M3, Inc.

Presentation Material

May 2026

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M3, Inc.

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The Impact of AI Advancements on M3

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Three Frequently Asked AI Related Questions

1. How do you view the negative impact of AI on m3.com?

2. How do you perceive the risks and opportunities brought about by AI?

3. What is the financial impact of AI?

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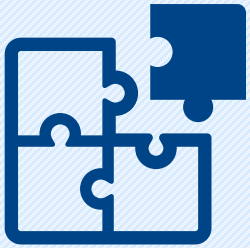
Impact on m3.com

Core Needs of Site Visit



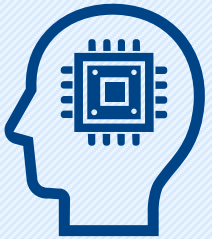
Traffic is almost entirely direct and the primary objective is the regular update of the healthcare knowledge and news

Thorough Personalization by AI



Content is already thoroughly personalized for each physician member utilizing AI

Planned Implementation of proprietary AI for physicians



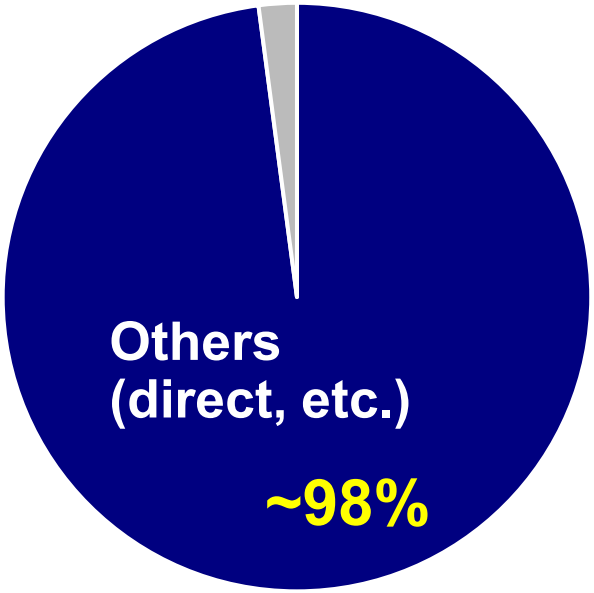
The implementation of proprietary AI features is planned to answer clinical questions

☞ **The negative impact of AI is limited. The advancement of AI is a tailwind for further value enhancement and platform strength for m3.com.**

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Core Needs of Physicians to Visit m3.com

Channel Mix*



Content Usage Patterns on m3.com*



☞ **Search use is limited, positioned as a daily information platform that supports physicians' proactive knowledge updates.**

* As of March 2026

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AI Utilization on m3.com



AI personalized content

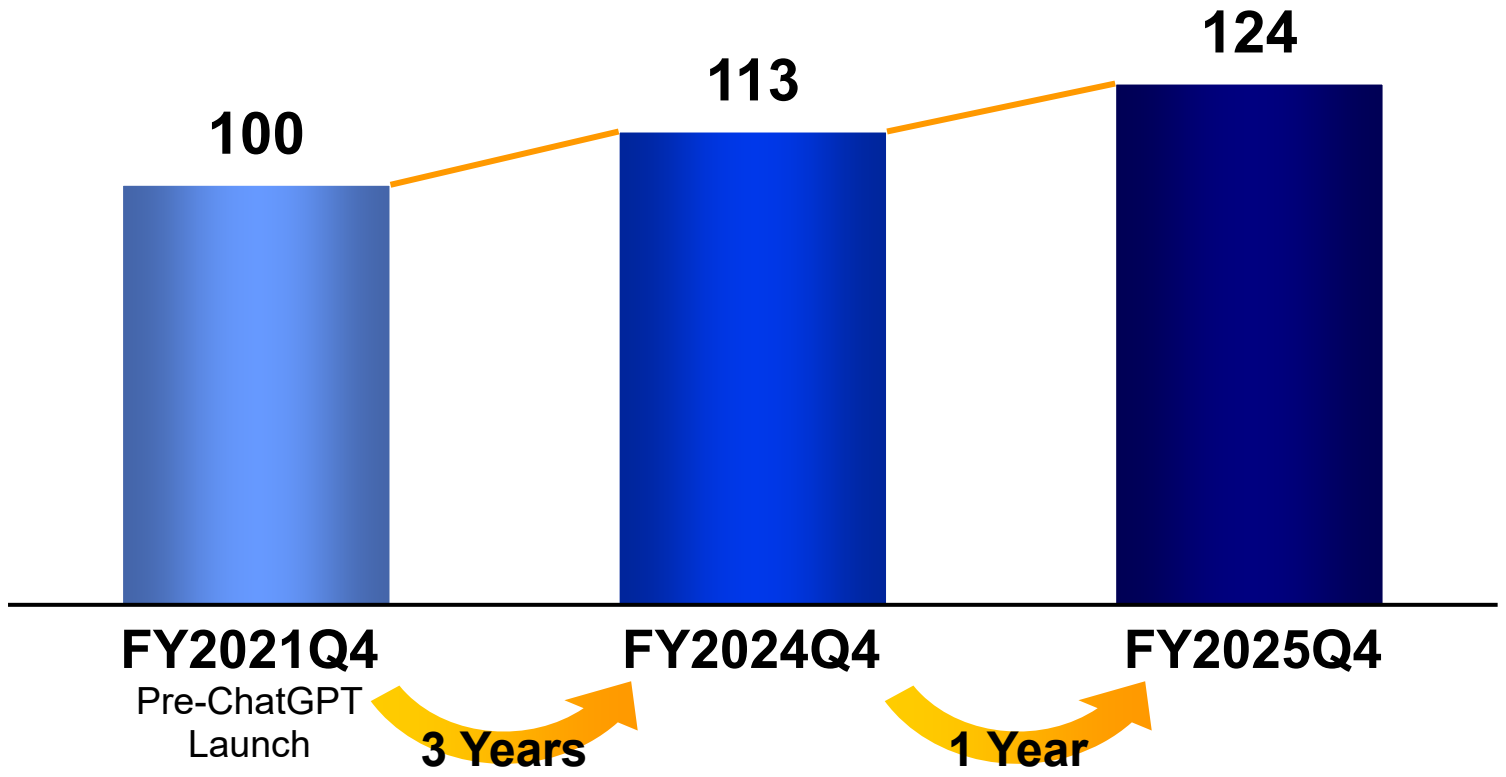
- **Content is optimized based on each physician's profile and preferences by fully utilizing AI**
- **AI-personalized content accounts for approx. 80% of the m3.com top page**

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Trends in Physician Member Activity on m3.com

Total Member Engagement Time

Unit: Index with FY2021Q4 as 100



☞ **By fully leveraging AI, physician member activity on m3.com is accelerating exponentially…enjoying tailwinds from AI advancements.**

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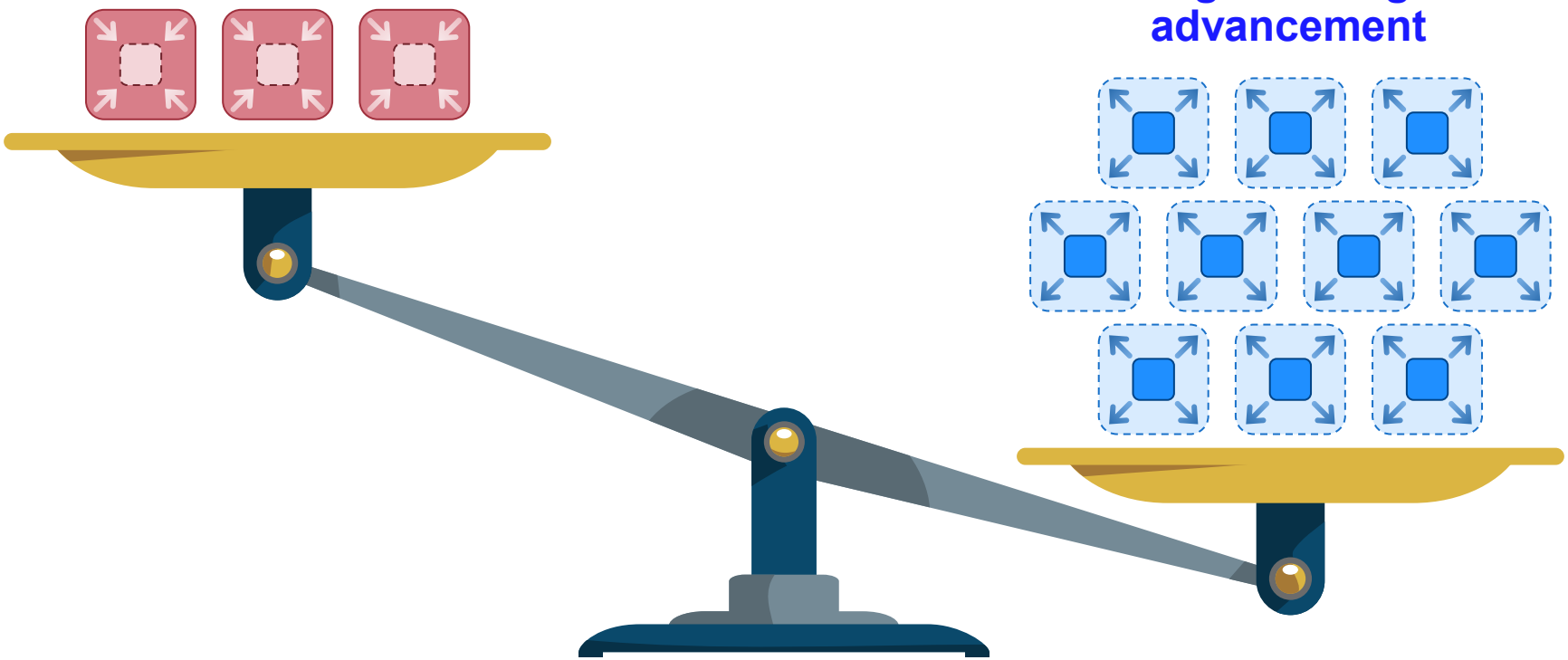
3. What is the financial impact of AI?

