



Corporate Presentation

Investor Relations | Overview



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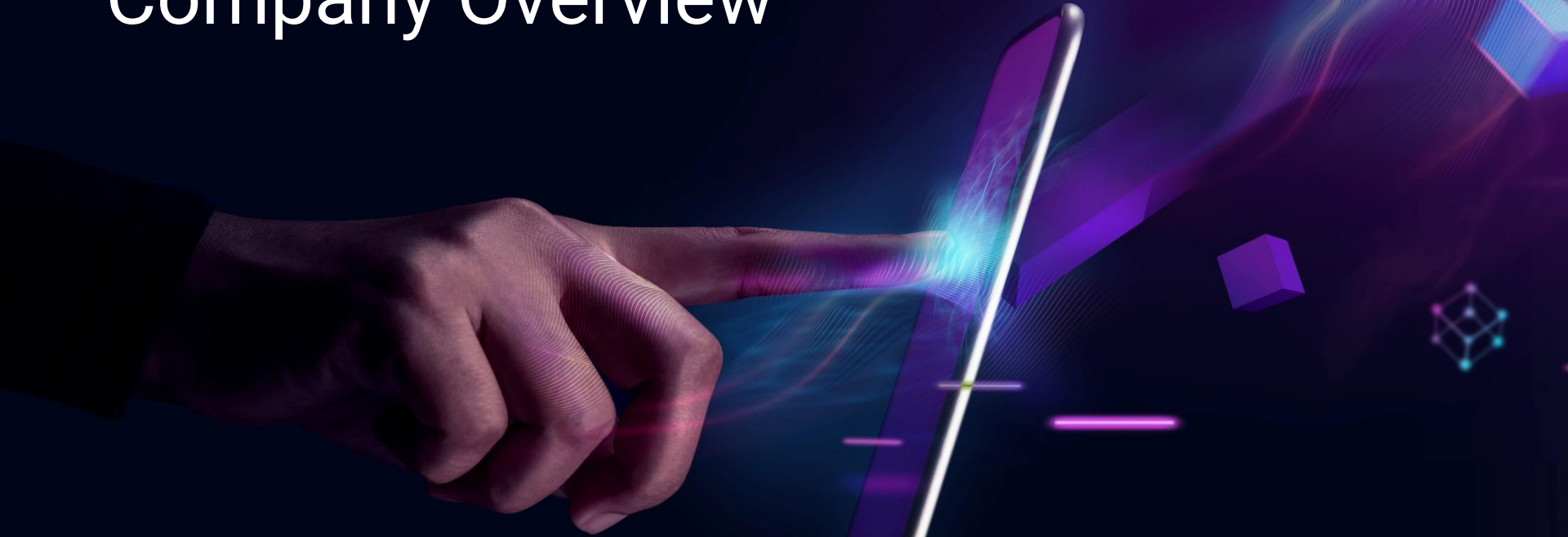
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Agenda

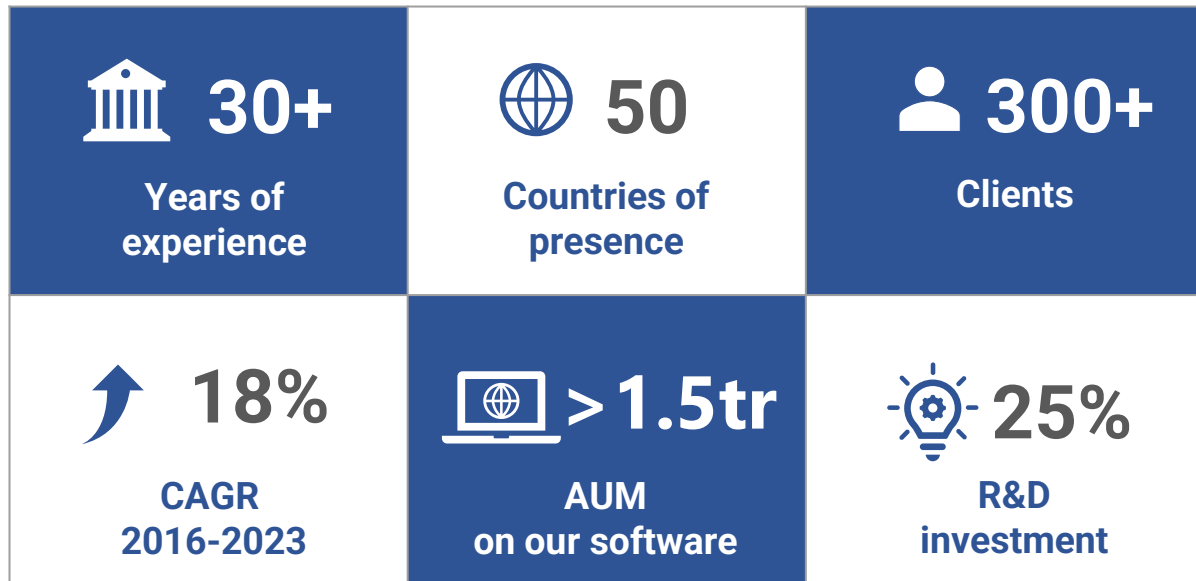
- 01 Company Overview
- 02 Financials
- 03 Industry Trends
- 04 Growth Strategies



