



# CORPORATE PRESENTATION

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OVERVIEW

# Disclaimer

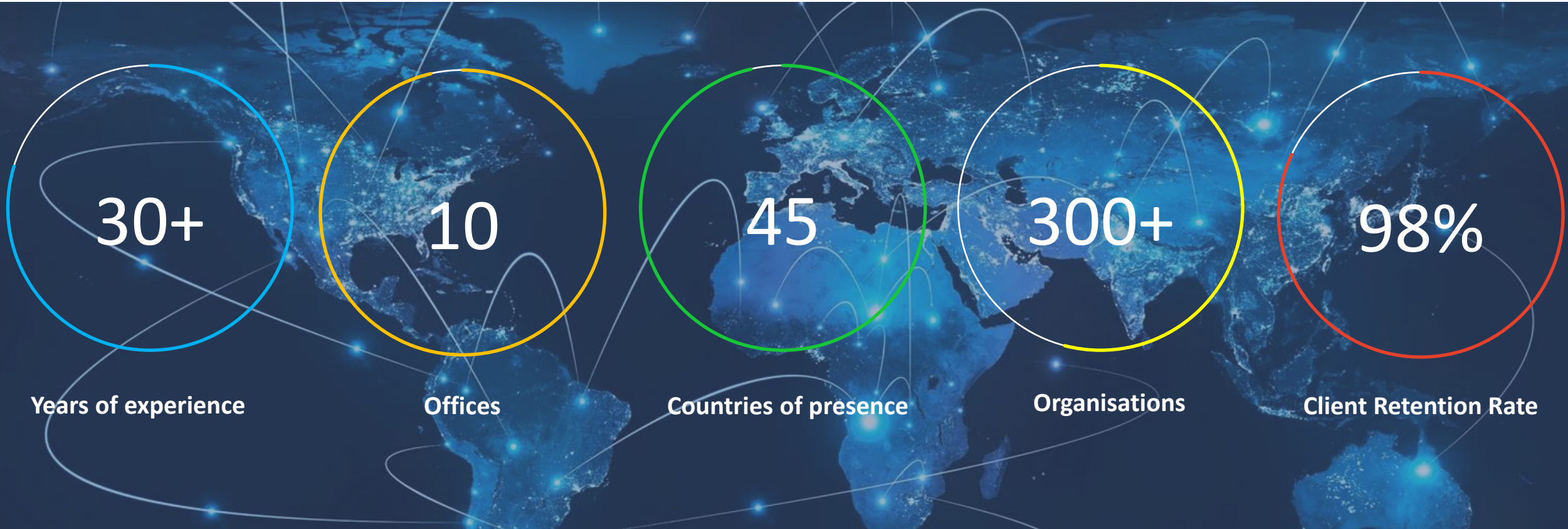
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# Company Overview




