



Innovative Software Solutions

# IR Presentation

17 April 2026



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# Agenda

Overview

1

Financials

2

Industry

3

Strategy

4

Stock info

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# Overview



# Profile at a Glance

**Specialized technology solutions**

*founded in 1990*

**2.4x Revenue & EBITDA Growth**

*since 2021*

**Addressing the Financial Services Industry & Enterprises**

Mission Critical SW -  
Systems of Records

**M&A**  
**4 acquisitions in Europe,**  
*with 2 advanced cases in pipeline*

**> €2 trillion in AuM**

**c. 450 Employees**

**>400 Clients**

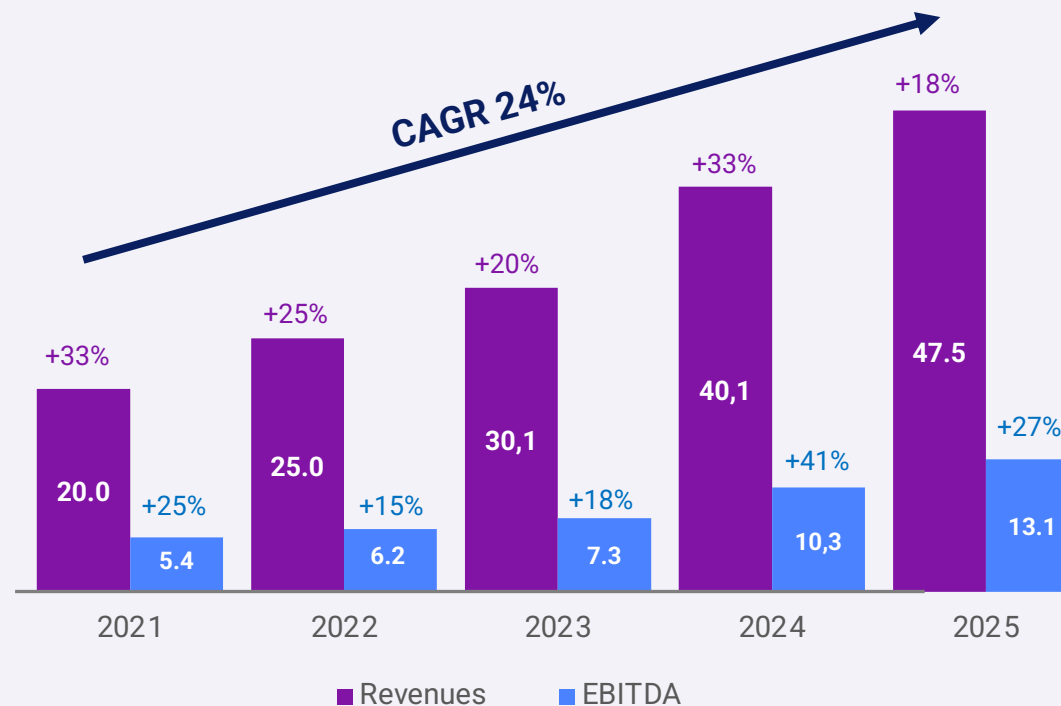
**Global Presence**  
50+ countries  
12 entities

