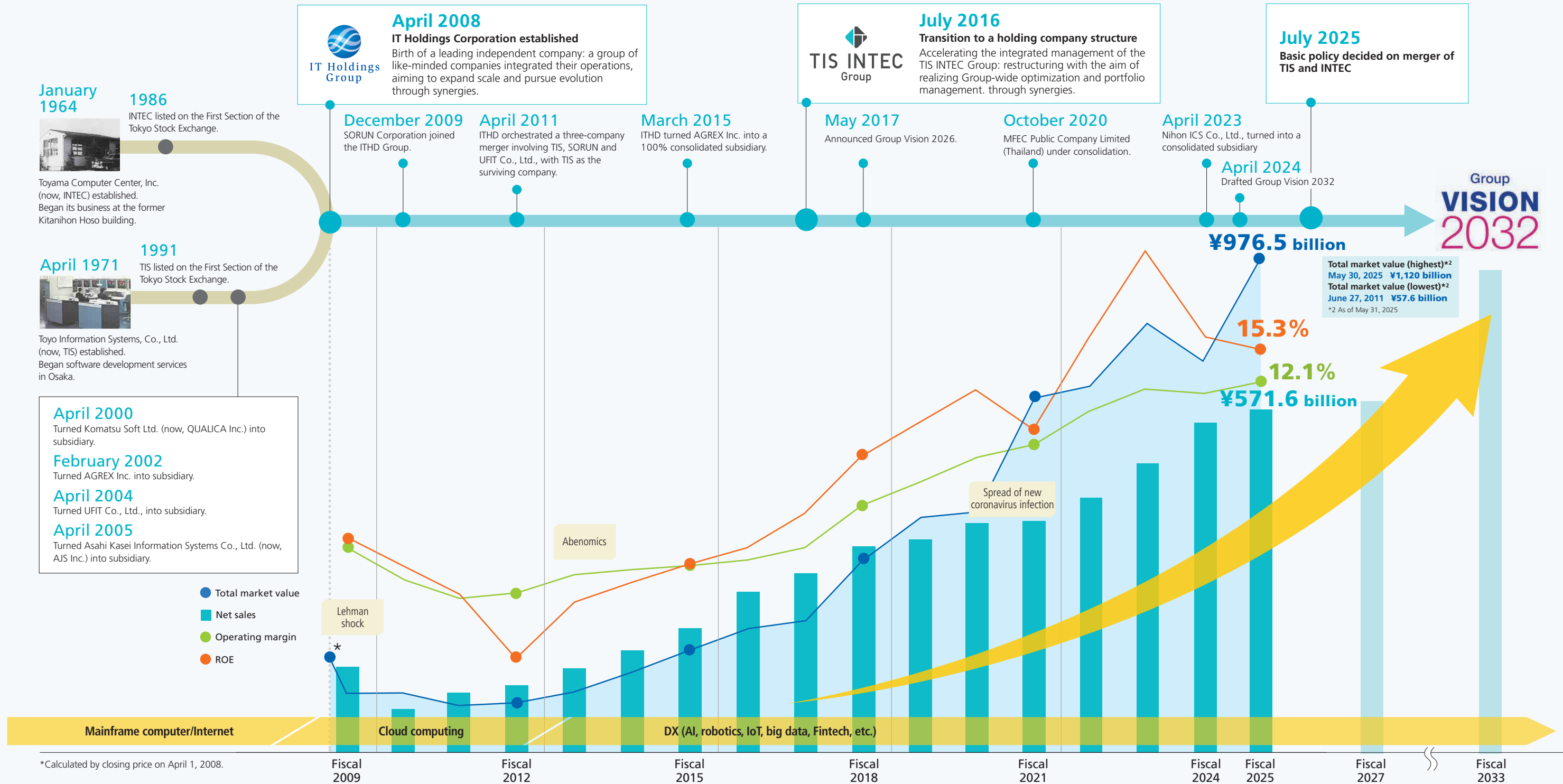


Making the most of the advanced technologies and know-how the TIS INTEC Group has accumulated over the years, we aim to revitalize society and contribute to the well-being not only of our clients, but of society as a whole.

We will continue to challenge ourselves to achieve further growth, contribute to a sustainable society, and realize sustainable enhancement of corporate value based on an unwavering ambition to contribute to the development of society through digital technology.

The Board of Directors at TIS recently decided on basic policy to facilitate the merger of TIS and INTEC Inc. and take a new step forward as an integrated company. The merger, set to take effect on July 1, 2026, will see surviving company TIS assume a new corporate name—TISI Inc. (See page 10 for details.)