# Complete Financial Services Solutions

  
Customer  
Centric

  
Fast Time  
To Market

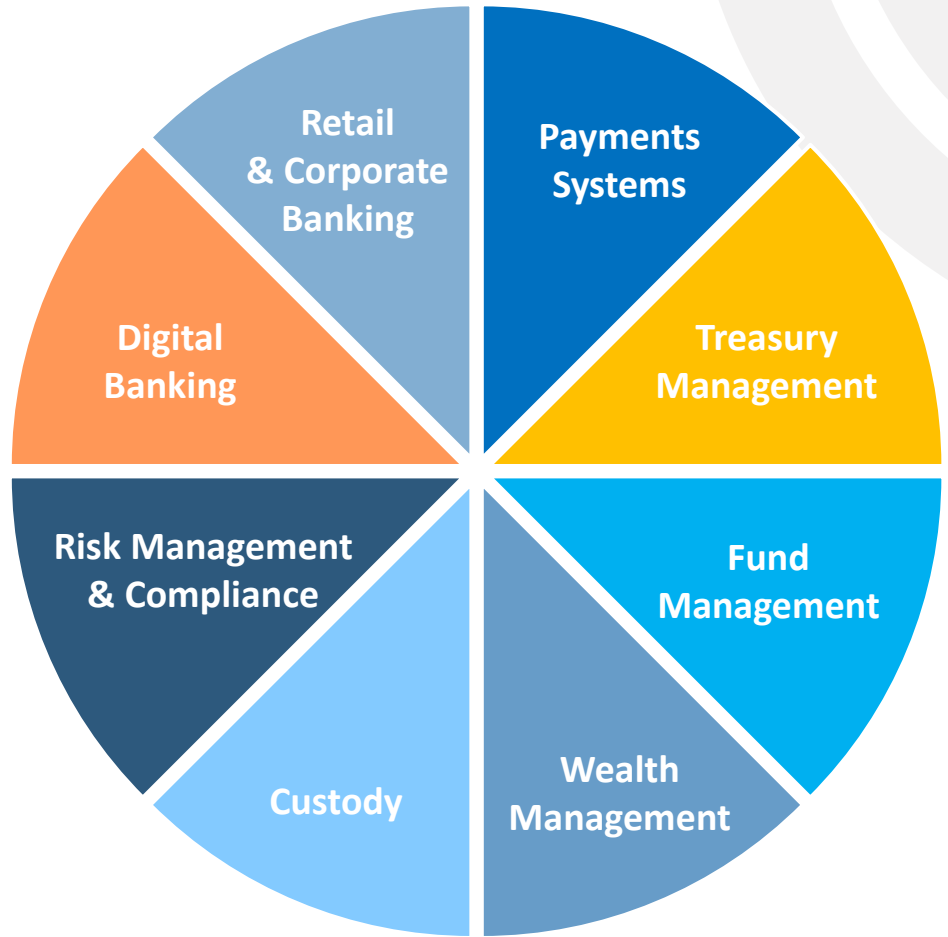
  
Real time

  
Cloud  
Enabled

 **Finuevo**

**RiskAvert**

**FMS.next**



**Acumen**<sup>net</sup>

 **Centevo**  
Member of Profile Group

**Axia**

  
Fully  
Compliant

  
Open  
Architecture

  
Agile

  
Easily  
Deployable



# Introducing Finuevo

Digital Banking in-a-box

**fin Finuevo**



Go-Live fast, with low risk



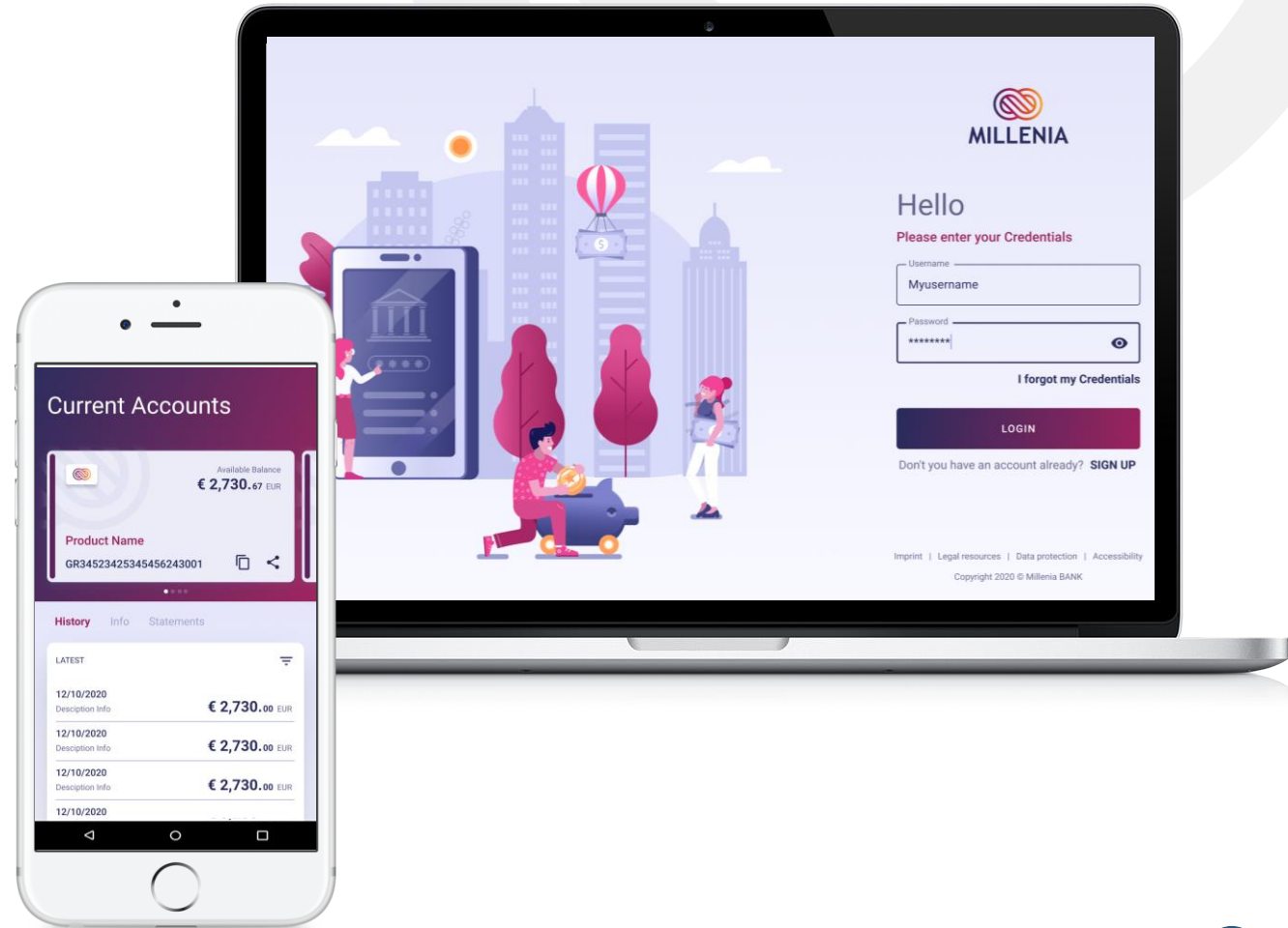
