Freedom to Live Life Fully



KORU™ MEDICAL SYSTEMS

A Global Leader in Large-Volume Subcutaneous Drug Delivery

Nasdaq: KRMD

Corporate Overview

November 2026

Forward Looking Statements

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that involve risks and uncertainties. All statements that are not historical fact are forward-looking statements.

Forward-looking statements discuss the Company's current expectations and projections relating to its plans, objectives, future performance, business, outlook and financial projections. Forward-looking statements can be identified by words such as "vision", "expected", "estimated", "plan", "drivers", "path", "milestones", "opportunities" and "outlook", and include without limitation timing of international expansion, existence and timing of pharma trials, financial guidance for 2026, long-term financial goals, and timing of 510(k) and global submissions. Actual results may differ materially from the results predicted, and reported results should not be considered as an indication of future performance.

The potential risks and uncertainties that could cause actual results to differ from the results predicted include, among others, those associated with inflation, tariffs, war and other geopolitical conflicts, customer ordering patterns, availability and costs of raw materials and labor and our ability to recover such costs, future operating results, growth of new patient starts and the Ig market, our compliance with Food and Drug Administration and foreign authority regulations and the outcome of regulatory audits, introduction and adoption of competitive products, acceptance of and demand for new and existing products, ability to penetrate new markets, success in enforcing and obtaining patents, reimbursement related risks, government regulation of the home health care industry, success of our research and development effort, expanding the market of FREEDOM™ System, demand in the SCIg market, availability of sufficient capital if or when needed, dependence on key personnel, and the impact of recent accounting pronouncements, as well as those risks and uncertainties included under the captions "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2025, which is on file with the SEC and available on our website at www.korumedical.com/investors. All information provided in this presentation is as of November 16, 2026, unless otherwise indicated. Undue reliance should not be placed on the forward-looking statements in this press release, which are based on information available to us on the date hereof. We undertake no duty to update this information unless required by law.

Revenues: All references to revenue(s) in this presentation refer to net revenues.

Our Company

We enable, simplify, and enhance the delivery of large-volume subcutaneous (LVSC) drugs in the home and in the clinic



Capitalizing on the ongoing shift from IV hospital settings to **subcutaneous therapy in the home** and in **infusion clinics**

KORU Freedom Infusion System is, today, primarily used by **~60,000 chronic, recurring** subcutaneous immunoglobulin (SCIg) drug therapy patients

Expanding our capabilities beyond SCIg to bring **new therapies** onto our label

Next-generation pump and connected monitoring technology to lead drug delivery market in shift towards **patient-administered therapies and home-based care**

Our Company

KORU at a Glance

FREEDOM INTEGRATED INFUSION SYSTEM

~60k Global Patients

DRUG CLEARANCES / REGISTRATIONS

9 Drugs / 30+ Countries

First Subcutaneous Drug Clearance 2010

FY 2026 GUIDANCE[1]

$48-$48.5M; 17-18% y/y growth

63-64% Gross Margin

Positive Adj. EBITDA & Year End Cash Balance > $8M

$10M UNDRAWN DEBT FACILITY IN PLACE

$7.4M[2] Cash Balance

HEADQUARTERS/MANUFACTURING

Mahwah, NJ



FY2025 REVENUES

$41.1M

- Domestic Core
- International Core
- Pharma Services & Clinical Trials

Pharma Services and Clinical Trials

Revenue from pre-commercial pharmaceutical drug collaborations utilizing Freedom Infusion System

Clinical Trial Supplies

Non-Recurring Engineering Services

Domestic & International Core

Freedom Infusion System sales for on-label commercialized drugs

~10% Other

~90% Ig Drugs

Pharmaceutical drug collaborations move to Core business following 510(k) clearance for use of the drug with the KORU Freedom Infusion System