Progress after transition to holding company structure			
Following its transition to a holding company structure in July 2016, the Group has grown rapidly and with a greater sense of unity. During this period, too, its total market value has expanded steadily.			
	Fiscal 2016		Fiscal 2025
Net sales	¥382.6 billion		¥571.6 billion
Operating margin	6.4%		12.1%
ROE	7.0%		15.3%
Market value	¥233.8 billion		¥976.5 billion



Top-class position in domestic market as largest independent contractor offering comprehensive IT services to corporate clients

Three Characteristics and Strengths of the TIS INTEC Group

1.

**Solid management platform**

TIS' solid management platform comprises three building blocks—a broad client base, an extensive business base and a stable financial base—which provides the leverage to drive business forward and underpins good financial health and capital efficiency.
2.

**Dominant presence in payment services domain**

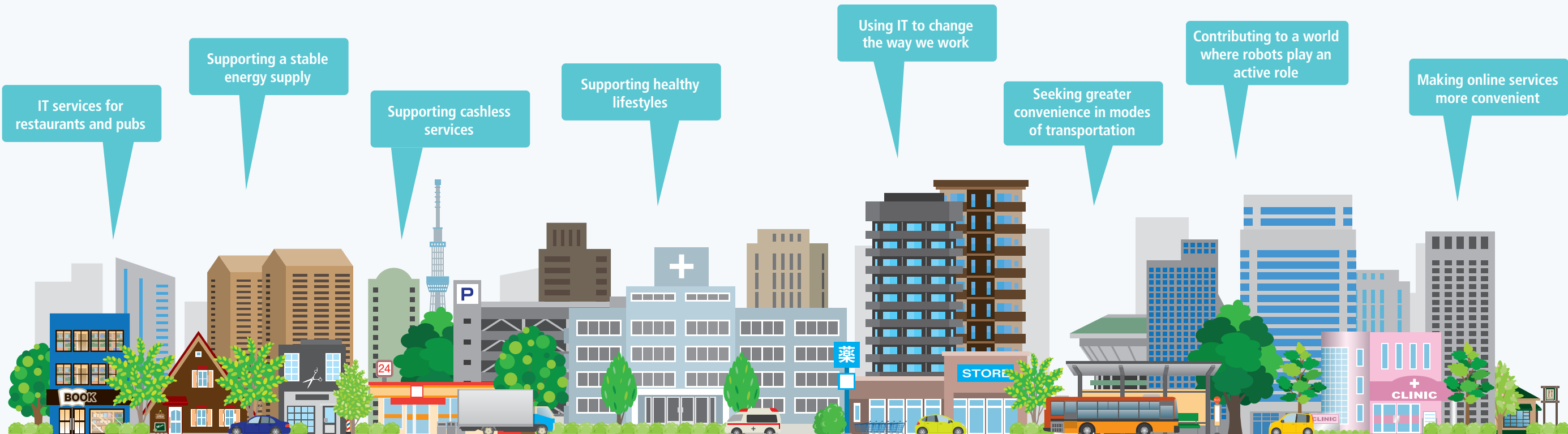
TIS has cemented its position as a leading system integrator in the domestic payment services domain. Drawing on capabilities accumulated through SI activities, we are quickly rolling out service-style operations matched to technological innovation and diversifying payment methods.
3.

**Flexible management strategies and speedy decision-making thanks to independent status**

The TIS INTEC Group established itself at the top of Japan's IT services industry as a major, independent corporate group free from *keiretsu* ties. The absence of a controlling shareholder ensures management independence facilitates decisions that leverage robust, flexible and speedy business development of Group operations.