**Awards and distinctions**  
in Fintech  
across **EMEA** and **NA**

**Gartner**  
Top 15 quadrant /  
10<sup>th</sup> European vendor

## Delivering Strong YoY Growth

€m

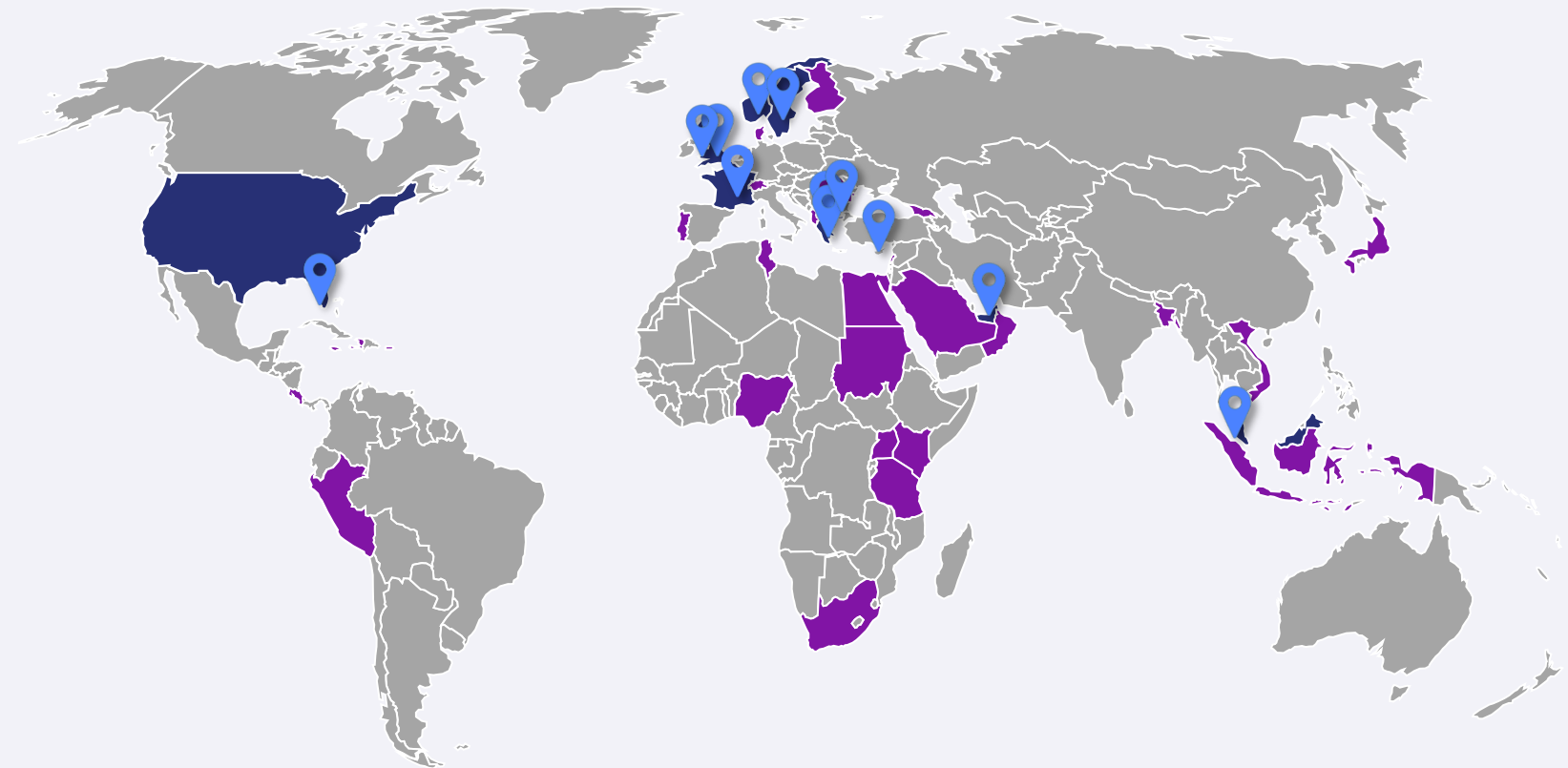


**Profile is a profitable, cash-generative fintech platform, trading at a discount to European peers, with significant organic and M&A runway**

# Presence in 50+ Countries

## 12 Entities

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



● Offices ● Presence

# Solutions Portfolio

## Investment Management

Wealth management

Custody

Asset and Fund management

Shareholders management



## Banking

Digital banking

Core banking

Treasury management

Risk management



## Large-Scale

Workflow / Doc. Mgt systems

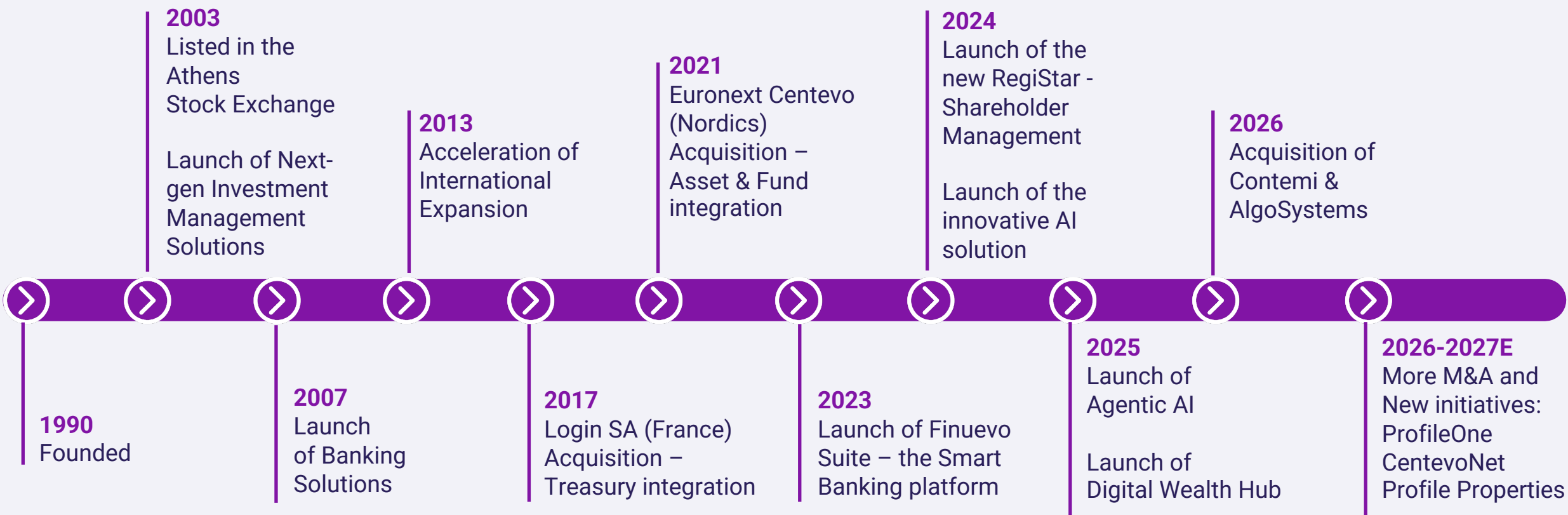
Software Platforms & Onboarding

Payments & Pension systems

Debt & Property management



# Key Milestones



# Update on Recently Closed M&A: Strong Strategic Fit in Profile's Suite

1

## ALGOSYSTEMS

Deal status: Closed end-January 2026

€11.0m Revenue 2026E (11 months)