1. As of Q3 Earnings Press Release published on November 10th, 2026

Our Company

KORU's Freedom Infusion System

Mechanical Pumps
~20% of revenues

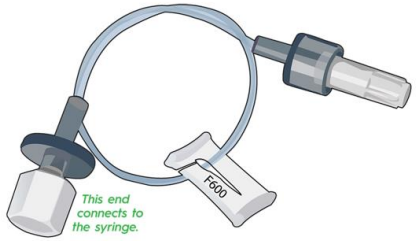


Freedom60® INFUSION SYSTEM

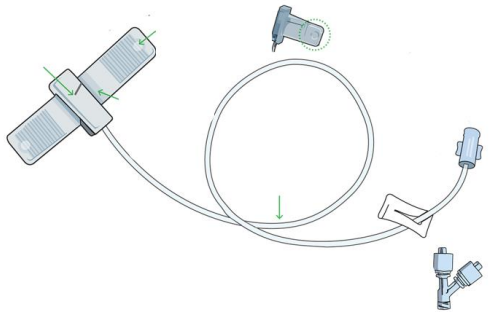


FreedomEDGE® INFUSION SYSTEM

Customizable Consumables
~80% of revenues



Precision™ FLOW RATE TUBING



High-Flo™ SUBQ NEEDLE SET



Simple, Easy-to-use, Reusable mechanical pump

97% Patient adherence rate[1]

Customizable platform for use with large-volume SC drugs

1. Rutland B, Bosshard J, Southworth C. Enhancing Drug Adherence and Patient Outcomes: The Role of SCIG Pump Selection in Subcutaneous Immunoglobulin Therapy for Primary Immunodeficiency Disease. Poster presented at: National Home Infusion Association Annual Conference; March 23-27, 2024; Austin TX.

Our Ig Franchise

Global Ig Business Drives Annual Recurring Revenue Base

Global Patient Base

Patients using the KORU Freedom Infusion System today represent 2.7M+ annual recurring infusions

Current 510(k) Clearances

7 SCIg drugs from 4 major pharmaceutical manufacturers cleared for use on the KORU Freedom Infusion System



Chronic Disease with Weekly Recurring Treatments

Chronic disease (PIDD, CIDP, etc.) patients receive SCIg doses weekly for the remainder of their lives

Pharmaceutical Collaborations

New indications and devices give us opportunity to expand our market share and geographic reach

Prefilled Syringe (PFS) Compatibility

Freedom60® and FreedomEDGE® are 510(k)-cleared and MDR-approved for use with PFS, reducing preparation steps vs. vials and simplifying home therapy for patients

2. KORU Medical Estimates and Third-Party Data on File

Our Opportunity

The Movement of Healthcare from Hospital to the Home Driving Large and Growing Subcutaneous Infusion Opportunity

Large-Volume Subcutaneous >10ml Infusion

SCIg Opportunity

Growing market with <20% SCIg penetration (vs IVIg)

7 launched SCIg drugs from 4 major pharma manufacturers

Non-Ig Opportunity[2]

95+ *New Drugs in Development >10 mL*[1]