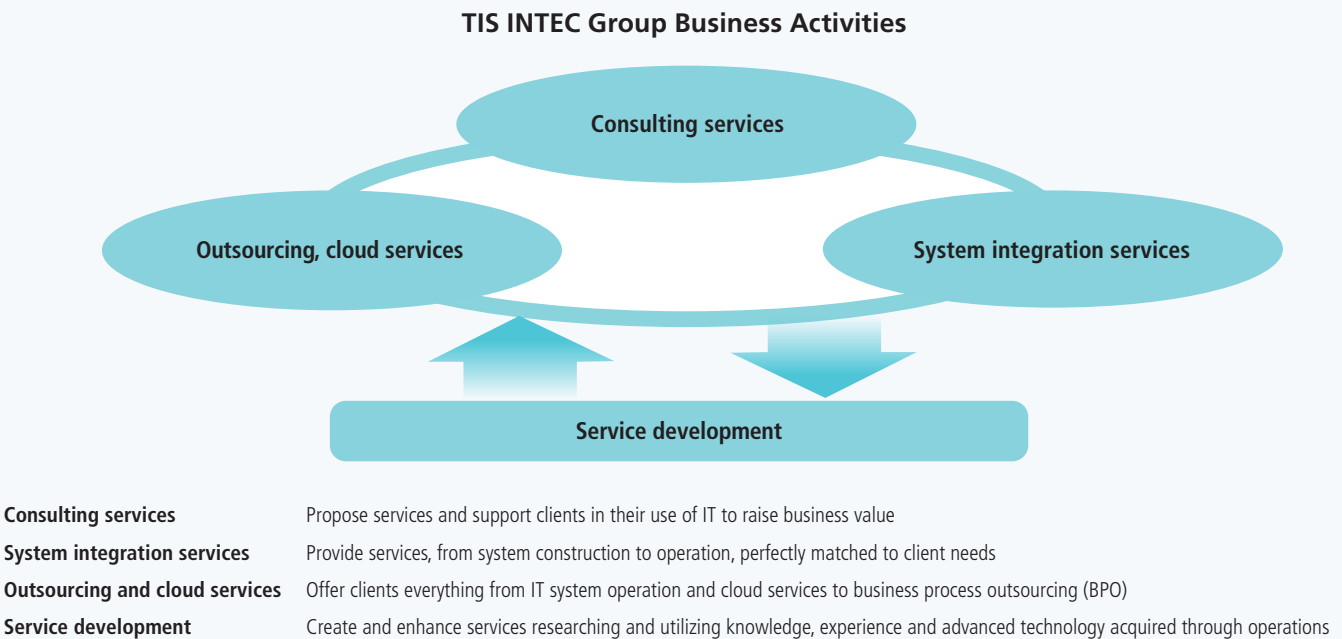
Meeting Various Social Needs by Providing IT Services

The TIS INTEC Group operates across all these domains (examples) —



Business Activities

As an IT specialist working closely with clients, TIS offers a wide range of IT services on its own and through the TIS INTEC Group to provide optimal one-stop support. As a corporate group specializing in IT, we support society in ways some people might take for granted, and we help solve social issues through our business activities.

