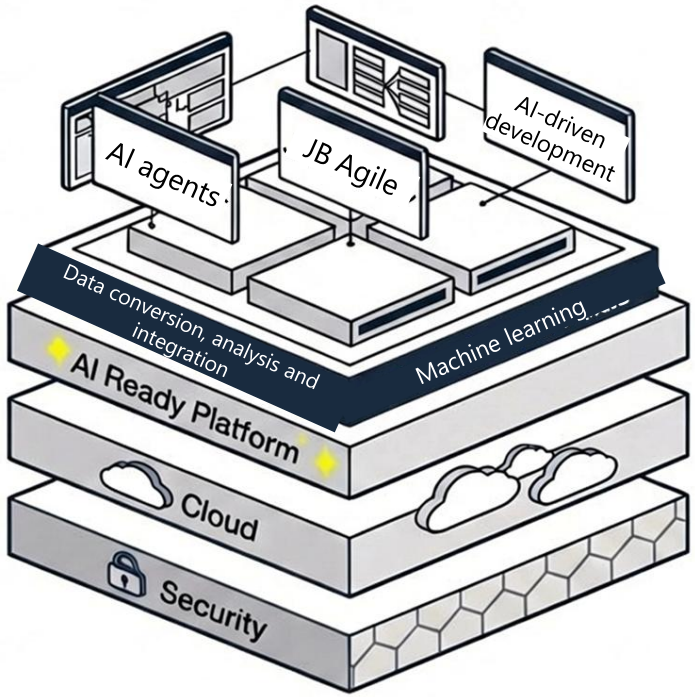
Leverage and build asset

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



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Value Offered by Customer Innovation Team

Provide end-to-end support from concept development to implementation, adoption, and continuous improvement through approaches driven by both business needs and IT/data, with cross-functional governance and security support

Consulting → **Engineering** → **Adoption/improvement**

Business process redesign and implementation

Review business processes with AI in mind and implement them as business applications / AI agents

Launch of PoC support

Business-driven use case development

- Identify and analyze business challenges
- Develop AI use cases
- Create AI agents / AI applications

Launch

Accounting and Finance | Legal | Human Resources | Procurement | General Affairs | Other

Define tangible business benefits and validate value

From both business and IT perspectives

IT/data infrastructure-driven data preparation

- Inventory existing systems and data
- Prepare and integrate data
- Make systems and data AI-ready for AI utilization

Prepare and build a data platform for AI utilization

Adoption and continuous improvement

- Support adoption in on-site operations
- Accumulate and analyze usage data
- Continuously improve and enhance functions
- Develop new use cases

Continuously enhance value while in use on-site

Usage and operations design (governance and security)

Usage rules	Authorization and authentication	Data usage environment and controls	Security	Monitoring
Design usage policies / guidelines	Design identity and access permissions	Design data usage rules / integration	Design threat countermeasures and information protection	Design usage monitoring / auditing

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AI Orchestration Platform

– Overview of a Sustainable AI Platform for Businesses –

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

AI Services that enhance business value

Unique functions that support AI utilization

Platform and operations that support secure, reliable, and continuous AI utilization

Service launch in November

AI agents

- Enhance business process
- Provision of BPO service by AI

AI-driven development app

- Spec-driven development from core systems to subsystems

Usage begins in November

SI Agent

Service launch in July

Analysis

- Analyze data and predict demand
- Detect abnormalities
- Automatically generate analysis report

Source of differentiation

Long-term memory function

(link with start-up)

- Accumulate and retain customer-specific operational knowledge, context, and history
- Core functions of SI Agent

Agent management

- Version management
- Execution status and lifecycle management

Service launch in November

AI workflow

Automate business operations by integrating data and AI

Service launch in November

Templating/ componentization

Create reusable templates and components from use cases

Data linkage

Securely link with internal systems, SaaS, and other data platforms

Service launch in July

Data integration and management

- Integrate data
- Control access

Service launch in July

AI usage controls (AI guardrails)

Control models, agents, inputs/outputs, and usage rules

Authorization and authentication

Manage user/agent access and execution permissions

Data integration and access control

Control data integration, usage permissions, and access scope

Traceability

Visualize AI/agent processing and execution history

Quality management

Manage response evaluation, accuracy, and prompts

Monitoring

Monitor performance, failures, and usage

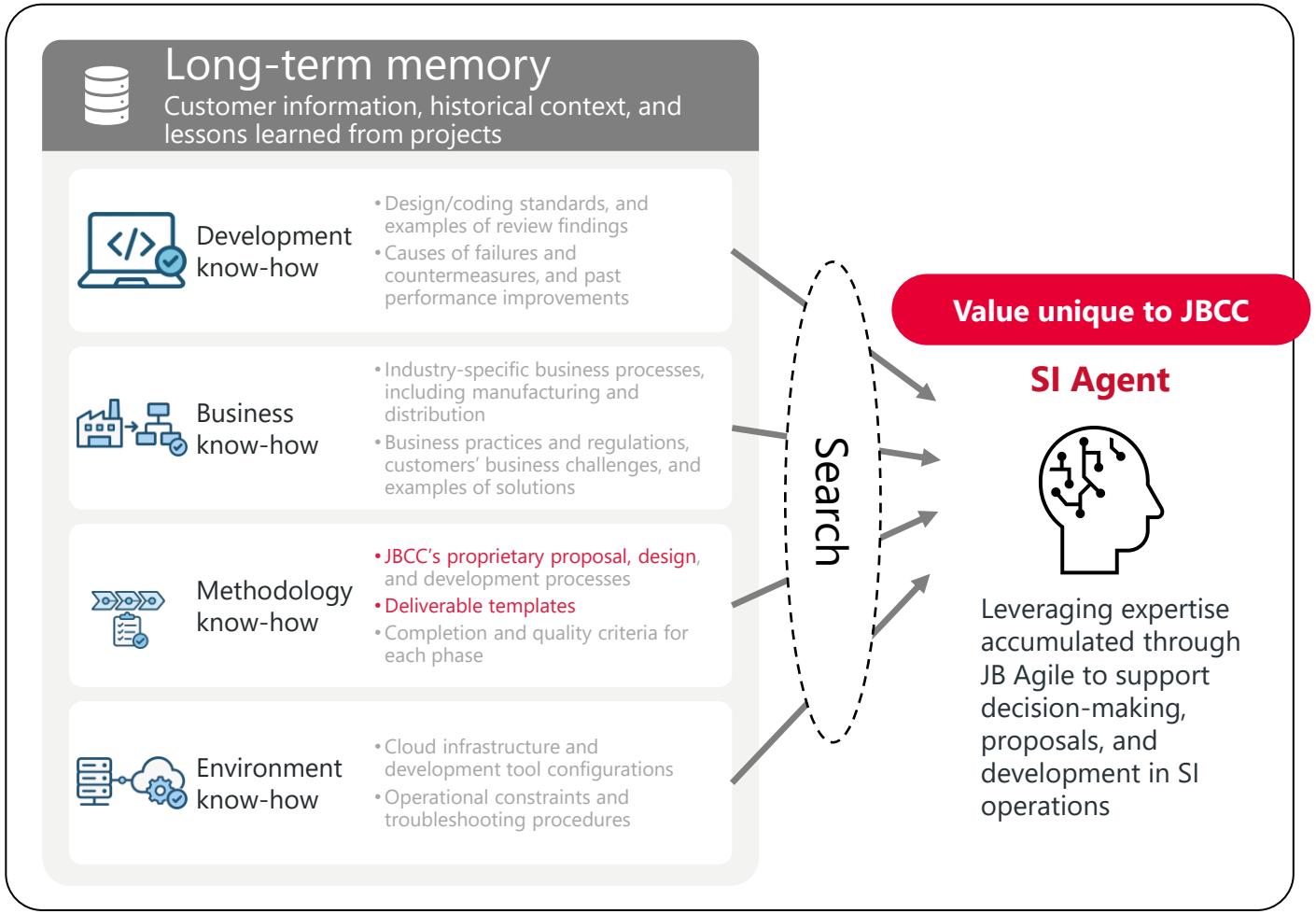
Cloud & Security platform

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

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SI Agent for Autonomous System Development