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M3: AI Advancement – Risks vs. Opportunities

Business segments facing competitive decline due to AI advancement

Business segments gaining competitive strength through AI advancement

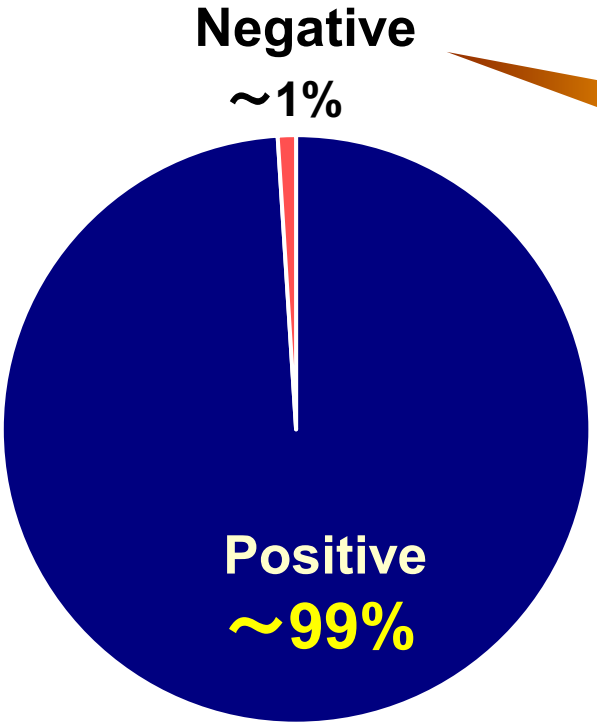


☞ **When weighing AI risks and opportunities, businesses standing to gain far outnumber those at risk.**

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Group-Wide Impact of AI Advancement

Group Revenue Split:
"AI-Positive" vs. "AI-Negative"



Businesses expected to be negatively impacted:

- **AskDoctors**
- **Academic Editing Support, etc.**

☞ **While some businesses will be negatively impacted by AI, the effect is minimal – the vast majority stand to benefit.**

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AI-Driven Business Growth Drivers

1. Operational Efficiency



Streamlining tasks at an overwhelming speed through AI

2. Quality Checks and Error Reduction



Using AI to catch oversights that exceed the limits of human attention

3. Creating Unique Added Value

3-1. Insight Extraction



Extracting insights unconstrained by conventional wisdom, based on vast amounts of data

3-2. Timing Optimization



Eliminating constraints tied to human working hours, enabling appropriate service delivery at any time

3-3. Decision-Making Support



Supporting better decision-making beyond human capacity, based on vast amounts of data

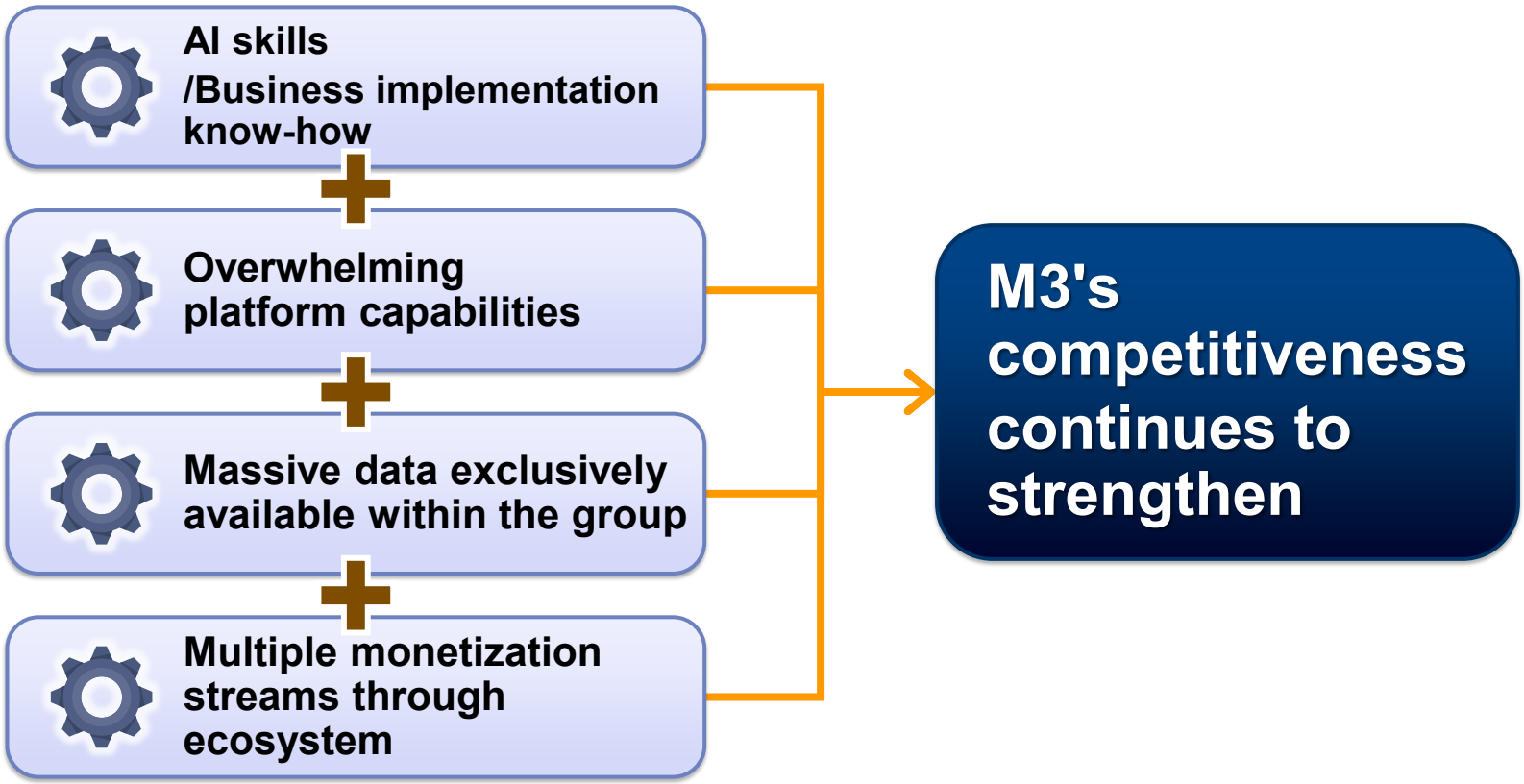


Internal Utilization

External Provision

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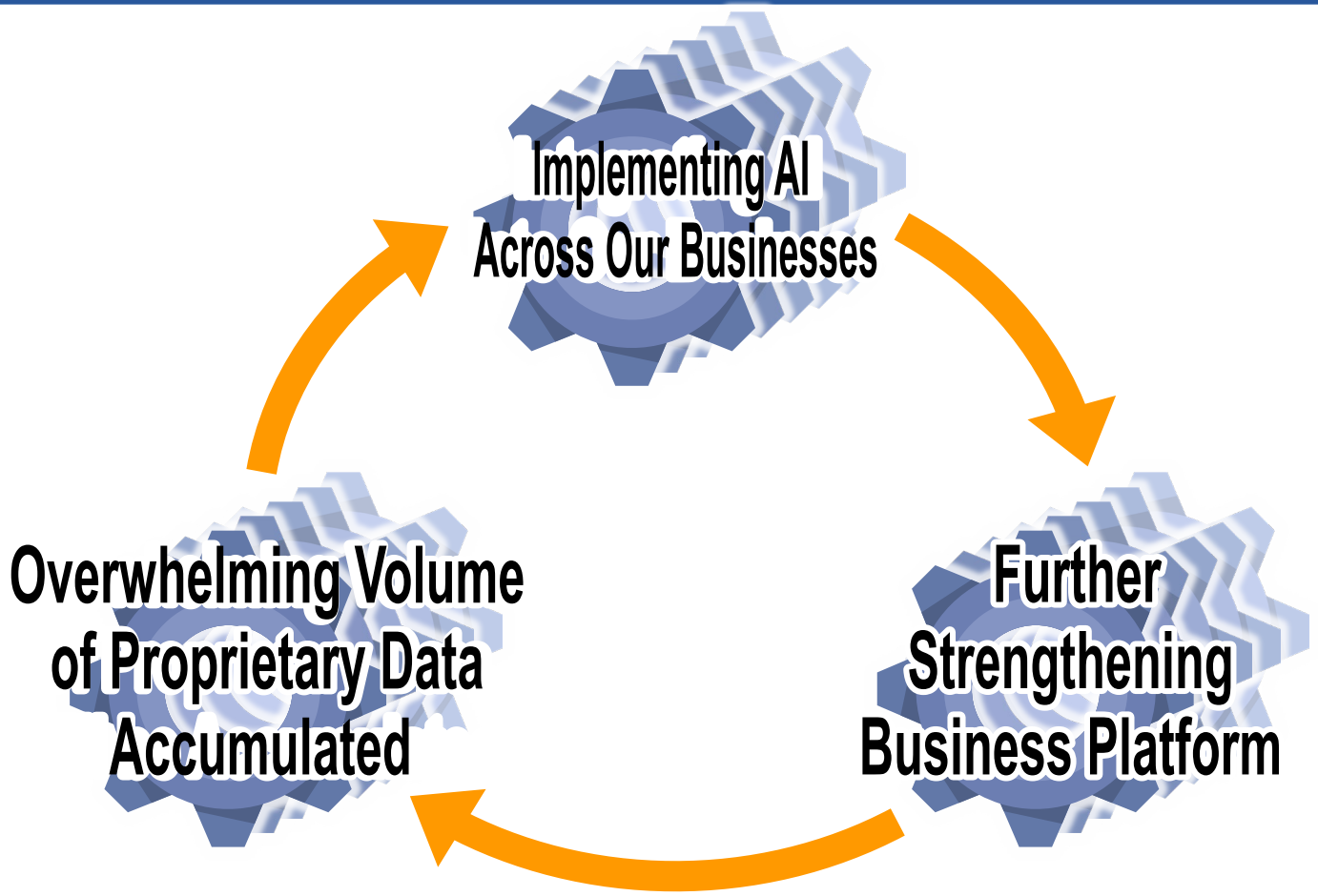
Foundation for Enhancing M3's Competitiveness



☞ **As AI becomes commoditized and accessible, M3 differentiates through proprietary data. Multi-faceted monetization through the ecosystem further strengthens competitiveness.**

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...and the Expansion of Business Potential Accelerates Further



A virtuous cycle of growing competitiveness is driven not by a single business but across multiple layers, further accelerating the expansion of diverse business groups.