Revenue mix: Recurring · Managed services · Implementation

### BUSINESS OVERVIEW

AlgoSystems is a **Greek-based technology company** providing **specialised solutions, automation and cybersecurity** services to enterprise and mid-market clients

### INTEGRATION TIMELINE

**Transition:** 3–6 months | smooth handover to new management

**Transformation:** 6–18 months | new services introduced & operations scaled

### KEY SYNERGIES

- ▶ Cybersecurity (SOC/MSSP) & ICT cloud - **new high-margin recurring revenue**
- ▶ **Cross-sell potential** across Profile's financial services & enterprises client base
- ▶ **Embedded AI capabilities** deployed across the full services stack
- ▶ **Broadens Group into adj. markets:** cybersecurity, cloud & managed IT

## Cybersecurity

AlgoSystems brings MSSP, cybersecurity and cloud services to Profile's ecosystem – a fast-growing, high-margin adjacent market

SOC / security services

ICT + cloud capabilities

**Strategic fit:**  
High-margin managed services  
expanding Group revenue quality

# Update on Recently Closed M&A: Strong Strategic Fit in Profile's Suite (Cont'd)

2

## CONTEMI

Deal status: Closed end-January 2026

€2.5m Revenue 2026E (11 months)

**Revenue mix:** Recurring licensing · Maintenance · Professional services

### BUSINESS OVERVIEW

Contemi is a **UK-based FinTech company providing cloud-first wealth and investment management solutions** and is an end-to-end, modular and scalable software for investment managers and private banks.

### INTEGRATION TIMELINE

**Integration:** 3–6 months with a dedicated cross-company team, aligned on strategic objectives.

**Merger:** of UK operations into a larger combined UK entity; "Profile UK"

### KEY SYNERGIES

- ▶ Contemi's WIN UK specific functionalities **merged into AXIA to create a holistic solution for the UK market**
- ▶ **Deepens UK market presence** and accelerates Profile cross-sell in a high-value jurisdiction
- ▶ **Shared R&D investment and cloud infrastructure** efficiency savings

## UK Expansion

Contemi enhances Profile's UK footprint with cloud-first, front-to-back wealth workflows for UK investment firms

50bn+ assets / 50k+ users

Strategic expansion

**Strategic fit:**  
Strengthens Profile's UK presence and adds local market functionality

# New Initiatives: Broadening Profile's Reach

1

## ProfileOne

Agentic AI orchestrated ecosystem accelerating banking & investment management modernization

Ask → Decide → Act  
*All in one platform*

AI Orchestration Layer

**Strategic fit:**  
*One AI-orchestrated platform.  
New revenue layer.  
Structurally high client retention + cross-selling*

2

## CentevoNet

Direct-access SIP Pension fund distribution platform connecting fund managers to Norway's self-selected pension market through a B2B2C model

First Mover Platform

3-stage rollout

**Strategic fit:**  
*Unlocks recurring fee income from Norway's €55bn captive pension market*

3

## Profile Properties Platform

AI-first property management centralising asset data, contracts, expenses and returns in one platform

Single source of truth

Cloud or on-premise

**Strategic fit:**  
*Opens property management vertical; multiplies cross-sell within existing accounts*

# ProfileOne Platform: AI-Orchestrated Banking & Investment Platform

## Unified Financial Services Ecosystem

One interoperable layer across banking, investment, digital, treasury and risk, with connectivity to CRM, ERP and reporting tools.

## AI-powered Orchestration

Single UI/UX, shared AI engine, workflow execution, consolidated analytics and API-led integration across modules.

## Customer & Advisor Intelligence

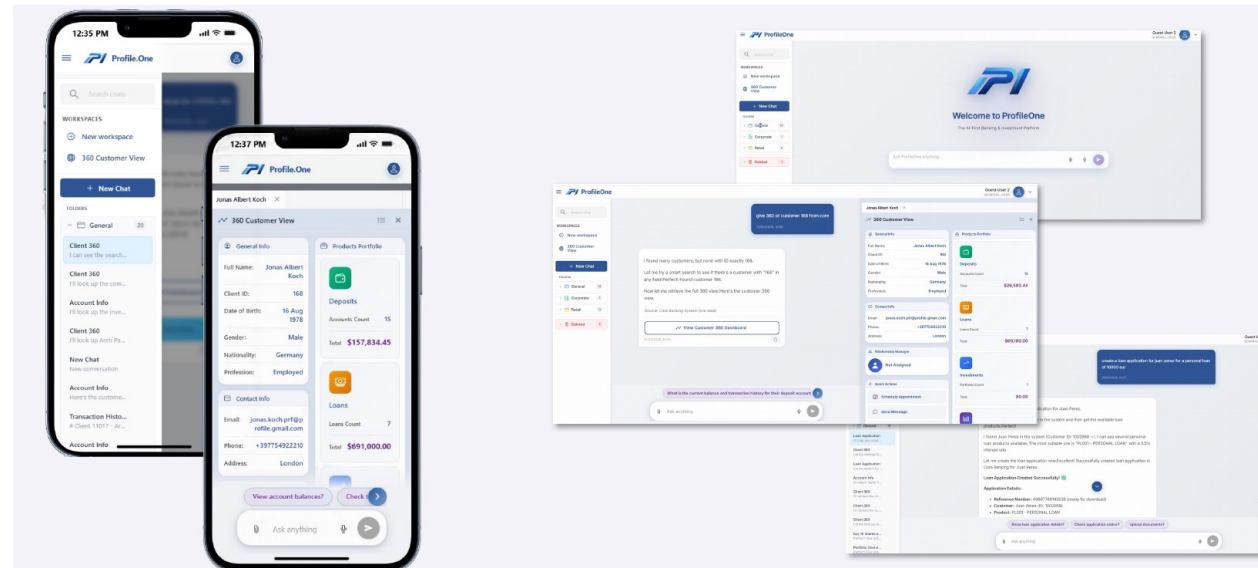
Customer 360, enterprise knowledge assistant and next-best actions to support onboarding, servicing and decisioning.