Systematically accumulating and utilizing past project experience and business knowledge to improve quality and productivity in SI operations



Proof-of-concept trials on customers' development projects starting in November
Planned expansion to development, testing, operations, and maintenance

- Generate upstream development deliverables in Markdown (MD) format
- Enable tracing of supporting information
- Enable use of deliverables that meet quality criteria
- Convert selected deliverables into formats for submission to customers

Usage example

Accurately understanding and continuously utilizing information on large, complex systems

Instruction **Q. Based on the current system information and new system requirements, create an overall diagram of the new system.**

Response

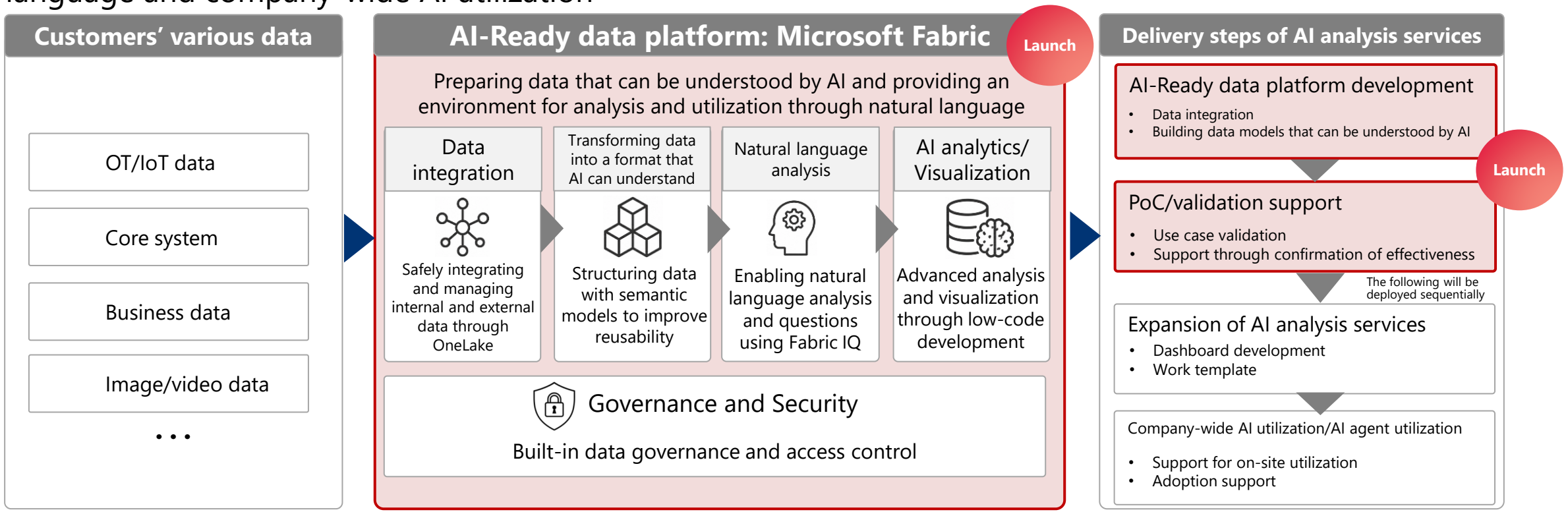
A. I mapped the current functions and connected systems, incorporating additions and changes to meet the new requirements. I created a draft overview of the new system showing order processing, inventory, and shipping functions, along with the data flows.

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Launch of AI-Ready Data Platform / AI Analysis Services

Published in July 2026
Re-presented

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



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

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Co-creating Customers' AX Through Our Own Transformation and Practical Knowledge

Transforming ourselves – Internal AI adoption and implementation –

Internal track record

AI agents operating across **all business divisions** | More than **2,200** agents

Applying AI agents to business operations

Apply AI to data from SaaS platforms such as kintone and Microsoft 365 to improve operational productivity

Expanding integrated use of data and AI

Make internal data AI-ready and utilize it across business functions

Implementing AI in engineering operations

- Apply AI from upstream system development stages, including analysis of existing assets, specification generation, and requirements visualization, to improve development productivity
- Apply AI from proposals through project execution in infrastructure development and migration to standardize quality and eliminate dependence on individual expertise

Building practical knowledge and turning it into assets

Validate effectiveness internally and accumulate the findings as reusable frameworks and know-how

AI governance functions

Implement usage controls, quality management, and oversight functions such as auditing and traceability

Apply insights gained through internal implementation to customer offerings

Supporting customers' transformation – Service delivery and commercialization –

CIT (Customer Innovation Team)

Launch CIT services for accounting and finance

Support customers from business challenge analysis through AI application and implementation

AI-driven development / SI Agent

Release SI Agent for upstream system development

Usage in projects begins in November

AIOP (AI Orchestration Platform)

Launch AI agent platform services

Customer case study

STNet, Incorporated, a Shikoku Electric Power Group company

Support the development of a platform for AI agent utilization

Launch data analysis platform services

Customer case study

A major manufacturer of construction and work tools

Provide OT/IoT data* analytics capabilities

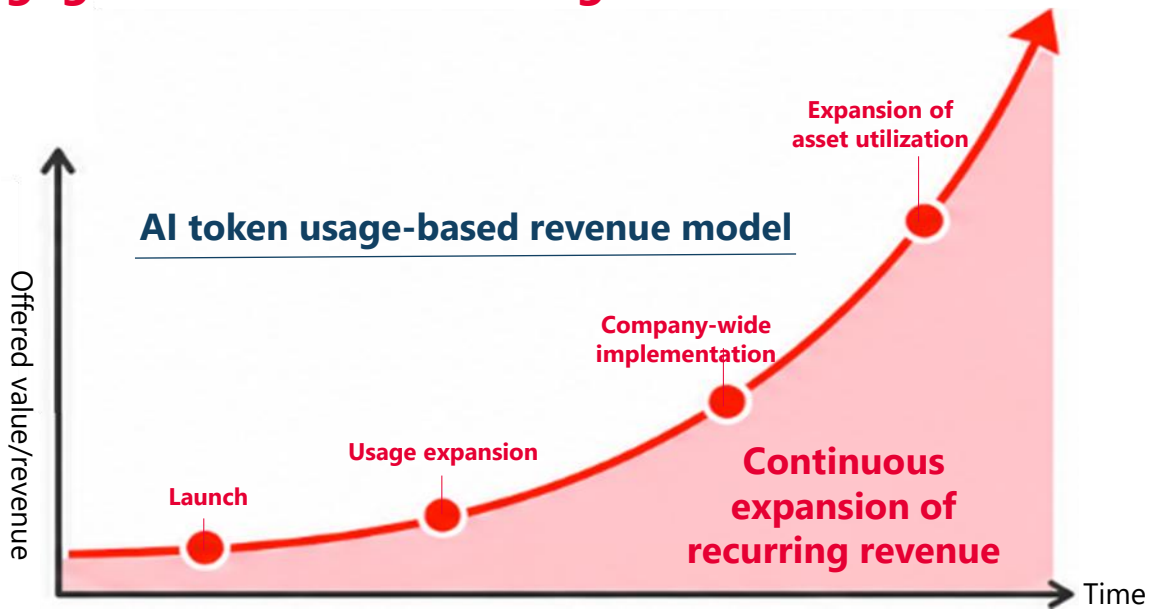
* OT data: Operational and control data obtained from operational technology (OT) used in factory equipment, production lines, and similar environments
IoT data: Data collected from network-connected sensors and devices through the Internet of Things