Differentiate & receive ongoing support



Focus on high-return areas



Rely on the platform for the fundamentals



# Introducing Centevo | Cairo | FS Solutions

**The Natively-cloud, End-to-End Fund & Asset Management Solutions  
in the Nordics**



**Fund Manager / Fund Platform**



**Distributors / Banks**

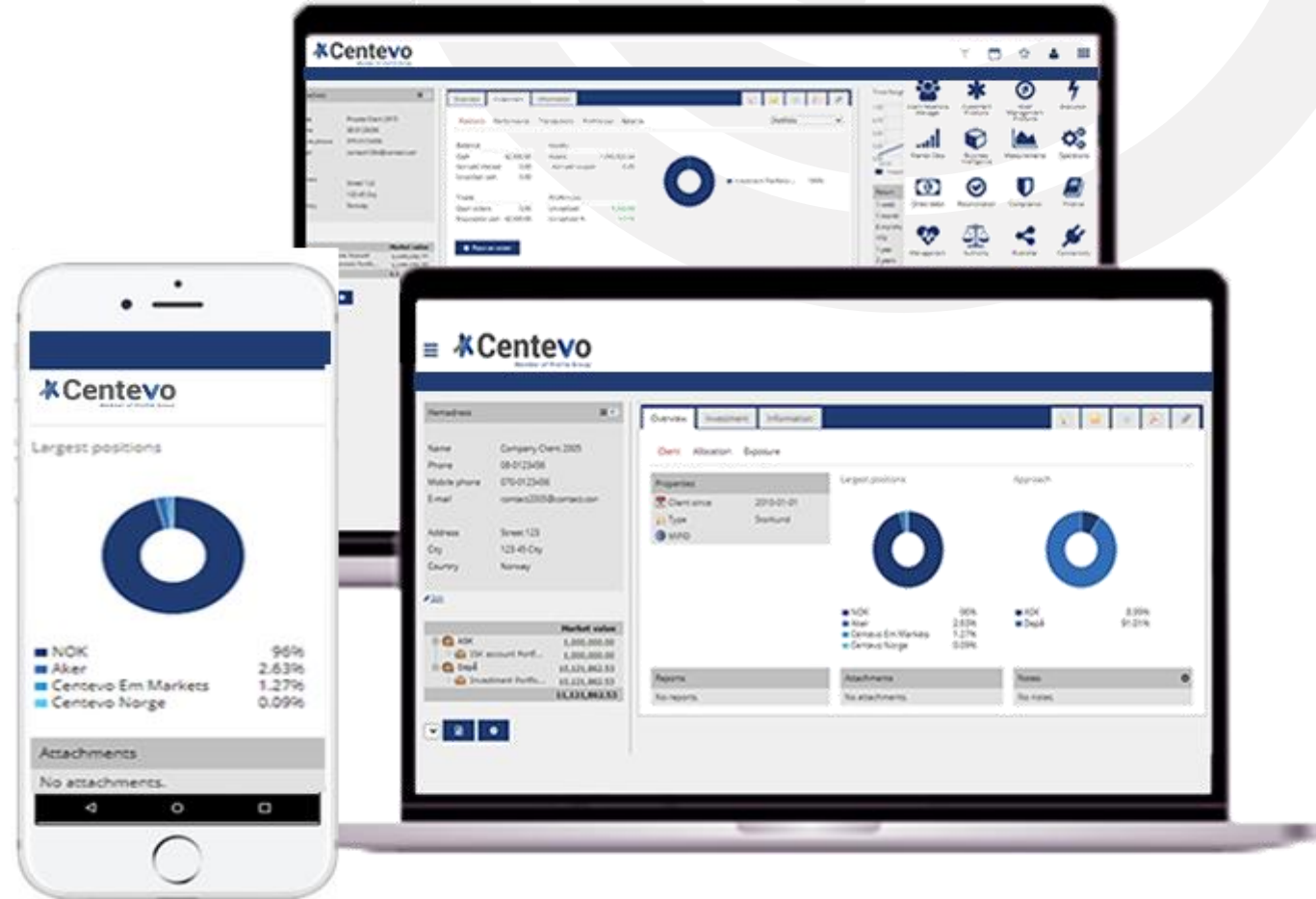


**Investors**



**Integration / Implementation Services**

Complete asset and fund management from order routing to settlement and accounting!