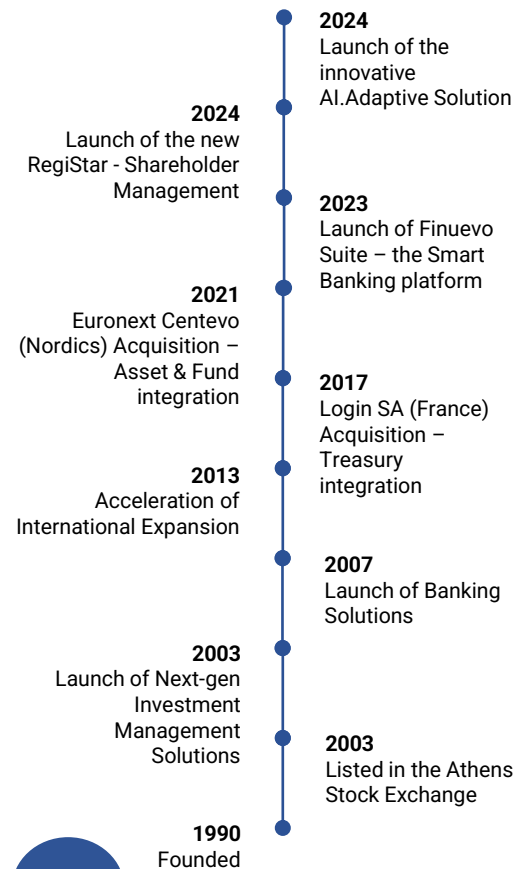
Company Overview



Company at a glance



Milestones



Solutions at a glance

Investment
Management
Solutions



Banking
Solutions



Large-scale
Solutions



Investment Management Solutions



Wealth Management

Advanced Wealth Management

- Asset allocation analysis
- Performance analysis & risk metrics
- Strategies & investment proposals
- Trade order management
- Consolidated reporting
- Robo advisory capability
- Conversational voice
- Embedded AI Adaptation



Custody

Automated Custody Operations

- Full STP: SWIFT Messages & Automations
- Matching (2,3,4-way)
- Complete Settlement Flow
- Complete Corporate Action Management
- Custody Fees / Billing
- Scheduled Reporting
- Client's Portal

Asset & Fund Management

Operations in one Platform

- Funds management & administration
- Compliance
- End client applications
- Business process outsourcing
- Easy reporting
- KYC



Shareholders Management

Complete Management of Shareholders Registry

- Covers all regulatory obligations
- Supports shareholders' general meeting (physical & digital) and remote voting operations
- Combines shareholders transactions with historical data

Banking Solutions

finuevo suite

finuevo DIGITAL

finuevo CORE

Acumen.plus

RiskAvert

Digital Banking

Digital Banking in-a-box

- Go-Live fast, with low risk
- Mobile first, Any Device Platform
- Expandable & Scalable
- Cloud & On-Premise
- Investments Hub
- Conversational voice
- Embedded AI Adaptation

Core Banking

Core banking & Payments

- Modern Composable & API Cloud Architecture
- Embedded Workflow Automation Platform
- Smart Products & Powerful Banking End-To-End
- Digital & Traditional banks, EMIs, MFIs, Fintechs

Treasury Management

Turn-key Treasury Platform

- Open Cloud-Native Treasury platform
- Holistic and Real-time monitoring
- Interbank Business & Client Segments
- Full front-to-back-to-risk supporting all Markets
- Seamlessly integrated with any Core Banking system
- Complete STP for all Treasury operations

Risk Management

Regulatory Compliance

- Effective Credit, Operational and Market Risk Calculation and Reporting, out-of-the-box
- Flexibility and Auditability
- Cloud & On-Premise
- Quick plug-in to any banking environment
- Automation in FINREP

AI.Adaptive

Cutting-Edge AI & Fintech Innovation

Predictive

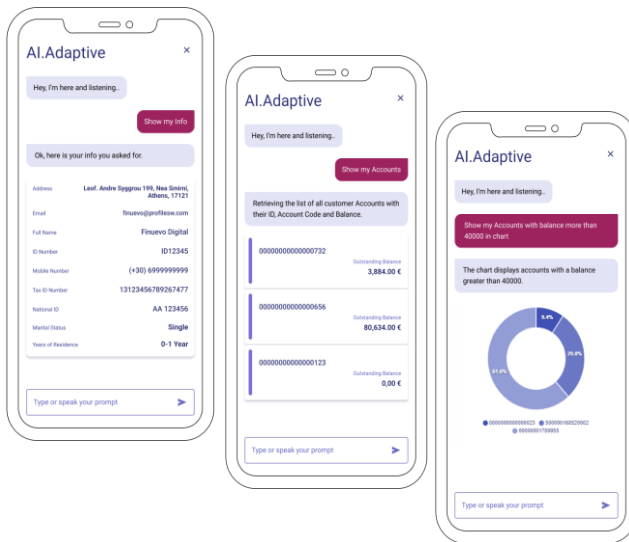
Tell me what happened
& what to do.

Generative

Help me do the job.

Autonomous

Just do it for me.



Conversational Banking

Deliver next generation
user experience
beyond chatbots.