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

Published in May 2026
Re-presented

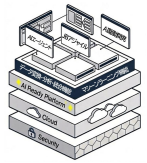
	As-Is	To-Be
	Outsourcing-based one-time-fee business	Customer-engagement-based recurring revenue business
Primary operator	JBCC	Customer
Development style	Outsourcing-based	Customer-engagement-based
Revenue model	One-time-fee	Recurring



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

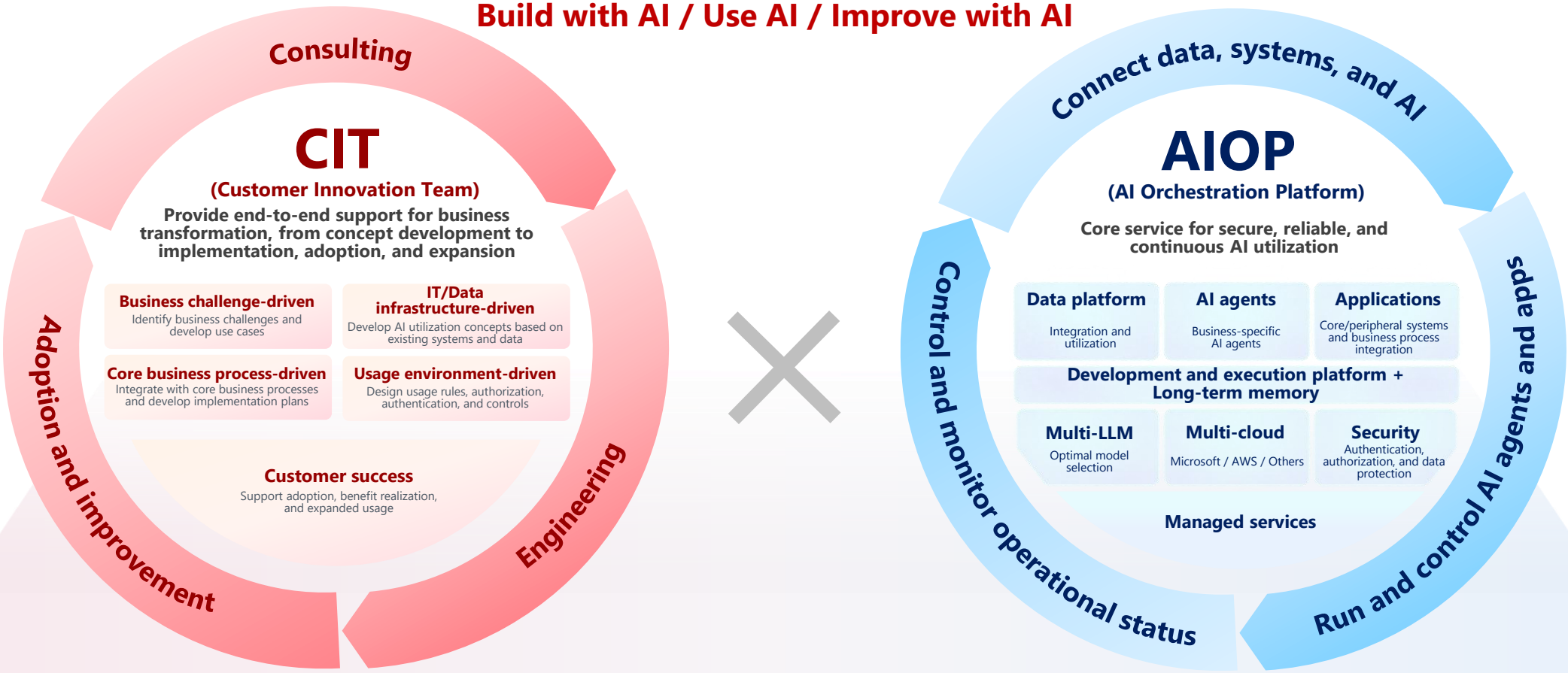
Expansion of application scope
Expand into departments and business operations to enhance usage value and increase revenue

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AI Service Value Delivery Model

Moving toward a model in which customers build, use, and improve AI themselves, with AIOP as the core service and ongoing support from CIT

Build with AI / Use AI / Improve with AI



Practical knowledge
Know-how developed through JB Agile

Customer base
Relationships with more than 3,000 companies

Operational and support capabilities
Continuous support from concept development through adoption and improvement

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04

Progress of Medium-Term Business Plan

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Medium-Term Business Plan “CHALLENGE 2026” – Targets

(Revised upward on Jan. 30, 2026)

Published in May 2026
Re-presented

JBCC holdings

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

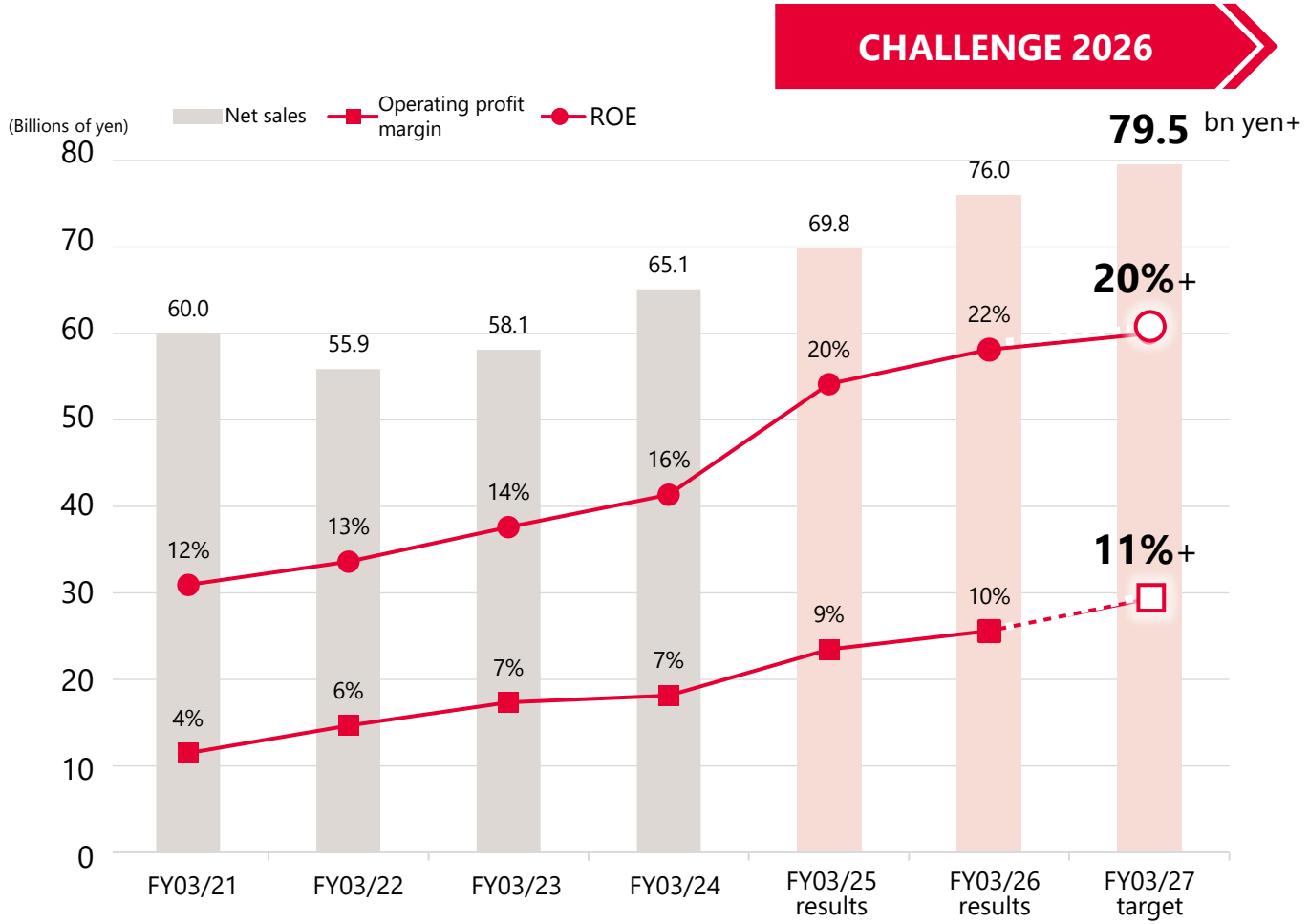
Net sales*	Operating profit margin	ROE
79.5 bn yen+	**11%+**	**20%+**