2 launched non-Ig drugs on label

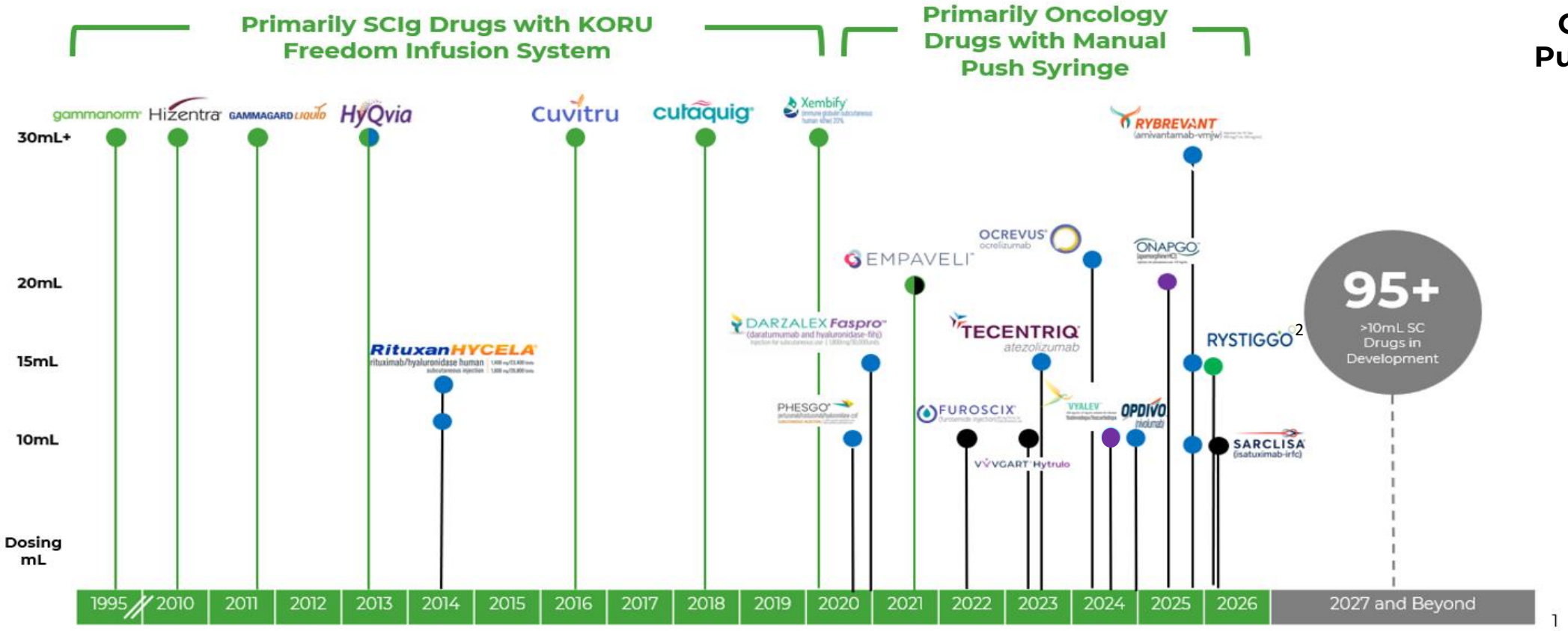
KORU'S Strategic Growth Pillars

1. **Protect and Grow our Core Domestic Business**
2. **Expand Internationally**
3. **Enable More Drugs, Reach More Patients**

1. Third Party Data on File 2. Non-Ig may refer to oncology and rare disease opportunities

Our Opportunity

Shift from IV to SC is Driving a Sizeable and Growing Market of Large-Volume Subcutaneous (LVSC) Opportunities



Oncology Infusion Pump & Consumables

~$138M

2030[1] TAM

~$60M

2025[1] TAM

Between 2020-2026, 13 drugs have launched, and the LVSC market has diversified, primarily in oncology

- On label w/KORU Freedom Infusion System
- On label w/on-body infusion device
- Drugs administered with manual push syringe
- Drugs administered with e-pump system
- In Clinical Development

1. Third Party Data on File 2. Timing based on pharma company estimates 2. RYSTIGGO® launched in 2023; added to KORU label in 2026

Enabling New Drugs

Pipeline Opportunities in SCIg and New Drug Therapies

8 in Pipeline → **9 on Label**

Active Opportunities for New Drugs and Indications[1]

	Drug Asset	Annual Global Infusions Estimate[3]
Commercial — *Estimated KRMD Launch 0-1 Yr [1]*	Deferoxamine[2]	200k
	Phesgo[5]	600k
Phase III — *Estimated KRMD Launch 1-3 Yrs [1]*	Empaveli® FSGS + DGF[6]	25K + 25K
	Enzyme Therapy Drug	500k
	Nephrology Drug	600k
Phases I & II — *Estimated KRMD Launch 3-5 Yrs [1]*	Respiratory Drug	1M
	ForCast Orthopedics	140k
	Multi-Indication Drug	2.4M

Represents ~5.5M total annual infusions worldwide

Drugs on KORU's Freedom Infusion System's Label

SCIg

5.4M[3] Annual Infusions

cutaquig® · HyQvia · Cuvitru® · gammanorm® · Hizentra® · Xembify® (immune globulin subcutaneous human-klhw) 20% · GAMMAGARD LIQUID