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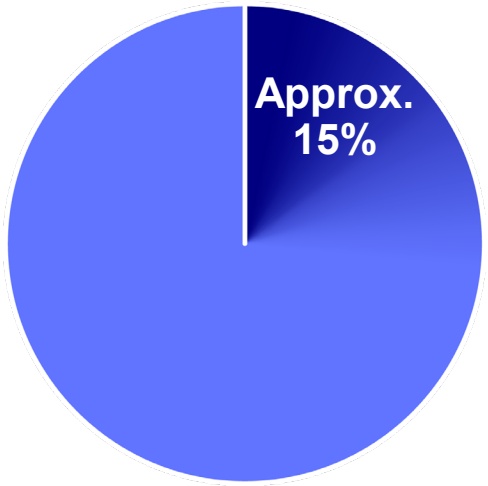
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AI Impact on Operating Profit

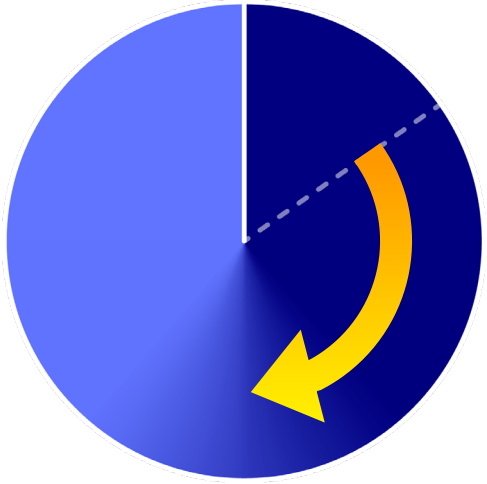
AI Positive Impact on Operating Profit*

FY2025

n= JPY 74.7Bn*



Future



AI Impact

- **Exploring opportunities across 5 x 2 = 10 domains in all businesses**
- **The impact will be: AI-driven efficiency <<<< New AI-driven value creation**

We have leveraged AI in dozens of areas beyond efficiency gains, already generating approx. JPY 10 Bn in operating profit. The AI impact on operating profit is expected to expand further in the future.

* Excluding one-off factors such as impairment losses and gains on sales

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Refreshing M3's Mission

Effective June 1, M3 will update its Group Mission as follows:

【New Mission】

“Using technology creatively to help as many people as possible live longer, healthier, and happier lives, while minimizing unnecessary healthcare costs.”

“Two Key Pillars” of This Update:

1 From “Internet” to “Technology”

We define cutting-edge technologies, including AI, not simply as tools, but as core capabilities that enable us to fulfill our mission.

2 A Commitment to “Creative Use”

We will continually challenge ourselves by asking, “How would M3 use this?”—and pursue real-world impact through distinctive, non-imitative approaches.

Our fundamental philosophy

—“One More Life, One Less Cost” —

remains unchanged.

What is evolving are the means we use and our commitment to achieving this mission.
I look forward to working together with all of you to address the healthcare challenges of the AI era.

☞ **We have shared the above message to all M3 Group staff of approx. 17,000 across 18 countries**

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FY2025 Actuals

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FY2025 Consolidated Results

Unit: JPY MM

	FY2024	FY2025	YoY
Revenue	284,900	351,363	+23%
Operating profit	62,971	73,547	+17%
Profit before tax	64,785	76,276	+18%
Profit	44,340	54,046	+22%

Revenue growth excluding COVID-related items: +24%, comparable

☞ **Recognized JPY 6.7 Bn impairment losses primarily in Overseas in Q4. With steady performance in existing businesses, both revenue and profit grew by double digits. Achieved record-high operating profit*, effectively exceeding the peak of the COVID-19 demand surge.**

* Excluding the impact of gains related to Medlive IPO in FY2021

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Details of Impairment Losses

	Amount of Losses	Business	Background
MP	JPY 2.1 Bn	Medical institutions support business	Business outlook deteriorated due to the impact of FY2026 medical fee revisions in Japan
Overseas	JPY 4.6 Bn	U.K. Career for Doctors	Continued deterioration of the business environment in the UK, driven by large-scale physician strikes and shifts in healthcare-related policies
		U.S. Clinical Trials	Negative impacts materialized including project cancellations in the vaccine-related projects due to the shifts in US vaccine policies

☞ **Impacted primarily due to the external environment, such as changes in healthcare policies.**

* Please refer to the slide titled “Abbreviations of Segment Names” for the definitions of the segment abbreviations used in this presentation

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FY2025 Consolidated Results by Segment

Unit: JPY MM

			FY2024	FY2025	YoY
Domestic	Medical Platform	Revenue	91,566	107,830	+18%
		Profit	34,105	35,918	+5%
	Evidence Solution	Revenue	24,244	24,521	+1%
		Profit	4,345	5,120	+18%
	Career Solution	Revenue	20,914	22,799	+9%
		Profit	5,656	5,925	+5%
	Site Solution	Revenue	47,043	54,353	+16%
		Profit	5,422	5,766	+6%
	Patient Solution	Revenue	21,919	56,877	+159%
		Profit	824	2,686	+226%
	Emerging Businesses	Revenue	2,453	2,230	-9%
		Profit	1,003	4,878	+386%
Overseas		Revenue	80,570	86,921	+8%
		Profit	14,745	14,898	+1%

- Solid momentum in both businesses of pharma marketing and DX of the clinical scene
- Order backlog: +12% for pharma marketing as of FY2025 end
- Profit grew by 11%, excluding impairment losses recognized in FY2025

- Order backlog: JPY 37.2 Bn
- Improved revenue mix led to OP growth exceeding that of revenue

- In addition to businesses for physicians and pharmacists, occupational physician dispatch services and others contributed

- Revenue: steady growth driven by both acquisition effects and existing businesses
- OP: recording gains on real estate sales

- Gain on sale of associate shares: approx. JPY 4 Bn

- Each business delivered generally solid performance
- Profit grew by 16%, excluding impairment losses recognized in FY2024 and 2025

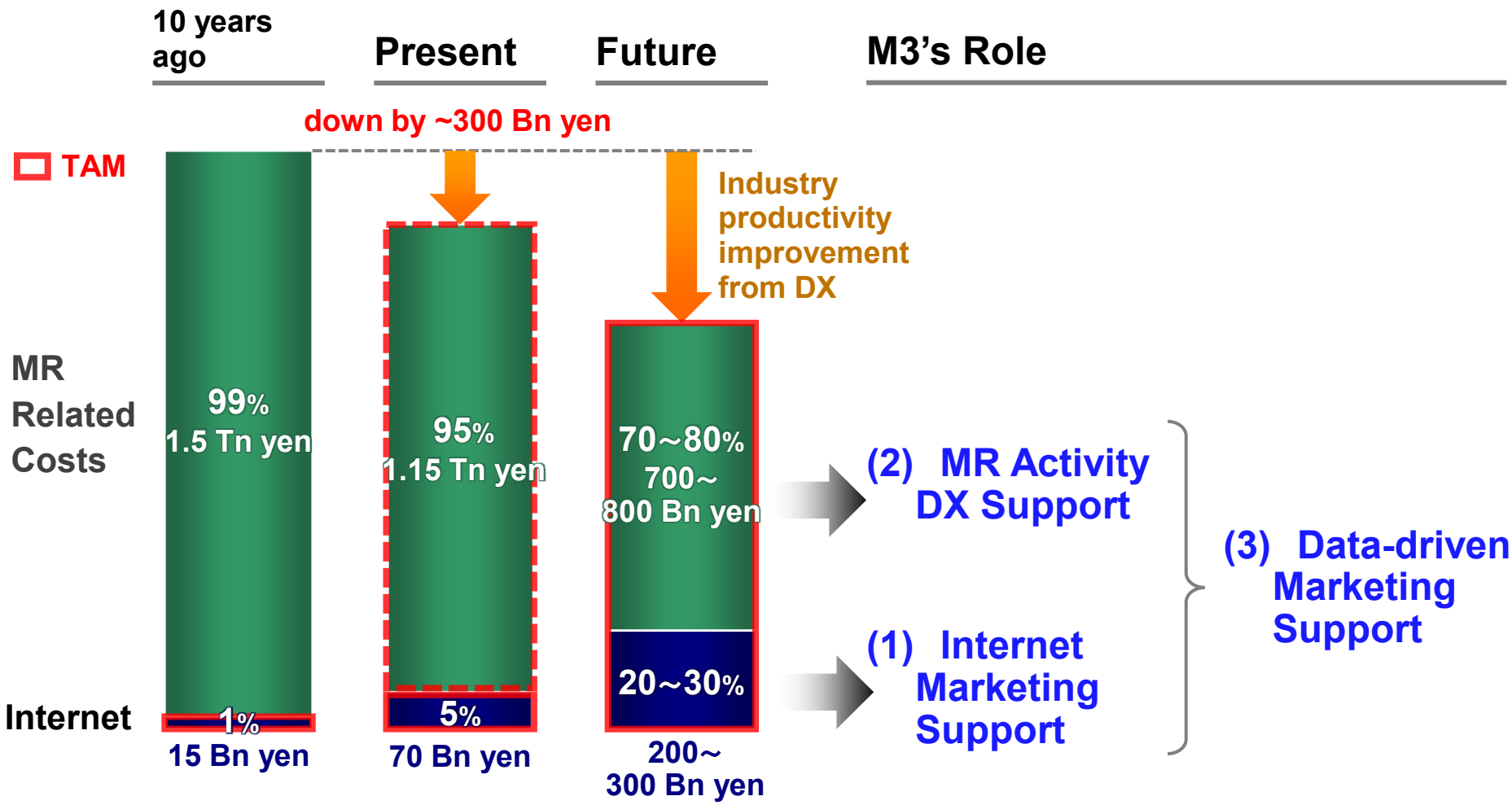
☞ **Achieved revenue and profit growth across all major segments.**

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Pharmaceutical Sales & Marketing DX

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Pharma Marketing Cost and TAM for M3