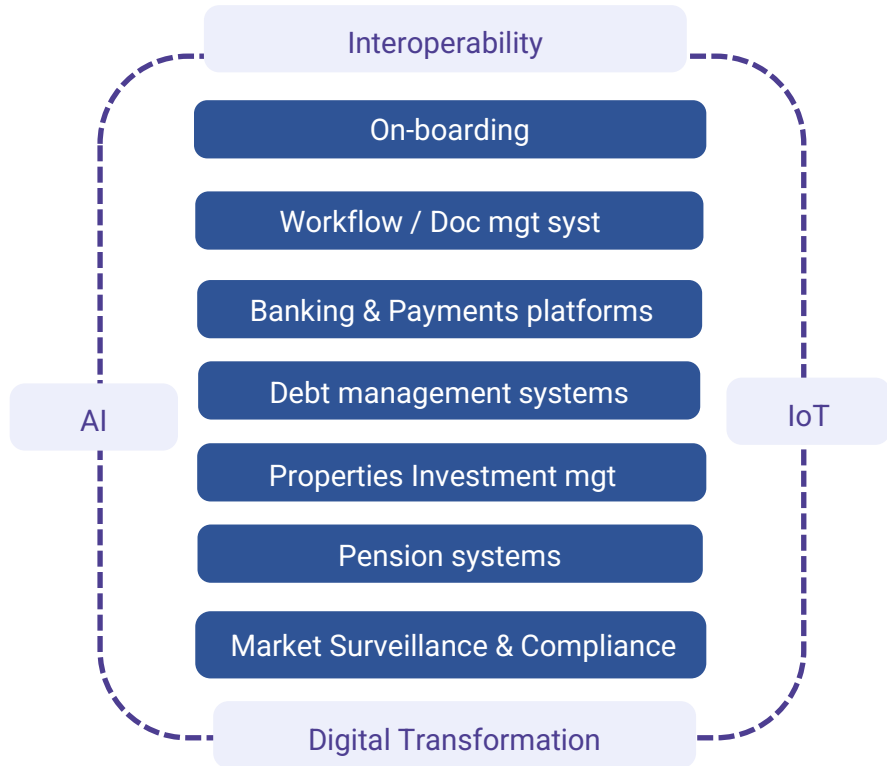


Don't tap, just ask!

“ Global AI software spending in the banking and investment services market is forecast to increase 18.8% in 2024 to \$31.3 billion and reach an estimated \$55.2 billion by 2027. ”

Source: Gartner

Large-scale Solutions



Ministry of Digital Governance



Revenue Authorities



Pension & Occupational Insurance Funds



Securities and Exchange Commission



Information Society



Large Corporates



Ministry of Finance



Ministry of Justice



Ministry of Public Administration



Ministry of Migration & Asylum



Ministry of the Environment & Energy

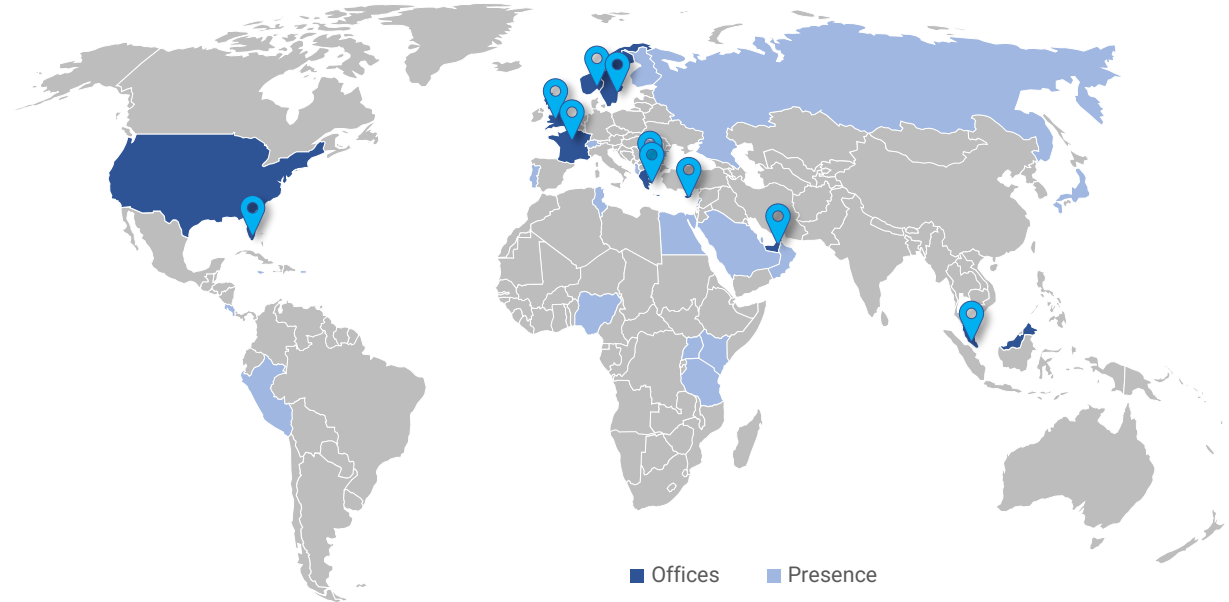


Ministry of Education

Presence in 50 countries

Entities in 10 Key financial centers

- Athens (HQ)
- Thessaloniki
- London
- Paris
- Stockholm
- Oslo
- Dubai
- Nicosia
- Miami
- Singapore



Indicative Clientele

Europe



MEA, APAC



Americas



Track-record of successful implementations

“We collaborated closely with their team to deliver on ambitious targets, all within a very short timescale.”

*Simon Bateman, CIO, Allica Bank
- UK -*



“DTB has gained valuable insights on project management and best practices in Treasury transactions and report management”.

*Nizar Tundai, General Manager,
DTB - East Africa -*



“Profile’s experienced team focuses on delivering exceptional customer care and services to our bank on short time frames.”

*Mrs. Suela Aliaj, Head of Treasury,
Intesa Sanpaolo Bank - Albania -*



“It is very much a collaborative relationship, which we believe will help us gain advantage in the market.”

*Stephen Ozanne, Chief Executive,
Liberum Wealth - UK -*



“Every employee can see through the MyTEKA application that this ‘piggy bank’ is filled month by month, year by year, thanks to the transparent digital infrastructure.”

*Kyriakos Mitsotakis, Prime
Minister, Greece*



“The platform allows our members to receive loans directly from their computer and connect their deposit account anywhere they want.”

