

Presentation Materials for the First Two Quarters (Interim Period) of the Fiscal Year Ending March 31, 2026

October 31, 2025

TIS Inc.

Note : This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Fiscal 2026 First Two Quarters: Financial Highlights

- Sales and operating income increased year on year, exceeding estimates.
- Operating margin reached the 12% range for the first time in the first half.
- Orders received and order backlog both increased year on year, continuing to build steadily.

Fiscal 2026: Performance Forecast

- Revised full-year forecasts upward in light of strong first-half results.

- 1 Fiscal 2026 First Two Quarters: Financial Highlights**
- 2 Fiscal 2026: Performance Forecast**
- 3 Return to Shareholders**
- 4 Progress on Medium-Term Management Plan (2024–2026)**
- 5 Overview of the TIS–INTEC Merger**
- 6 Reference Materials**

- All statements described in these materials are based on information available to management regarding the TIS INTEC Group—that is, TIS and the subsidiaries under its umbrella—as of the presentation date and certain assumptions deemed reasonable at this time. No intent is implied of promise by TIS INTEC to achieve such forward-looking statements. Actual results may differ significantly from the forecasts due to various factors.
- Amounts for each three-month quarter are calculated by subtracting data for the respective period from the cumulative total.
- Segment sales include intersegment sales. [Excluding page 43, 44]



- 1 Fiscal 2026 First Two Quarters: Financial Highlights**
- 2 Fiscal 2026: Performance Forecast**
- 3 Return to Shareholders**
- 4 Progress on Medium-Term Management Plan (2024–2026)**
- 5 Overview of the TIS–INTEC Merger**
- 6 Reference Materials**

Fiscal 2026 First Two Quarters:

Performance Highlights (YOY change)

- Sales and income increased, driven by business expansion through accurate response to clients' IT investment needs, including digital transformation, and promotion of service offerings.

[Millions of yen]	Fiscal 2025 H1	Fiscal 2026 H1	YoY change	
Net Sales	275,558	288,525	+12,967	[+4.7%]
Operating Income	30,509	35,553	+5,044	[+16.5%]
Operating Margin	11.1%	12.3%	+1.2P	-
Net Income Attributable to Owners of the Parent Company	20,840	23,726	+2,886	[+13.8%]
Net Income to Net Sales Ratio	7.6%	8.2%	+0.6P	-

- Non-operating income: ¥1,480 million (YOY change +¥8 million)
→ Dividend income ¥684 million, etc.
- Non-operating expenses: ¥1,063 million (YOY change +¥381 million)
→ Equity in losses of affiliates ¥491 million, etc.

- Extraordinary income: ¥2,100 million (YOY change -¥2,457 million)
→ Gain on sale of investment securities ¥1,361 million, etc.
- Extraordinary loss: ¥1,653 million (YOY change -¥2,117 million)
→ Loss on valuation of investment securities ¥1,381 million, etc.

Fiscal 2026 First Two Quarters:

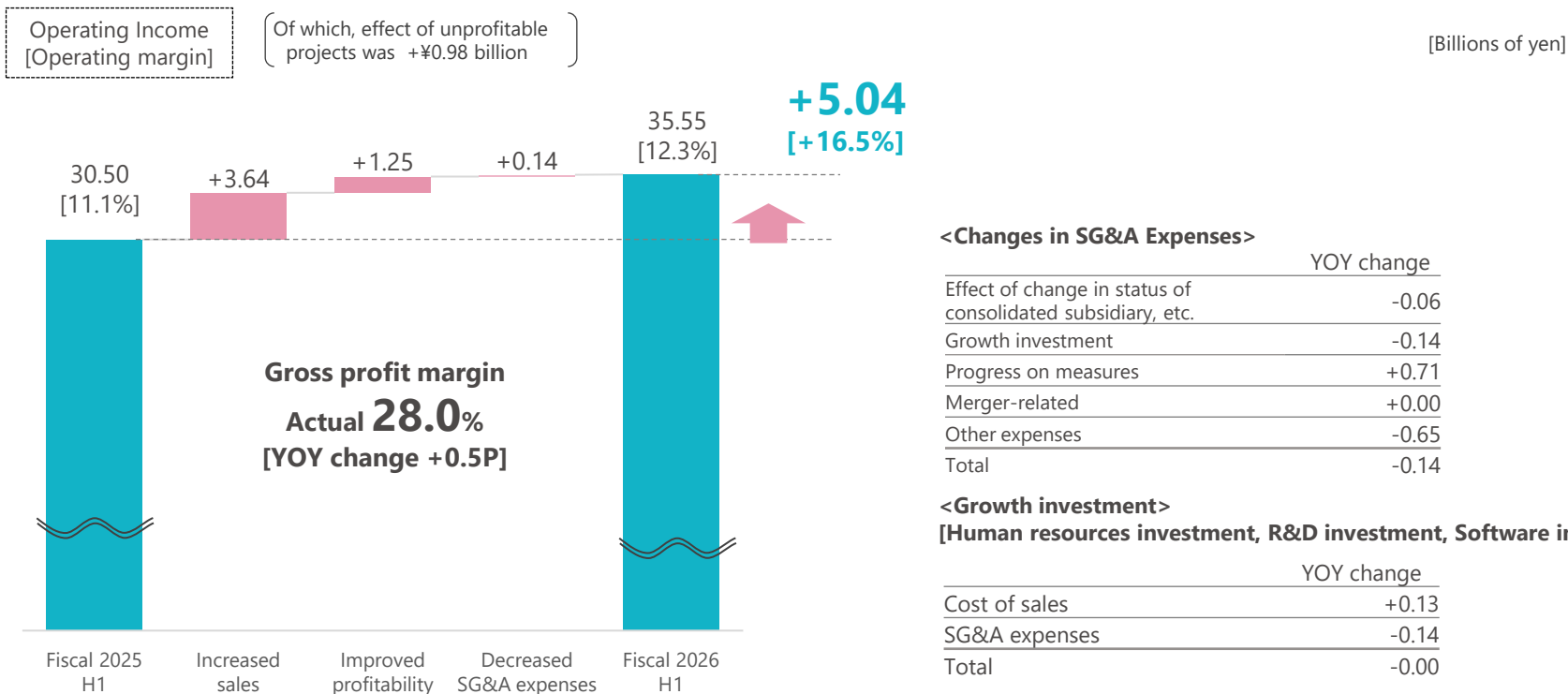
Performance Highlights (Compared with estimates)

- Achieved estimates against the backdrop of heightened IT investment demand across a broad range of clients.

[Millions of yen]	Fiscal 2026 H1 Estimate	Fiscal 2026 H1 Actual	Compared with estimate	
Net Sales	285,000	288,525	+3,525	[+1.2%]
Operating Income	33,000	35,553	+2,553	[+7.7%]
Operating Margin	11.6%	12.3%	+0.7P	-
Net Income Attributable to Owners of the Parent Company	22,000	23,726	+1,726	[+7.8%]
Net Income to Net Sales Ratio	7.7%	8.2%	+0.5P	-

Analysis of Changes in Operating Income by Factor (YOY change)

- Achieved higher operating income despite continued growth investment, including in human resources, driven by promotion of high-value-added businesses and improved productivity. Gross profit margin rose to 28.0%.

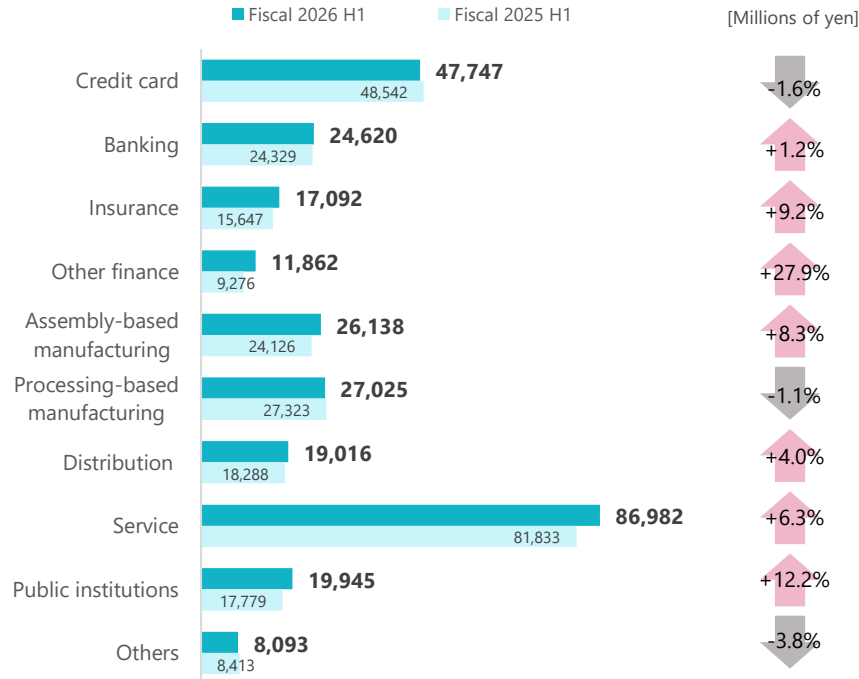


Fiscal 2026 First Two Quarters:

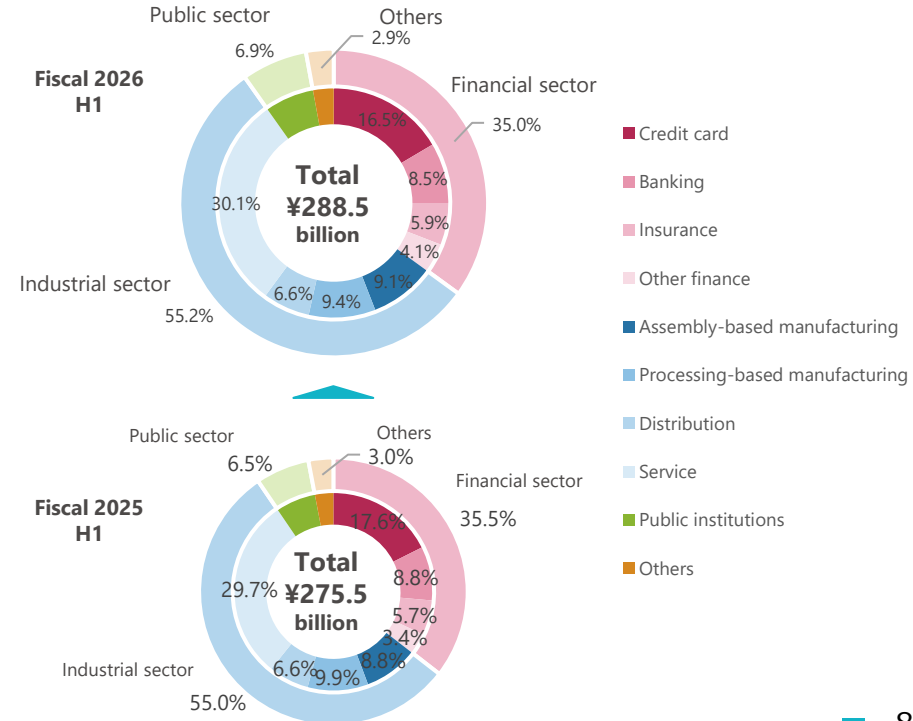
Sales by Client Sector

- Strong performance in finance, led by other financial institutions. Growth in industrial sector driven by services and assembly-based manufacturing. Public sector also grew strongly.

Net Sales by Client Sector



Net Sales Breakdown by Client Sector



Fiscal 2026 First Two Quarters:

Sales and Income by Key Business Segment (YOY change)

[Millions of yen]		Fiscal 2025 H1	Fiscal 2026 H1	YOY change		Overview
Offering Service Business	Net Sales	70,405	76,070	+5,665	[+8.0%]	Sales and income increased, as demand leveled off following the renewal cycle for tax accountant offices. Despite higher upfront investment in the payment business, growth was driven by project wins in the payment and enterprise domains, and by effective control of unprofitable projects.
	Operating Income	4,468	4,667	+198	[+4.5%]	
	Operating Margin	6.3%	6.1%	-0.2P	-	
Business Process Management	Net Sales	20,848	21,725	+876	[+4.2%]	Sales and income increased, driven by project wins in the DX business and other areas, as well as ongoing cost control efforts.
	Operating Income	2,317	2,966	+648	[+28.0%]	
	Operating Margin	11.1%	13.7%	+2.6P	-	
Financial IT Business	Net Sales	50,041	48,078	-1,963	[-3.9%]	Sales declined but income increased, reflecting the peaking out of large-scale development projects from the previous fiscal year and the completion of certain clients' operation services, while growth in high-value-added businesses such as modernization-related projects contributed to higher profitability.
	Operating Income	6,090	6,162	+72	[+1.2%]	
	Operating Margin	12.2%	12.8%	+0.6P	-	
Industrial IT Business	Net Sales	61,295	65,152	+3,857	[+6.3%]	Sales and income increased, reflecting expanded IT investment across a wide range of industries, including services, manufacturing, and distribution.
	Operating Income	9,022	10,624	+1,601	[+17.8%]	
	Operating Margin	14.7%	16.3%	+1.6P	-	
Regional IT Solutions	Net Sales	83,948	89,425	+5,476	[+6.5%]	Sales and income increased, reflecting expanded IT investment demand among clients in municipalities, healthcare, and other industrial sectors. A decrease in temporary expenses incurred in the previous fiscal year also contributed.
	Operating Income	8,300	10,795	+2,494	[+30.1%]	
	Operating Margin	9.9%	12.1%	+2.2P	-	

Fiscal 2026 First Two Quarters:

Sales and Income by Key Business Segment (Compared with estimates)

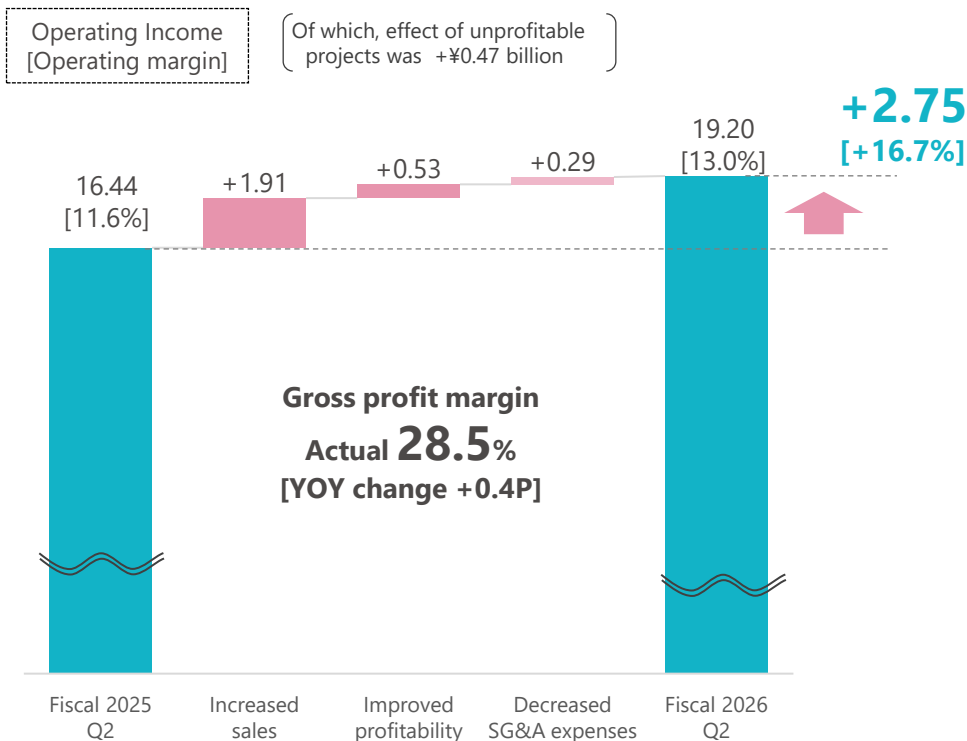
[Millions of yen]		Fiscal 2026 H1 Estimate	Fiscal 2026 H1 Actual	Compared with estimate		Overview
Offering Service Business	Net Sales	74,000	76,070	+2,070	[+2.8%]	Sales exceeded estimates, driven by expanded IT investment, particularly in the enterprise business. However, stronger upfront investment in the payment business and greater-than-expected impact from demand leveling off after system renewals for tax accountant offices kept income in line with estimates.
	Operating Income	4,650	4,667	+17	[+0.4%]	
	Operating Margin	6.3%	6.1%	-0.2P	-	
Business Process Management	Net Sales	21,500	21,725	+225	[+1.0%]	Sales and income exceeded estimates, driven by project wins, mainly in the DX business, which progressed as planned.
	Operating Income	2,800	2,966	+166	[+5.9%]	
	Operating Margin	13.0%	13.7%	+0.7P	-	
Financial IT Business	Net Sales	48,000	48,078	+78	[+0.2%]	Sales were in line with estimates, while income exceeded estimates, reflecting progress in efficiency measures.
	Operating Income	5,500	6,162	+662	[+12.0%]	
	Operating Margin	11.5%	12.8%	+1.3P	-	
Industrial IT Business	Net Sales	64,000	65,152	+1,152	[+1.8%]	Sales and income exceeded estimates, driven by stronger-than-expected IT investment across industries, including services, manufacturing, and distribution, as well as progress in efficiency measures.
	Operating Income	9,900	10,624	+724	[+7.3%]	
	Operating Margin	15.5%	16.3%	+0.8P	-	
Regional IT Solutions	Net Sales	89,000	89,425	+425	[+0.5%]	Sales were in line with estimates, while income exceeded estimates, reflecting progress in efficiency measures.
	Operating Income	10,000	10,795	+795	[+8.0%]	
	Operating Margin	11.2%	12.1%	+0.9P	-	

Performance Highlights / Sales and Income by Key Business Segment

[Millions of yen]		Fiscal 2025 Q2	Fiscal 2026 Q2	YOY change	
Net Sales		141,503	148,209	+6,706	[+4.7%]
Operating Income		16,447	19,200	+2,752	[+16.7%]
Operating Margin		11.6%	13.0%	+1.4P	-
Net Income Attributable to Owners of the Parent Company		10,161	11,206	+1,044	[+10.3%]
Net Income to Net Sales Ratio		7.2%	7.6%	+0.4P	-
Key Business Segments					
Offering Service Business	Net Sales	36,403	39,823	+3,420	[+9.4%]
	Operating Income	2,262	2,937	+674	[+29.8%]
	Operating Margin	6.2%	7.4%	+1.2P	-
Business Process Management	Net Sales	10,840	11,038	+198	[+1.8%]
	Operating Income	1,480	1,542	+61	[+4.2%]
	Operating Margin	13.7%	14.0%	+0.3P	-
Financial IT Business	Net Sales	25,066	24,447	-619	[-2.5%]
	Operating Income	3,015	3,182	+167	[+5.6%]
	Operating Margin	12.0%	13.0%	+1.0P	-
Industrial IT Business	Net Sales	31,454	32,803	+1,348	[+4.3%]
	Operating Income	4,662	5,516	+853	[+18.3%]
	Operating Margin	14.8%	16.8%	+2.0P	-
Regional IT Solutions	Net Sales	42,888	45,625	+2,737	[+6.4%]
	Operating Income	4,945	5,957	+1,012	[+20.5%]
	Operating Margin	11.5%	13.1%	+1.6P	-

Reference: Fiscal 2026 Second Quarter (Jul-Sep):

Analysis of Changes in Operating Income by Factor (YOY change)



<Changes in SG&A Expenses>

	YOY change
Effect of change in status of consolidated subsidiary, etc.	-0.02
Growth investment	-0.07
Progress on measures	+0.31
Merger-related	+0.00
Other expenses	-0.50
Total	-0.29

<Growth investment>

[Human resources investment, R&D investment, Software investment]

	YOY change
Cost of sales	-0.05
SG&A expenses	-0.07
Total	-0.13

Fiscal 2026 First Two Quarters:

Order Status (Orders received during first two quarters)

- Orders received in the first half increased steadily year on year.
- Development grew strongly in Offering Services Business and Financial IT Business , while operations and sales were down from the previous year.