## Commercial & Delivery value

AI-first, cloud-native and multi-tenant architecture enabling faster implementation, scalable delivery and modular upsell.

**AI-first | CRM-agnostic | API-first | Enterprise-ready**

## ProfileOne User Interface



*Single experience across channels for onboarding, servicing and investment workflows*

# CentevoNet: Self-Invested Personal Pension (SIPP) Fund Distribution Platform - Norway

## Direct Pension Market Access

First-mover platform connecting fund managers directly to Norway's €55bn self-selected pension market – a capability most funds lack today.

## 3-Stage De-Risked Rollout

Phased from pilot (Q2 2026) to marketplace to fully licensed platform with BPO back-office services; EBITDA-positive by 2027.

## Client Ownership Advantage

Fund managers retain full end-client visibility unlike other providers

**First-Mover | Client Ownership | EBITDA-positive 2027**

## Norwegian Pension Market Opportunity

Self-selected pension accounts are the fastest-growing segment in Norwegian pension

**€55.3B**

**Total EPK Assets**  
Dec 2025, +16% YoY

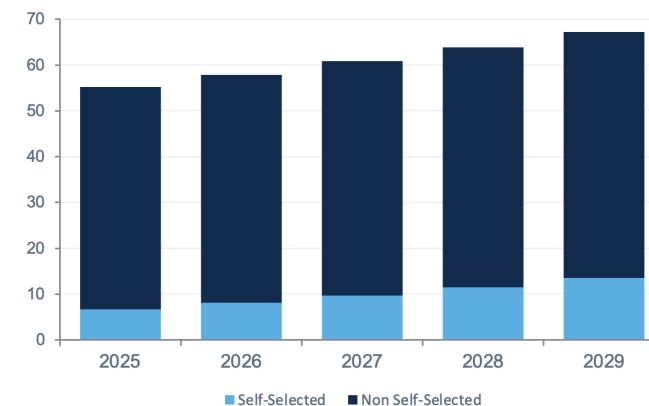
**12.1%**

**Self-Selected Share**  
Up from ~6% in 2023

**€67.2B**

**Projected 2029**  
8% annual growth rate

EPK AuM Composition (EUR B)



*Self-selected pension market; fastest-growing pension segment in Norway*

# Profile Properties Platform: AI-Driven Real Estate Management Platform

## Unified Asset Lifecycle Management

Full portfolio coverage from acquisition to disposition; centralised data governance across assets, contracts, financials and documents.

## AI-Powered Analytics & Intelligence

Predictive models, AVM valuations, risk scoring and investment decision support delivered via real-time dashboards and portfolio reporting.

## Workflow & Document Automation

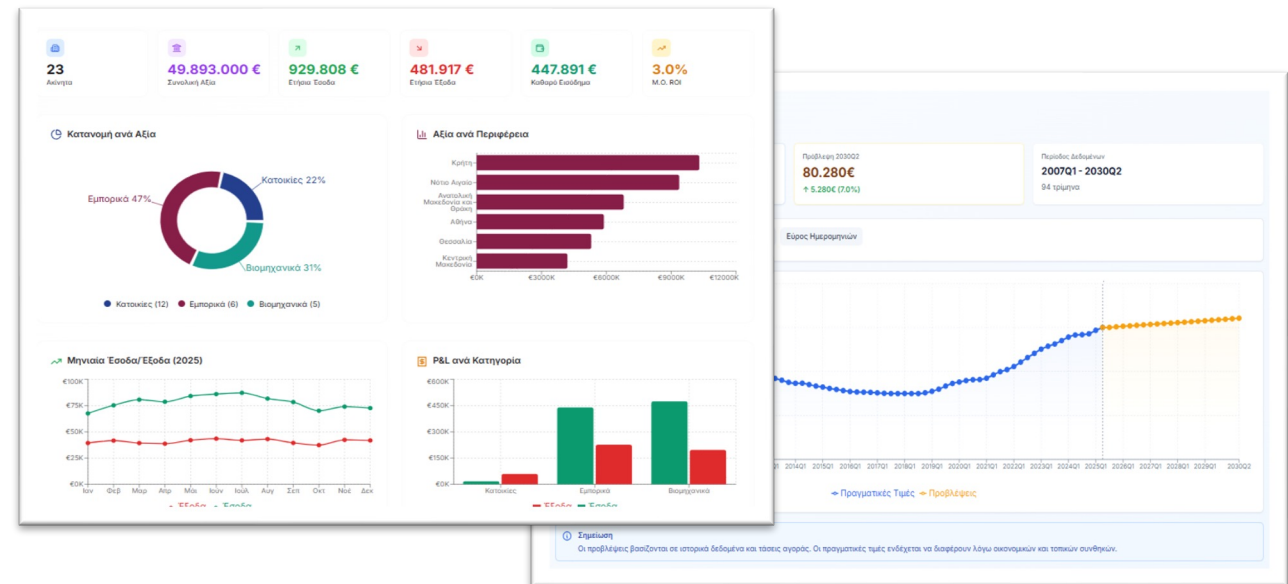
Task management, compliance tracking and document control with audit trails; integrations with any ERP system.