*Konstantinos Makedos, President,
TMEDE - Greece -*



“Profile’s solution shall allow us to benefit from complete control over our custodian operations in a single platform with seamless integration to our systems .”

*Adam Rossiter, COO, FundBank
- Western Caribbean -*



“The new embedded solution of Profile Centevo shall allow us to streamline our operations and generate substantial excess returns beyond the benchmark indices”.

*Egil Matsen, Managing Director, Forte
Fondsforvaltning AS - Norway -*



Partnerships

A growing network in Europe, the Middle East, Africa, Asia and the Americas.

Technology Partners



Business Partners



Industry Recognition

Awards Received

Reports

DiGiTAL FiNANCE AWARDS DiGiTAL FiNANCE AWARDS DiGiTAL FiNANCE AWARDS



Digital Finance Awards 2024
Grand Award - Digital Banking Provider of the Year

Digital Finance Awards 2024
Best Digital Platform

Digital Finance Awards 2024
Best Consumer / SME Lending Digital Initiative

Global FinTech Innovation Awards 2023
Best Investment & Fund Management Implementation: Best Project Implementation | Fund Bank

Global FinTech Innovation Awards 2023
Best Treasury Implementation: Most Impactful Project | Diamond Trust Bank

Bite Awards 2023
Significant Growth

Gartner

FORRESTER



CELENT

AiteNovarica



IBSi Sales League Table (SLT) 2023
Wealth Management | Investment & Fund Management

International Investor
Best Investment Management Software Provider Europe 2023

International Investor
Best Digital Banking Solutions Provider Europe 2023

International Business Magazine
Best Investment Management Software Company Middle East 2023

International Business Magazine
Best Investment Management Solutions Provider Middle East 2023

Global Banking and Finance
Best Treasury Management Software Solution Provider Europe 2022

Global Banking and Finance
Software Solutions Provider - The Next 100 Global Awards 2022



ESG Pillars

Bring a positive impact on the environment and communities creating shared value for the society.

Responsibility - Sustainability - Actions



Environmental footprint
Following specific protocols, we reduce the environmental impact of our operations and our cloud-based platforms.

People and communities
Supporting our people, teams and the communities in which we operate to continually grow, drive positive impact and create a more inclusive and sustainable future. 25% of our personnel is women.

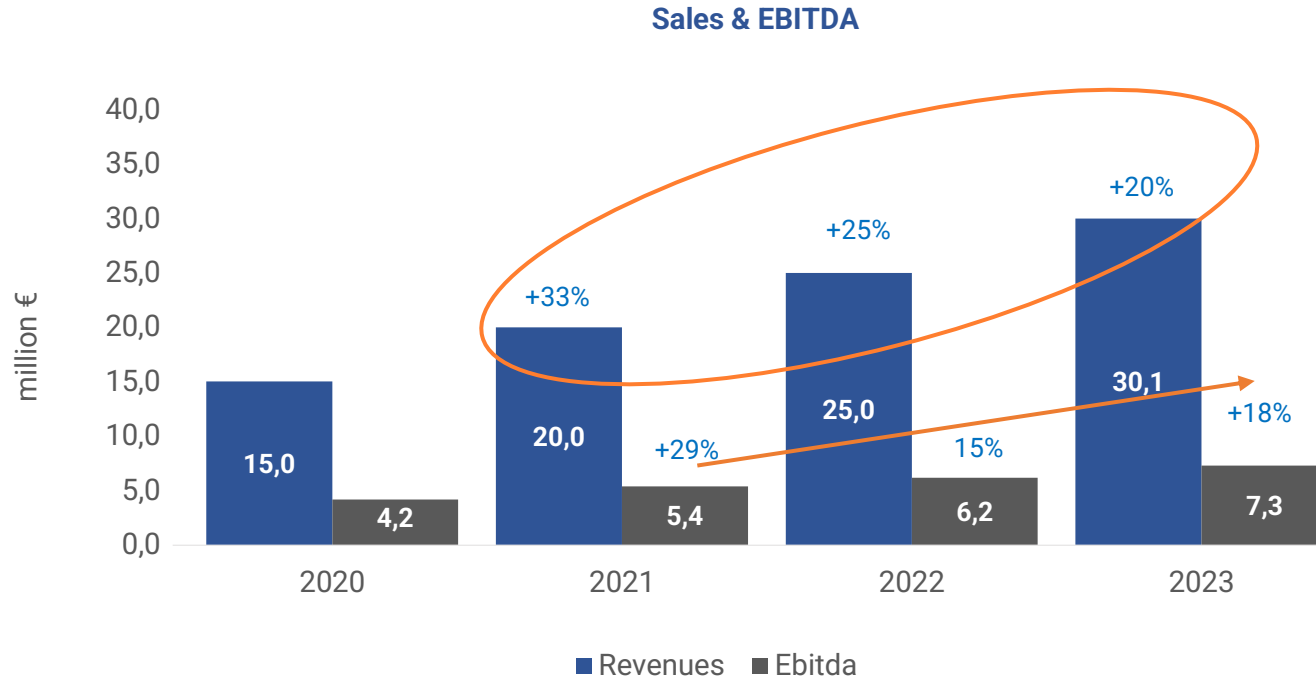
Impact finance
Working with our partner network on joint financial technology solutions that align the financial industry with sustainable development.

Trust and integrity
Upholding the highest standards of governance to protect the data of our clients and their customers.