[Millions of yen]		Fiscal 2025 H1	Fiscal 2026 H1	YOY change	
Orders received		281,240	294,269	+13,029	[+4.6%]
Software development		137,959	149,694	+11,735	[+8.5%]
Key Business Segments					
Offering Service Business	Orders received	65,310	67,644	+2,334	[+3.6%]
	Software development	25,213	29,400	+4,187	[+16.6%]
Business Process Management	Orders received	19,835	21,026	+1,190	[+6.0%]
	Software development	6,244	7,027	+783	[+12.5%]
Financial IT Business	Orders received	45,985	48,526	+2,541	[+5.5%]
	Software development	21,468	26,095	+4,626	[+21.6%]
Industrial IT Business	Orders received	62,515	64,821	+2,305	[+3.7%]
	Software development	41,734	42,161	+426	[+1.0%]
Regional IT Solutions	Orders received	87,593	92,250	+4,656	[+5.3%]
	Software development	43,298	45,010	+1,711	[+4.0%]

Order Status (Order backlog at end of second quarter)

- In the Financial IT business, while some decreases resulted from the completion of operation services for certain clients, overall orders increased steadily, driven by development.

[Millions of yen]		Fiscal 2025 end of Q2	Fiscal 2026 end of Q2	YOY change	
Order backlog		195,631	204,054	+8,423	[+4.3%]
Software development		99,974	107,608	+7,633	[+7.6%]
Key Business Segments					
Offering Service Business	Order backlog	44,102	47,241	+3,139	[+7.1%]
	Software development	16,736	19,580	+2,844	[+17.0%]
Business Process Management	Order backlog	7,548	7,919	+370	[+4.9%]
	Software development	7,207	7,542	+334	[+4.6%]
Financial IT Business	Order backlog	42,564	42,019	-544	[-1.3%]
	Software development	20,720	21,066	+346	[+1.7%]
Industrial IT Business	Order backlog	38,528	43,032	+4,504	[+11.7%]
	Software development	23,221	26,509	+3,288	[+14.2%]
Regional IT Solutions	Order backlog	62,887	63,841	+954	[+1.5%]
	Software development	32,088	32,909	+820	[+2.6%]

Reference: Fiscal 2026 Second Quarter (Jul-Sep): Order Status

[Millions of yen]		Fiscal 2025 Q2	Fiscal 2026 Q2	YOY change	
Orders received		189,849	193,917	+4,068	[+2.1%]
Software development		75,834	79,571	+3,737	[+4.9%]
Key Business Segments					
Offering Service Business	Orders received	47,192	48,502	+1,309	[+2.8%]
	Software development	12,984	15,593	+2,608	[+20.1%]
Business Process Management	Orders received	10,631	11,128	+497	[+4.7%]
	Software development	3,566	3,874	+308	[+8.6%]
Financial IT Business	Orders received	35,051	35,390	+339	[+1.0%]
	Software development	12,887	13,886	+999	[+7.8%]
Industrial IT Business	Orders received	38,241	40,523	+2,281	[+6.0%]
	Software development	21,035	22,537	+1,501	[+7.1%]
Regional IT Solutions	Orders received	58,731	58,371	-359	[-0.6%]
	Software development	25,360	23,679	-1,680	[-6.6%]



- 1 Fiscal 2026 First Two Quarters: Financial Highlights**
- 2 Fiscal 2026: Performance Forecast**
- 3 Return to Shareholders**
- 4 Progress on Medium-Term Management Plan (2024–2026)**
- 5 Overview of the TIS–INTEC Merger**
- 6 Reference Materials**

Fiscal 2026: Understanding the Business Environment

- Prospects for long-term expansion in IT investment continue. Attention should be paid to changes in business environment.

Offering Service Business	✓ The cashless payment market continues to expand, supported by government policies and broader adoption among younger and lower-income consumers. ✓ Embedded finance is lowering barriers to entry for non-financial players. A variety of services—such as BaaS and smart city digital accounts—are emerging, accelerating the adoption of digital finance. Stablecoins are also attracting growing attention. ✓ In the ASEAN economies, domestic demand remains resilient despite political uncertainty, while external demand is influenced by China and the U.S. ✓ Demand for cloud security is expanding as cyberattacks grow in number and sophistication, and work styles diversify.	To date	From now
Business Process Management	✓ Globally, major companies are moving to enter the BPO market through M&A. Demand is increasing for consulting, AI, and data-driven services that help clients drive business transformation, growth, and competitiveness. ✓ Amid labor shortages and rising wages, the shift toward value-added work has become urgent. Labor-intensive, low-value outsourcing is contracting and facing growing pressure for price reductions.	To date	From now
Financial IT Business	✓ The financial market is showing renewed activity amid rising policy rates. The outlook for IT investment to enhance competitiveness remains solid. ✓ As QR code payment systems continue to grow, card operators are exploring new business models. Competition with emerging players—especially in expanding proprietary ecosystems—is intensifying. ✓ Demand for modernization remains strong across the financial sector.	To date	From now
Industrial IT Business	✓ Amid persistent uncertainty in the global economy, the domestic economy remains stable. Rising crude oil prices, exchange rate fluctuations, and wage and price increases are pushing up costs—particularly for manufacturers—and the ability to pass these on to prices remains a key driver of earnings performance. ✓ The government is promoting a growth-oriented economy driven by wage increases and investment. Companies are accelerating capital investment in digital transformation (DX), green transformation (GX), modernization, and ERP renewal projects. ✓ The restaurant, service, and retail sectors have been recovering strongly, but labor shortages and upward pressure on wages are becoming more severe. IT investment and overseas expansion remain key drivers of growth.	To date	From now
Regional IT Solutions	✓ Investment in digital strategies is expanding, particularly among megabanks. For regional banks, strengthening digital capabilities has become an urgent priority to compete with online banks and fintech companies. ✓ The life and non-life insurance sector remains solid, supported by rising interest rates and the unwinding of cross-shareholdings. Companies in the industry are focusing on expanding services, reviewing IT infrastructure, and strengthening customer touchpoints as key strategic priorities. ✓ Municipalities continue to invest in IT to promote system standardization and digital transformation (DX). ✓ In the healthcare sector, progress is being made in building and integrating data infrastructure and leveraging ICT. Demand for IT investment continues to grow in areas such as electronic medical records (EMR), personal health records (PHR), telemedicine, and safety measures.	To date	From now

Revisions to Fiscal 2024 Performance Forecast (1)

- Raised initial forecasts following stronger-than-expected first-half results, with merger-related expenses already factored in.

[Millions of yen]	Fiscal 2026 initial estimate	Fiscal 2026 revised estimate	Compared with initial estimate	
Net Sales	582,000	588,000	+6,000	[+1.0%]
Operating Income	73,000	75,000	+2,000	[+2.7%]
Operating Margin	12.5%	12.8%	+0.3P	-
Net Income Attributable to Owners of the Parent Company	49,000	50,000	+1,000	[+2.0%]
Net Income to Net Sales Ratio	8.4%	8.5%	+0.1P	-
Net Income per Share [Yen]	216.86	220.70	+3.84	[+1.8%]
ROE	14.5%	14.8%	+0.3P	-

* ROE estimate for fiscal 2026 is a calculated value.

Revisions to Fiscal 2024 Performance Forecast (2)

[Millions of yen]		Fiscal 2026 initial estimate	Fiscal 2026 revised estimate	Compared with initial estimate	
Offering Service Business	Net Sales	150,000	153,500	+3,500	[+2.3%]
	Operating Income	10,600	10,250	-350	[-3.3%]
	Operating Margin	7.1%	6.7%	-0.4P	-
Business Process Management	Net Sales	44,000	44,000	-	-
	Operating Income	6,050	6,200	+150	[+2.5%]
	Operating Margin	13.8%	14.1%	+0.3P	-
Financial IT Business	Net Sales	98,500	99,000	+500	[+0.5%]
	Operating Income	11,850	12,550	+700	[+5.9%]
	Operating Margin	12.0%	12.7%	+0.7P	-
Industrial IT Business	Net Sales	131,000	132,500	+1,500	[+1.1%]
	Operating Income	21,200	21,900	+700	[+3.3%]
	Operating Margin	16.2%	16.5%	+0.3P	-
Regional IT Solutions	Net Sales	181,500	182,000	+500	[+0.3%]
	Operating Income	22,950	23,750	+800	[+3.5%]
	Operating Margin	12.6%	13.0%	+0.4P	-