## Flexible & Scalable Deployment

Cloud or on-premise, multi-company and multi-user; modular rollout in up to 12 weeks proven across banks, insurers, public sector, real estate funds and large corporates

Cloud or On-premise | API-first | Enterprise-ready












## Profile Properties Platform Interface



Unified property intelligence across asset management, analytics and investment workflows

# Industry Recognition

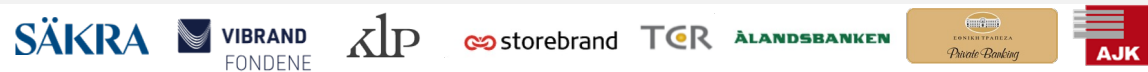
## Recognised among the top global software solutions providers

AWARDS					REPORTS	
 <p><b>Gartner® Magic Quadrant™</b> Retail Core Banking Systems, Europe</p>	 <p><b>AI &amp; Data Awards 2026</b> Best in BFSI (Banking, Financial Services, and Insurance)</p>		<p><b>AI &amp; Data Awards 2026</b> Best Combination of ML and GenAI/LLMs</p>	 <p><b>Banking Tech Awards 2025</b> Finalist: Best Digital Solution Provider – Banking Tech Finalist: Best Digital Solution Provider – WealthTech</p>	 <p><b>MEA Finance Awards 2025</b> Best Digital Banking Innovation Provider</p>	
 <p><b>Global Private Banker</b> Best Investment Management Platform for a Private Bank</p>	 <p><b>WealthTech100 Report</b> Most Innovative Companies 2026</p>	 <p><b>Global FinTech Innovation Awards 2025</b> Best-in-Class Wealth &amp; Private Banking</p>				
			<p><b>Digital Finance Awards 2024</b> Grand Award - Digital Banking Provider of the Year</p>	<p><b>Digital Finance Awards 2024</b> Best Digital Platform</p>	<p><b>Digital Finance Awards 2024</b> Best Consumer / SME Lending Digital Initiative</p>	

# Indicative Clientele

20 new clients and another 26 re-licensings & upgrades in 2025

## Europe



## MEA, APAC



## Americas



# Client Testimonials



**“Finuevo Core will allow us to modernise and streamline our lending operations, supporting our mission to provide cost-efficient and sustainable financing solutions to our members with enhanced speed and precision”.**

*David Ljung, Chief Lending and Advice Officer Kommuninvest - Sweden*



**“Co-op Bank’s adoption of Acumen.plus Treasury Management has strengthened operational efficiency, risk management, and scalability, enabling us to better serve our clients in a dynamic financial landscape.”**

*Mutahe Karuoro, Head of Treasury at Co-op Bank - Kenya*



**“Partnering with Profile is a strategic move in our efforts to enhance bespoke Wealth Management services.”**

*Jamie Simmonds, CEO & Managing Director Access Bank - UK*



**“We have selected Profile’s advanced solution to effectively operate based on the Basel IV framework with confidence, transparency, and efficiency.”**

*George Kouroumalos, Chief Risk Officer at CrediaBank - Greece*



# Financials



# 2025 Key Financial Highlights

€47.5m	+18%
Revenues	Growth

c. 28%	20
EBITDA margin	New Clients

46	€130m
New Contracts	Backlog

70%	€15m
Cash Conversion	Net Cash

- 1

Clients

- Accelerate and optimize **customer acquisition**
  - Drive **digital upselling and cross-sell efficiency**
  
- 2

Revenue

- Accelerate **recurring** and **subscription-based revenue growth**
  - Convert **one-time deals** into **recurring revenue streams**
  
- 3

Profitability

- Deliver cost efficiencies and compelling pricing
  - Prioritize **profitable growth through** clients, scale and targeted M&A
  
- 4

Cash Conversion

- Maximize **EBITDA-to-cash performance** through efficient working capital management
  
- 5

Capital & Leverage

- Maintain a **cash generative model** to enable **strategic** financial flexibility
  
- 6

Innovation

- Leverage emerging tech & AI** to accelerate innovation and solution delivery
  - Productize** key solutions

# Profitability Metrics

€m	FY-2024	FY-2025	Y-o-Y reported
Revenue	40.1	47.5	18%
EBITDA	10.3	13.1	27%
Margin	26%	28%	
EBT	7.3	8.2	13%
Net profit	5.6	6.4	14%
EPS	0.2282	0.2577	14%