Expansion of shareholder returns

Payout ratio	Flexible share repurchases
45%+	

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

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Medium-Term Business Plan “CHALLENGE 2026” – Overview

Published in May 2025
Re-presented

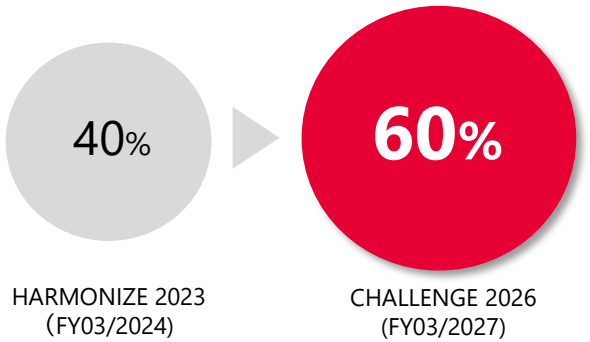
- Accelerate our business structure transformation through evolving and deepening focus businesses to achieve further growth and higher profitability
- Strengthen and advance our business foundation with resilience to environmental changes to support our growth
- Invest available business resources to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

Accelerate business structure transformation

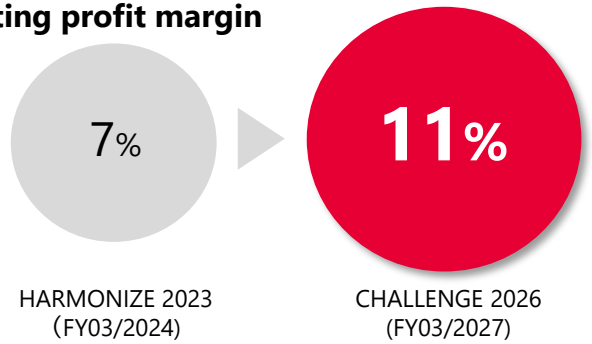
Refinement and Consolidation into 3 Focus Businesses
Evolve and deepen focus businesses through Data & AI utilization



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



● **Operating profit margin**



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.

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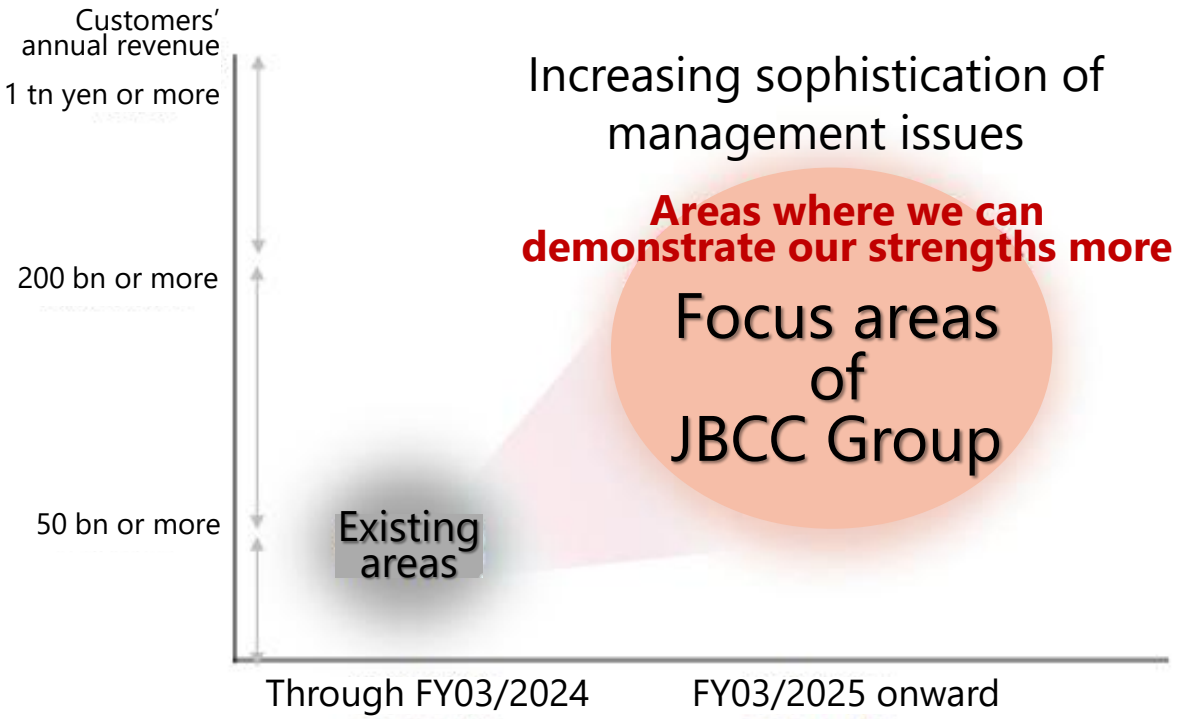
Our Growth Strategy – Expand Business Areas Toward Larger Customers