Fiscal 2026: Performance Forecasts

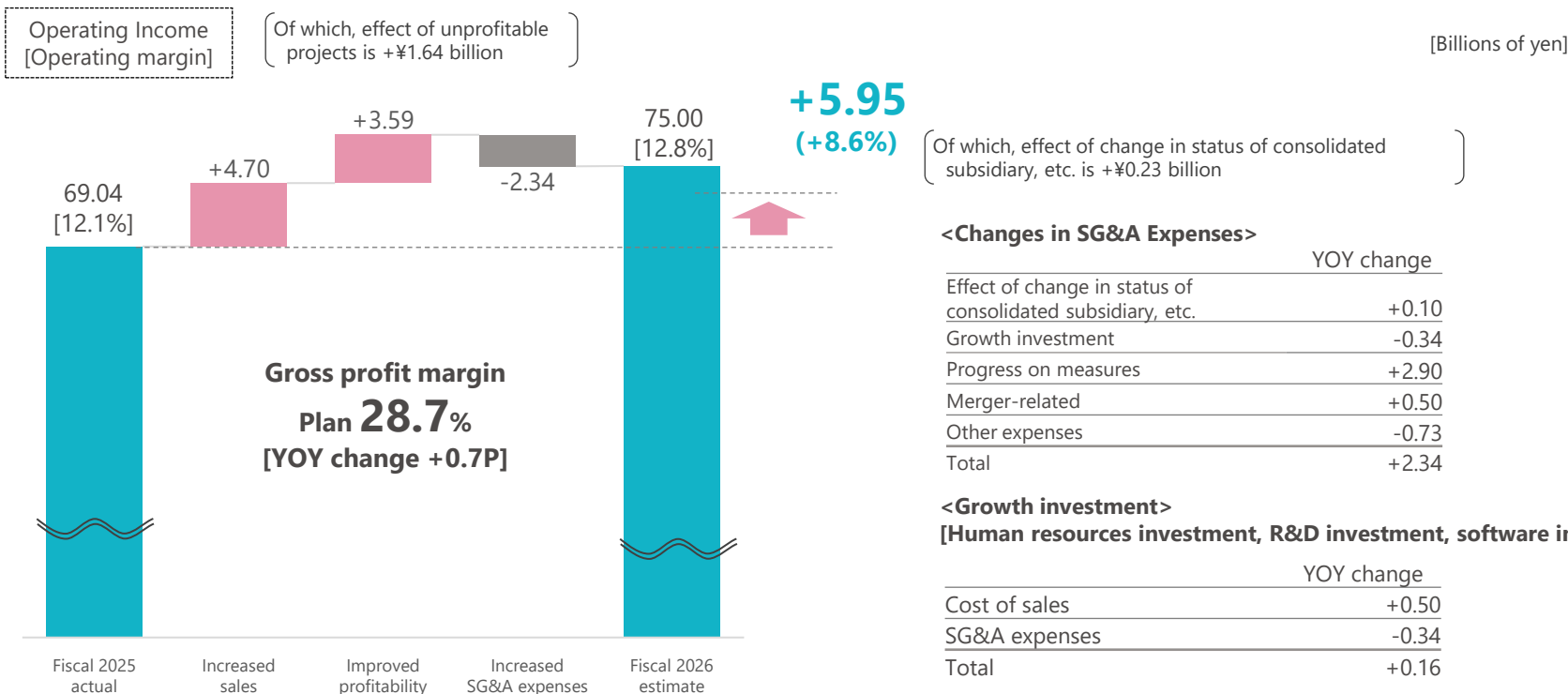
- Expect higher sales and operating income driven by business expansion, while continuing to strengthen growth investment, including in human resources.
- Net income is projected to decline, mainly reflecting smaller net extraordinary gains

[Millions of yen]	Fiscal 2025 actual	Fiscal 2026 revised estimate	YOY change	
Net Sales	571,687	588,000	+16,312	[+2.9%]
Operating Income	69,047	75,000	+5,952	[+8.6%]
Operating Margin	12.1%	12.8%	+0.7P	-
Net Income Attributable to Owners of the Parent Company	50,012	50,000	-12	[-0.0%]
Net Income to Net Sales Ratio	8.7%	8.5%	-0.2P	-
Net Income per Share [Yen]	215.00	220.70	+5.70	[+2.7%]
ROE	15.3%	14.8%	-0.5P	-

* ROE estimate for fiscal 2026 is a calculated value.

Analysis of Changes in Operating Income by Factor (Forecast)

- Despite continued investment for growth, including in human resources, operating income is expected to increase, driven by expansion of high-value-added businesses and promotion of productivity improvement initiatives.



Sales and Income by Key Business Segment (Forecast)

[Millions of yen]		Fiscal 2025 actual	Fiscal 2026 revised estimate	YOY change		Overview
Offering Service Business	Net Sales	145,515	153,500	+7,984	[+5.5%]	Sales and operating income are expected to increase, driven by strong demand for payment, enterprise, and platform-related services, despite upfront investment in payments and waning demand from tax accountant offices. Profitability in overseas operations is expected to improve through structural reforms.
	Operating Income	9,937	10,250	+312	[+3.1%]	
	Operating Margin	6.8%	6.7%	-0.1P	-	
Business Process Management	Net Sales	42,646	44,000	+1,353	[+3.2%]	Sales and operating income are expected to increase, mainly driven by growth in the DX Business and BPM Business, which are positioned as focus areas.
	Operating Income	5,326	6,200	+873	[+16.4%]	
	Operating Margin	12.5%	14.1%	+1.6P	-	
Financial IT Business	Net Sales	100,252	99,000	-1,252	[-1.2%]	Sales are expected to decrease, while operating income is expected to increase, reflecting improved profitability through deeper client engagement, including modernization, despite the impact of the peaking out of large-scale development projects and the completion of certain operation services.
	Operating Income	12,321	12,550	+228	[+1.9%]	
	Operating Margin	12.3%	12.7%	+0.4P	-	
Industrial IT Business	Net Sales	128,120	132,500	+4,379	[+3.4%]	Sales and operating income are expected to increase, supported by successful efforts to cultivate demand among existing clients—particularly in the manufacturing and service sectors—and by capturing ERP-related IT investment demand.
	Operating Income	19,330	21,900	+2,569	[+13.3%]	
	Operating Margin	15.1%	16.5%	+1.4P	-	
Regional IT Solutions	Net Sales	177,425	182,000	+4,574	[+2.6%]	Sales and operating income are expected to increase, despite a reactionary decline in industrial sales projects, thanks to steady IT investment demand in healthcare and network-related services.
	Operating Income	21,576	23,750	+2,173	[+10.1%]	
	Operating Margin	12.2%	13.0%	+0.8P	-	

1 Fiscal 2026 First Two Quarters: Financial Highlights

2 Fiscal 2026: Performance Forecast



3 Return to Shareholders

4 Progress on Medium-Term Management Plan (2024–2026)

5 Overview of the TIS–INTEC Merger

6 Reference Materials

Basic Policy on Return to Shareholders

- Aim to improve capital efficiency by promoting appropriate capital structure based on balance between promoting growth investment, securing financial soundness, and strengthening return to shareholders.



Promote growth investment

- Total growth investment of **about ¥100 billion** over three years
- Robust investment to optimize business portfolio
- Will pursue sustainable creation of returns exceeding cost of capital and broaden equity spread

Strengthen return to shareholders

- **Total return ratio target: 50%**
- Continue to enrich dividends per share
- Maintain upper limit on treasury stock holdings at 5% of total shares outstanding, and cancel the excess

Maintain financial health

- Allow debt-equity ratio up to 0.5, understanding **optimization of capital structure** comes with improved ability to generate cash
- Maintain "A rating" * A+ as of November 18, 2024
- Maintain level of cash and deposits, plus commitment line, equivalent to two months' worth of sales

Total return ratio
50%*

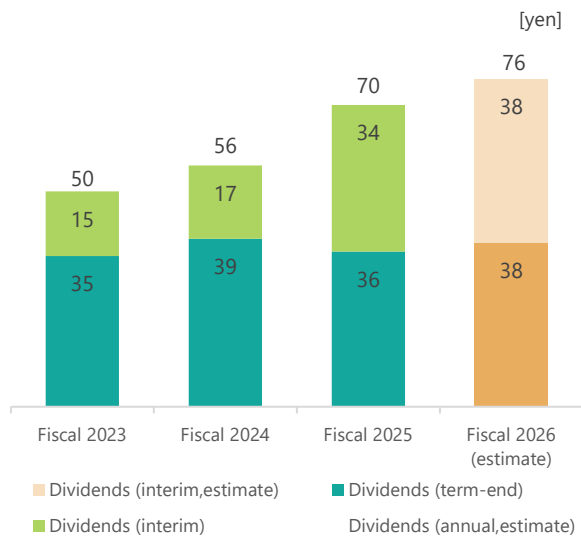
Dividends per share
**Constantly enrich
the dividend**

Upper limit
on treasury stock holdings
at 5%

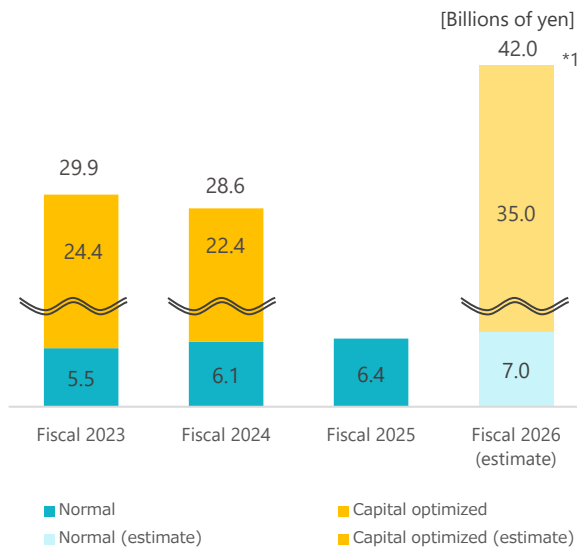
Status/Targets for Return to Shareholders

- No change to the dividend plan for Fiscal 2026. The interim dividend is ¥38 per share, up ¥4 year on year.
- Out of the maximum amount of ¥42 billion authorized for the acquisition of treasury stock, ¥27.6 billion had been acquired as of the end of September. The acquisition period is scheduled to continue until the end of December.