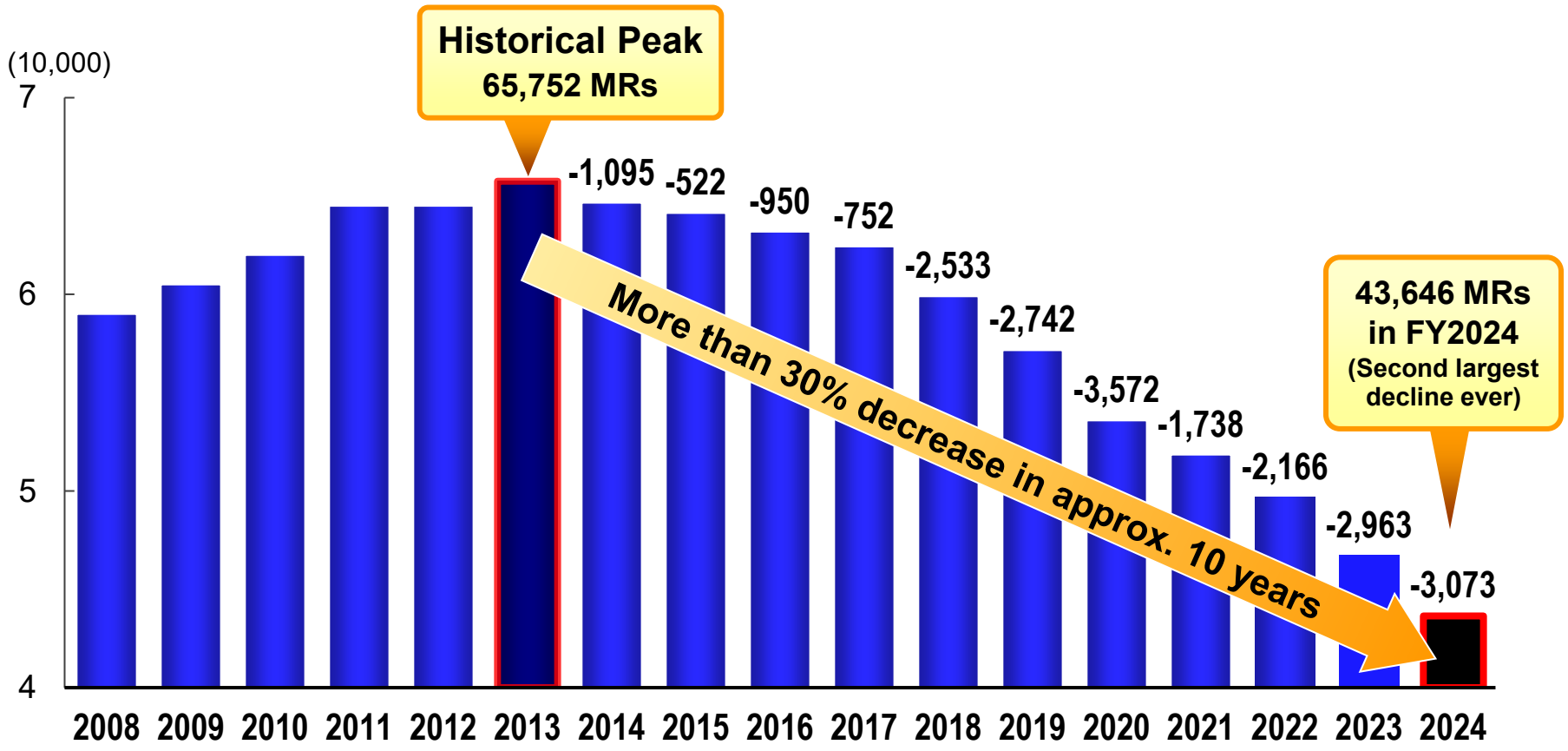


☞ **M3 involvement is to go beyond the bounds of the internet to improve productivity across the entire industry.**

Ref: M3 survey and estimate; numbers are approximate

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Trend of Domestic Pharmaceutical Sales Reps (MRs)

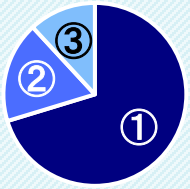
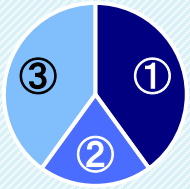


☞ **In addition to a decrease in the number of MRs, an increasing number of contract reps and online reps who work exclusively online or by phone.... The trend toward sales efficiency is expected to continue.**

* Source: MR Certification Center “2025 MR White Paper”

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Potential of Pharma Marketing Support Business

	End of March 2026		Mid-to-long Term Growth Perspective
Drugs Covered by M3 Services*	~250	~2x	~500
Sales per Drug*	~JPY 150MM	~2x	JPY 200~300MM
Revenue Snapshot (breakdown by service category)	JPY 40~50 Bn 	2~3x	JPY 100~150 Bn 

Currently providing the following services:

① **Internet Marketing Support** (MR-kun, Web Conferences, etc.)

② **MR Activity DX Support** (eCSO dispatch, my MR-kun, etc.)

③ **Data-driven Marketing Support** (data utilization support leveraging "m3.com" and "JAMDAS")

Our focus remains on boosting value-added, integrated service offerings and scaling up deal size

☞ **Business expansion driven by increased drug coverage and higher revenue per drug.**

* Limited to drugs with M3's annual revenue contribution of over JPY30MM

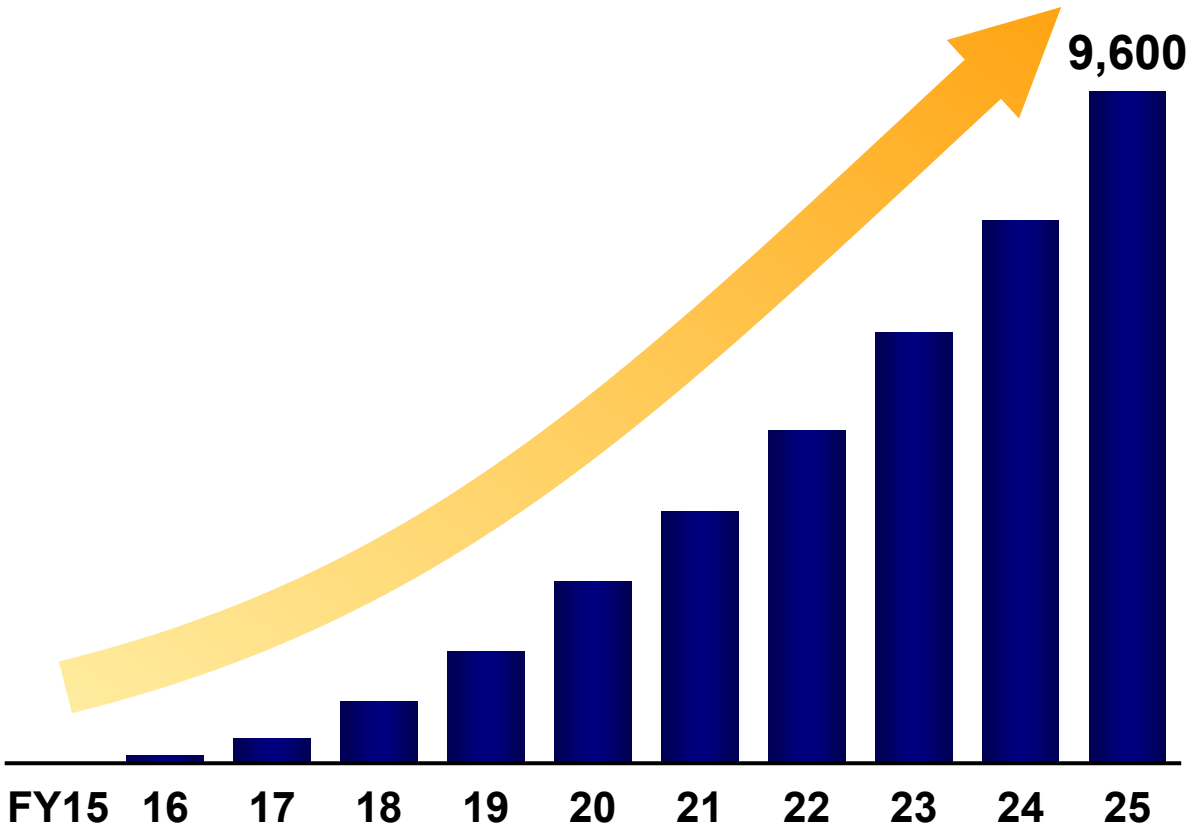
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DX of the Clinical Scene

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M3 DigiKar EHR Growth

Number of Medical Institutions Using M3 DigiKar

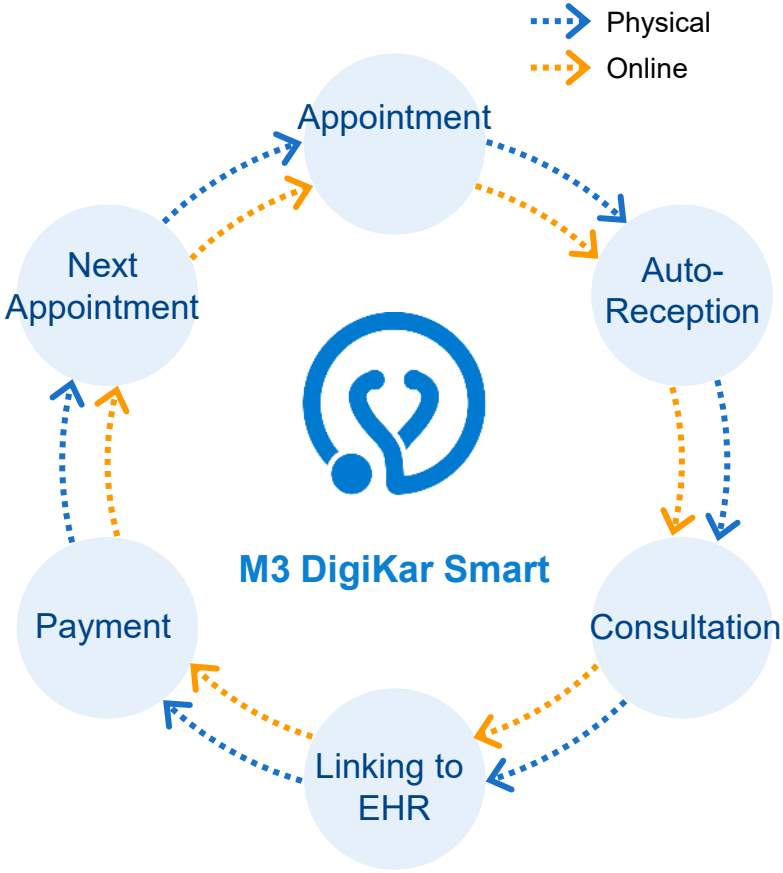


- The cumulative number of installations is approx. 9,600. Steady progress
- Co-selling with DigiKarSmart further increases the added value of DigiKar

