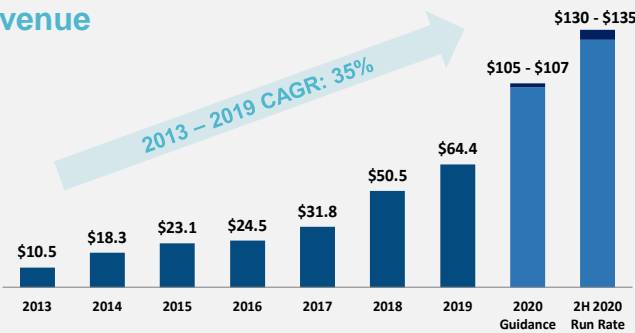


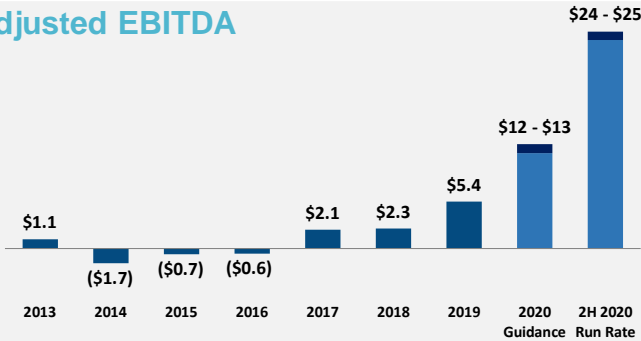


MTBC is a healthcare information technology company that provides proprietary cloud-based solutions and business services to healthcare providers.

### Revenue



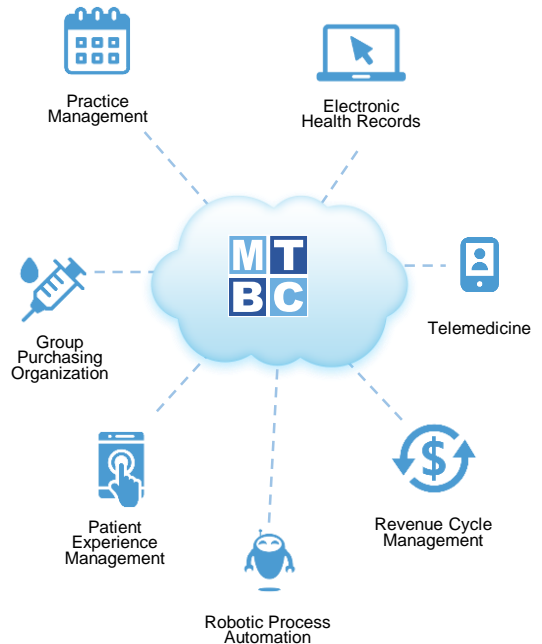
### Adjusted EBITDA



All \$ in millions.

- Proprietary healthcare IT platform streamlines workflow, increases revenue and decreases expenses for customers
- Successful consolidator in fragmented industry
- Scalable operating cost structure
- Highly respected cloud-based platform
- 2020 revenue guidance: **\$105-107 million**
- 2020 adjusted EBITDA guidance: **\$12-13 million**

<h3>Organic Growth</h3> <p>Increased spending on marketing &amp; sales, historically &lt;4% of revenue</p> <p>Focus on cross-selling and expanding share-of-wallet</p>	<h3>Partnerships</h3> <p>Turn smaller competitors into customers</p> <p>Leverage MTBC's technology and/or offshore team</p>	<h3>Acquisitions</h3> <p>Acquire RCM companies and complementary businesses</p> <p>Leverage efficiency and lower costs to grow adjusted EBITDA</p>
--	---	--



# Competitive Advantages

## Technology Platform



**Gartner Digital Markets**  
Capterra GetApp Software Advice

4.6 ★★★★★  
2.9K Ratings



#1 Cloud-Based EHR  
#1 Practice Management Software



## Global Team

- U.S.-based team with deep healthcare industry knowledge and expertise
- Significantly lower labor costs via ~2,500 English-speaking, college educated, employees in Pakistan and Sri Lanka
- Over 400 dedicated technology professionals

## Proven Integrator/Operator

- Scalable model with recurring revenue
- Completed 16 acquisitions since July 2014 IPO
- Track record of operating cost reduction, platform enhancement

## Strong Capital Structure

Highlights as of August 12, 2020:

### Common Stock (Nasdaq: MTBC)

- 12.6 M shares outstanding
- Current price: \$12.12
- Market cap: **\$153.3 million**
- Insiders own ~44% of common stock

### Series A Preferred Stock (Nasdaq: MTBCP)

- 5.4 M shares outstanding
- Current price: \$25.72
- Equity value: **\$139.2 million**
- Dividend: 11% of par value (\$25.00), paid monthly
- Non-convertible
- Optionally redeemable at MTBC's choice after Nov. 2020

## Leadership Team

### Mahmud Haq – Executive Chairman

- Former CEO of Compass International Services (Nasdaq: CMPS) and VP of Global Risk Management, American Express
- B.S. in Aviation Management, Bridgewater State College. M.B.A. in Finance, Clark University

### Stephen Snyder – Chief Executive Officer and Director

- Joined MTBC in 2005. Attorney for 17 years with M&A and healthcare law experience.
- J.D. Rutgers School of Law

### A. Hadi Chaudhry – President and Director

- Joined MTBC in 2002. Previously in various roles in banking & IT sectors, holds numerous information technology certifications

### Bill Korn – Chief Financial Officer

- Joined MTBC in 2013. 10 year IBM executive, part of the team that created IBM's successful services strategy in the 1990's.
- A.B. Economics, Harvard College. M.B.A. Harvard Business School

## Board of Directors

### Anne Busquet

- Board member, Pitney Bowes, Intercontinental Hotels
- Former President, American Express Interactive Services

### John Daly

- Former EVP and Director of E.F. Hutton & Company

### Cameron Munter

- Sr. Advisor, Agora Strategy Group (Berlin)
- Former U.S. Ambassador to Pakistan

### 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.

### MTBC Contacts:

**Bill Korn**  
Chief Financial Officer  
(732) 873-5133  
bkorn@mtbc.com

**Matt Kreps**  
Darrow Associates IR  
(214) 597-8200  
mkreps@darrowir.com