Financials



Strong growth



Balanced Growth

58%

Recurring Revenues

+70%

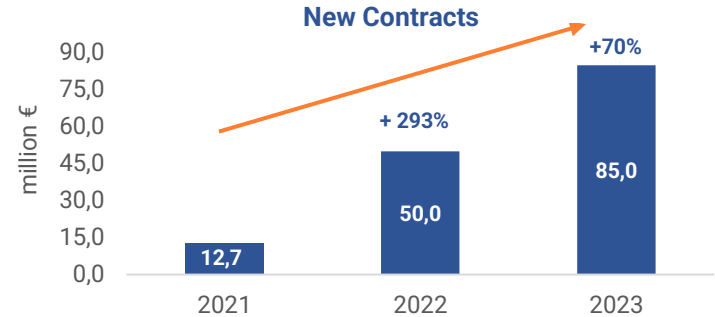
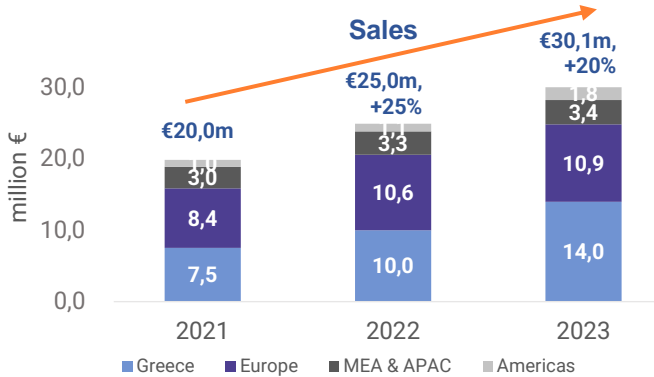
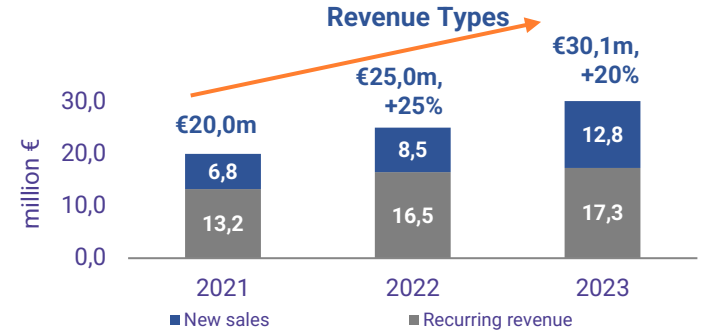
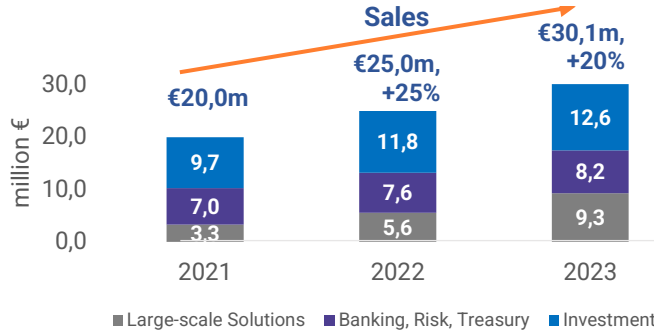
New Contracts vs last year

45

New Contracts
39 Gone live

+51%

New Sales vs last year



Significant Profitability

24%

EBITDA
Margins

28%

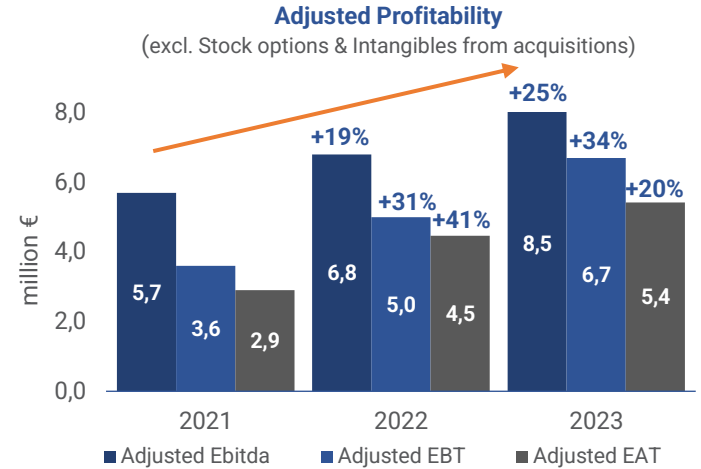
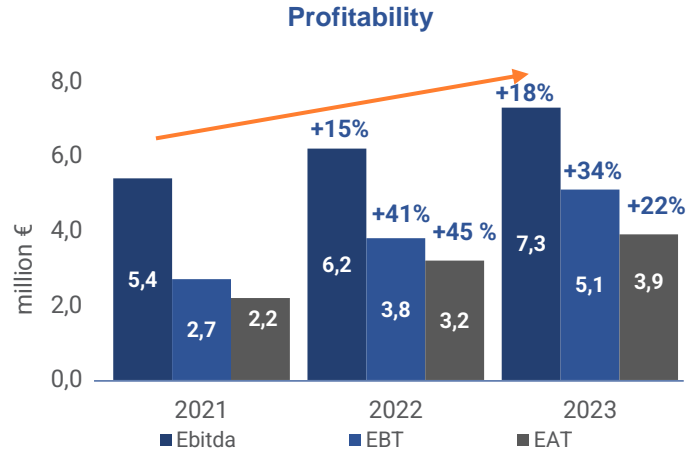
Adj. EBITDA
Margin