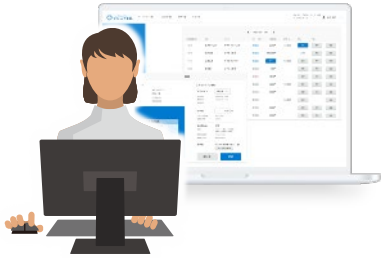
☞ **Incontestable #1 market share within cloud-based digital health records, approx. 470 million charts.**

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DX of Clinics: DigiKar Smart



Medical Institutions:
Managing System



Patients:
Mobile App







☞ **95,000 reviews with a rating of 4.6 from users, a new patient experience created, and a high rating in the category.**

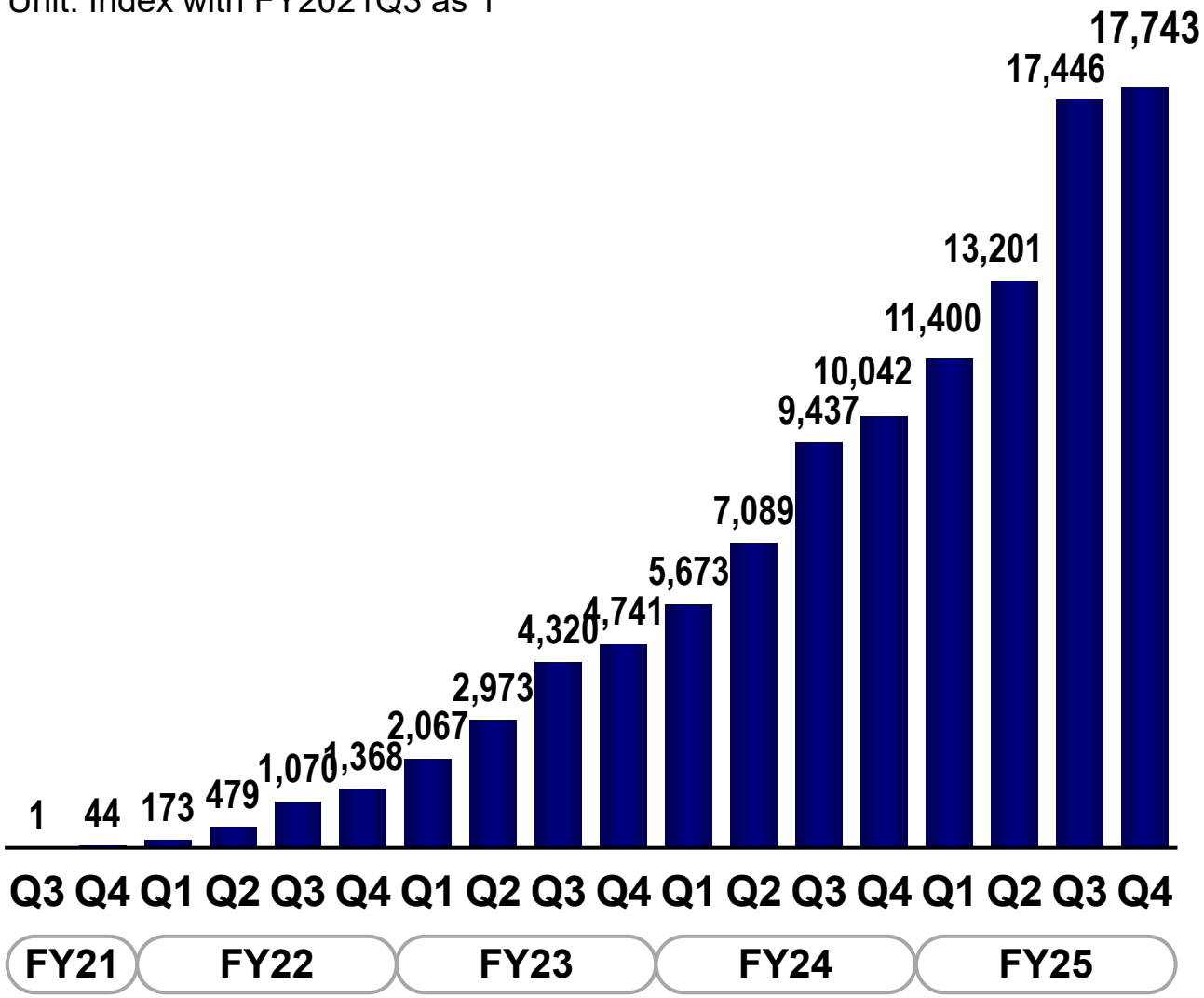
* Taken from the following URL, as of April 24, 2026

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No. of DigiKar Smart Users

Unit: Index with FY2021Q3 as 1



- **Rapid market penetration of DigiKar Smart as the clinics' infrastructure**
  # of Users: 1.8x YoY
  Txn Amount: 1.9x YoY
- **Video call has been added and is expanding as an infrastructure for telemedicine**

* Quarterly sum of monthly UUs

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Potential of Services for Medical Institutions

	End of March 2026		Mid-Term Growth Perspective
No. of Institutions with Healthcare Services Introduced	~15,000	~2x	30,000~ ＋α
Sales per Institution	~JPY 1.1MM	2~3x	JPY 2~3MM

Currently providing the following services:

- EHR (M3 DigiKar)
- M3 DigiKar Smart
- Support for home-visit physicians
- Real estate-related business

Continuously promote the development of new services

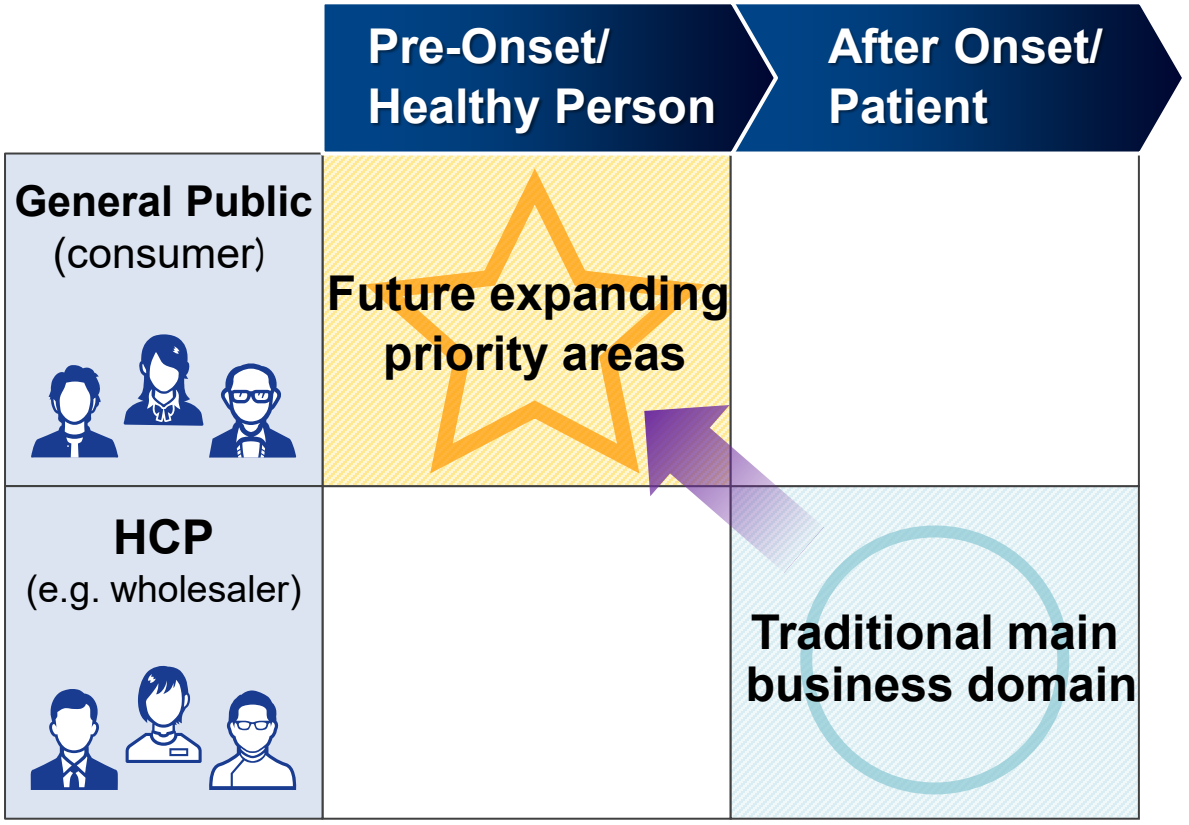
☞ **Broadly support DX of the clinical scenes by increasing the number of institutions and service offerings.**

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The White Jack Project

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“The White Jack Project”