Published in May 2026
Re-presented

Customers' challenges

Solve business challenges by optimally utilizing IT through DX promotion

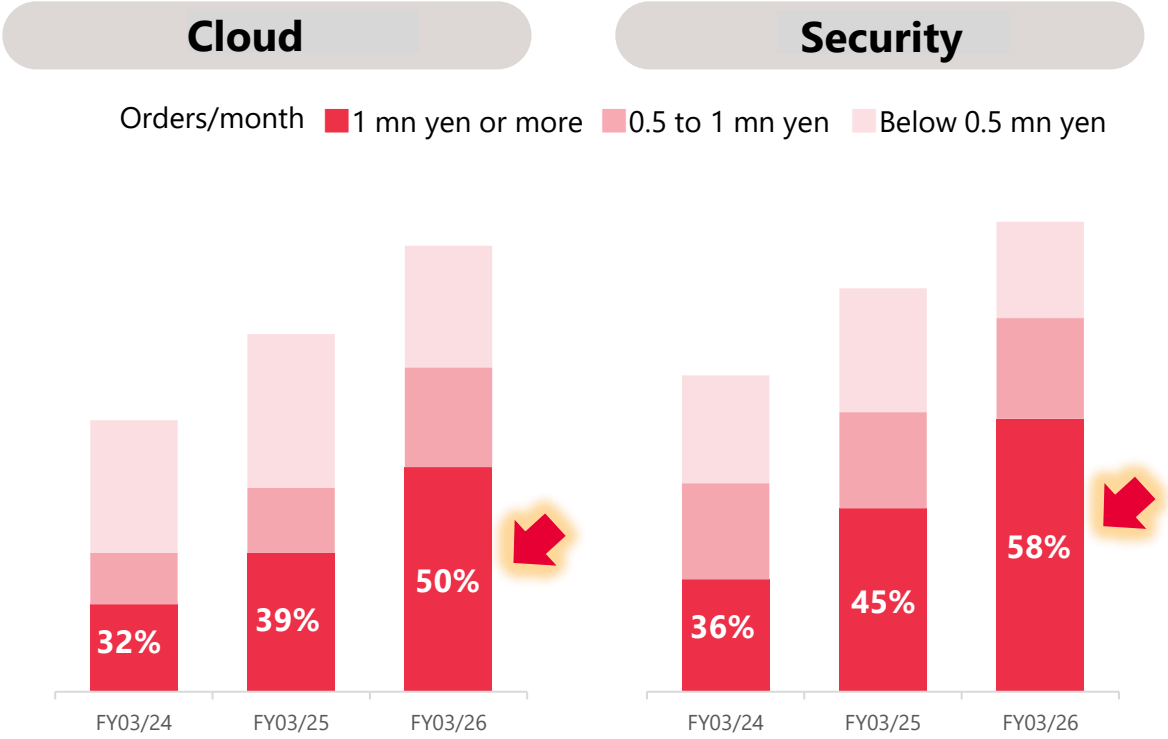
- -Shortage of IT and DX talent
- -Control of cloud costs and utilization and establishment of cloud computing
- -Promotion of data & AI utilization
- -Measures against increasingly sophisticated and complex cyberattacks
- -Construction of core systems adaptable to changes
- -Insufficient vendors' proposals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

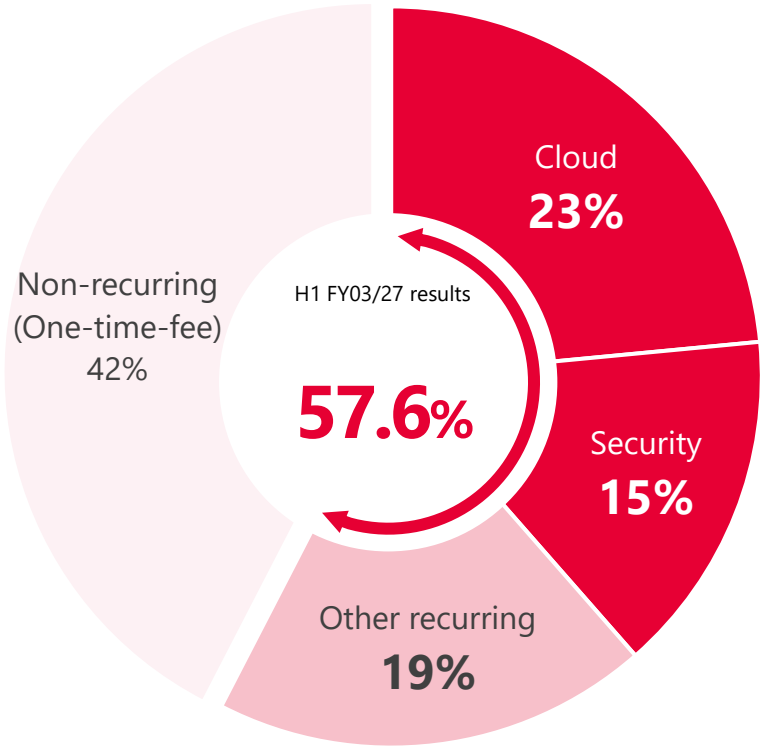


*Actual amounts at JBCC Corporation, the core company

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

Steady progress in building a sustainable and stable earnings base, from 40% to 60% over the three-year MTBP.



Breakdown of recurring revenue business

Cloud

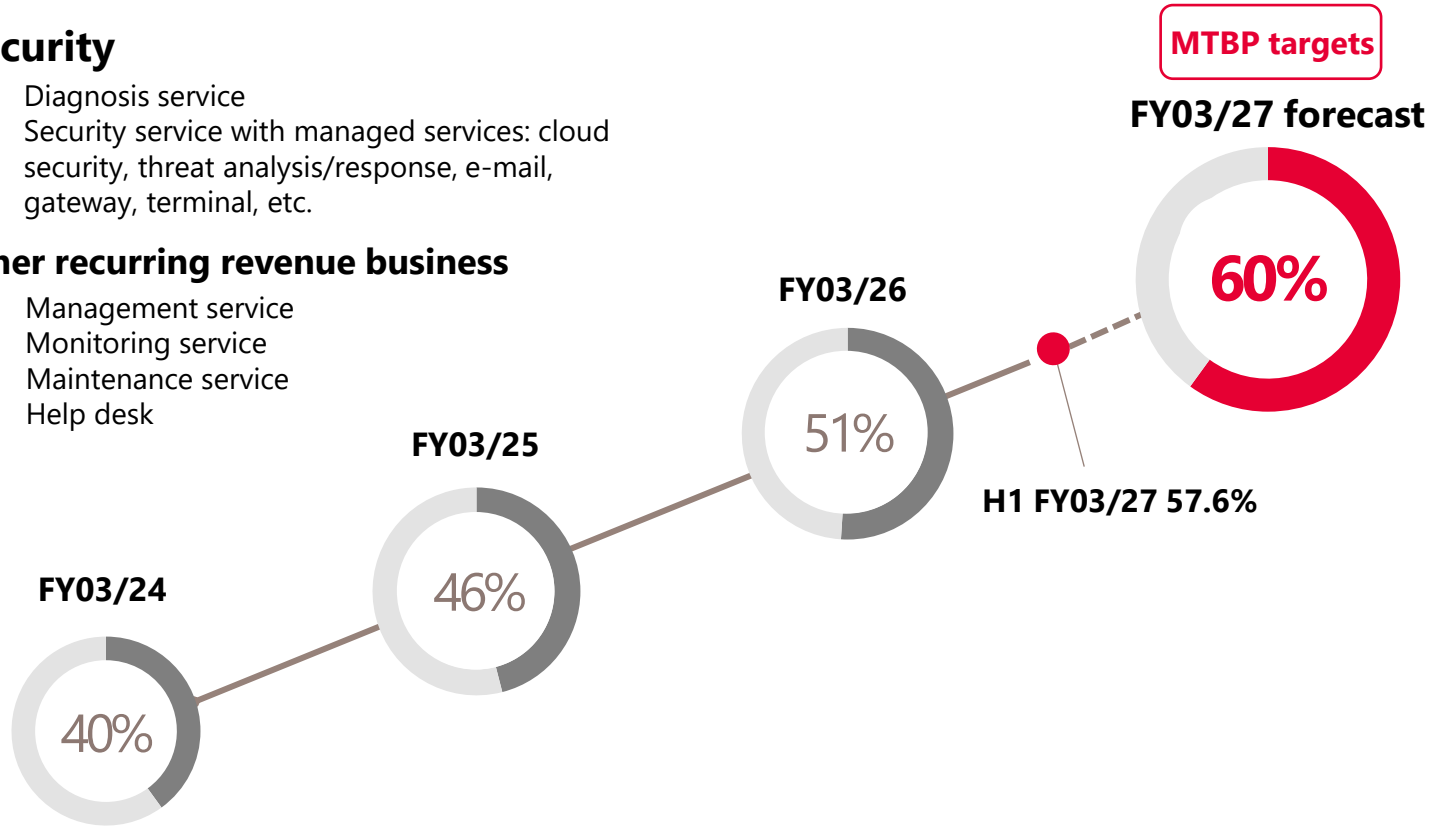
- Cloud service with managed services: IaaS, SaaS, PaaS, etc.