Ig Collaborations for expanded indications and devices fuel share gains

Non-SCIg

<0.25M[3] Annual Infusions

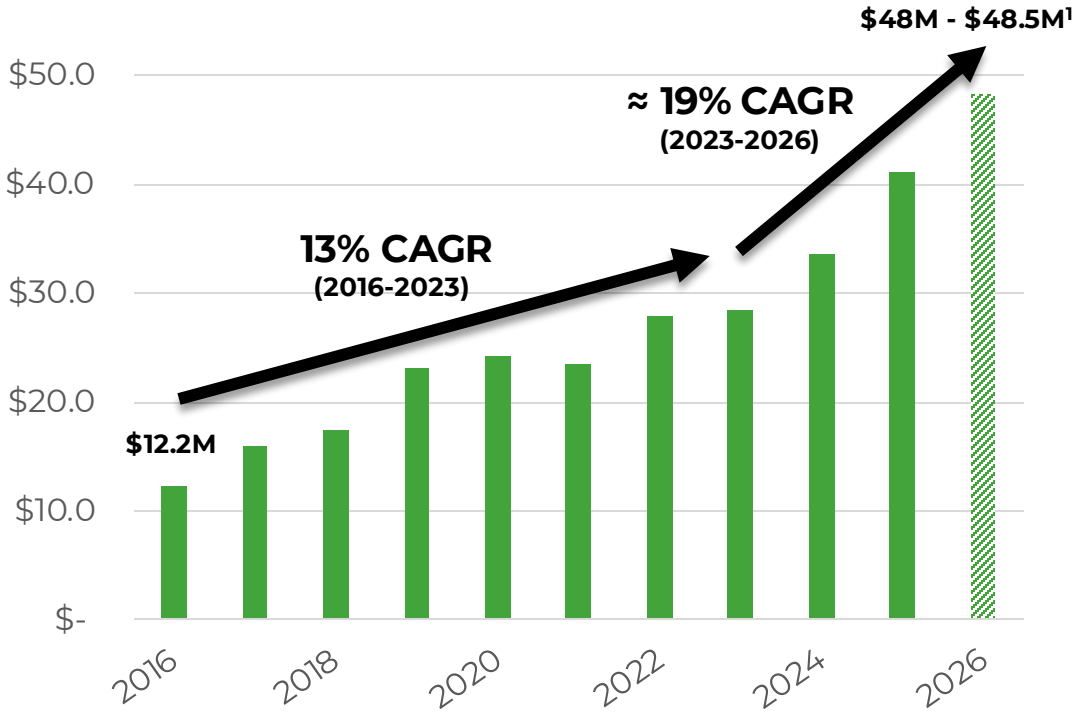
ASPAVELI® *ex U.S.* · RYSTIGGO® · EMPAVELI® *U.S.*

Non-Ig Drugs broadening platform[4]

1. Clearance dates are based on most recent estimation and are subject to change, 2. KRMD pursuing drug label independently 3. Annual infusion figures are estimates based on total patient population and dosing schedule. Not adjusted for clinical risk, 4. Empaveli® is the U.S. brand name, outside of the U.S. the therapy is marketed as Aspaveli® 5. Reflects continued international pursuit of Phesgo® opportunity; 510(k) application for U.S. use has been withdrawn. 6. Subject to changes based on pending Biogen/Apellis integration strategy

Financials

Financial Highlights



	YTD 2026	YTD 2025	Y/Y Δ
Revenue	$35.4M	$30.2M	+17% Growth
Gross Margin	64.0%	62.1%	+190bps
OpEx as % Sales	64.1%	70.2%	620 bps improvement
Net Loss	($0.3M)	($2.2M)	84% Improvement
Adj. EBITDA*	$2.2M	$0.1M	~18x Improvement
Cash Usage	($1.5M)	($1.1M)	Includes Q2 Technology Acquisition of ~$1M

1. 2026 Guidance range as of Q3 Earnings Press Release published on November 10th, 2026
* Refer to appendix slide 1 for a reconciliation to the most comparable GAAP measure

Outlook

Strategically Positioned for Accelerated Growth

Strong Fundamentals, Significant Opportunity[1]