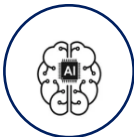
# Public Sector Vertical / Horizontal Experience



**Document  
Digitisation**



**Interoperability**



**AI-Artificial Intelligence**



**Ministry of Digital Governance**



**Ministry of Finance**



**Ministry of Justice**



**Ministry of Labour & Social Security**



**Ministry of Transportation**



**Ministry of Maritime Affairs**



**Ministry of Public Administration**



**Internet of Things**



**GDPR**



**Digital Transformation**

# International Presence



- Athens, Greece
- Thessaloniki, Greece
- London, UK
- Paris, France
- Stockholm, Sweden
- Oslo, Norway
- Dubai, UAE
- Nicosia, Cyprus
- Miami, USA
- Singapore

 **Offices in 10 Key financial centers**

 **Presence in 45 countries**



# Indicative Clientele

## Europe



## MEA, APAC



## Americas



# Industry Recognition

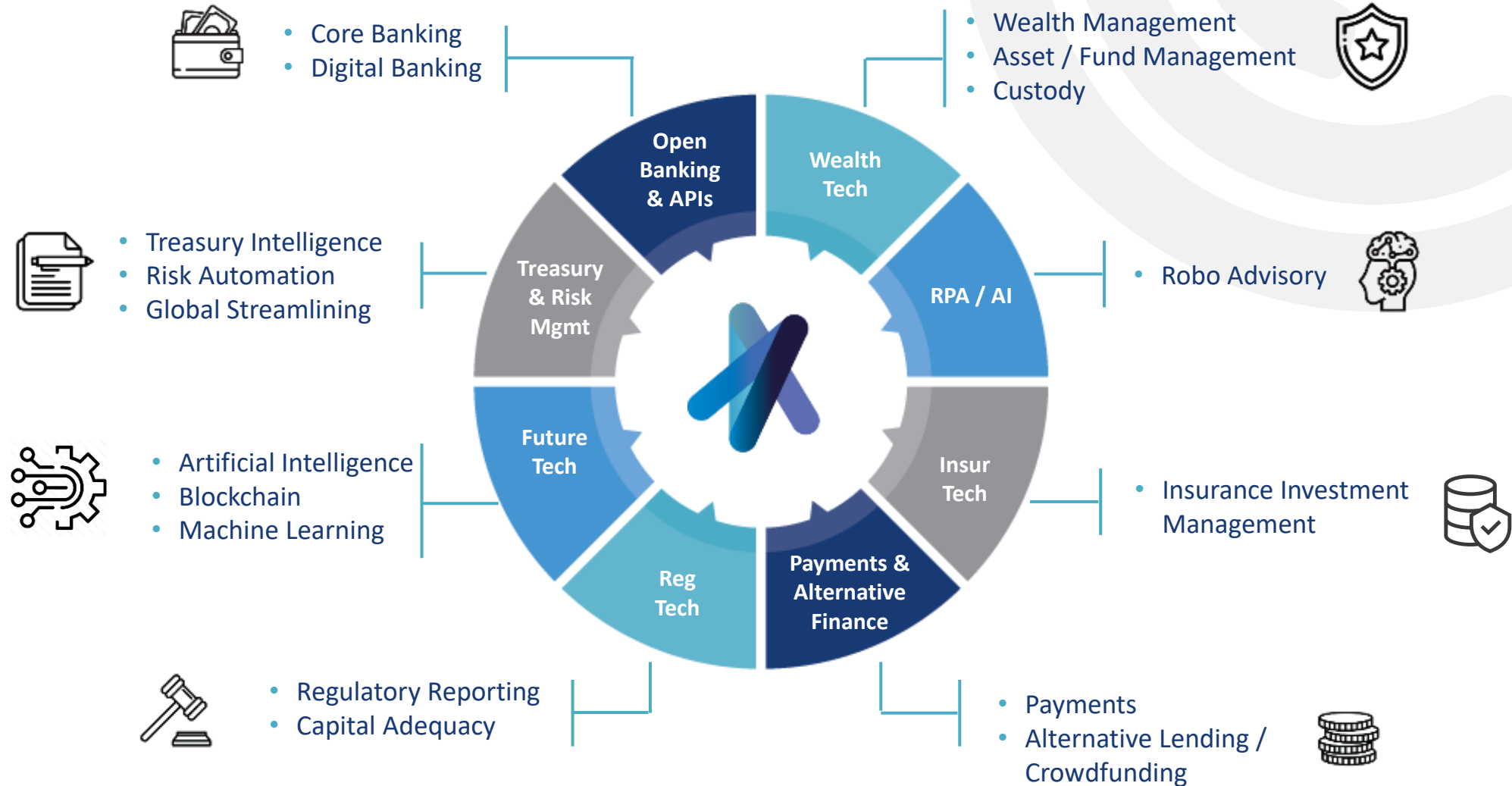
## Awards



## Reports

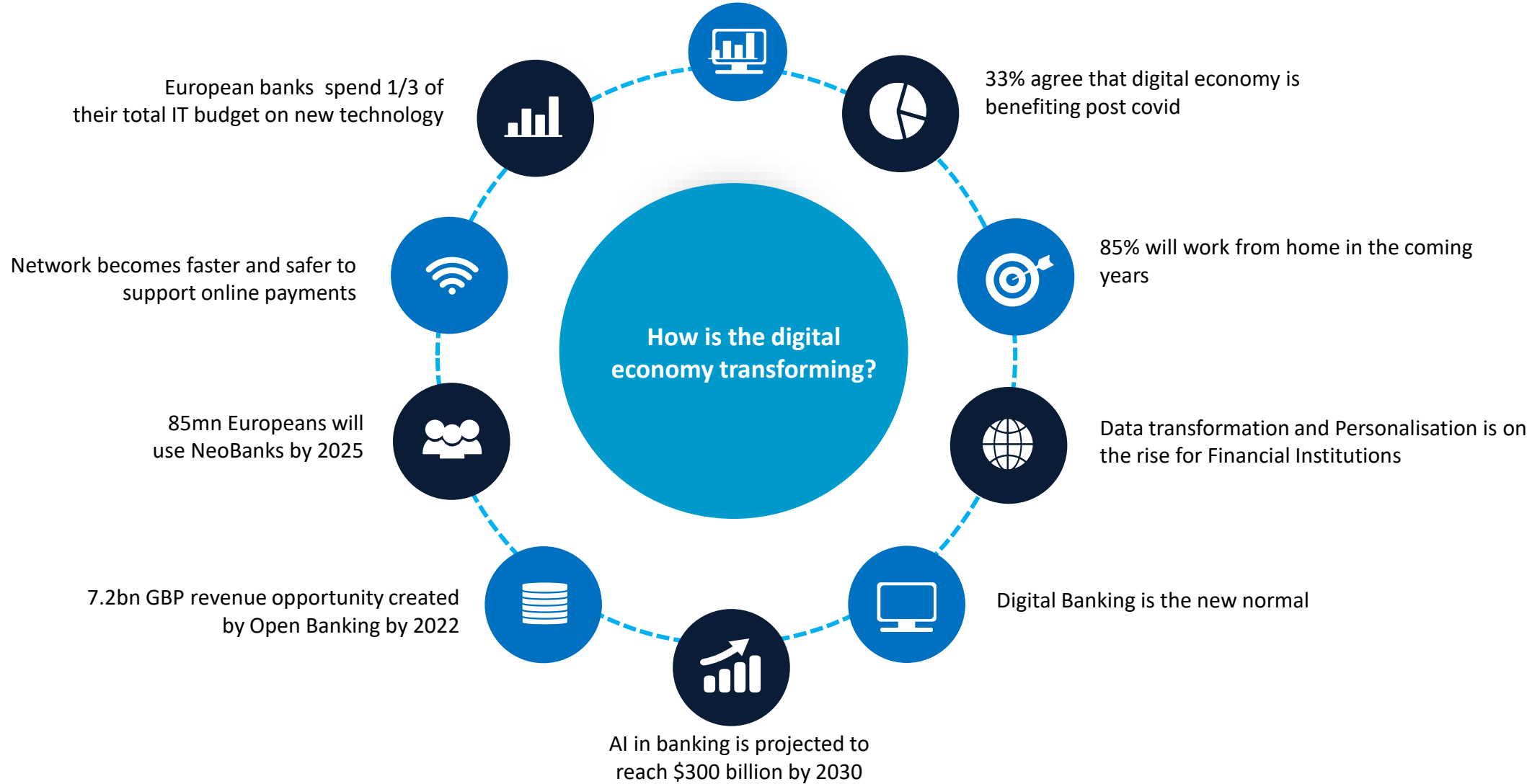


# Solutions that cover Modern Trends



# Growing Market

Financial Services lead IT spending  
**2025: \$4.8 trillion**



# Centevo | Investment Highlights

## The reasoning of the Deal

### ❖ Footprint in the Nordics

- **Huge and traditional market** in Investment management
- **>65 sustainable clients** in Asset & Fund management: [Nordea Bank](#), [Danske Bank AM](#), [Swedbank AB](#), [Handelsbanken](#), [Kapitalforvaltning KLP](#), [Pareto AM](#), [MP Pensjon PK](#), [Holberg](#), [Postens Pensionsstiftelse](#), [Equinor AM](#)
- Expansion to **other Nordic countries**