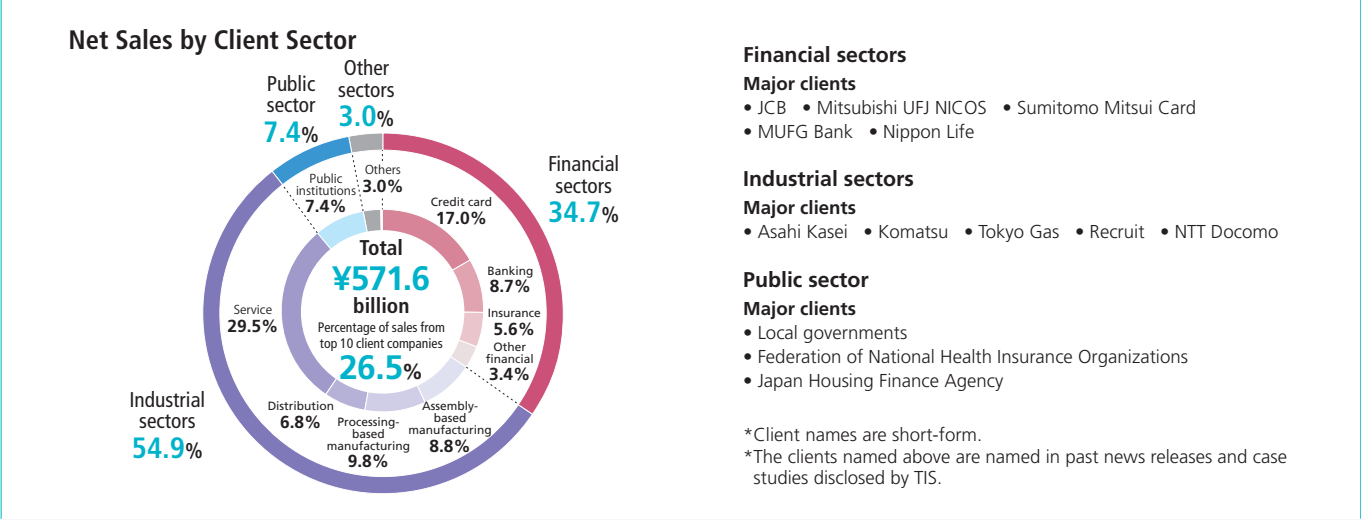
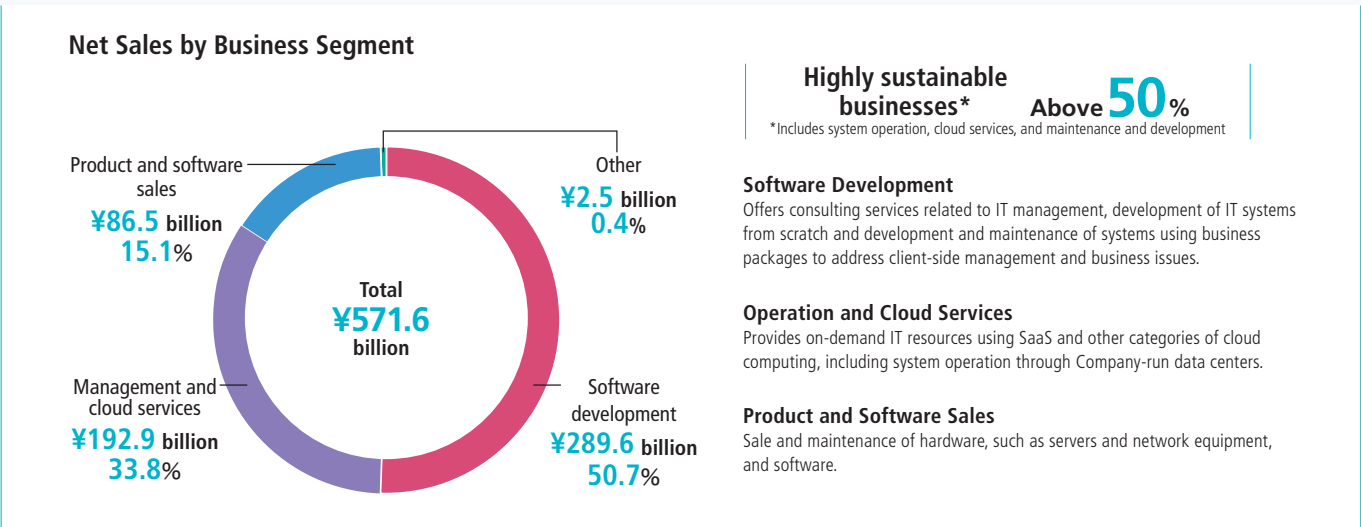


TIS has achieved sustainable growth based on sound financial health and capital efficiency.

On a consolidated basis, TIS achieved record-high business results in fiscal 2025, extending the upward climb in net sales and operating income for the 15th consecutive year and 14th consecutive year, respectively. These results reflect success in accurately identifying clients’ IT investment needs, including DX, and promoting access to services.

Details here: ▶ [https://www.tis.com/documents/en/ir/finance/meeting/250508\\_1.pdf](https://www.tis.com/documents/en/ir/finance/meeting/250508_1.pdf)

Consolidated Net Sales <b>¥571.6</b> billion	Consolidated Operating Income <b>¥69.0</b> billion	Consolidated Operating Income to Net Sales Ratio <b>12.1</b> %
Consolidated ROE <b>15.3</b> %	Consolidated Equity Ratio <b>61.5</b> %	Rating (At November 18, 2024) <b>A+ / Stable</b> (Long-term/Japan Credit Rating Agency, Ltd.)
Number of Group Companies <b>110</b> companies (TIS + consolidated subsidiaries + equity method affiliates)	Number of Client Companies Domestic About <b>15,000</b> companies Overseas Above <b>600</b> companies	Number of Employees, Consolidated <b>21,765</b>