# Solid Balance Sheet

Net Cash Balance

€6m

€11m

€15m

€88m

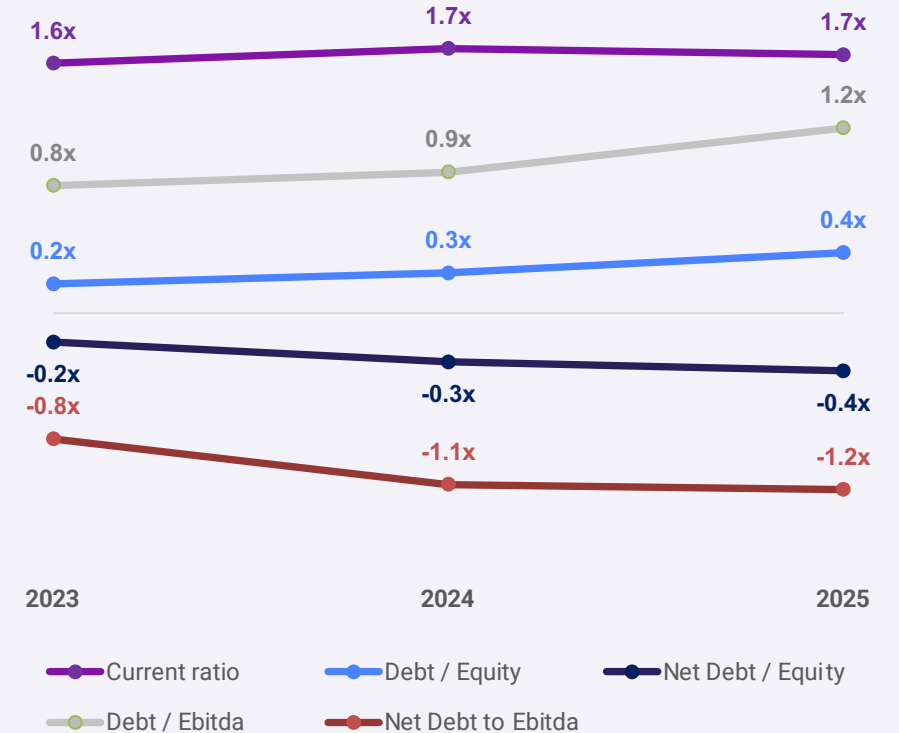
Total Assets

€56m

€68m



Key Balance Sheet Ratios Remain Stable

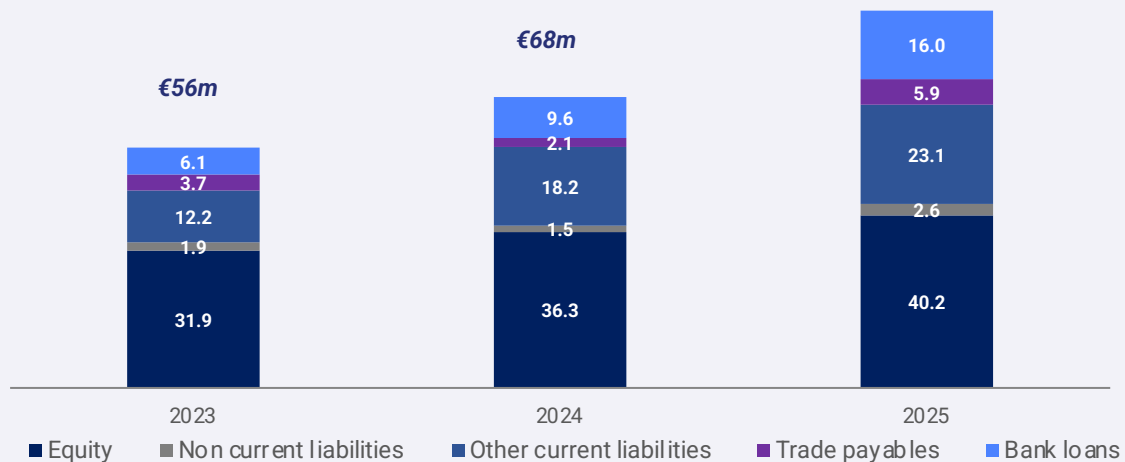


Total Liabilities & Equity