### ❖ Size & Growth acceleration

- Consists **c.30%** of Profile's **annualized turnover**
- Adds **c. €1.4 mn EBITDA** from 2022

### ❖ Experienced Management Team

- The senior management team has on average **20 years of experience in the industry**
- Holds **long lasting relationships** with all major players in the region

### ❖ Complementarities, Synergies

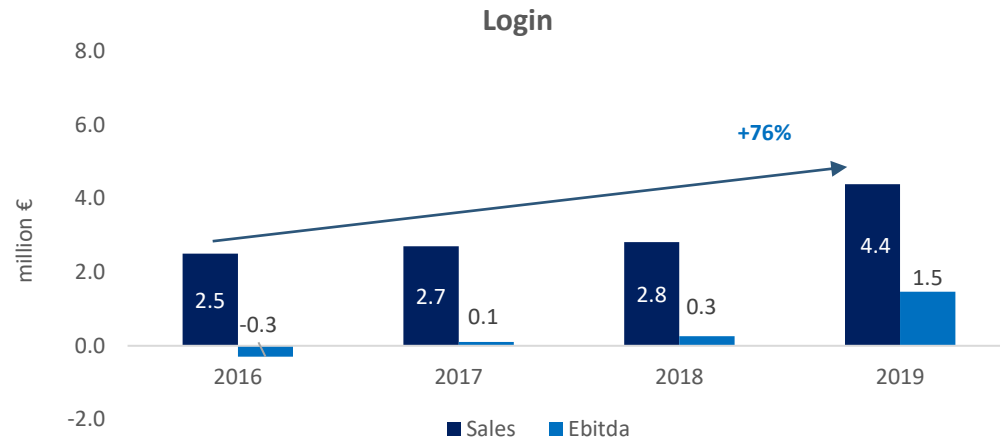
- Strengthen Profile's **Investment management solutions**
- **Natively multitenancy cloud solutions** with **readily available API's** with major financial organizations
- **Cross selling opportunities** with other Profile solutions
- Centevo will use **readily available Axia modules**, i.e. for on-boarding, portal, robo-advisor, etc.
- **Exchange of know-how** will produce "champion" solutions
- **Operational synergies** in R&D, commercial, etc.

### ❖ Co-operation with Euronext

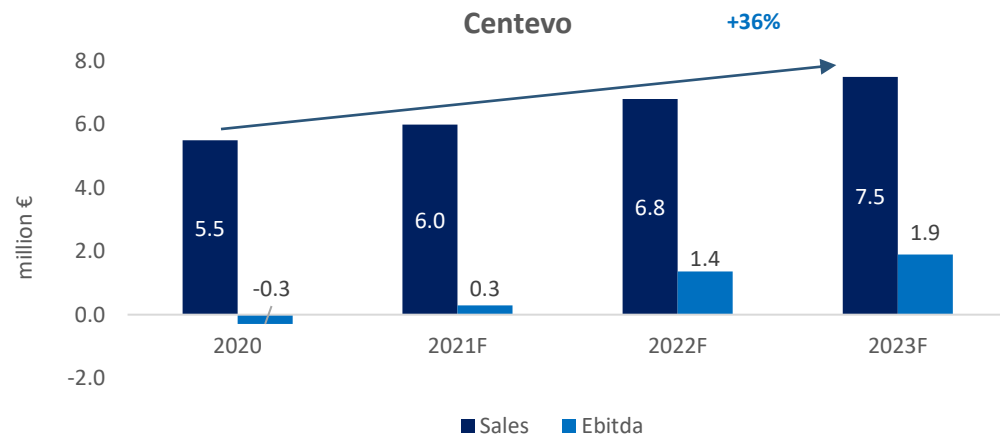
- The **relationship with Euronext Group** will continue for at least the next five-years
- Common clients and **expansion opportunities** for Profile Group



# Centevo | Growth Prospects



- Following Login's acquisition, a **restructuring & commercial empowerment** plan took place, which led to an **increase in sales by 76%** and **reversal of losses into significant profits** within a 3 years period.



- Centevo's plan consist of initial estimations and does not reflect additional commercial opportunities and synergies with other Profile's products in the region.