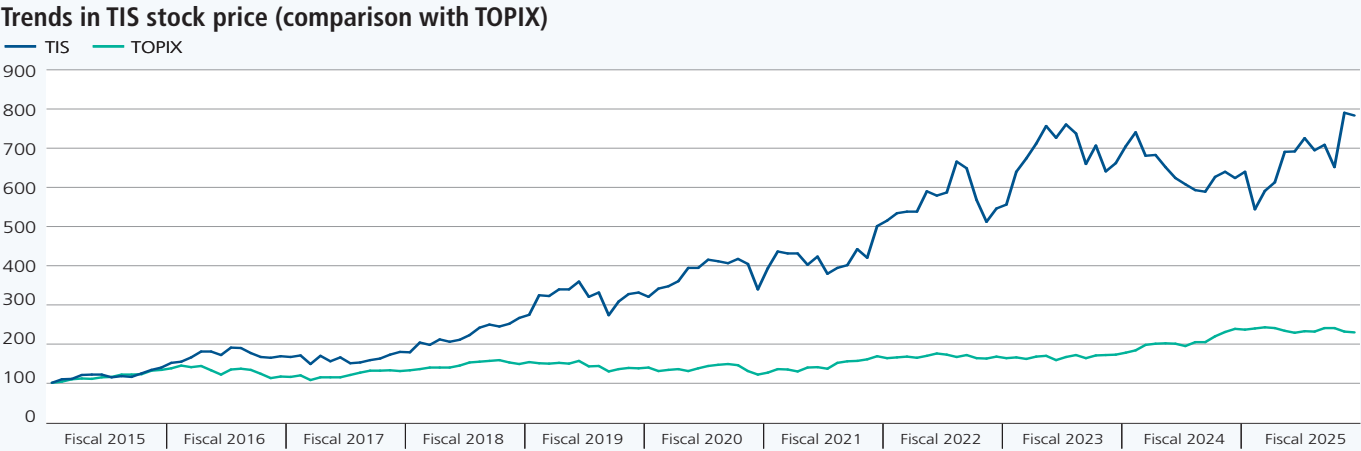
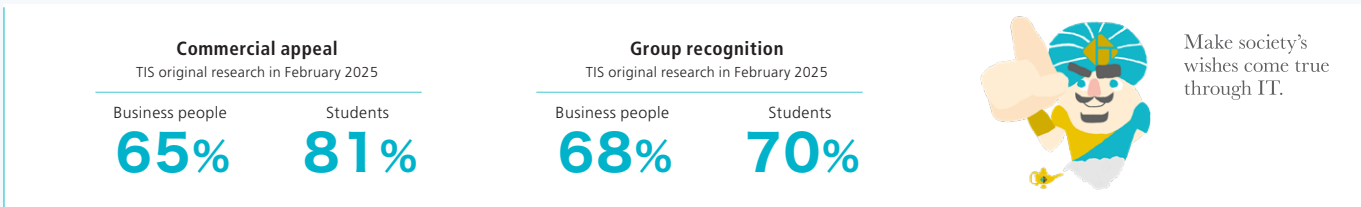
**Partnerships**

As an independent system integrator, TIS, independently and through the Group, works with a wide range of partners to provide flexible and optimal solutions that address the diverse needs of clients. We have achieved steady improvement in business results, and we have earned high praise in such categories as client satisfaction and number of employees with qualifications.

<b>SAP</b> Business: More than <b>30</b> years System implementation and maintenance results: For more than <b>300</b> companies	<ul style="list-style-type: none"><li>Provide consistent support from top-level consulting to implementation, operation and maintenance underpinned by extensive track record and knowledge of manufacturing industry and SAP <a href="https://www.tis.jp/service_solution/tis-sap-solution/">https://www.tis.jp/service_solution/tis-sap-solution/</a> (Japanese only)</li><li>Won the Top Market Expansion Award at SAP Award of Excellence 2025 <a href="https://news.sap.com/japan/2025/03/0307_sap-award-of-excellence-2025/">https://news.sap.com/japan/2025/03/0307_sap-award-of-excellence-2025/</a> (Japanese only)</li></ul>
<b>Oracle</b> Oracle Certification Award OCI/PaaS category: Have won for <b>3</b> consecutive years SaaS category: Have won for <b>5</b> consecutive years	<ul style="list-style-type: none"><li>Provide consistent support, from database and middleware to business apps <a href="https://www.tis.jp/service_solution/tosp_license/">https://www.tis.jp/service_solution/tosp_license/</a> (Japanese only)</li><li>Won in two Oracle Certification Award categories (OCI/PaaS and SaaS) in 2024 <a href="https://www.tis.co.jp/company/award/#ID003">https://www.tis.co.jp/company/award/#ID003</a> (Japanese only)</li><li>Won in two service partner categories (Apps and Cloud/Tech) under Oracle Partner Awards—Japan Business Impact Category in 2024 <a href="https://www.tis.co.jp/company/award/#ID002">https://www.tis.co.jp/company/award/#ID002</a> (Japanese only)</li></ul>
<b>Salesforce</b> Project track record: More than <b>3,500</b> Full-time system engineers: About <b>340</b>	<ul style="list-style-type: none"><li>Provide solid support for client-side business model transformation in various situations, regardless of industry, business type or company size. <a href="https://www.agrex.co.jp/service/detail/salesforce.html">https://www.agrex.co.jp/service/detail/salesforce.html</a> (Japanese only)</li><li>For second consecutive year, received Customer Satisfaction of the Year, a Salesforce Japan Partner Award presented to a partner who achieves highest level of customer satisfaction in that year. <a href="https://www.agrex.co.jp/column/detail/Salesforce-Japan-Partner-Award_01.html">https://www.agrex.co.jp/column/detail/Salesforce-Japan-Partner-Award_01.html</a> (Japanese only)</li></ul>