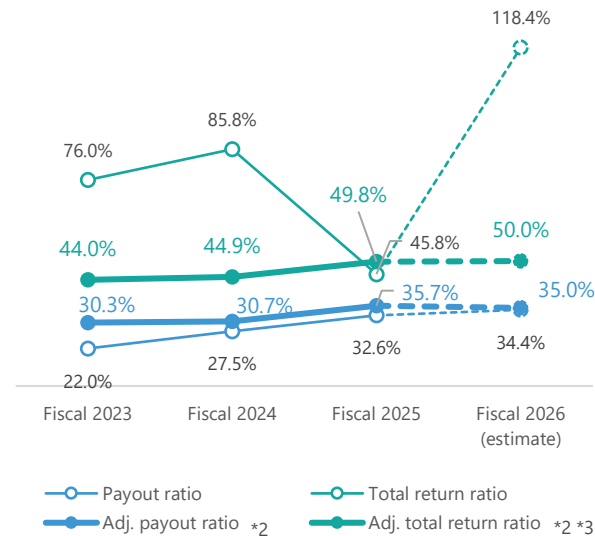
Dividends per Share



Total Acquired Treasury Shares



Payout Ratio and Total Return Ratio



*1: Upper limit on treasury stock buyback announced May 8, 2025

*2: Calculated based on profit (after income taxes and income attributable to non-controlling interests)

*3: Calculated by excluding treasury stock buybacks as part of efforts to optimize capital structure

1 Fiscal 2026 First Two Quarters: Financial Highlights

2 Fiscal 2026: Performance Forecast

3 Return to Shareholders



4 Progress on Medium-Term Management Plan (2024–2026)

5 Overview of the TIS–INTEC Merger

6 Reference Materials

Medium-Term Management Plan (2024–2026) Overview

Basic Policy	Frontiers 2026				
	We will set frontier development as a fundamental strategy and strive for sustainable growth paralleling higher added value . We will strive to achieve changes in society and for corporate clients by enhancing quality across all value chains , starting with forward-looking market development and business domain expansion .				
Key performance indicators	Human resources growth and added value cycle	Improved earning power	Asset (=intellectual property) value creation	Winning confidence of society	Meaningful growth
	Operating income per person More than ¥3.5 million	Operating margin 13.1% Adjusted operating margin 13.4%*1	ROIC/ROE Above 13%/above16%	Sales ¥620 billion	EPS CAGR Above 10%
Priority strategies	Market Strategies				
	- Concentrate investment of management resources into defined growth areas, based on social issues and in-house strengths - Balancing efforts to increase added value of services and reinforce technology investment, expand business with sense of speed, especially in ASEAN region				
	Service Strategies	Technology Strategies	Intellectual Property Strategies	Human Resources Strategies	
	- All services, from upstream to business process outsourcing, will benefit under full value chain status - Enrich pure services*3, focusing on four social issues*2	- Leverage knowledge distribution, IT architect development and redeployment structure - Promote process redevelopment using AI x automation	- Seek balance between higher added value and expanded business scale, with greater accumulation and utilization of intellectual property - Accelerate intellectual property creation through internal use of information on points of client contact	- Bolster issue resolution capabilities by increasing number consultants to create 700-person structure and by standardizing basic consulting skills - Secure and develop top talent and establish structure for flexible redeployment of human resources	

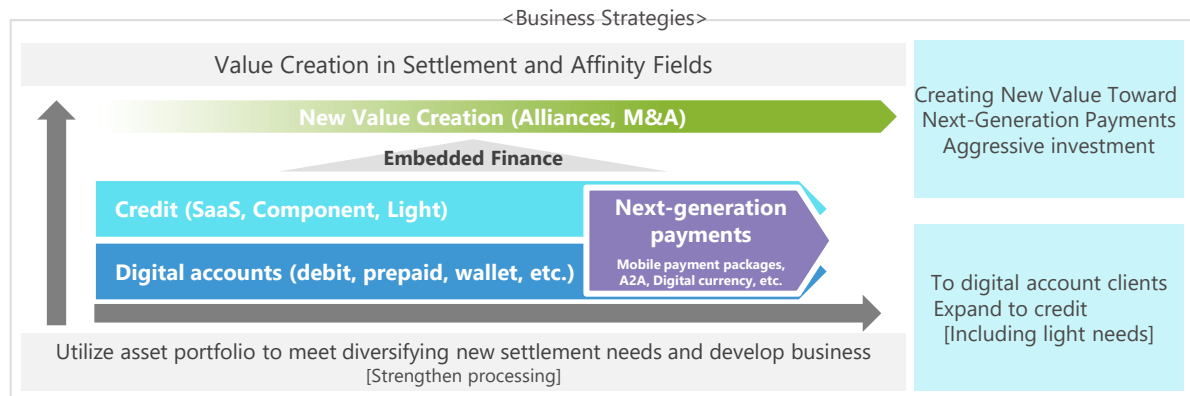
*1 Adjusted operating income margin: Calculated by adding goodwill amortization cost back to operating income.

*2 Financial inclusion, urban concentration/rural decline, low-carbon/decarbonization, and health concerns. These issues were determined by backcasting from what the world might be like in 2050 and selected on the basis of TIS INTEC Group's ability to contribute to issue resolution.

*3 Type of services essentially offered under uniform specifications applicable to all clients.

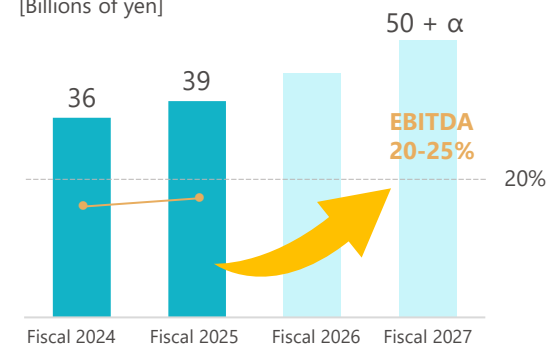
Activities under Medium-Term Management Plan (Topics): Payment Business – Service Strategies

- Despite revisions to strategies for further growth amid continued expansion in the cashless market, targets remain unchanged.
- Steady progress on initiatives to create new value by responding flexibly to diversifying payment needs.



Payment Business: Business Scale (Sales)

[Billions of yen]



Key Initiatives

- Strengthening the development structure in anticipation of large-scale SI projects proceeding in parallel.
- Strengthening investment in payment services for functional enhancement and stable operation, against the backdrop of continued expansion in cashless transactions.
- Steady progress in collaboration with business partners, including DX support for accounting operations at SMEs and the launch of stablecoin-related services.

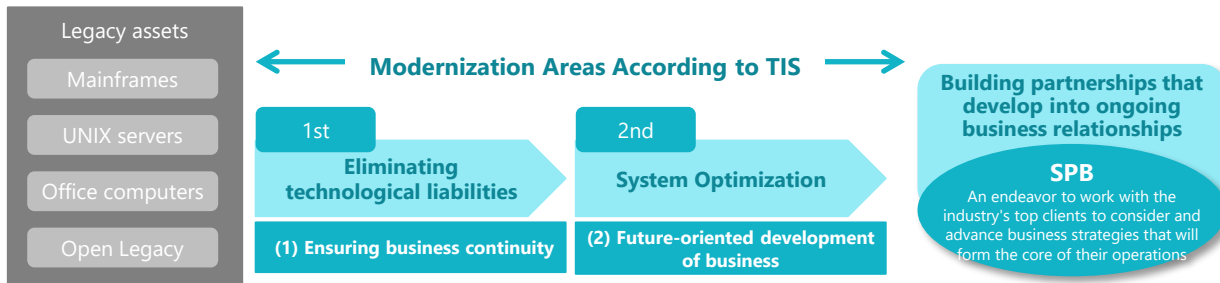
Business scale target:
¥50 billion+

Activities under Medium-Term Management Plan (Topics): Modernization

- Steadily capturing solid demand for modernization and focusing on the stable execution of acquired projects.
- Promoting proposal activities to further expand project acquisitions and accelerate business growth through organizational reinforcement and differentiation strategies.

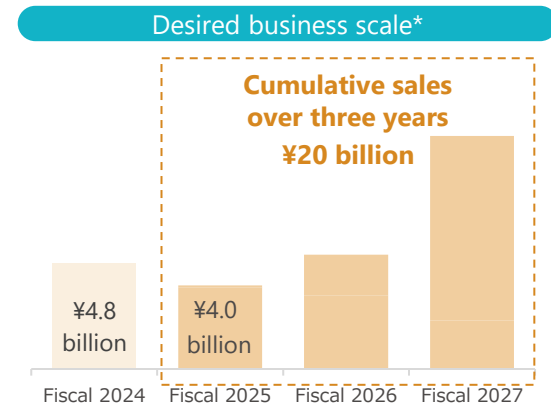


<The Role of Modernization at TIS>



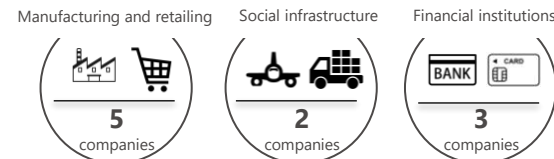
Key Initiatives

- Steadily acquiring projects through group-wide initiatives.
- Expanding proposal opportunities in peripheral domains, starting with modernization.
- Strengthening resources to better address market needs.
- Continuously enhancing added value, including the launch of an automated specification generation service using generative AI.



* Sales related to modernization services using our Xenlon service

Fiscal 2025 to Present: Results and Ongoing Projects



Activities under Medium-Term Management Plan (Topics): Technology Strategies – Using Generative AI –

- Enhancing value for clients and society by delivering higher added value through collaboration between people and AI.
- Shifting from partial adoption of generative AI in existing processes toward system development processes that fully leverage generative AI.