Large and growing market for SC drug delivery; ~95 >10mL drugs in development

Leading share in U.S. SCIg, gaining momentum internationally

Recurring revenue from ~60,000 patients on platform

New strategic catalysts in SID and connected health technology

~8 non-Ig pipeline drugs with RYSTIGGO®[2] and deferoxamine as near-term commercial opportunities

Recent Accomplishments[1]

17% YTD revenue growth over prior year

3Q26 gross margin of 65.2%

3Q26 cash usage of ($0.9M)

3Q26 2nd Consecutive quarter of positive Adj. EBITDA and net income

Long Term Financial Goals[3]

$100M revenue

Accelerated double-digit revenue CAGR

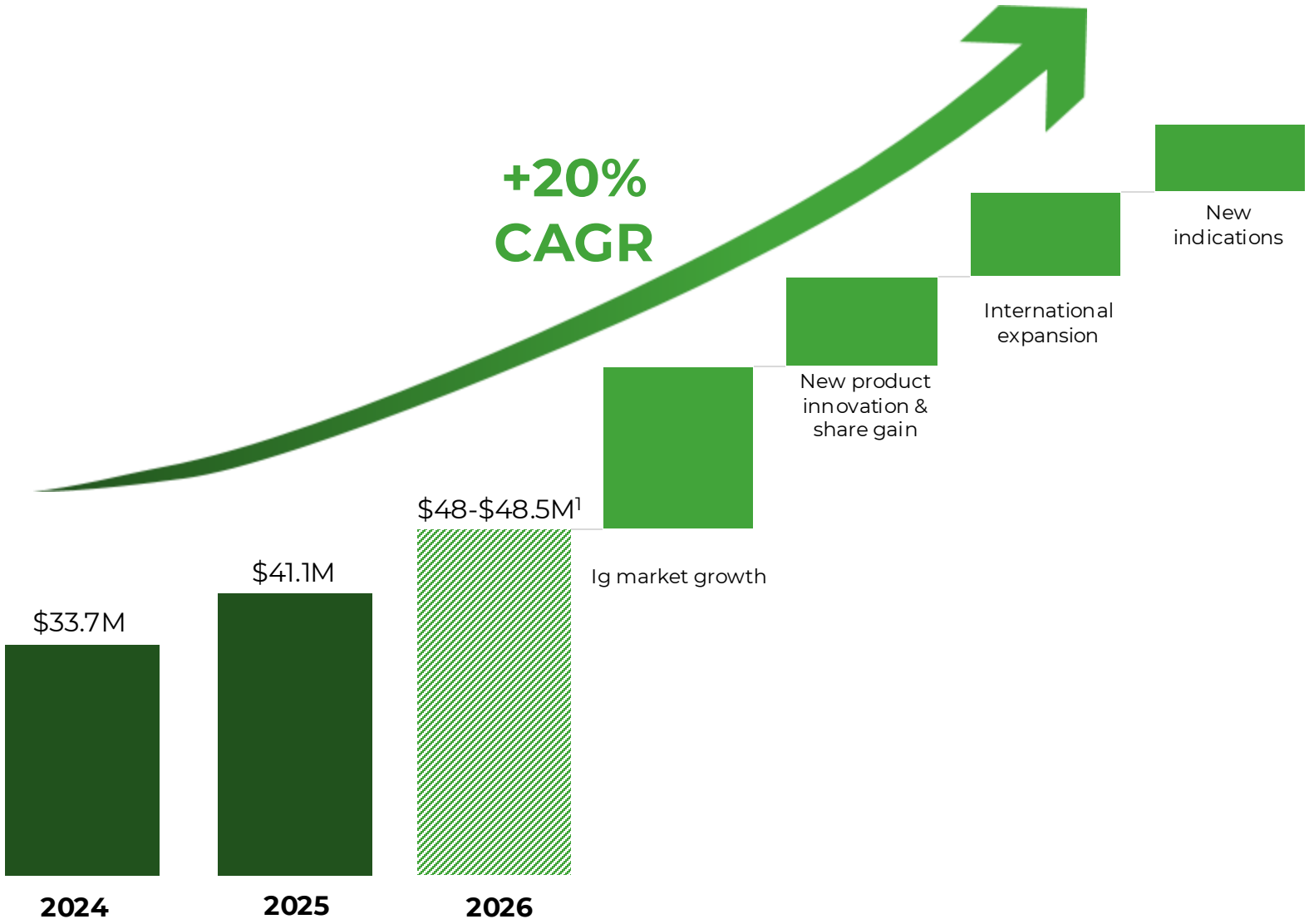
>65% gross margins

+20% EBITDA margin

1. As of Q3 Earnings Press Release published on November 10th, 2026. 2. RYSTIGGO® cleared by FDA for use on Freedom Infusion System in 1Q26 3. Per most recent strategic plan