**Branding campaigns**

Under a branding campaign launched in the second half of fiscal 2020, TIS has focused on television commercials to boost name recognition. Efforts are yielding steady results. Going forward, our goal is to make the TIS INTEC Group top of mind among all stakeholders, and we will continue to implement branding campaigns that deliver results.



Notes:  
1. TIS stock price and TOPIX (Tokyo Stock Price Index) are indexed with closing price data, on April 1, 2014, set at 100.  
2. TIS conducted a 3-for-1 split of common stock on April 1, 2020. For fiscal years ended March 31, 2020, and earlier, calculations assume an equivalent stock split was conducted.

**Total shareholder return (TSR)** (Unit: %)

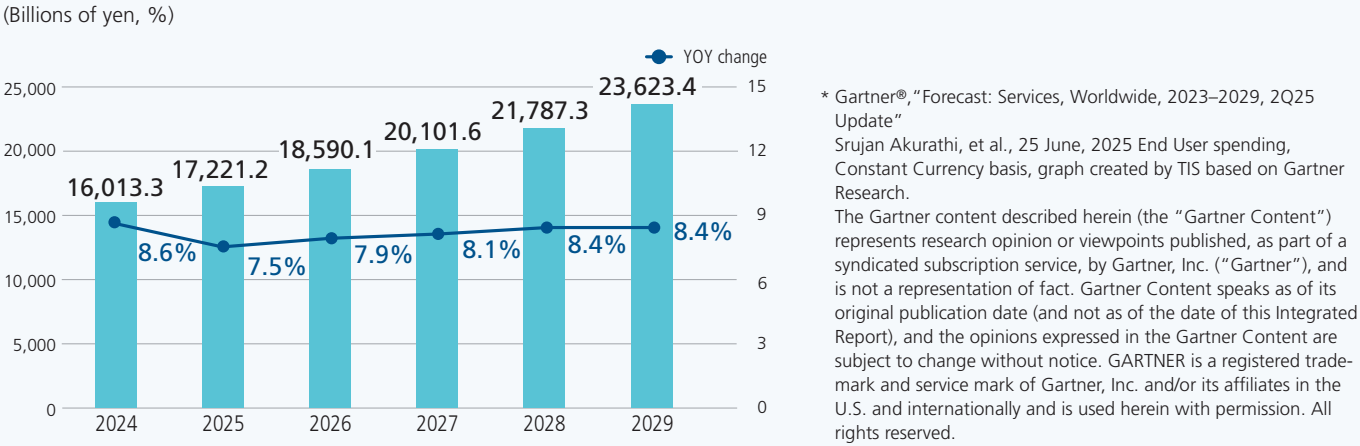
	Fiscal 2021	Fiscal 2022	Fiscal 2023	Fiscal 2024	Fiscal 2025
TIS	149.7	165.4	202.5	194.4	245.6
TOPIX	142.1	145.0	153.4	216.8	213.4

\*Calculations based on stock price of 100 on March 31, 2020.