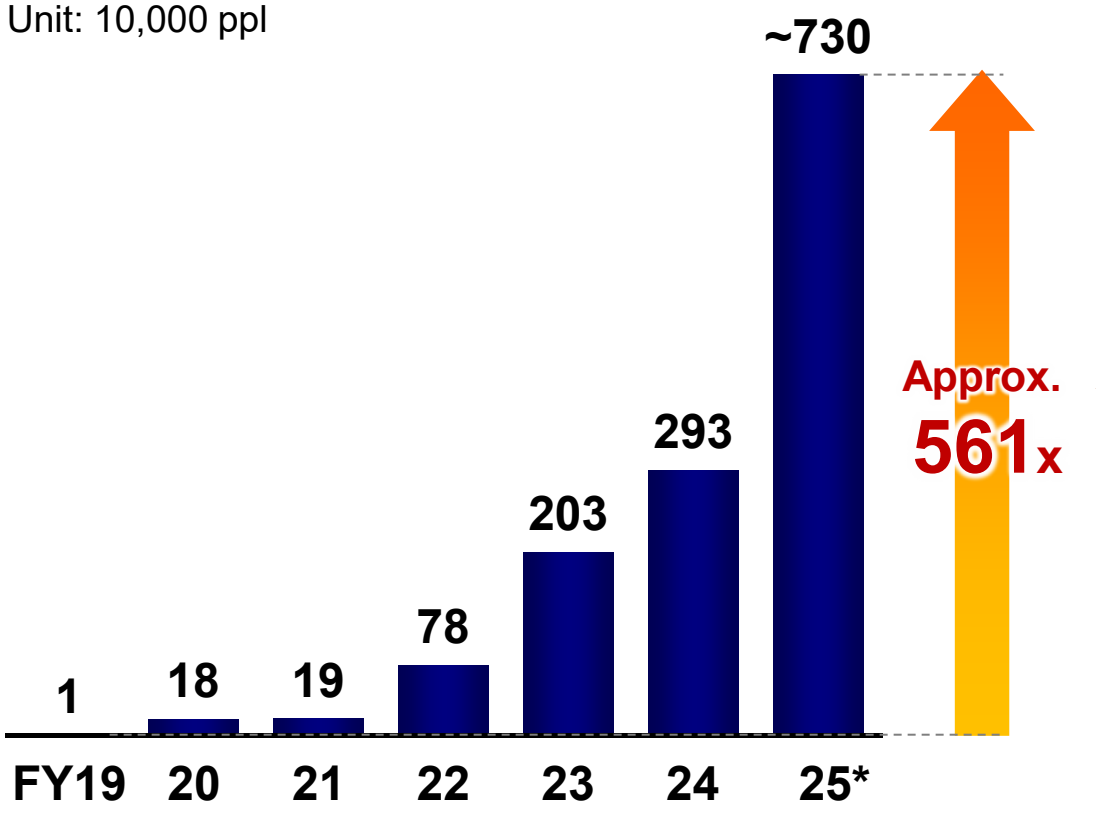
Phase 1	Happiness-i
Phase 2	Rinkai Medical
Phase 3	Cancer Prevention
Phase 4	EBHS
Phase 5	M3 Health Design
Phase 6	Medcare
Phase 7	MinaCare
Phase 8	EWEL

☞ **Following the addition of EWEL, the expansion of the White Jack Project has gained momentum.**

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Expand Coverage of Enterprise Services

Number of Employees Covered by Enterprise Services



Covers more than 7.3 million* employees as of FY2025Q4 with the following services

- EBHS Life
- Cancer prevention
- White Jack M3PSP
- AskDoctors
- Booking & conducting medical check-ups
- Employee health data management
- Dispatch of occupational physicians and stress checks
- Services for health insurance organizations
- Employee benefit platform

☞ **Expanding business foundation to create ecosystem synergies… the addition of EWEL in FY2025 marks the transition to a new phase, exceeding 7 million employee coverage.**

* Including approx. 4 million of service users of EWEL who are reachable via email and other means (to be refined)

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Potential of “the White Jack Project”

	End of March 2026		Mid-Term Growth Perspective
Number of Employees Covered by Enterprise Services	~7.3M	~2x	~15M
Sales per Employee (# of Products)	~JPY 2,500 (~10)	Approx. 2~4x	Approx. JPY 5,000 ~10,000 (~15)

With the addition of EWEL, employee coverage is 7.3 million* as of FY2025Q4

Various services of the White Jack Project are being deployed across these areas of coverage:

- EBHS Life
- Cancer prevention
- White Jack M3PSP
- AskDoctors
- Booking & conducting medical check-ups
- Employee health data management
- Dispatch of occupational physicians and stress checks
- Services for health insurance organizations
- Employee benefit platform

Combining further expansion of employee coverage with increased revenue per employee to drive further business growth.

* Including approx. 4 million service users of EWEL who are reachable via email and other means (to be refined)

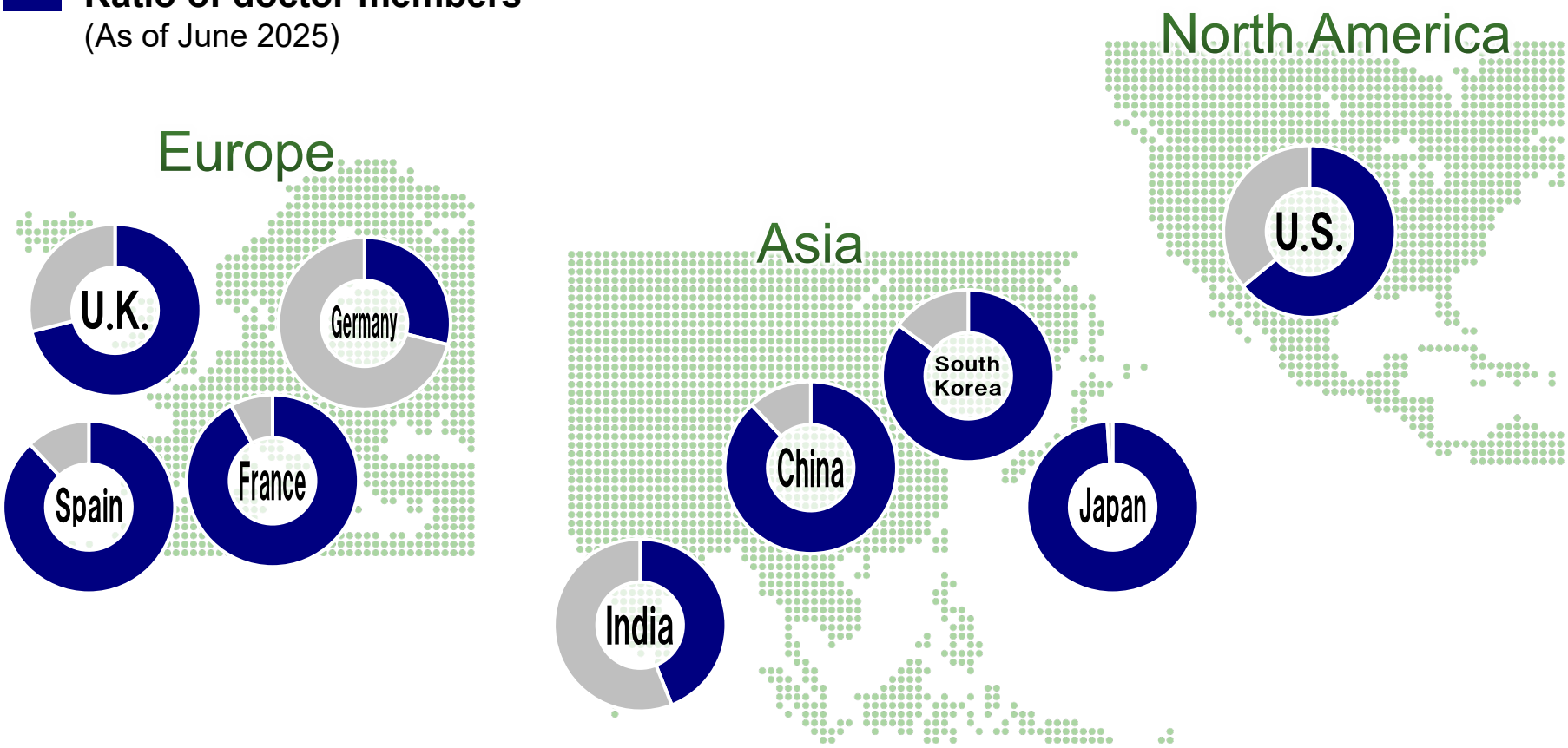
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Overseas

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Number of Doctor Members and Panelists (Global)

Ratio of doctor members
(As of June 2025)



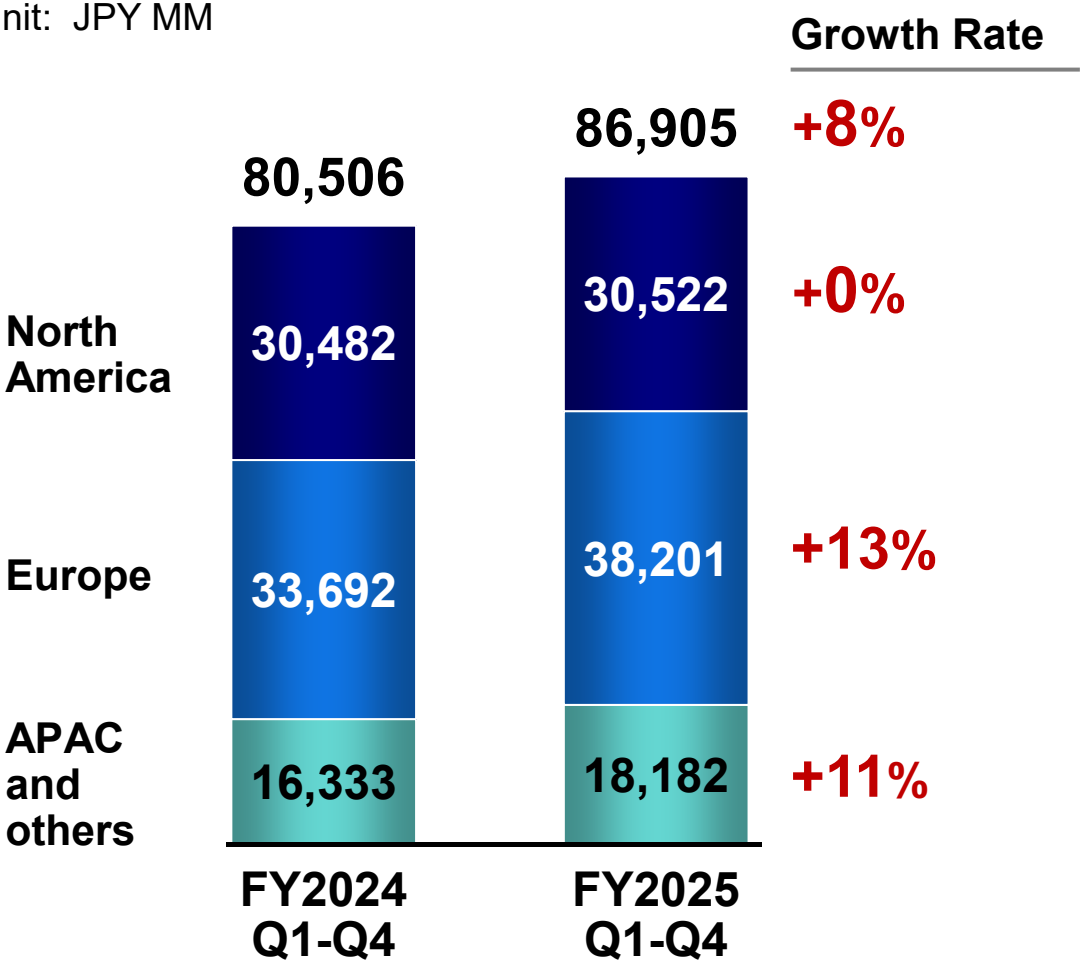
Including regions not shown above, more than 7 million doctor members and panelists, covering 50% of doctors worldwide.