# Financial Highlights

**15 mil.**

Sales 2020

**~20 mil. (+30%)**

Sales 2021E

**>60%**

Growth since last 5 years

**~27%**

EBITDA Margins

**~67%**

Recurring Revenues

**~65%**

International Sales

**~20%**

R&D Investments

**Net cash € 11.9 mil**

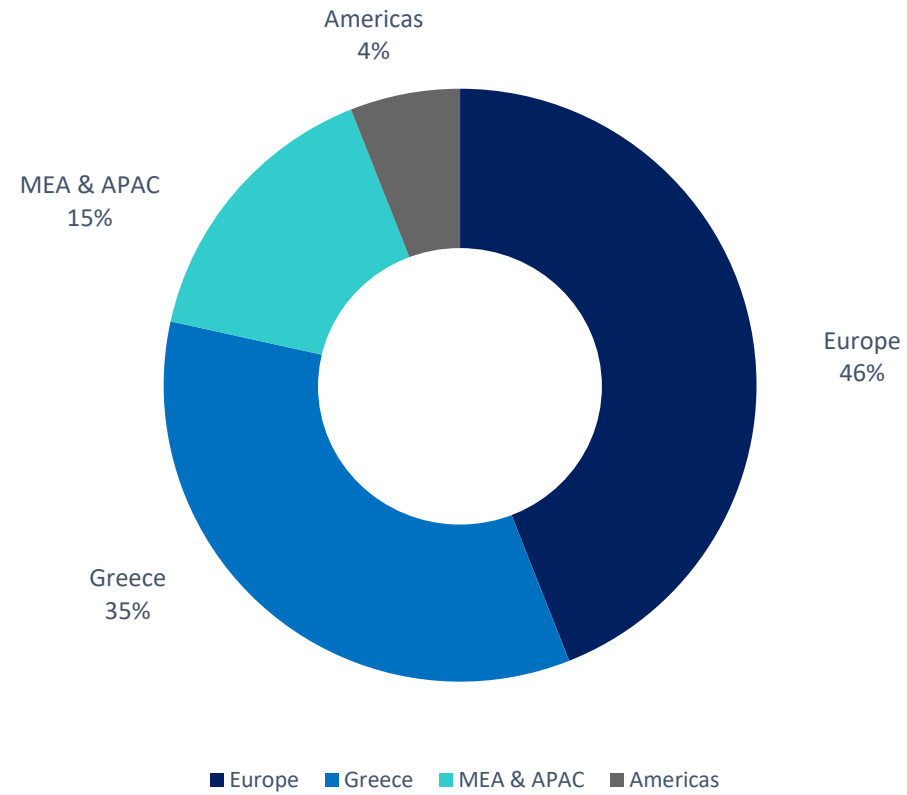
Solid balance sheet

**~90 days**

DSO's

# International Expansion

**Revenue Breakdown by Geography (current)**



# The Team

Competent skills  
Global experience and culture  
Hiring from International peers  
Lean structure

## ExCo

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## Business Units

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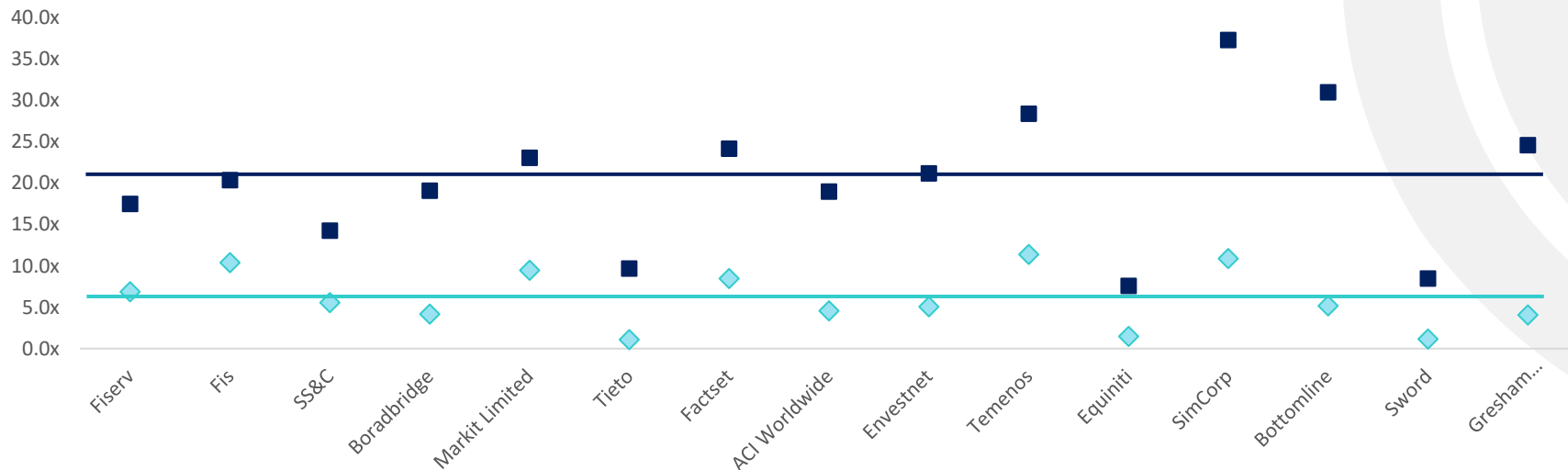