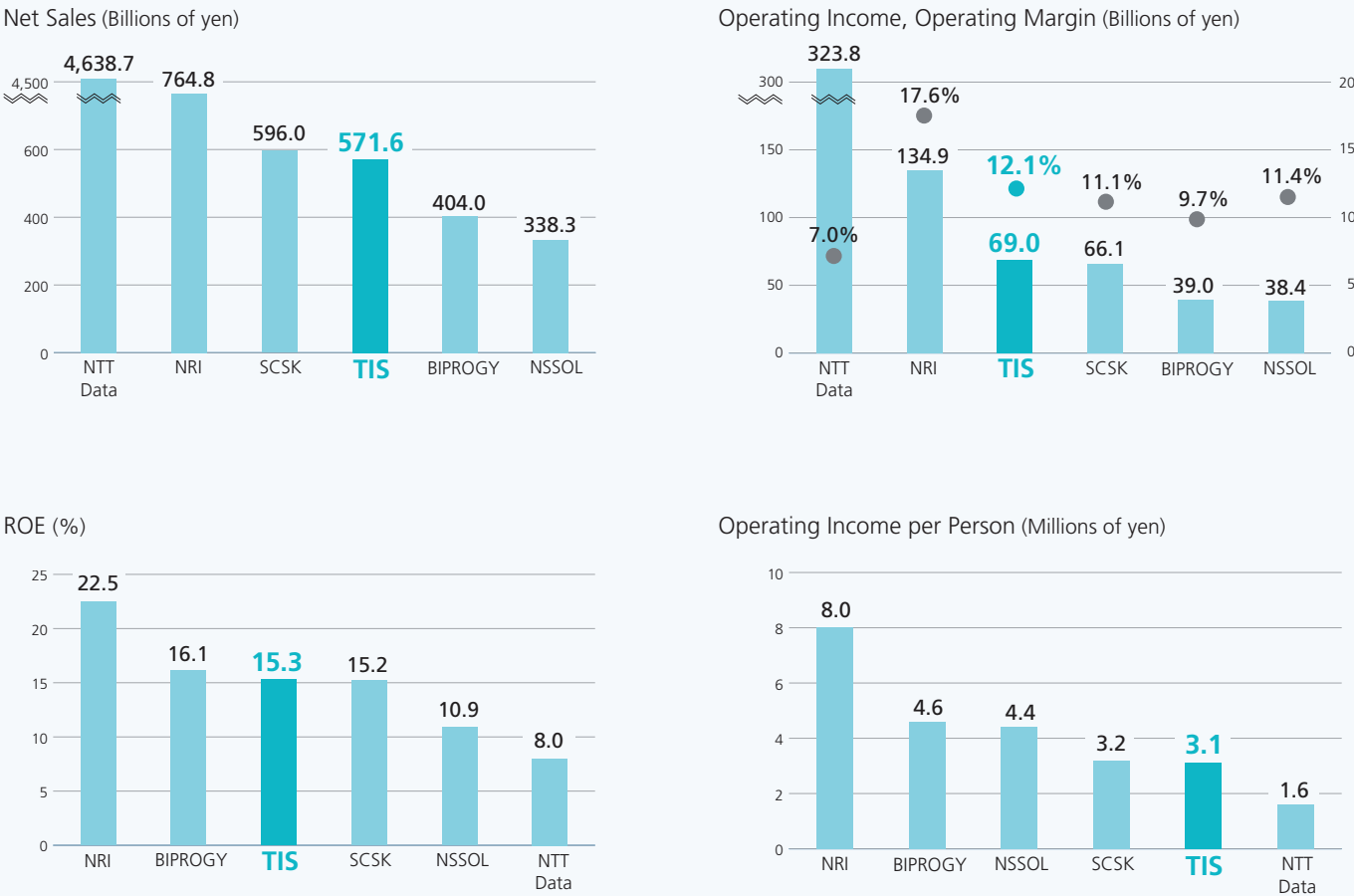
Positioning in the IT Services Market

TIS INTEC Group has cemented a position as a leading, independent prime contractor in Japan’s IT services industry—a market that is expected to continue growing against a backdrop of robust corporate demand for digital technology.

IT Services Market Size in Japan



Comparison of Japan’s Leading IT Companies (Year ended March 31, 2025)\*1



\*1 The full company names used in the above graphs (NTT Data, NRI, SCSK, BIPROGY, and NSSOL) are: NTT Data Group Corporation, Nomura Research Institute, Ltd., SCSK Corporation, BIPROGY Inc., and NS Solutions Corporation. NTT Data, NRI, SCSK, BIPROGY, and NSSOL amounts are based on the IFRS (International Financial Reporting Standards).

Below are some examples of IT services in the TIS INTEC Group’s portfolio that support clients’ businesses and also benefit daily life and social infrastructure.