20%

Adj. EAT
Growth

18%

Adj. EAT
Margin



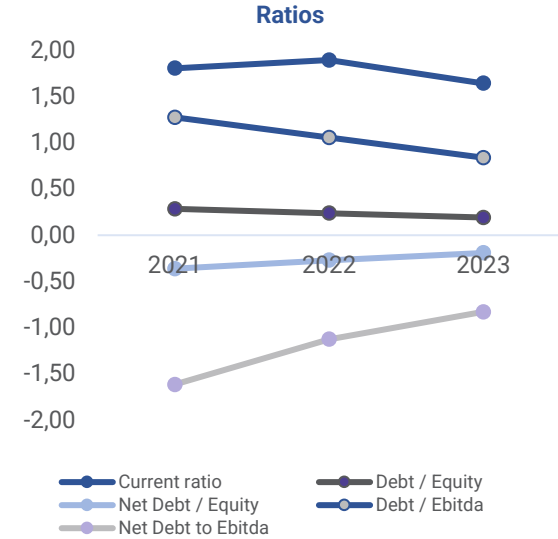
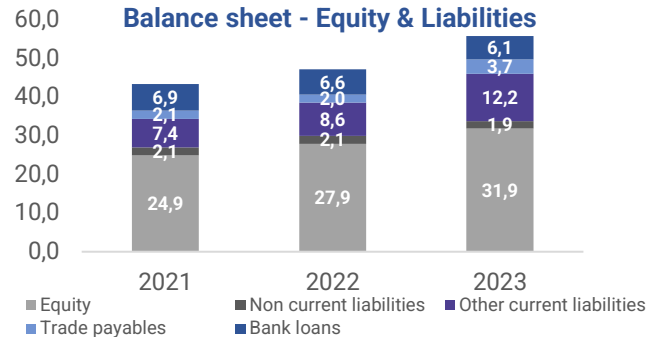
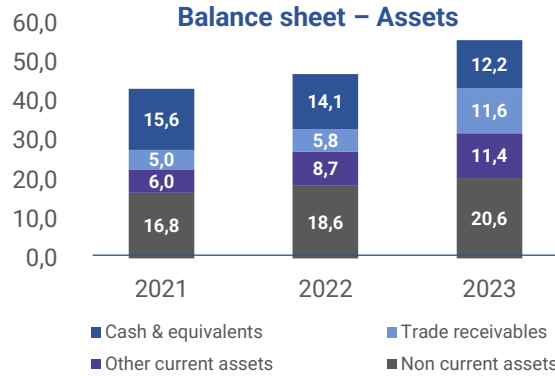
Solid Balance Sheet

Rating A
by ICAP

Current Ratio
1,6

Debt to EBITDA
c.0.8x

Debt to Equity
< 0.2x

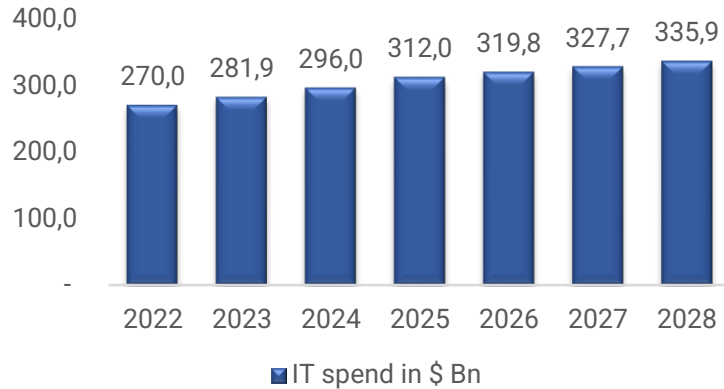


Industry Trends



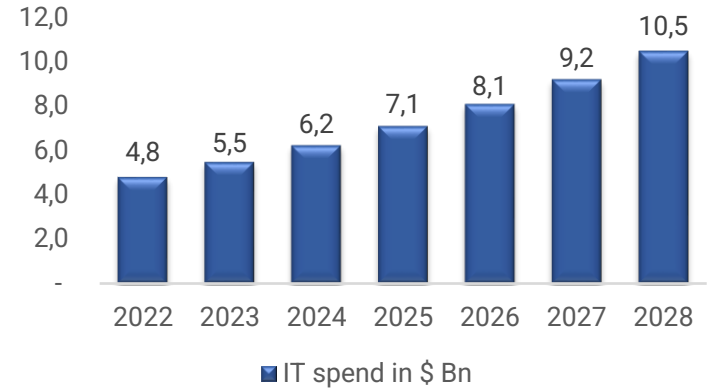
Banking & Wealth industries still growing...

Total banks' IT spend



Sources: Celent, "Global Tech Spending Forecast, Banking Edition"; Accenture Survey

Wealth managers growth & potential



Source: Wealth Management Software Market Analysis from 2023 to 2028

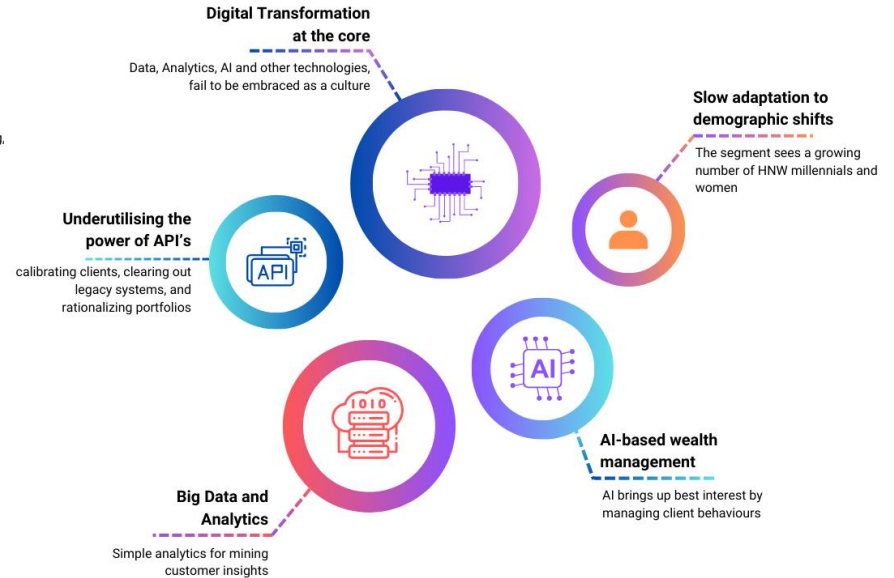
...mainly due to Digital Transformation

Banking Innovation Challenges



Source: CELENT

Asset Wealth Management Innovation Challenges



Source: Global Banking & Finance Review

Growth Strategies



Scale-up Strategies



Growth

- Meeting **diverse financial solution** demands
- Delivering **innovative** solutions in **AI** and **Digital Banking**
- Capturing **market share**
- **Global** footprint