Project Slogan

AI-Centered Development

Development
process
transformation

Optimizing system development processes by leveraging generative AI technology

- Applying generative AI to all phases of system development
- Expanding generative AI utilization into the project management domain
- Shifting from individual use to strategic, organization- and team-based utilization of generative AI

Transformation
of People,
Organization,
and Culture

Driving comprehensive transformation beyond technology implementation

- Fostering habitual use of generative AI and embedding new processes
- Encouraging a mindset shift toward value creation in collaboration with AI
- Promoting the development of multiskilled talent required in the generative AI era

Risk
Management

Ensuring safe and responsible AI utilization with robust governance

- Managing risks related to information security, intellectual property, and ethics
- Establishing rules and contracts for both technical and operational aspects, in accordance with domestic and international regulations and social expectations
- Building a robust and responsible AI risk management framework

Achieve a 50% improvement in development productivity by fiscal 2030*

* TIS non-consolidated: Compared with fiscal 2025

* Targeted projects are system development projects to which the new process can be applied.

- 1 **Fiscal 2026 First Two Quarters: Financial Highlights**
- 2 **Fiscal 2026: Performance Forecast**
- 3 **Return to Shareholders**
- 4 **Progress on Medium-Term Management Plan (2024–2026)**
- 5 **Overview of the TIS–INTEC Merger**
- 6 **Reference Materials**



Unite management capital and strongly drive accelerated growth to realize “Group Vision 2032”

- Through the management integration following the establishment of IT Holdings Corporation in April 2008 and the transition to an operating holding company structure in July 2016, TIS and INTEC, as the Group’s core companies, have worked to enhance value provided to clients and improve corporate value through the creation of synergies.
- Meanwhile, in light of changes in the management environment surrounding the Group, the early and steady realization of our long-term management policy, “Group Vision 2032,” has become increasingly important. To achieve this, we determined that it is essential to merge TIS and INTEC and establish a stronger management and business foundation than ever before.
- Through this merger, we will further enhance value creation and exchange with clients and society, while vigorously promoting the optimal allocation of management capital — centered on strategic investments in technology and cutting-edge talent — to further strengthen the value provided by our core operational hubs and achieve greater corporate value.



July 1, 2026 (scheduled)



TISI Inc.

Yasushi Okamoto, President and Representative Director

(Headquarters functions: scheduled to be installed in Tokyo, Toyama, Nagoya, and Osaka)

The new name embodies our aspiration to honor the history of both companies while refining our core competencies in system and service integration. By pursuing technology and innovation, we aim to become an even more indispensable presence that drives social transformation.

In May 2024, we updated our long-term management direction in response to major environmental changes and set a new Group Vision.

External Environment

Heightened uncertainty in competitive circles, fueled by technology development and growing interest in SDGs

- Technologies with potential to change business models, industrial structures and state of society over next 10 years will enter practical stage one after another.
- Various services utilizing these technologies will be required as measures to address social issues become more top-priority for companies.
- Related to this, opportunities to co-create and compete with various players, including those from other industries, are increasing.

Internal Environment

Good progress toward medium- to long-term management objectives but need to revise targets, given changes in external environment

- Generally exceeded targets stated in Medium-Term Management Plan (2021–2023)
- Progress on strategic domain ratio set under group vision tracking as expected
- Various activities at nascent stage, like buds ready to blossom, so need rethink corporate position and set new targets given changes in external environment but based on these emerging activities

Updated long-term management policies based on current conditions

Group
VISION
2032

Society oriented, operationally
diverse, globally active

Business policy guiding
progress toward
successful conclusion

Seek to possess insight into future and ability to solve issues, integrate capabilities of various players, maintain position conducive to co-creation, and be indispensable to social change

- Deepen dialogue with market by engaging top companies in co-creation and providing services that will dominate market, and acquire insight into real issues of concern to clients
- Be a corporate group that extends accumulated power of integration to future-matched approaches, such as greater cooperation across different industries, improves methods for solving issues, and constantly creates social innovation on world stage

**By becoming One Company, accelerate organizational and business integration.
Advance to a new stage of growth through agile allocation of management capital.**

Create Growth Opportunities

Maximize potential
through integration
of our client base

Enhance Profitability

Pursue valuable sales and
drive business structure
transformation

Strengthen Competitiveness

Build sustainable
advantage through R&D
and intellectual assets

One Company

Overview of the New Company, TISI Inc.

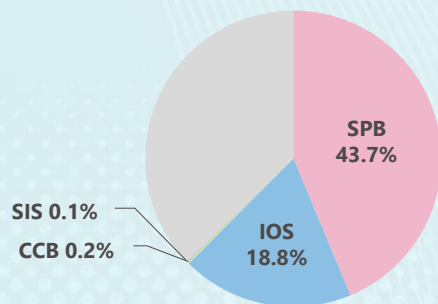
Note: Fiscal 2025 Simple Aggregate Basis of TIS and INTEC



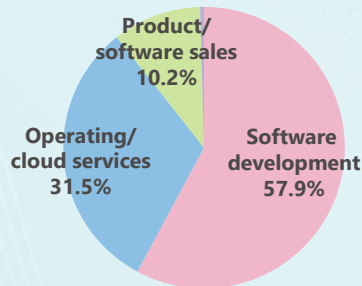
Net Sales 383.92 billion yen
Operating Income 46.271 billion yen
Number of Employees 9,497 persons

Gross Profit Margin 25.8%
Operating Margin 12.1%

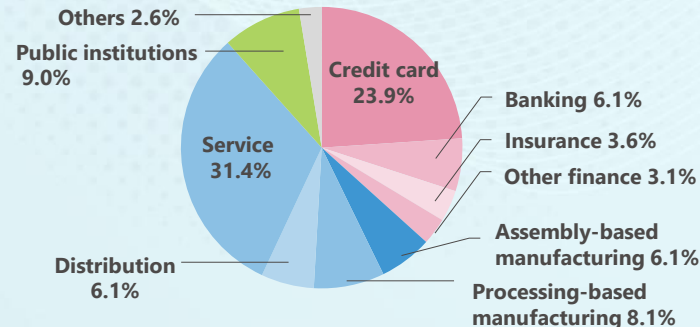
[Business Portfolio]
(Strategic domain ratio)



[Sales by Operating Activity]



[Sales by Client Sector]



Main IT Services *

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)

Promoting cashless settlement in Japan

Branded debit cards

Related service provision/system development results

Domestic market share
Above 80%

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

fcube

Implementation

53 of 97 banks
(regional banks)

Supporting business DX (optimization, greater efficiency) in business-to-business transactions

EDI

SaaS market

Market share
About 20%

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

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

- Previous TIS&INTEC -

Leveraged business transfers to maximize strengths in each company's area of expertise



Powerful and multifaceted solution capabilities driven by synergies between a robust client base and on-site expertise

Areas jointly developed by both companies
(defense and deepening)
Maintain existing revenue and expand LTV

× **AI** ×

Areas independently developed by each
company (growth and expansion)
Create new growth drivers

Position AI at the core of corporate transformation and foster a culture of innovation where all employees create new value.

**By becoming One Company, accelerate organizational and business integration.
Advance to a new stage of growth through agile allocation of management capital.**

1) Create Growth Opportunities

- **Deepen client engagement**
 - Enhance capabilities to handle wide-area and large-scale projects
- **Promote cross-selling**
 - Generate new business opportunities by combining the solutions and client bases of both companies

2) Enhance Profitability

- **Pursuit of valuable sales**
 - Enhance client issue-driven and proposal-based business models
 - Aggregate and share knowledge to drive productization
- **Optimize business structure**
 - Strengthen collaboration between regions and projects to optimize resource allocation and productivity

3) Strengthen Competitiveness

- **Promote integration and use of intellectual assets**
 - Promote cross-sectional use of intellectual assets accumulated by both companies, and strengthen business promotion capabilities and organizational strength
 - Optimize operations and systems to maximize value provided to clients through operational excellence
- **Strengthen R&D capabilities**
 - Accelerate the transition from technology development to business application through integration of R&D resources, and expand initiatives to promote industry-government-academia collaboration and new business creation.

Become the best partner, further relied on by strategic clients

By vigorously promoting one-stop services and vertical integration, we aim to further deepen partnerships with strategic clients in the financial and industrial sectors by providing even more seamless, full value chain services than ever before.

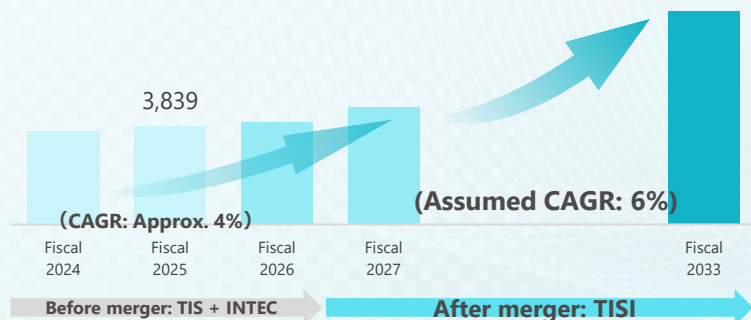
Realize a sustainable future and greater happiness for more people

Based on the characteristics of each region, country, and enterprise, we will more effectively, efficiently, and rapidly deploy digital solutions—starting from leading examples and best practices in Japan's major cities and large enterprises—to regional areas across the country and eventually to global markets.