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



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

Published in May 2026
Re-presented

- 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

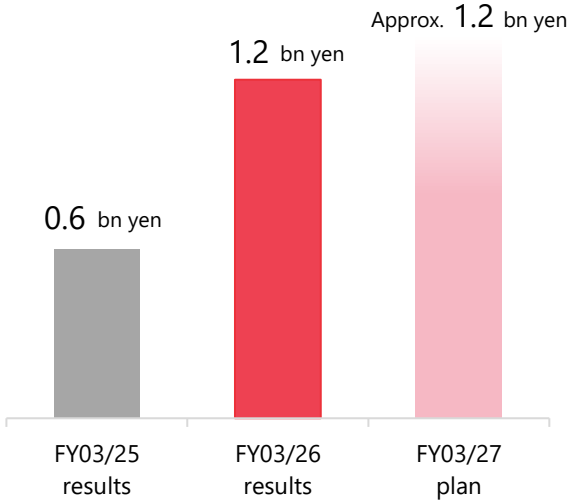
Treatment and System

- 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

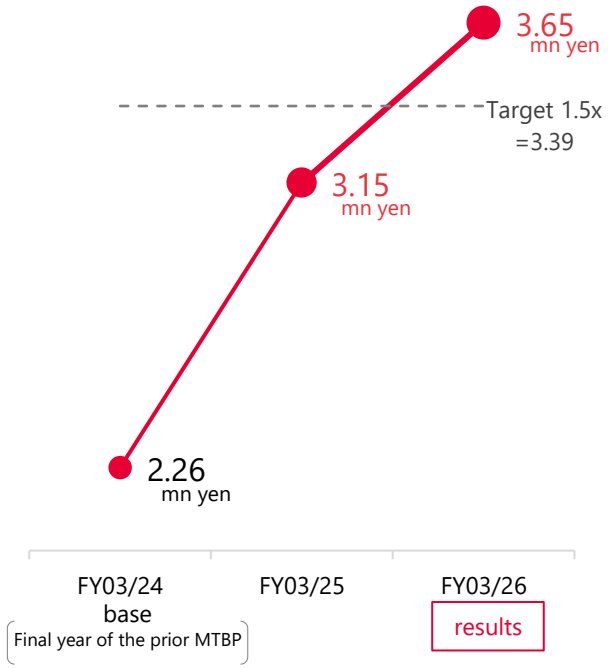
Vs. plan: progressing at a pace of +20%



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

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Basic Policy of the JBCC Group's Financial Strategy

Published in October 2025
Re-presented

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

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Capital Allocation under the Medium-Term Business Plan “CHALLENGE 2026”

Partially revised in October 2026

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**

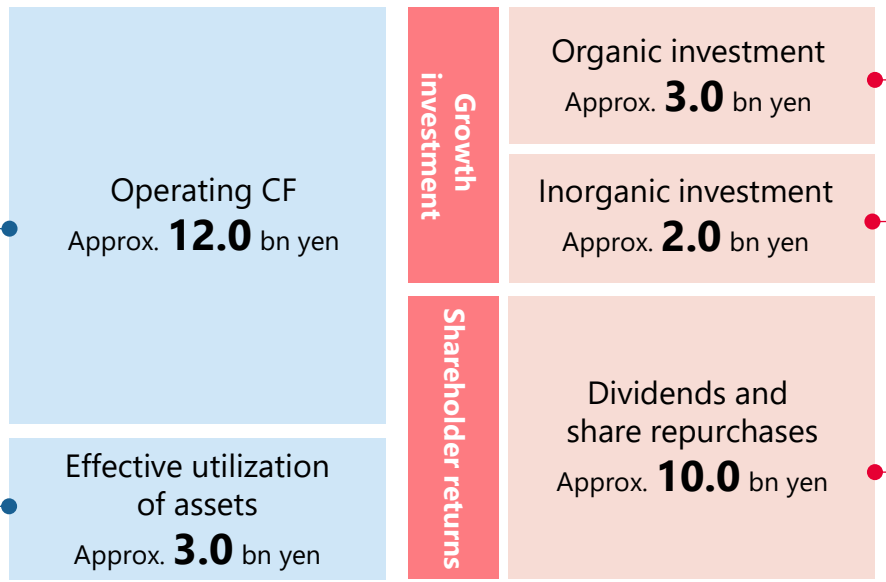
Equity spread: **10 pts or more**

Enhancing earning power Accelerating business structure transformation

- Provide high value-added solutions from the customer’s perspective
- Establish a stable earnings base by increasing the ratio of recurring revenue business
- Improve development and operational productivity through AI

Effective utilization of assets

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



Organic investment

- Strengthen AI talent development and reskilling, and continue investing in human capital
- Continue IT and facility investments, including AI application to internal operations and development processes

Inorganic investment

- AI-related capital alliances and new businesses
- AI-related research and development

Shareholder returns

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

* Revised on October 29, 2026

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Published in May 2026
Re-presented

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
Operating profit margin
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

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Shareholder Returns

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FY03/2027 Shareholder Return Policy