**Payment-Related Services**  
(Fiscal 2025)

**Sales composition**  
About **20%**

- Financial IT Business
- Offering Service Business
- Other

**Supporting safe and secure daily credit card settlement**  
**Credit cards**  
Core system development results

**Domestic market share**  
About **50%**  
(On annual transaction volume basis for clients served)

Of 25 companies\* in Japan with significant consumer credit transaction volumes, 11 are in the Group’s client base for core system development.  
Total credit extended for card-facilitated purchases has reached ¥105 trillion in Japan. The 11 companies in the TIS INTEC Group client base have aggregate membership of about 200 million people and credit transaction volume representing about 50% of the total market.  
\*TIS estimates

**Promoting cashless settlement in Japan**  
**Branded debit cards**  
Related service provision/system development results

**Domestic market share**  
Above **80%**

The number of debit cards issued in Japan has reached about 460 million, and settlement transactions, mainly using debit cards affiliated with international brands, have increased to about 1,110 million per year, for an aggregate value of ¥4.6 trillion. The TIS INTEC Group boasts an overwhelming share—more than 80%—of the market, on a transaction-handling financial institution basis, through such solutions as DebitCube+, which provides one-stop access to services required for branded debit card issuance and operation.

**Supporting promotion of overall banking business through use of digital data generated from client contact points**  
**fcube**  
Implementation

**53 of 97 banks**  
(regional banks)

Solution for financial institutions backed by extensive track record and boasting more than 50% of regional bank market. Continues to reflect ever-evolving client needs. In fiscal 2025, released next-generation CRM service, and, in fiscal 2026, plan to begin offering business-specific solutions using generative AI as microservice to further support DX shift by financial institutions.

**Supporting business DX (optimization, greater efficiency) in business-to-business transactions**  
**EDI**  
SaaS market

**Market share**  
About **20%**<sup>\*1</sup>

Hold industry’s top share of EDI/SaaS market. Introduced EDI Platform Service that achieves parallel and distributed processing at two remote locations (patented technology). Compliant with ISO 20022, the international standard for foreign remittances, as of July 2025.  
Will continue to take business-use co-creation platform Industrial OS to new level, bridging EDI/EAI/API and information.

**Highly evaluated as a restaurant-sector-specific shop management system**  
**TastyQube Growth**  
System implementation

**About 20%**  
(Top 250 companies in the restaurant sector)

TastyQube Growth is highly versatile and can be applied to any restaurant format, helps to visualize shop operations, and realizes enhanced operating efficiency.  
Earning high regard for offering functions necessary for restaurant/shop management in one package, this solution enjoys a domestic market share of about 20%, mainly for restaurants, cafes and pubs.

**Contributing to the business of new electric power companies in the wake of electricity deregulation**  
**EneLink**  
50 systems deployed at 30 companies

**New electric power businesses**  
**10 of 30** leading PPSs

Following the full deregulation of the electricity retail market that began in April 2016, we have contributed to the businesses of PPSs and Japan’s power system reforms by providing rate calculation systems, supply–demand management systems, and other products as part of the EneLink series.  
We will continue to address issues related to electric power and energy, which are the foundation of industry and daily life, such as stable supply, cost reduction, and decarbonization.

**Contributing to stable insurance system platform creation**  
**For Federation of National Health Insurance Associations**  
Track record in system implementation/operation/maintenance

**11 of 47 prefectures**

Of the 47 prefecture-based members of the Federation of National Health Insurance Associations in Japan, TIS INTEC Group involved in installation, operation and maintenance of systems for 11 insurance associations. Total number of people insured by these 11 insurance associations<sup>\*2</sup> is about 4.5 million<sup>\*3</sup>, and TIS INTEC Group services thus support part of national health insurance system. Now expanding into the healthcare field through National Health Insurance Database, aiming to contribute to the health of the nation.

**Contribute to greater efficiency in clients’ address management operations**  
**National address master file “ADDRESS”**  
Implementation ratio in non-life insurance sector

**Above 95%**  
(Excludes insurance companies offering specialized products, such as pet insurance and reinsurance)

All addresses in Japan are assigned a 10-digit code, creating a master file of some 300,000 *kanji-kana*-based addresses.  
ADDRESS deals with changes in client addresses caused by the merger of cities, towns and villages, standardizes address information, and facilitates efficient profile-building. In August 2025, it marked the 50th anniversary since the launch of system, which has been used for many years by the non-life insurance sector, mainly for estimating fire insurance premiums.

Note: Market data (market share) is based on TIS research.  
\*1 Fiscal 2024 results of EDI, SaaS/PaaS, vendor share and amounts are based on “Software Business New Market 2025” by Fuji Chimera Research Institute, Inc.  
\*2 Covers National Health Insurance system.  
\*3 As of 2024 year-end.