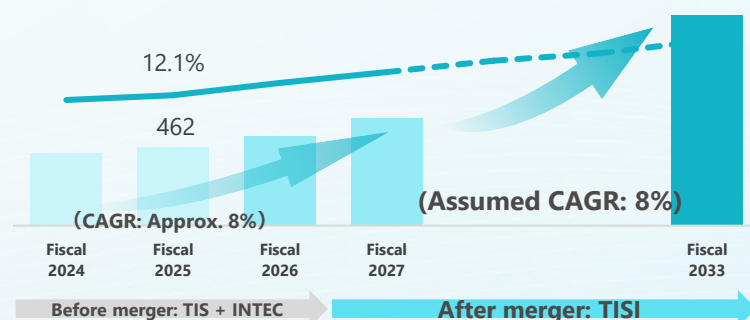
Become an even more indispensable presence in driving social change

We aim to maximize the value we provide by integrating management capital—including human resources, research, and M&A—toward addressing the four key social issues our Group seeks to solve through its business: financial inclusion, overconcentration in cities and regional decline, decarbonization, and health challenges. We will strengthen co-creation with clients and partners while also enhancing our own service offerings.

Fiscal 2033 (Non-consolidated) Sales ¥600 billion



Fiscal 2033 (Non-consolidated) Operating Income/Margin ¥90 billion/15%



Expected Synergies from the New Company, TISI Inc.

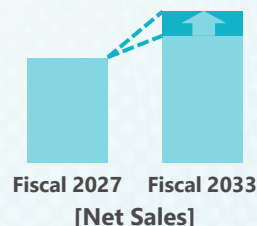
Build a stronger management and business foundation than ever before by expanding the scale of the standalone company as the core of the TIS INTEC Group, and by enhancing agility in capital allocation and decision-making through management integration.

On this strengthened foundation, we will enhance value co-creation with clients and society, while further improving corporate value through medium- to long-term synergies—optimizing the allocation of management capital focused on strategic investments in technology and cutting-edge talent, and enhancing the value delivered from our key locations.

Expected Synergy Effects for TISI Inc. (Fiscal 2033, Single Year Basis)

Business Synergies

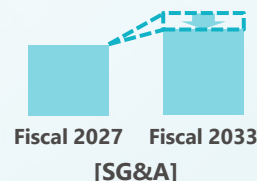
Sales over ¥60 billion



- Create growth opportunities by deepening client engagement and promoting cross-selling
 - Enhance profitability by shifting to high-value-added business areas
 - Strengthen competitiveness through integration and utilization of intellectual assets and stronger R&D capabilities
- Etc.

Cost synergies

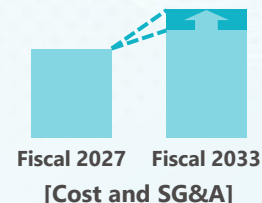
Operating income effect over ¥3 billion



- Group-wide consolidation and integration of back-office operations
 - Office optimization and internal system standardization
 - Optimization of indirect costs
- Etc.

Strengthen strategic investment

Up ¥12 billion



- Accelerate investment in compensation to strengthen human capital over the medium to long term
 - Increase R&D investment in advanced technologies and new business development
- Etc.

Note: Merger-related expenses are expected to total about ¥20–30 billion in fiscal 2026–fiscal 2027

Organizational Structure of the New Company, TISI Inc.

We have been promoting the TIS INTEC Group Philosophy, “OUR PHILOSOPHY,” as a shared value. Building on this foundation, we will pursue integration aimed at maximizing the medium- to long-term effects of the merger to achieve sustainable growth and enhance corporate value.

We aim to complete all integrations by the start of the next medium-term management plan.

Organizational Structure

Business Organization

Immediately after the merger, the two companies’ organizations will temporarily coexist, with full integration scheduled for April 2027 in line with the launch of the next medium-term management plan.

From July 2026, we will begin full-scale co-creation in each business domain to generate synergies and optimize our organizational structure, enabling continuous enhancement of problem-solving capabilities through the integration of knowledge and expertise across industries, clients, functions, and regions.

Technology Strategy Organization

At the time of the merger in July 2026, the two companies will combine their strengths to integrate systems and business foundations, and update their technology strategies to maximize value creation and corporate value, driving the development of future core businesses.

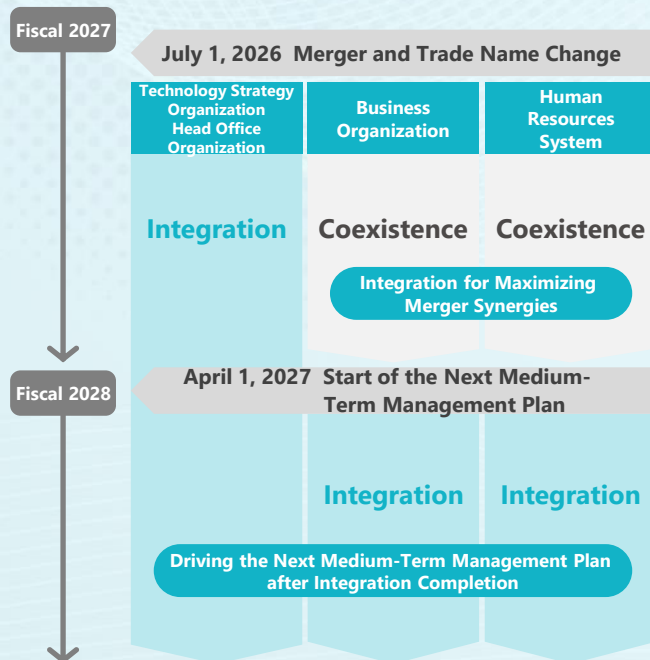
Head Office Organization

At the time of the merger in July 2026, we will integrate both head office organizations and promote unified operations to further advance Group management sophistication. We will also strengthen our quality control framework through consolidation, aiming for a higher level of quality management.

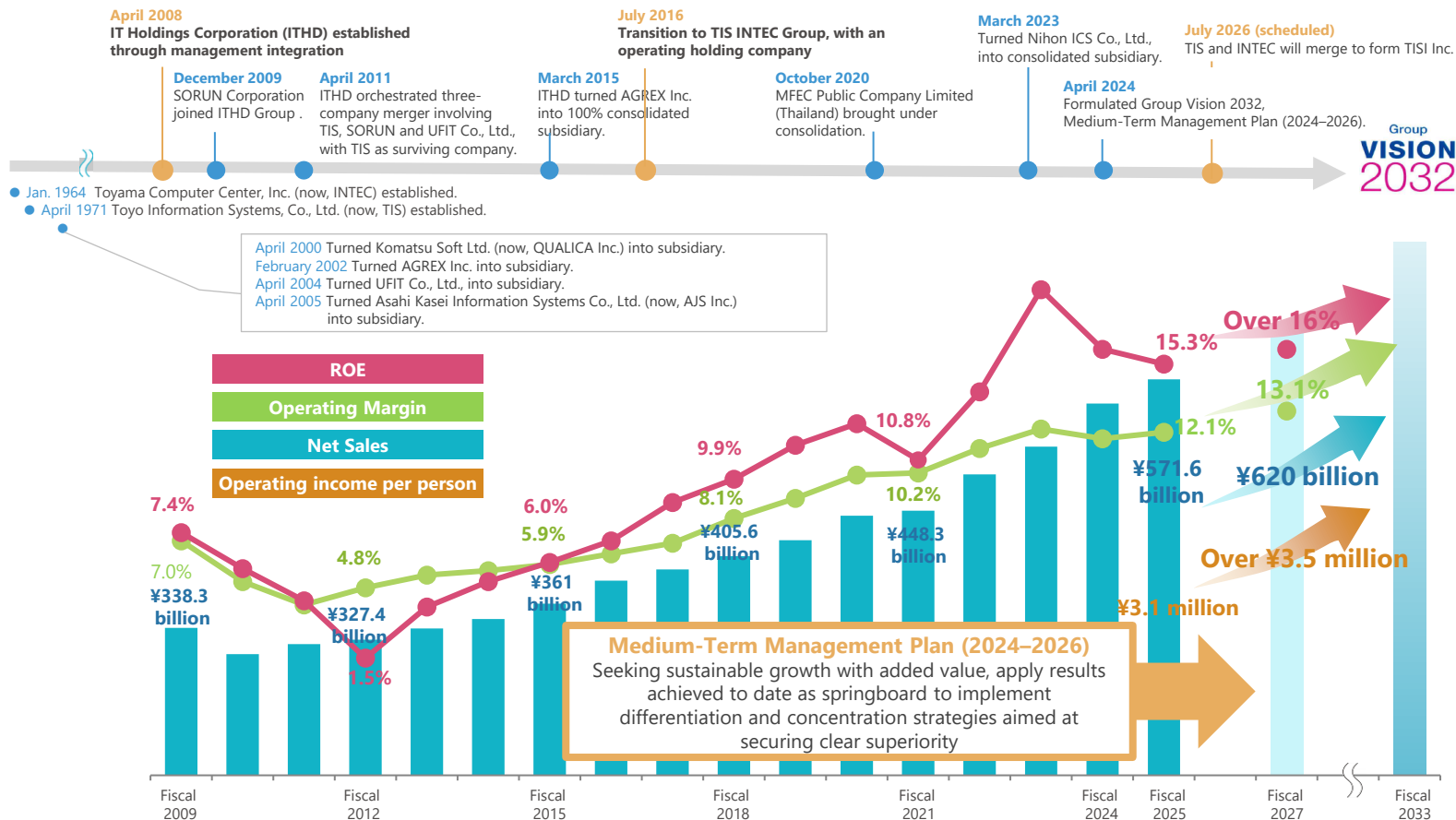
In addition, we are promoting, ahead of the merger, the consolidation of back-office functions into Group shared-service companies, building on our ongoing initiatives.

Human Resources System

Immediately after the merger, both companies will maintain their existing human resources systems, with the new company’s human resources system to be implemented from April 2027.