Disclosed on July 31, 2026

Increased dividend forecast by 10 yen

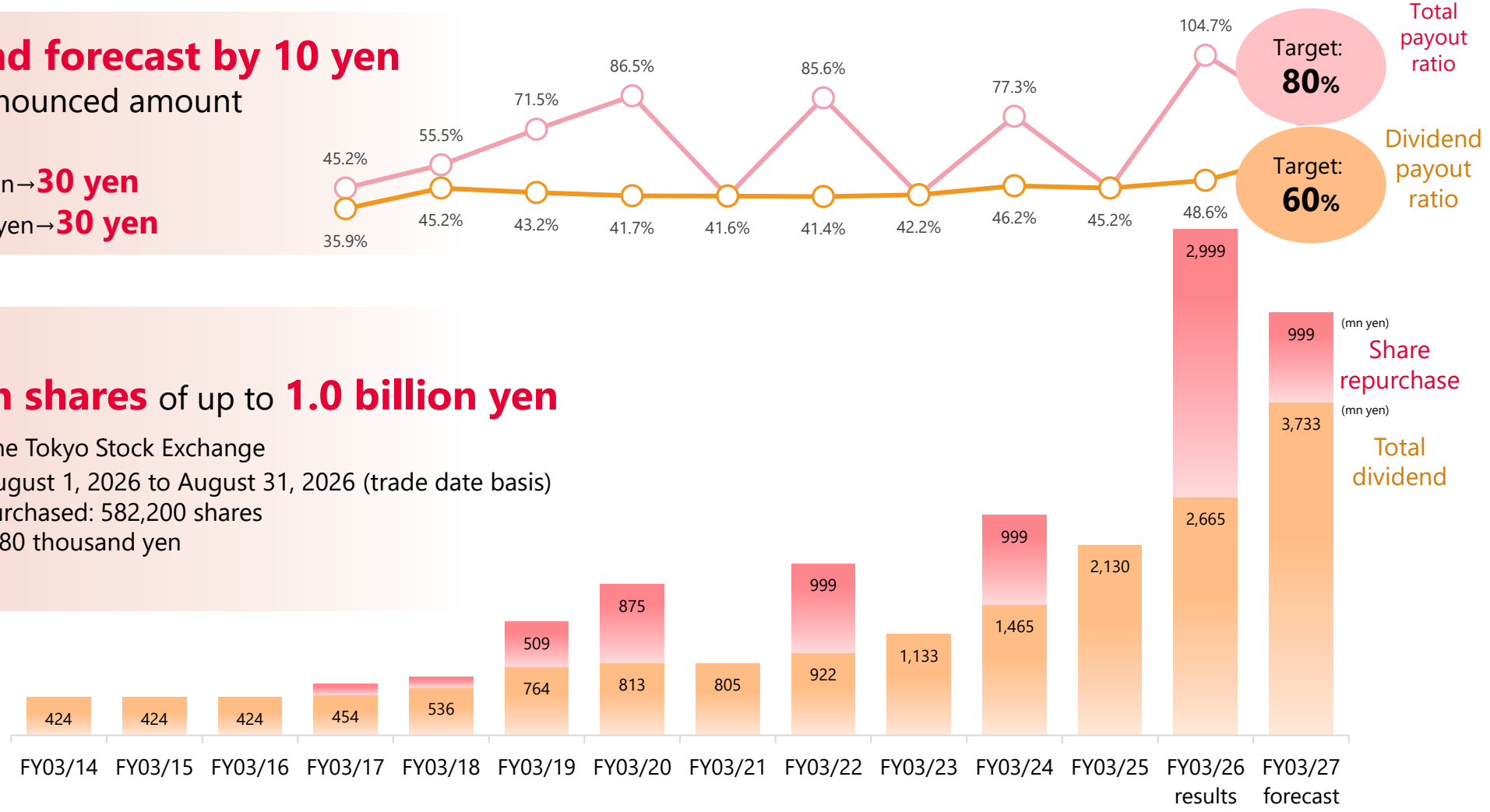
from the previously announced amount

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

Completed as planned

Repurchased own shares of up to 1.0 billion yen

- **Market purchases** on the Tokyo Stock Exchange
- Repurchase period: From August 1, 2026 to August 31, 2026 (trade date basis)
- Total number of shares repurchased: 582,200 shares
- Total acquisition cost: 999,880 thousand yen



*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, the dividend forecast announced on July 31, 2026, and the acquisition cost of shares repurchased under the share repurchase completed on August 31, 2026, and are provided for reference as target levels. Actual figures may vary depending on business performance and other factors.

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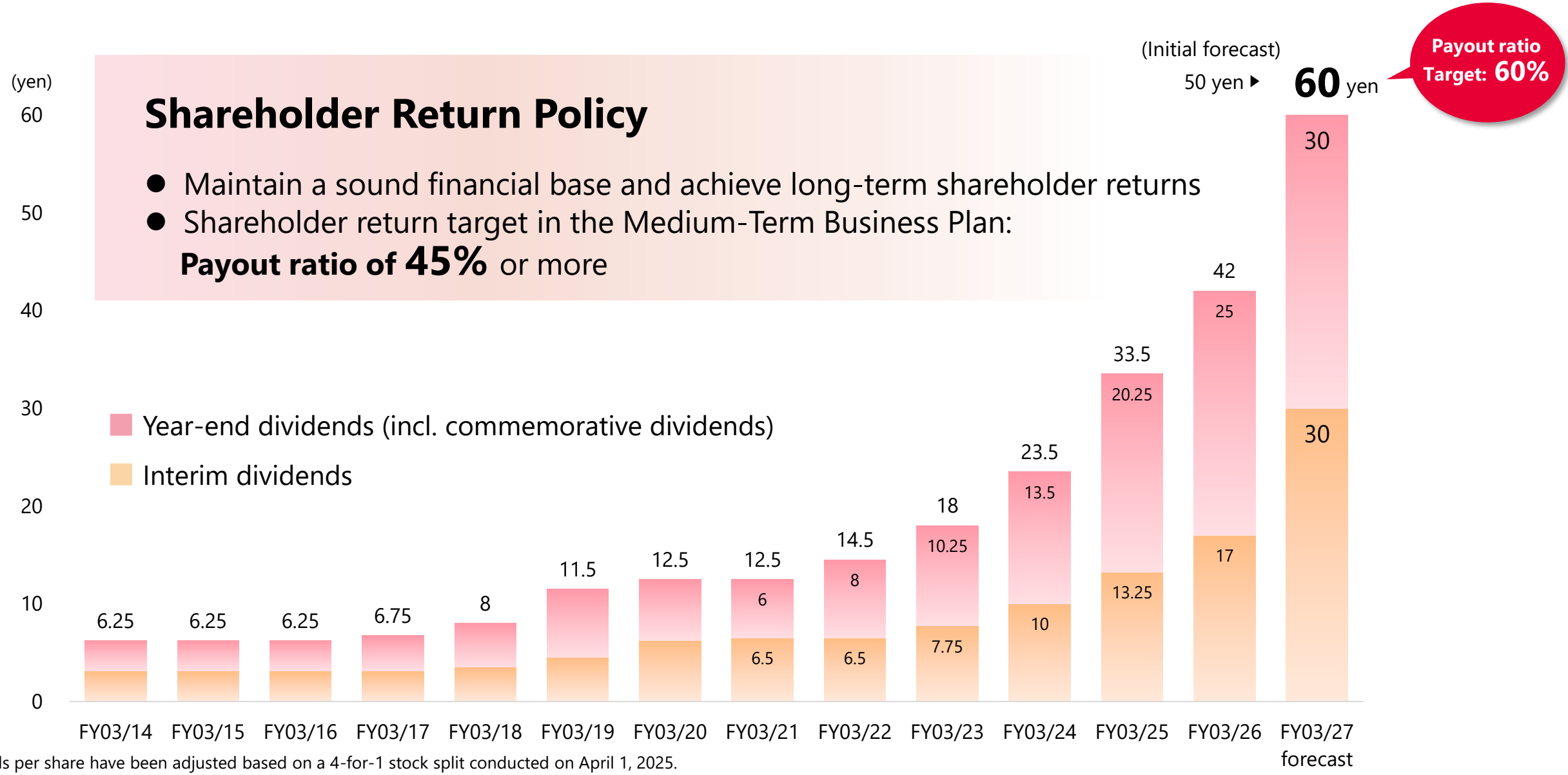
Trends in Dividends Per Share (Disclosed on July 31, 2026)

Published in July 2026
Re-presented

JBCC holdings

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.