*The no. of doctors in Japan is based on data from the Ministry of Health, Labour and Welfare (2022).
The no. of doctors in other countries is based on the latest data from WHO and other sources.

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Overseas Segment: Sales by Region

Unit: JPY MM



North America

- While clinical trials were negatively impacted by vaccine-related headwinds, other businesses performed generally solidly

Europe

- Remained solid, primarily in France, alongside the contribution from acquisitions

APAC

- +16% at constant currency
- Contribution from Limbic acquisition

☞ **Segment profit increased +16% driven by solid revenue and an improved sales mix, excluding impairment losses recognized in FY2024 and 2025.**

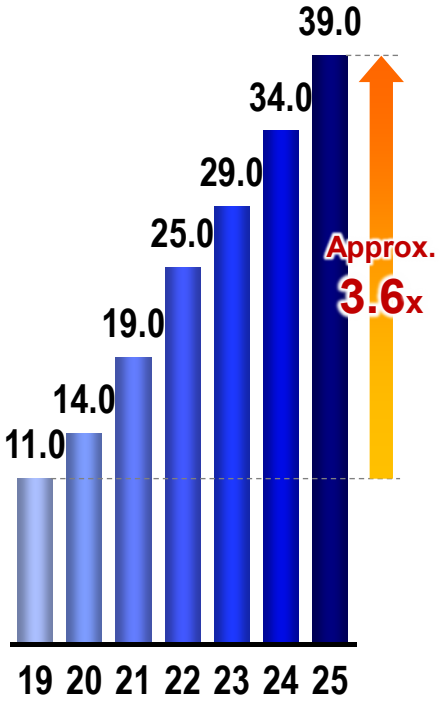
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Overseas Growth Trends by Business (Full Year)

Unit: JPY Bn

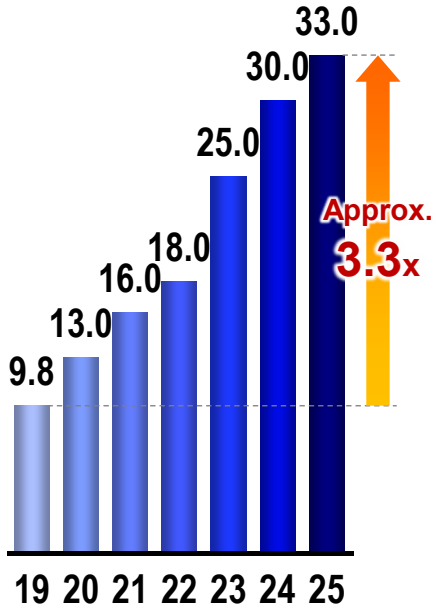
Service for Doctors

(Platform for doctors in North America, Europe, and APAC and EHR)



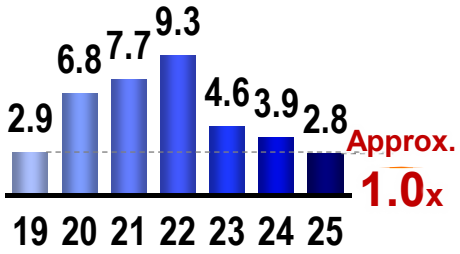
Business Intelligence

(M3 Global Research: Expanding in North America, Europe, and APAC)



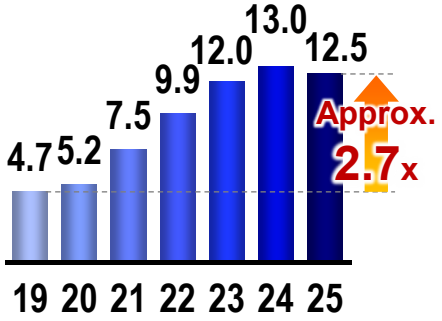
Clinical Trials

(Operation of clinical trials sites in North America)



Career for Doctors

(Human resources business centered on doctors in North America and Europe)



Despite negative impacts in some areas due to environmental changes, achieved growth trends across many other businesses.

* Based on each subsidiary's principal business, aggregated by fiscal year

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Potential of Overseas

Unit: JPY Bn

		End of March 2021		End of March 2026		Mid-Term Growth Perspective
JPY 2.0 Bn+ Annual Revenue CLUB Business	Number of Businesses	6	Approx. 2x	12	~2x	~20
	Sales per Business	5.5	Approx. 1x	7.0	~2x	10.0 ~12.0
Illustrative Revenue Total (incl. non-JPY2.0 Bn+ Annual Revenue CLUB Business)		42.0	Approx. 2x	87.0	~3x	200.0 ~250.0

☞ **Aim to further expand overseas businesses by driving both the number of businesses and sales per business.**

* Apply fixed exchange rate for fiscal year onwards (e.g., 150 JPY/USD, 200 JPY/GBP, 180 JPY/EUR)

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Mid-to-long-term Growth Potential

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Business Scope Expansion and Growth Potential

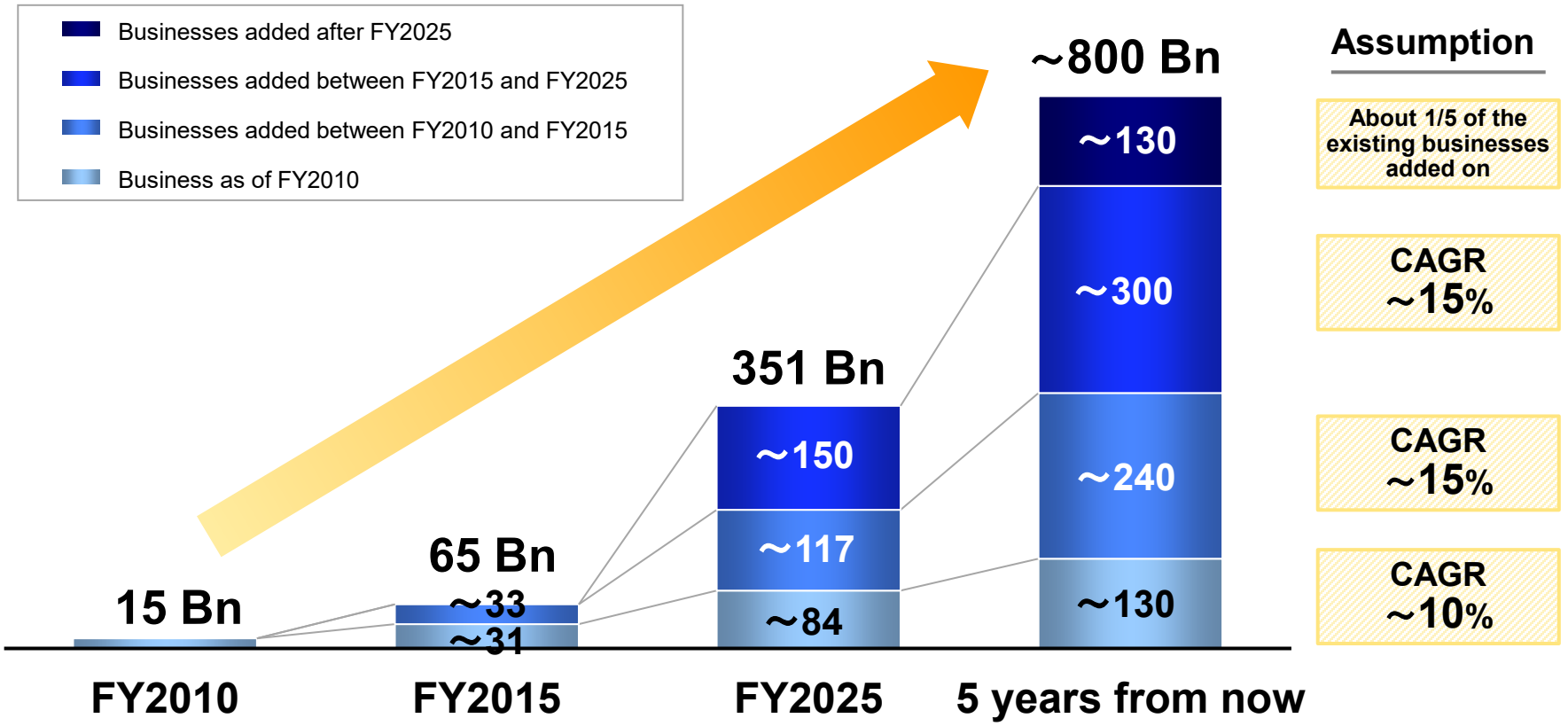
FY	2010	2015	2020	2025
Country	3	8 (2.5x) →	11 (3.5x) →	18 (6.0x)
Business Types	6	15 (2.5x) →	35 (6.0x) →	41 (7.0x)
Business Units (Type x Country)	10	24 (2.5x) →	56 (5.5x) →	81 (8.0x)
Sales (Bn)	14.6	64.7 (4.5x) →	169.2 (12.0x) →	351.4 (24.0x)

☞ **Aggressive M&A to ensue in reaching growth potentials exceeding 10~20x current levels.**

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Growth Image per Business Expansion Phases

Sales Trend (JPY)



The simulation has been updated based on the FY2025 actuals.
We aim to drive further growth by scaling both our existing and new businesses, while accelerating extensive AI utilization.