Seeking Further Improvement in Corporate Value



- 1 **Fiscal 2026 First Two Quarters: Financial Highlights**
- 2 **Fiscal 2026: Performance Forecast**
- 3 **Return to Shareholders**
- 4 **Progress on Medium-Term Management Plan (2024–2026)**
- 5 **Overview of the TIS–INTEC Merger**



- 6 **Reference Materials**

Reference: Fiscal 2026 First Two Quarters:

Sales by Key Business Segment and Operating Activity

*For external clients

[Millions of yen]		Fiscal 2025 H1	Fiscal 2026 H1	YOY change	
Offering Service Business		64,192	68,942	+4,750	[+7.4%]
	Software development	24,825	27,957	+3,131	[+12.6%]
	Operating/cloud services	21,099	21,992	+892	[+4.2%]
	Product/software sales	18,267	18,993	+725	[+4.0%]
Business Process Management		19,830	21,051	+1,221	[+6.2%]
	Software development	6,295	7,011	+715	[+11.4%]
	Operating/cloud services	12,766	13,306	+539	[+4.2%]
	Product/software sales	767	733	-33	[-4.4%]
Financial IT Business		49,374	47,329	-2,045	[-4.1%]
	Software development	25,487	26,462	+974	[+3.8%]
	Operating/cloud services	21,256	18,822	-2,433	[-11.5%]
	Product/software sales	2,631	2,044	-586	[-22.3%]
Industrial IT Business		60,996	64,822	+3,825	[+6.3%]
	Software development	41,578	45,078	+3,500	[+8.4%]
	Operating/cloud services	12,280	12,609	+329	[+2.7%]
	Product/software sales	7,137	7,134	-3	[-0.0%]
Regional IT Solutions		79,995	85,244	+5,248	[+6.6%]
	Software development	41,378	43,323	+1,945	[+4.7%]
	Operating/cloud services	28,903	30,639	+1,735	[+6.0%]
	Product/software sales	9,712	11,280	+1,567	[+16.1%]
Others	Others	1,168	1,135	-32	[-2.8%]
Total		275,558	288,525	+12,967	[+4.7%]
	Software development	139,566	149,833	+10,267	[+7.4%]
	Operating/cloud services	96,305	97,369	+1,063	[+1.1%]
	Product/software sales	38,517	40,186	+1,669	[+4.3%]
	Others	1,168	1,135	-32	[-2.8%]

Sales by Key Business Segment and Operating Activity

*For external clients

[Millions of yen]		Fiscal 2025 Q2	Fiscal 2026 Q2	YOY change	
Offering Service Business		33,241	36,201	+2,960	[+8.9%]
Software development		13,082	14,588	+1,506	[+11.5%]
Operating/cloud services		10,615	11,213	+597	[+5.6%]
Product/software sales		9,543	10,399	+856	[+9.0%]
Business Process Management		10,307	10,728	+421	[+4.1%]
Software development		3,341	3,634	+293	[+8.8%]
Operating/cloud services		6,496	6,754	+258	[+4.0%]
Product/software sales		470	339	-130	[-27.8%]
Financial IT Business		24,739	24,031	-708	[-2.9%]
Software development		13,067	13,548	+481	[+3.7%]
Operating/cloud services		10,443	9,338	-1,104	[-10.6%]
Product/software sales		1,229	1,143	-85	[-7.0%]
Industrial IT Business		31,254	32,605	+1,350	[+4.3%]
Software development		21,754	22,759	+1,005	[+4.6%]
Operating/cloud services		5,960	6,411	+450	[+7.6%]
Product/software sales		3,539	3,433	-106	[-3.0%]
Regional IT Solutions		41,356	44,032	+2,676	[+6.5%]
Software development		21,472	22,337	+864	[+4.0%]
Operating/cloud services		14,484	15,284	+799	[+5.5%]
Product/software sales		5,398	6,411	+1,012	[+18.8%]
Others	Others	603	609	+6	[+1.0%]
Total		141,503	148,209	+6,706	[+4.7%]
	Software development	72,718	76,869	+4,151	[+5.7%]
	Operating/cloud services	48,000	49,002	+1,001	[+2.1%]
	Product/software sales	20,181	21,727	+1,546	[+7.7%]
	Others	603	609	+6	[+1.0%]

Fiscal 2026 Second Half:

Sales and Income by Key Business Segment (Forecast)

[Millions of yen]		Fiscal 2025 H2	Fiscal 2026 H2	YOY change	
Net Sales		296,128	299,474	+3,345	[+1.1%]
Operating Income		38,538	39,446	+907	[+2.4%]
Operating Margin		13.0%	13.2%	+0.2P	-
Net Income Attributable to Owners of the Parent Company		29,171	26,273	-2,898	[-9.9%]
Net Income to Net Sales Ratio		9.9%	8.8%	-1.1P	-
Key Business Segments					
Offering Service Business	Net Sales	75,109	77,429	+2,319	[+3.1%]
	Operating Income	5,468	5,582	+113	[+2.1%]
	Operating Margin	7.3%	7.2%	-0.1P	-
Business Process Management	Net Sales	21,798	22,274	+476	[+2.2%]
	Operating Income	3,009	3,233	+224	[+7.4%]
	Operating Margin	13.8%	14.5%	+0.7P	-
Financial IT Business	Net Sales	50,210	50,921	+710	[+1.4%]
	Operating Income	6,231	6,387	+156	[+2.5%]
	Operating Margin	12.4%	12.5%	+0.1P	-
Industrial IT Business	Net Sales	66,824	67,347	+522	[+0.8%]
	Operating Income	10,308	11,275	+967	[+9.4%]
	Operating Margin	15.4%	16.7%	+1.3P	-
Regional IT Solutions	Net Sales	93,476	92,574	-902	[-1.0%]
	Operating Income	13,275	12,954	-320	[-2.4%]
	Operating Margin	14.2%	14.0%	-0.2P	-

Offering Service Business

Definition

Configures services through **own investment** based on **best practices** accumulated groupwide and provides **knowledge-intensive IT services**.

Business Process Management

Definition

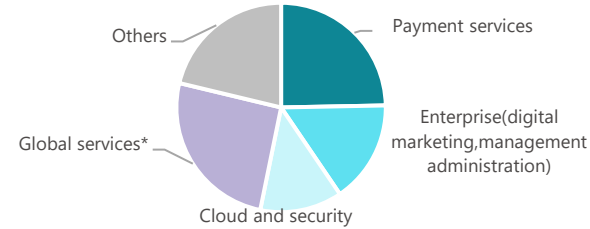
Applies such strengths as IT expertise, business know-how and skilled human resources to realize and provide **higher-level, more-efficient outsourcing solutions** targeting business process-related

Financial IT Business

Definition

Considers business and IT strategies together and leverages both, and supports business progress using expert business and operating know-how specific to the finance industry.

[Supplement] Business Composition of Offering Service Businesses



*Partial transactions are amounted on other segments

Industrial IT Business

Definition

Considers business and IT strategies together and leverages both, and supports business progress using expert business and operating know-how specific to industry sectors other than finance.

Regional IT Solutions

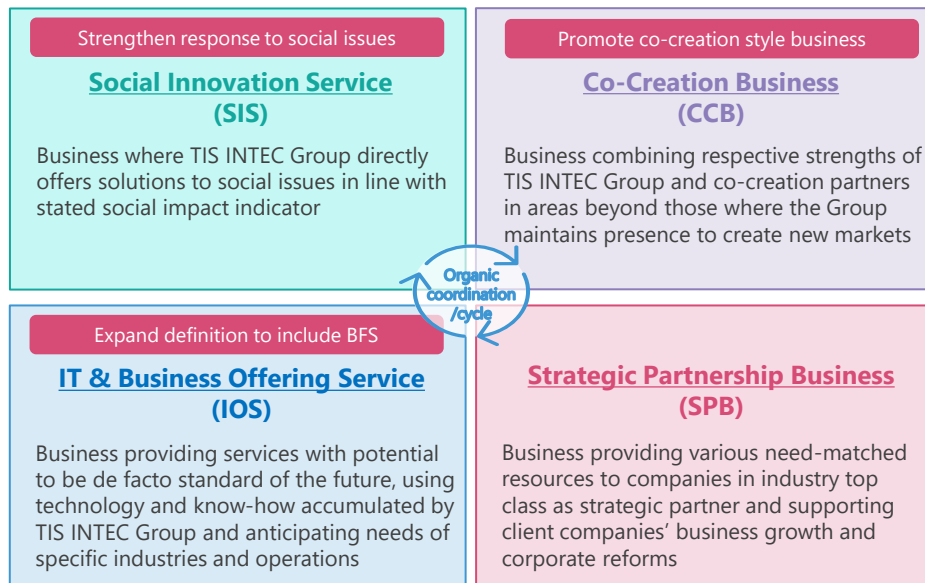
Definition

Provides IT professional services **extensively, across regions and client sites**, and **collects and develops** this know-how **as the source of solutions** to support efforts to address issues and promote business activities.

- We partially revised strategic domains, based on long-term business direction, with the aim of developing business pursuits hinging on social issue resolution and co-creation and commercializing services that go beyond IT alone.

Redefined Strategic Domains under Group Vision 2032

- ✓ Since 2017, when Group Vision 2026 was prepared, very clearly highlighted social role that TIS INTEC Group must fulfill and best business approach to take over next 10 years, shaping new priority business areas.

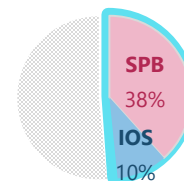


Strategic Domains: Desired Composition

- ✓ SPB and IOS domains will be much bigger, new CCB and SIS domains will have grown to certain size, and business portfolio will be well-balanced mix of diverse business models.

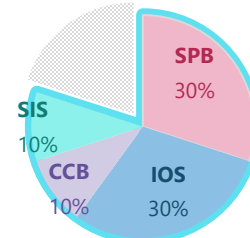
Fiscal 2024 (actual)

Sales in strategic domains as percentage of net sales
(Calculation based on new strategic domain)
48%



Fiscal 2033 (expectation)

Sales in strategic domains as percentage of net sales
80%



Make society's wishes come true through IT.