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Appendix

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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

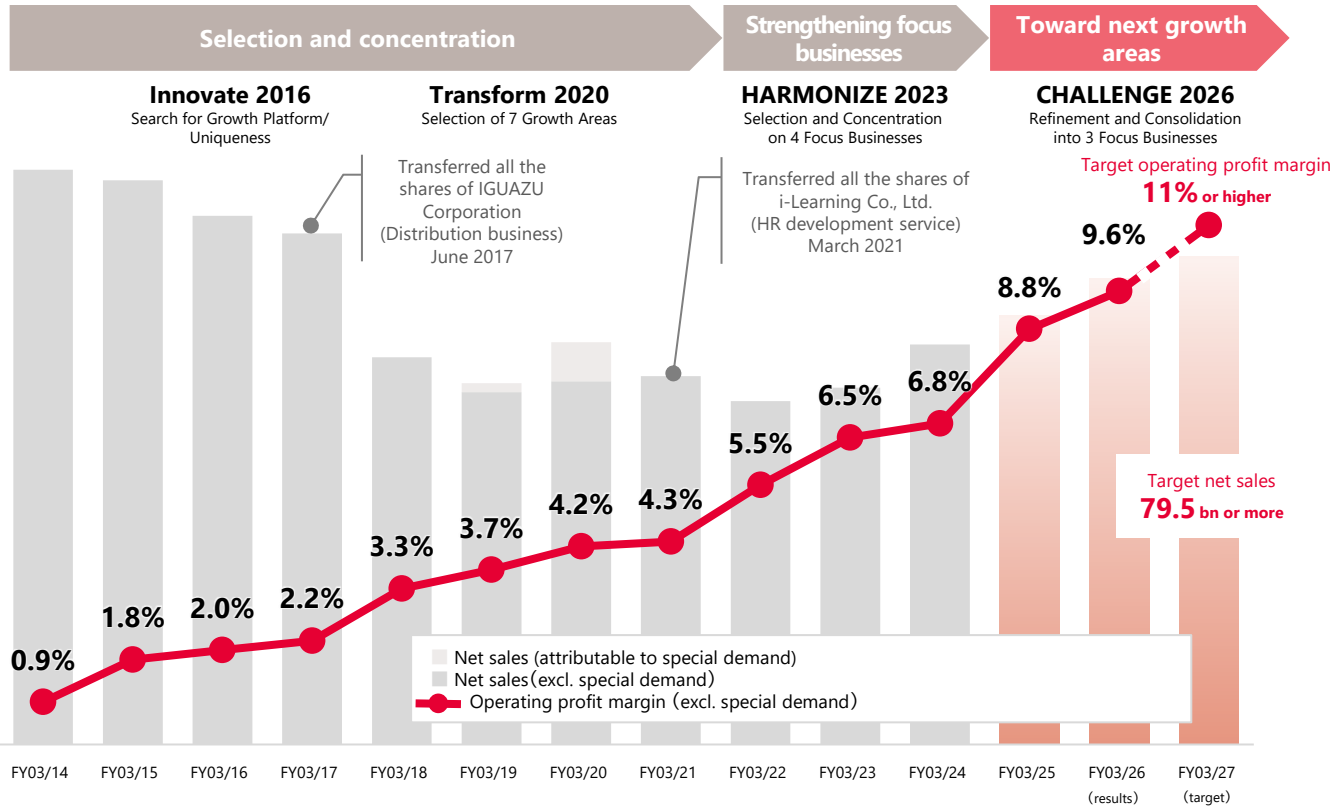
Share Capital: 4,713 million yen

No. of Employees: 1,983
(Consolidated basis incl. fixed-term employees)

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

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

<History of business structure transformation>



* As of October 1, 2026

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JBCC Group by Numbers and Keywords

(FY03/2026)

Business

Net Sales
76.0 bn yen
Fourth consecutive year of sales increase

Operating Profit
7.3 bn yen
Fifth consecutive year of profit increase

Operating Profit Margin
9.6%
+0.8 pts YoY

Dividend Payout Ratio
48.6%
Continuously enhancing shareholder returns

Profit Attributable to Owners of Parent
5.3 bn yen

ROE
21.8%

Equity Ratio
52.5%

Growth Rate of Operating Profit per Employee
+15.8%
Comparison with FY03/2025

Human Capital

* At each fiscal year-end

Number of Group Employees
1,998
Including fixed-term employees

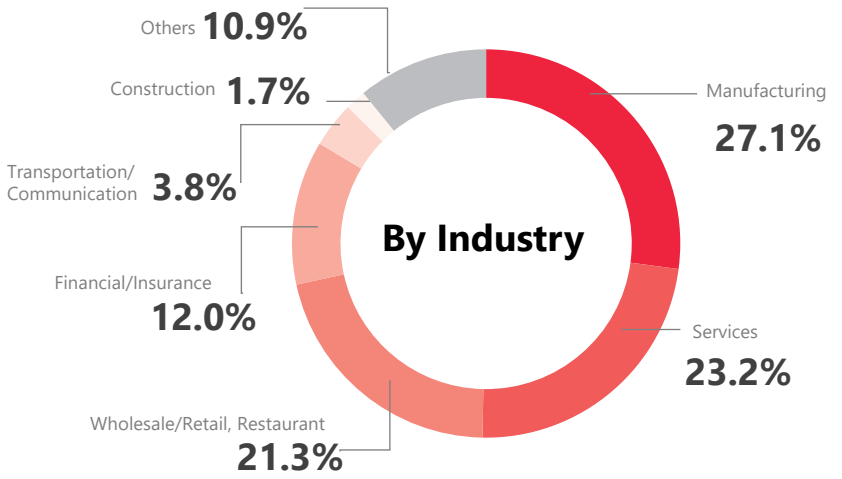
Number of Engineers
1,137

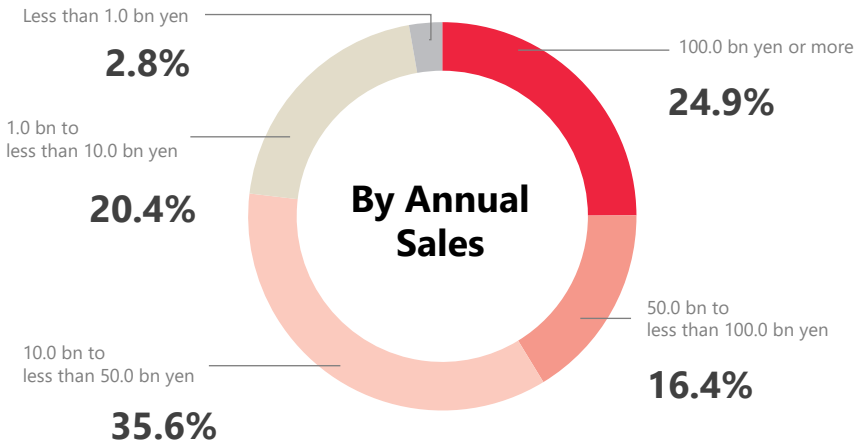
Shareholding Association Membership Rate
64%

Winter 2025 Bonus Rankings (As reported in Nikkei)
10th
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)





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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 year
- **Palo Alto Networks** Awarded for 2nd consecutive year





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 year



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 2027 Edition
(TOYO KEIZAI INC.)
Published on August 22, 2026

Where we appear — **System Development**



Illustration! Industry Landscape 2027 Edition
(Author: Business Research Japan/
Published by: SHODENSHA)
Published on July 24, 2026

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

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Realize customer transformation through AI and provide hands-on support

AI Native Company

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Contact Us

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