Outlook

Sustained Pathway to +20% Growth



Key Growth Drivers

Sustained SCIg market growth
8-10% annual growth

New product launches & innovation
Freedom360™, Connectivity and 2nd generation consumables

International expansion
Entry into new SCIg markets and expansion of established markets OUS

New drug indications
Adding new drugs on labels expanding patient access to KORU system

1. 2026 Guidance range as of Q3 Earnings Press Release published on November 10th, 2026

Outlook

Execution Milestones on Path to Accelerated Revenue Growth

Raising 2026 Financial Guidance

- 17-18% revenue growth
- Positive Adjusted EBITDA, Cash of >$8M
- Gross margin 63-64%

Enable More Drugs, Reach More Patients

- Add 4 new pipeline collaborations for FY26: 2 of 4 complete
- ✓ Deferoxamine 510(k) submitted in Q1 2026

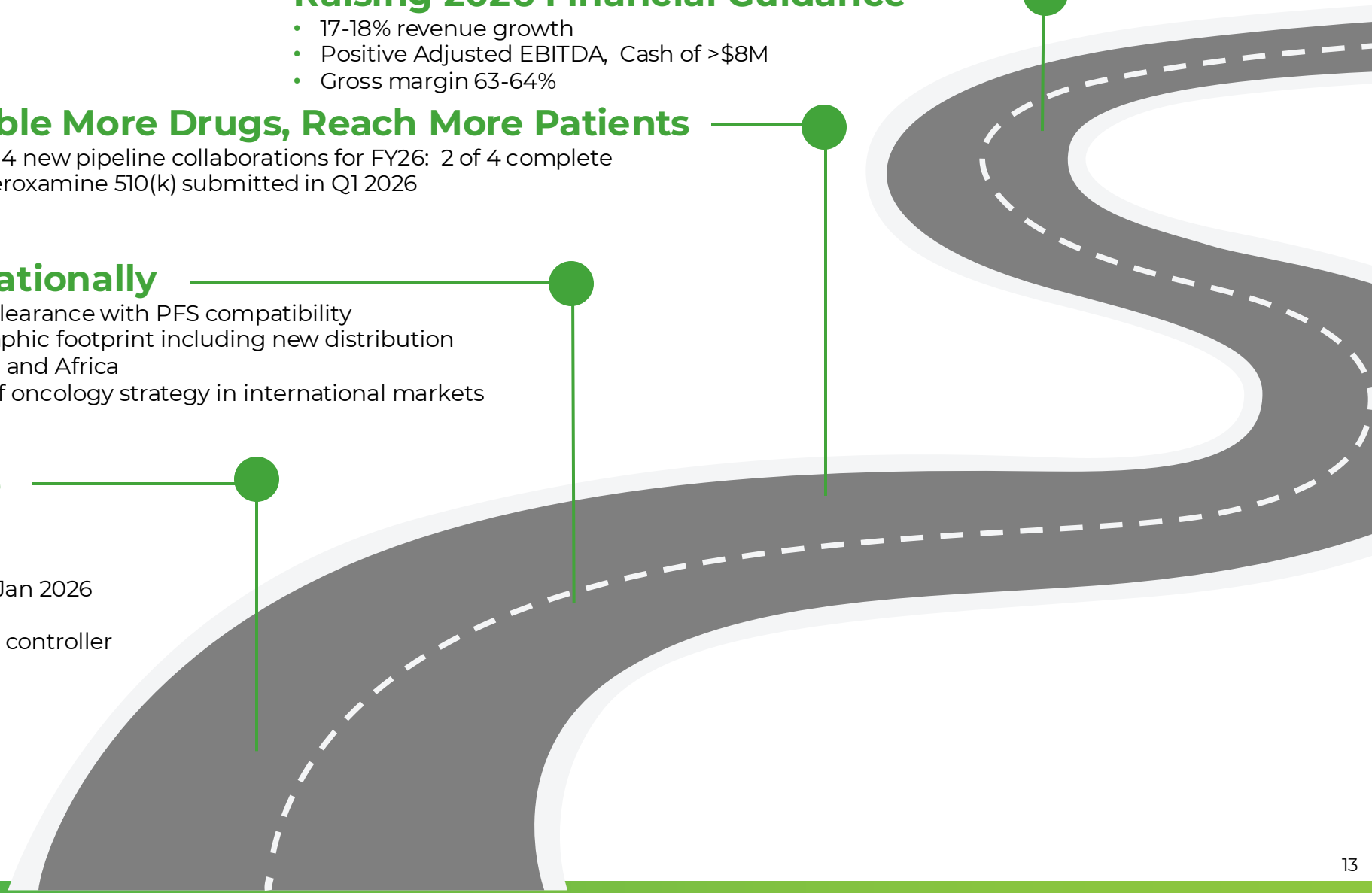
Expand Internationally

- ✓ Freedom60 EU MDR clearance with PFS compatibility
- ✓ Expanding our geographic footprint including new distribution agreements in Europe and Africa
- Exploring expansion of oncology strategy in international markets

Protect and Grow our Core Domestic Business

- New non-Ig drugs on label
  - ✓ UCB RYSTIGGO® 510(k) clearance in Jan 2026
- 510(k) submission Freedom360™ (2026)
- 510(k) and global submissions Phase 2 flow controller (end of 2026)

✓ Outpace SCIg market growth of 8-10%



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Appendix

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Non-GAAP Financial Measures