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FY2026 Outlook

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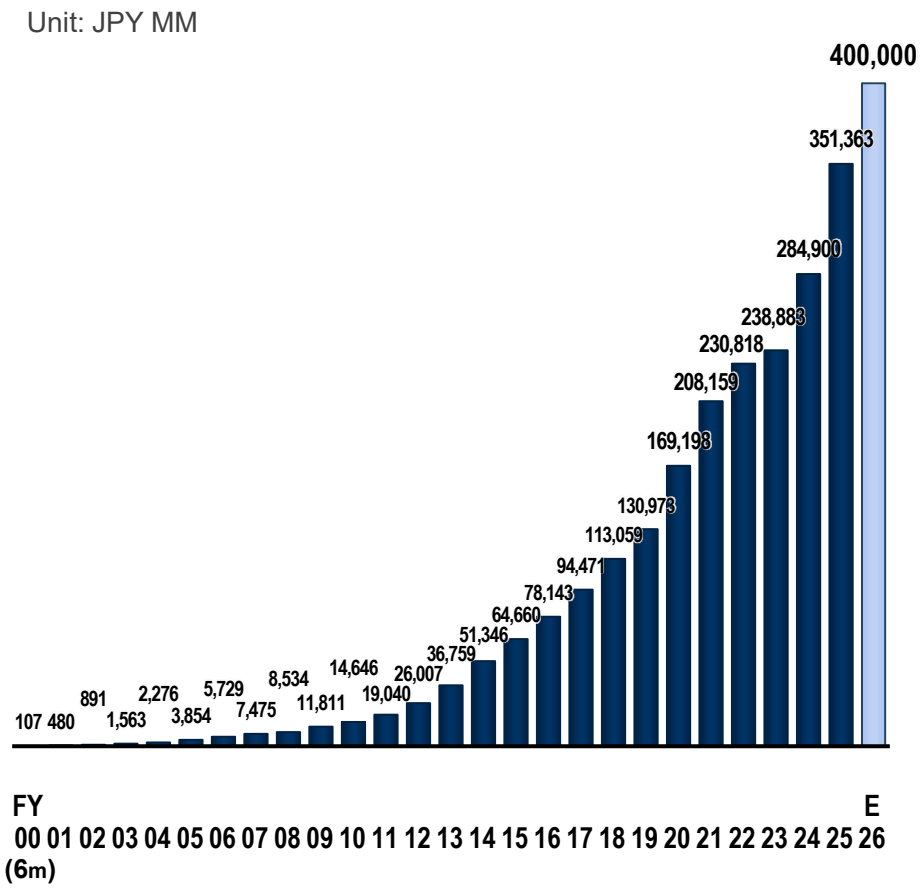
FY2026 Outlook

			Outlook
Driver 1: Ecosystem Expansion		■ No new acquisitions in FY2026 embedded	±
Driver 2: Individual Business Development	Medical Platform	■ Pharma marketing support accelerates true digital transformation as a strategic partner to pharma clients with problem-solving proposals ■ Steady growth expected in other businesses such as clinic DX	++
	Evidence Solution	■ Continues to further promote the reform of the sales function	+
	Career Solution	■ Both businesses for physicians and pharmacists continue growth	++
	Site Solution	■ Negative impacts expected due to increased upfront investments and medical fee revisions in 2026, while steady growth expected in respective businesses	–
	Patient Solution	■ Aim to expand both domestic and international businesses through synergy creations with M3, such as service developments and sales collaborations	++
	Overseas	■ Steady growth expected in each region ■ US clinical trials continue efforts to promote regrowth	++
Driver 3: AI Synergy Creation/ Ecosystem		■ Further synergy creation potential as the number of businesses expands	+++

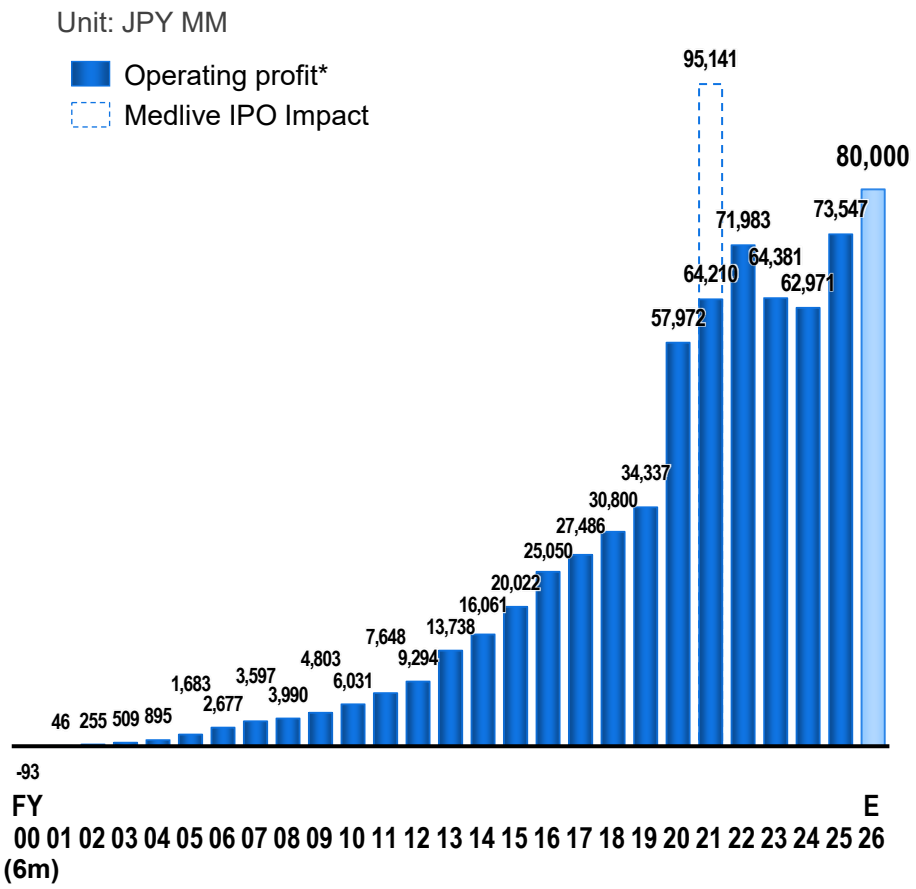
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Annual Results and Forecasts

Revenue



Operating Profit



In line with tradition, we aim to expand our business foundation and achieve growth from a medium to long-term perspective.

* FY2021 excludes gains related to Medlive IPO

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Shareholder Returns

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Capital Allocation Policy and Shareholder Returns

- **Basic Policy: To strengthen the management foundation and prepare for new business development, profits will be retained internally and reinvested**
- **Determine the level of shareholder returns by comprehensively assessing capital demands and cash flow conditions**

Dividend from Retained Earnings

Dividend per share	JPY 22
Total dividends	JPY 14.7 Bn
Dividend payout ratio	30.3%

Repurchase of Own Shares

Total shares acquired	Max. 20 million shares (3.00% of total shares outstanding*)
Total acquisition cost	Max. JPY 20 Bn
Acquisition period	May 2, 2026～April 30, 2027

☞ **Carry out shareholder returns of up to a total of JPY 34.7 Bn, based on JPY 49.1 Bn in profit attributable to owners of the parent.**

* Excluding treasury shares

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Social Impact Creation

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SDGs and CSV: M3's CSV positioning

	SDGs Sustainable Development Goals (Development goals which are possible to sustain)	CSV Creating Shared Value (Creation of shared values)
Detail	International objectives that governments, businesses and individuals in all countries aim to achieve with regard to human rights, the environment and development	Initiatives by companies to solve social problems through their core business
Positioning for companies	Each company fulfills its responsibilities towards international targets	Balancing corporate growth and solving social issues
Relevance to corporate mission	Not necessarily linked to the company's mission	Fully consistent with corporate mission/purpose

Under M3's mission: "Using technology creatively to help as many people as possible live longer, healthier and happier lives, while minimizing unnecessary healthcare costs," we are also committed to SDGs through our CSV activities.

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M3's CSV* Impact (1/2): Patients / End Users

Providing a Seamless Healthcare Experience

Number of medical consultations using Digikar Smart: over 25 million in a year, about double compared to the previous fiscal year

Reduction of 7.97 million hours spent in clinics

Including the above, 36.5 million hours of patient waiting time reduced by the M3 Group… corresponding to approx. 4,200 years or the life expectancy of 50 ppl**

FY2025, from a group total of about 50 million receptions

Professional Advice Provision for Health Concerns



Offering physicians answers online to daily health concerns; ~230,000 posted questions gathering approx. 42 million UU views in a year

FY2025

Granting Wishes for Severely Ill Patients

51 wishes granted through the CaNoW program; over 1.5 million PVs of videos and articles documenting the grants

FY2025 (launched in 2019)

Support for corporate health management and employee health promotion



Accelerate efforts in the pre-symptomatic state and preventive medicine, with approx. 7.3 million employees covered

FY2025

* CSV = Creating Shared Value

** Calculated based on the average life expectancy of Japanese men and women as of 2024 (https://www.mhlw.go.jp/toukei/saikin/hw/life/life23/index.html, as of April 7, 2026)

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M3's CSV* Impact (2/2): Medical Professionals

Information Provision for all HCPs

Approx. 10.5 million viewers in total for web conferences, etc.**
FY2025





Medical Examination Support

Supporting medical examinations through the management of information across approx. 600 million electronic health records, all across the world
As of FY2025

Productivity Improvement for Pharma Companies

Distribution of approx. 80 million e-details; equivalent to the workload of 38,000+ MRs, approx. 90% of the total MRs in Japan
FY2025

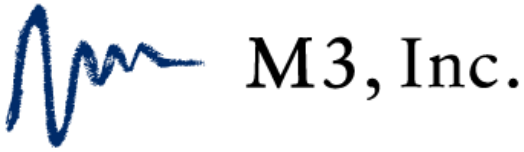


Actualizing M3's mission across various areas – "using technology creatively to help as many people as possible live longer, healthier and happier lives, while minimizing unnecessary healthcare costs."

* CSV = Creating Shared Value

** Including the number of audience of "m3TV"

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Abbreviations of Segment Names

Segment name abbreviations are used following the definitions outlined below:

Official Segment Name	Abbreviation
Medical Platform	MP
Evidence Solution	ES
Career Solution	CS
Site Solution	SS
Patient Solution	PS

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