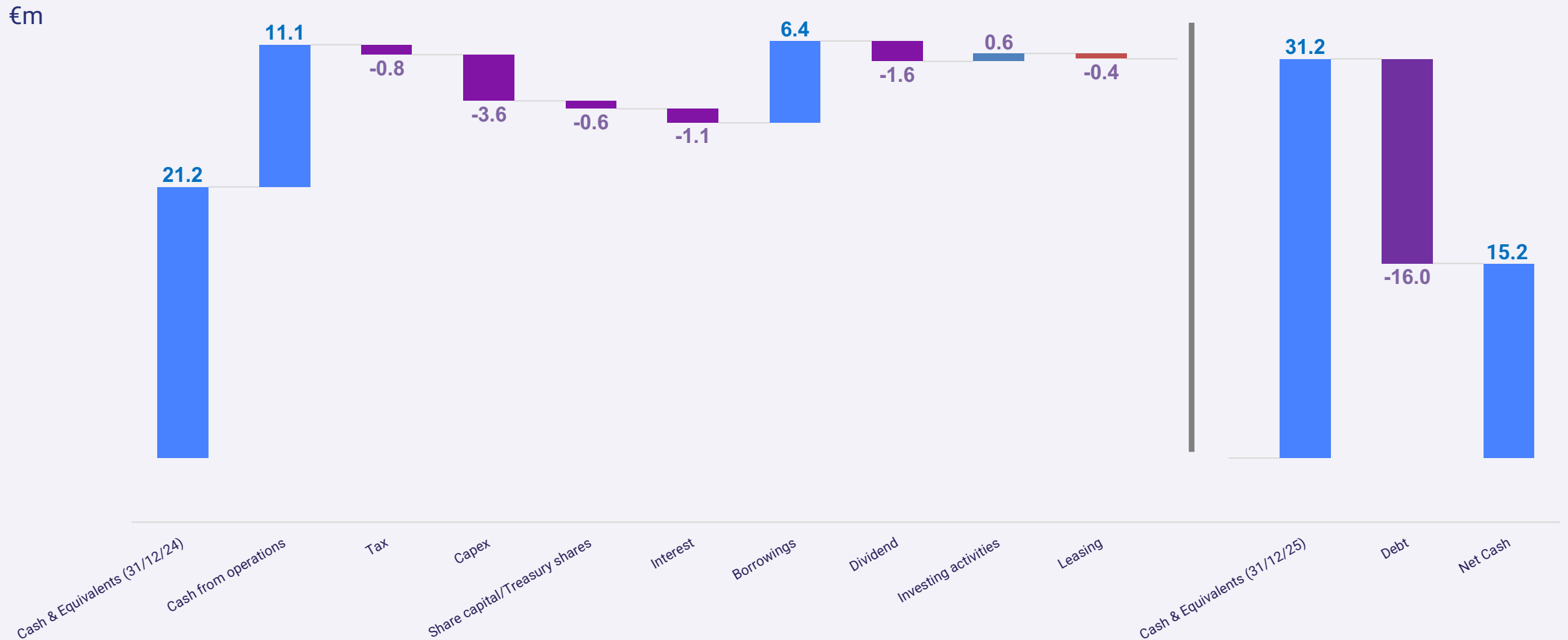
€56m

€68m

€88m



# Liquidity





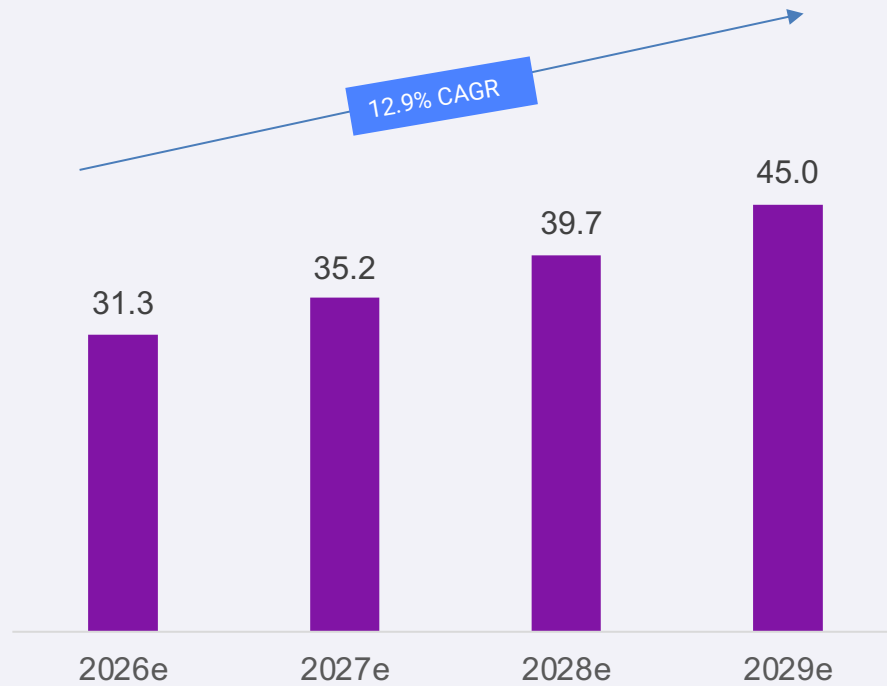
# Industry



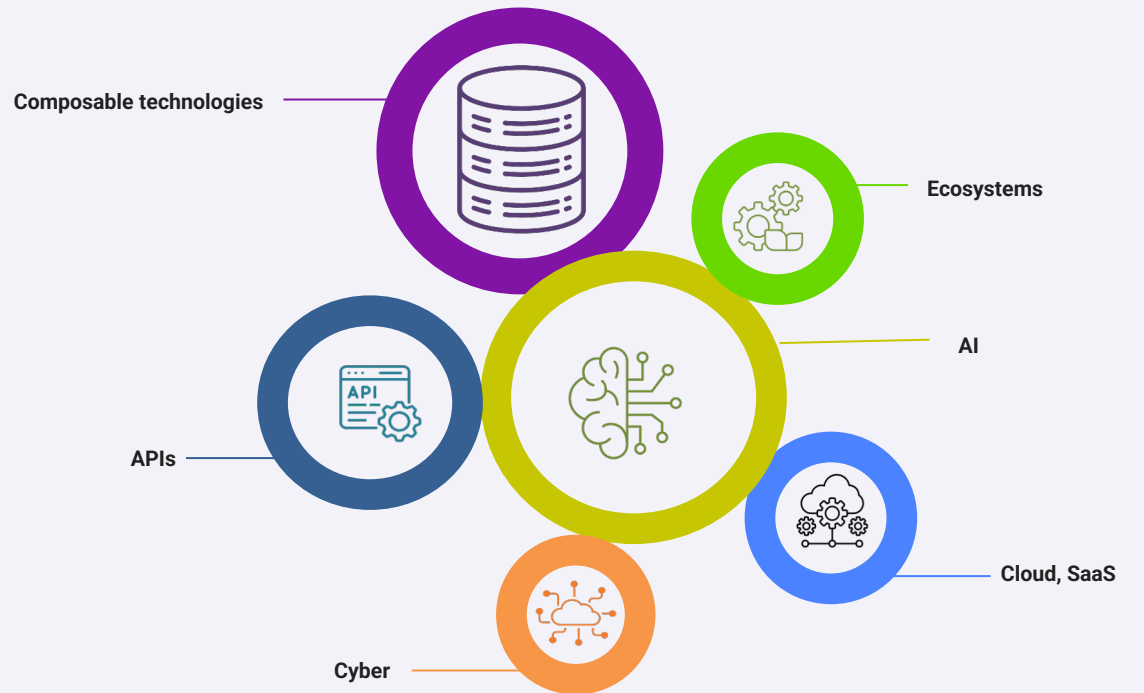
# IT Spending: Banking Industry

€bn

## Banking



## Trends

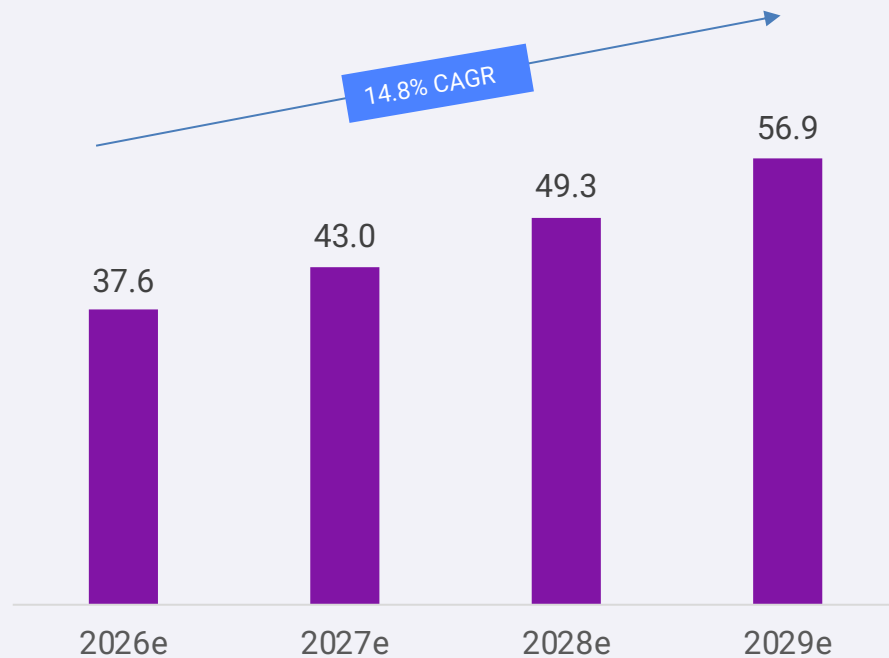