This presentation includes the non-GAAP financial measures “adjusted EPS”, "adjusted diluted EPS“, and “adjusted EBITDA” that are not in accordance with, nor an alternate to, generally accepted accounting principles and may be different from non-GAAP measures used by other companies. These non-GAAP measures are not based on any comprehensive set of accounting rules or principles. Non-GAAP financial measures should not be considered a substitute for, or superior to, measures of financial performance prepared in accordance with GAAP. They are limited in value because they exclude charges that have a material effect on KORU Medical's reported results and, therefore, should not be relied upon as the sole financial measures to evaluate the Company's financial results. Non-GAAP financial measures are meant to supplement, and to be viewed in conjunction with, GAAP financial results.

Reconciliation of GAAP Net Income / (Loss) to Non-GAAP Adjusted EBITDA:	**Three Months Ended September 30,**		**Nine Months Ended September 30,**	
	2026	**2025**	**2026**	**2025**
GAAP Net Income / (Loss)	$ 218,103	$ (777,966)	$ (336,526)	$ (2,151,070)
Depreciation and Amortization*	210,023	204,482	617,585	631,326
Interest (Income), Net	(60,738)	(74,567)	(201,603)	(226,698)
Tax Expense (Refund)	18,000	(150)	23,800	17,206
Stock-based Compensation Expense*	927,869	737,398	2,067,152	1,850,732
Adjusted EBITDA	**$ 1,313,257**	**$ 89,197**	**$ 2,170,408**	**$ 121,496**
WEIGHTED AVERAGE NUMBER OF COMMON SHARES OUTSTANDING				
Basic	46,239,985	46,238,819	46,229,137	46,140,347

Reconciliation of Reported Diluted EPS to Non-GAAP Adjusted Diluted EPS:	**Three Months Ended September 30,**		**Nine Months Ended September 30,**	
	2026	**2025**	**2026**	**2025**
Reported Diluted Earnings Per Share	**$ 0.00**	**$ (0.02)**	**$ (0.01)**	**$ (0.05)**
Stock-based Compensation Expense*	0.02	0.02	0.04	0.04
Adjusted Diluted Earnings Per Share	**$ 0.02**	**$ (0.00)**	**$ 0.04**	**$ (0.01)**

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* Non-cash items