Innovation

- **High R&D** investments
- **Productized solutions** with high recurrence
- **Cloud SaaS & Managed Services**
- **AI technologies**
- **API-first** solutions; open architectures



M&A

- **Accelerate growth**
- **Integrate complimentary solutions & expand footprint**
- **Synergies & cost efficiencies**






Efficiencies

- **Multiple projects** through a single platform
- **Resilience**
- **Controlled cost operations**

How are we different



Key differentiators

-  Agility & Functionality breadth
-  Applied Cloud & Embedded AI Adaptation
-  Integrated Suites of interoperable solutions

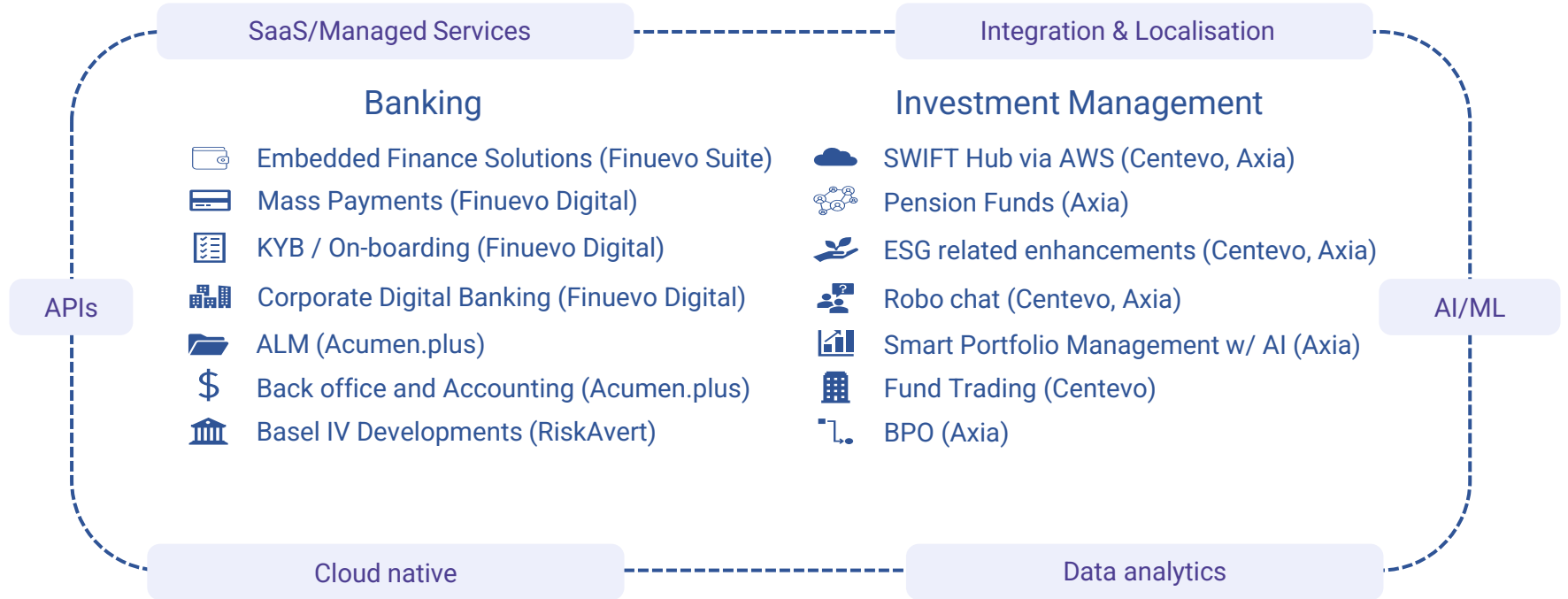
vs Traditional Vendors

-  Niche player in Banking and Investment Management
-  Ownership: Inhouse Technical and Support team
-  Collaborative approach and trust

vs Neo Vendors

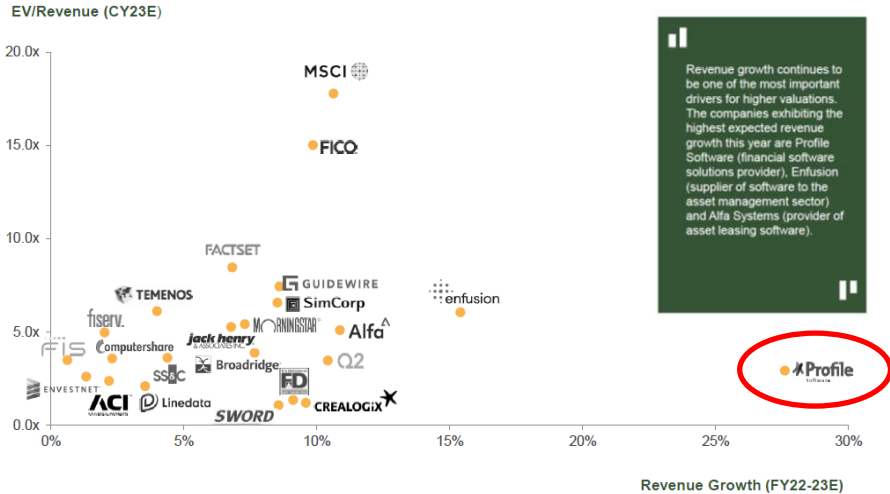
-  30+ years of global market experience
-  Successful implementations
-  Recognised by industry analysts