## Commercial

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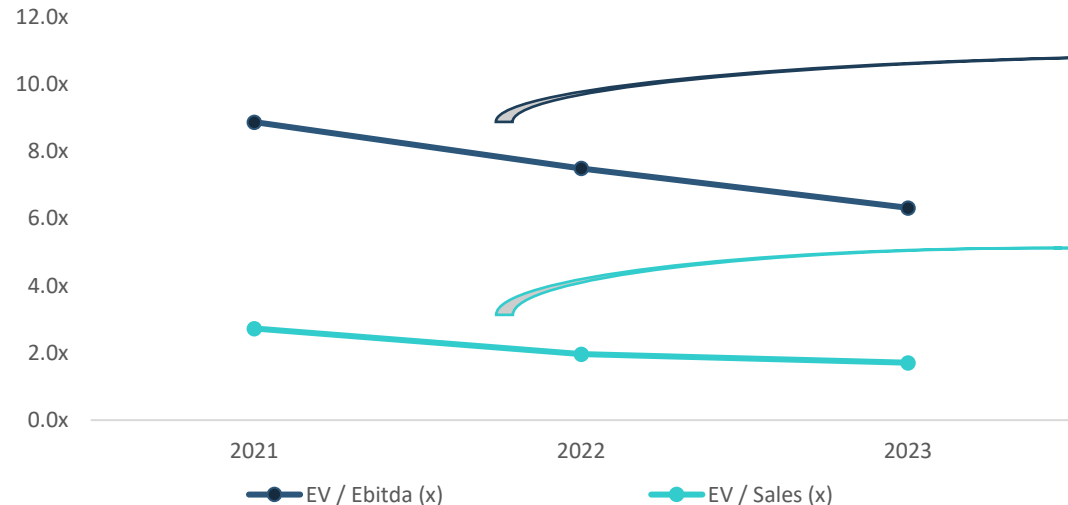


# Comparative Multiples

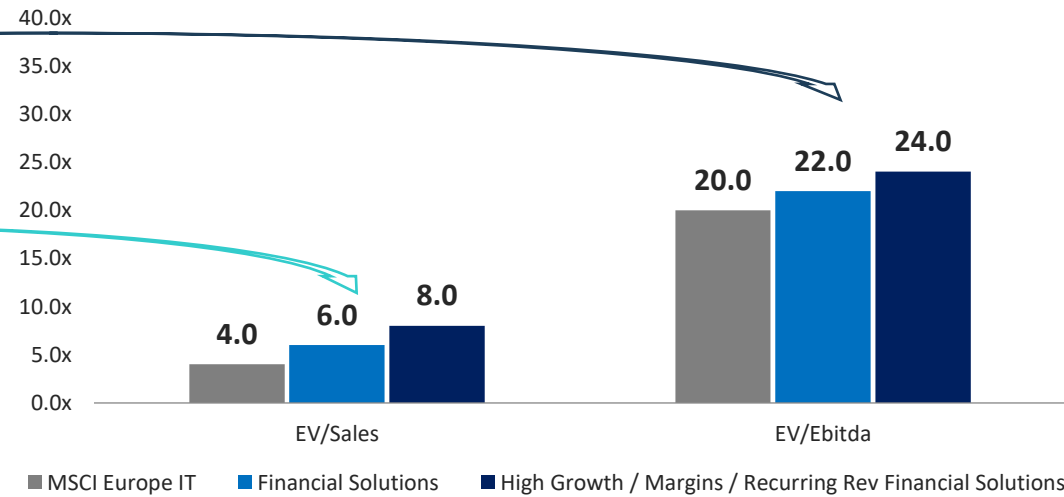


Valuation is attractive compared to international peers

Profile Multiples



Peers' Multiples





# Drivers of Value

**KPIs**

**Transformation**

**Dynamic & Growing market**

**Products,  
Advanced Proprietary Technologies,  
Efficient implementations**

**Healthy Profitability,  
R&D ~20%**

**M&A  
Growth acceleration**

**Revenue growth  
Quality revenue**

**Value to  
Shareholders**





# THANK YOU!

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