



# INVESTOR FACT SHEET

A healthcare technology company delivering AI-driven solutions that power clinical and financial transformation

## Q4 2025 HIGHLIGHTS

- 01

Launched stratusAI Desk Agent™ and stratusAI Voice Audit™, delivering 24/7 autonomous AI phone reception and conversational intelligence for healthcare practices, handling ~80% of inbound scheduling-related calls autonomously.
- 02

Completed integration of Medsphere and HFMA's MAP App acquisitions, expanding CareCloud across the full care continuum: inpatient EHR, supply chain, managed IT, and hospital benchmarking & analytics.
- 03

Delivered our seventh consecutive quarter of positive GAAP net income, with full-year revenue up +8.7% YoY, net income up +37.5% YoY, and adjusted EBITDA up +14.5% YoY.

## FY 2025: Focus on Innovation & Growth

<div style="display: flex; justify-content: space-between; align-items: center;"> <div> <h3>Operating Strength</h3> <p>FY2025 revenue of ~\$120.5M, up ~8.7% YoY; adjusted EBITDA up +14.5% YoY; EPS improved by +\$0.38 YoY</p> </div> <div style="text-align: right;"> </div> </div>	<div style="display: flex; justify-content: space-between; align-items: center;"> <div> <h3>Financial Prudence</h3> <p>\$28.6M operating cash flow, +38.4% YoY; ended year with \$0 debt and \$0 drawn on \$10mm credit line; 13 consecutive preferred dividends paid</p> </div> <div style="text-align: right;"> </div> </div>	<div style="display: flex; justify-content: space-between; align-items: center;"> <div> <h3>AI Center of Excellence</h3> <p>Four production AI products shipping: stratusAI Desk Agent™, stratusAI Voice Audit™, cirrusAI Notes™, and AI in Revenue Cycle</p> </div> <div style="text-align: right;"> </div> </div>
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## Redefining the next generation of technology-enabled AI-powered solutions

 Technology-Enabled RCM	 Cloud-Based Software	 Artificial Intelligence & Digital Health	 Hit Consulting & Staffing	 Additional Provider Services
<ul style="list-style-type: none"> <li>• Revenue cycle management</li> <li>• Medical coding</li> <li>• Provider credentialing</li> <li>• AI-driven denial management</li> <li>• AI-driven appeals</li> <li>• Interoperability</li> </ul>	<ul style="list-style-type: none"> <li>• Electronic health records</li> <li>• Practice management</li> <li>• Physician relationship management</li> <li>• Patient experience management</li> <li>• Business intelligence</li> <li>• Customized cloud applications</li> </ul>	<ul style="list-style-type: none"> <li>• AI Scribe</li> <li>• AI Call Audit &amp; Monitoring</li> <li>• AI Front Desk Agent</li> <li>• Chronic Care Management</li> <li>• Remote Patient Monitoring</li> <li>• Telemedicine Solutions</li> </ul>	<ul style="list-style-type: none"> <li>• Workforce Augmentation</li> <li>• IT Transformation Consulting</li> <li>• Strategic Advisory Services</li> <li>• Hospital RCM Optimization</li> <li>• Activation as a Service</li> </ul>	<ul style="list-style-type: none"> <li>• Home healthcare</li> <li>• Release of information</li> <li>• Group purchasing organization</li> <li>• Professional services</li> <li>• Print fulfillment</li> </ul>

# COMPETITIVE ADVANTAGES



# LEADERSHIP



**Mahmud Haq**  
Founder & Executive Chairman



**Stephen Snyder**  
Chief Executive Officer



**A. Hadi Chaudhry**  
Chief Strategy Officer



**Norman Roth**  
CFO and Corporate Controller



**Crystal Williams**  
President

- Former CEO of Compass International Services (Nasdaq: CMPS); completed 14 acquisitions in 18 months, grew revenue to ~\$180M run-rate, and acquired by NCO Group
- Increasing senior positions at American Express

- Joined CareCloud in 2005 as General Counsel; held key roles including COO, Chief Strategy Officer, and President
- Deep expertise in healthcare IT, mergers & acquisitions, and regulatory strategy
- Instrumental in advancing transformative healthcare technology and driving company growth

- Joined in 2002
- Previously served as Manager of IT, General Manager, Chief Information Officer, and VP of Global Operations
- Extensive healthcare IT experience, including various roles in the banking and IT sector

- Brings 40+ years of financial leadership, specializing in corporate finance, reporting, and compliance
- Joined CareCloud in 2014; leads initiatives to enhance financial performance and accountability

- Brings 20+ years of leadership in revenue cycle management (RCM) and global healthcare operations
- Oversees client success, credentialing, and coding with a focus on operational excellence

# BOARD OF DIRECTORS

**Bill Korn**  
Former Chief Financial Officer, CareCloud Board member, Jerash Holdings (US), Inc. Former IBM executive

**Cameron Munter**  
Distinguished Sr. Fellow, Atlantic Council Former U.S. Ambassador to Pakistan

**Mahmud Haq**  
Executive Chairman of the Board of Directors

**Anne Busquet**  
Board member, Pitney Bowes, Intercontinental Hotels Former President, American Express Interactive Services

**Lawrence Sharnak**  
Former EVP American Express Company Board of Advisors, Cinch Home Services Former Board member Teach for America New Jersey, A+ for Kids

This Fact Sheet does not constitute a solicitation of the purchase or sales of securities. It contains forward-looking statements within the meaning of the federal securities laws. These statements relate to anticipated future events, future results of operations or future financial performance. Our operations involve risks and uncertainties, many of which are outside our control, and any one of which, or a combination of which, could materially affect our results of operations and whether the forward-looking statements ultimately prove to be correct. Although we believe that the expectations reflected in the forward-looking statements contained in this Fact Sheet are reasonable, we cannot guarantee future results, levels of activity, performance, or achievements. The statements in this Fact Sheet are made as of the date of this Fact Sheet, and the Company does not assume any obligations to update the forward-looking statements provided to reflect events that occur or circumstances that exist after the date on which they were made.

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