Our R&D Focus

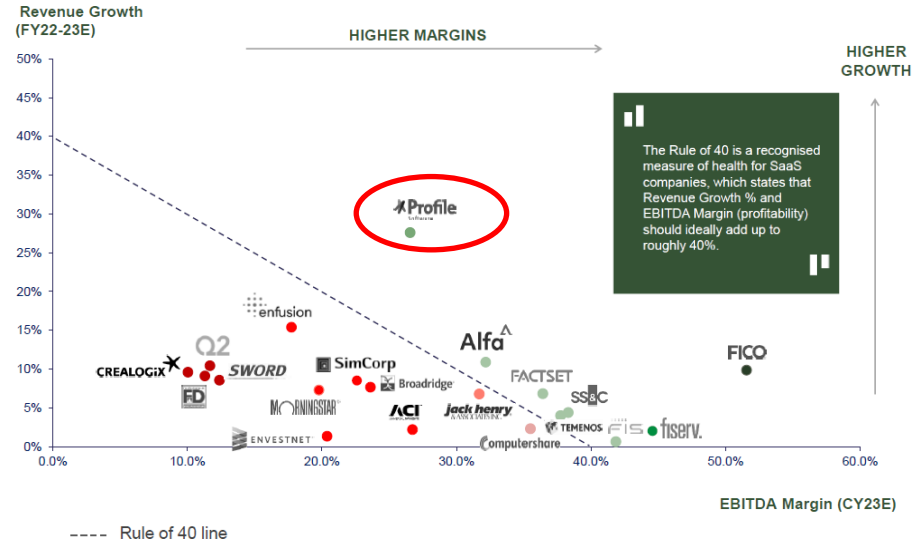


Revenue growth as a value driver

Revenue Growth as a Value Driver



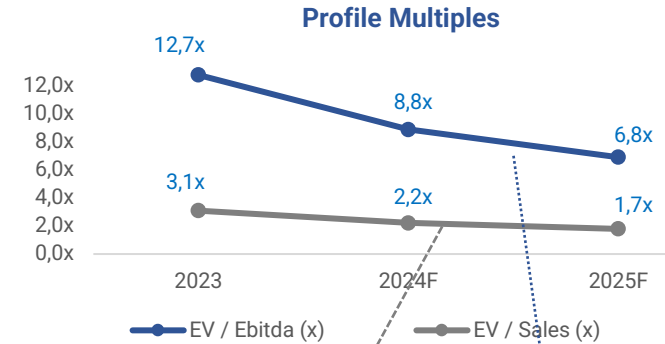
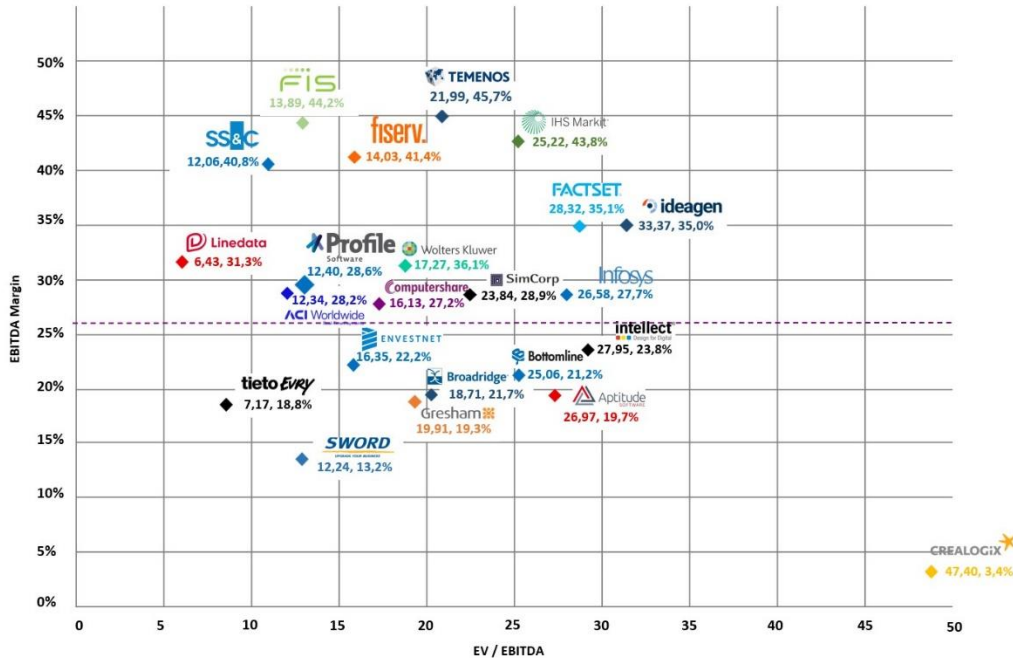
Performance Quadrants



Source: Goldenhill INTERNATIONAL M&A ADVISORS



Comparative Multiples



A hand is shown touching the screen of a smartphone. The background is dark with vibrant purple and blue digital effects, including glowing lines, cubes, and a network diagram. The overall aesthetic is futuristic and tech-oriented.

Profile Software

 profiles.w.com