Source: Gartner

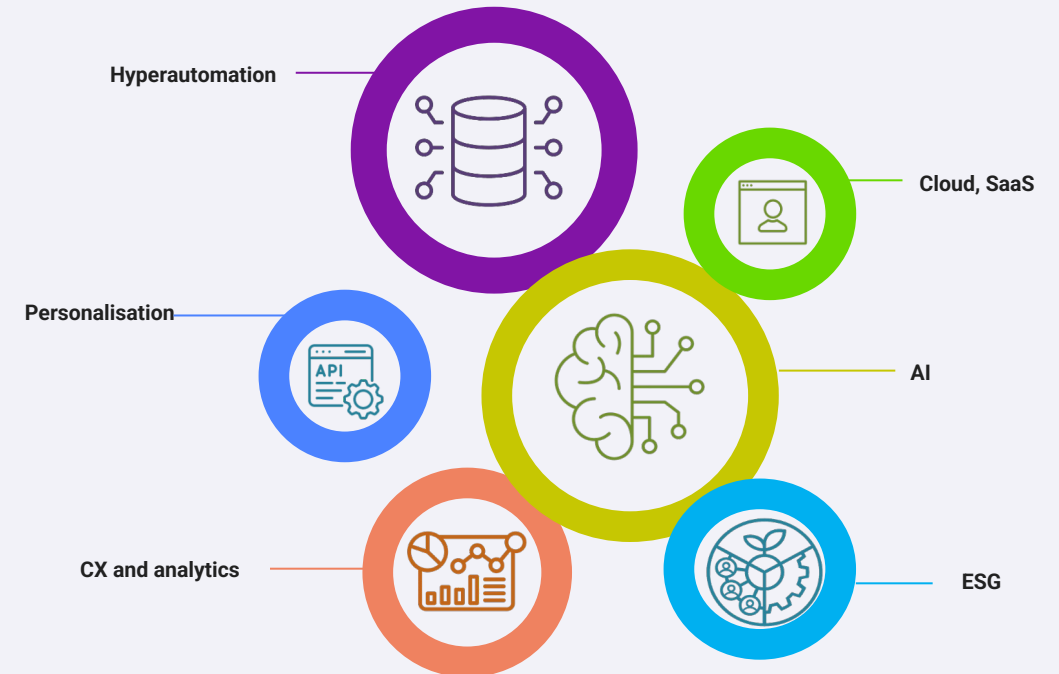
# IT Spending: Investment Services Industry

€bn

## Investment



## Trends



Source: Gartner



# Strategy



# Forward Looking Strategy



## Commercial Expansion

- **Solutions** focused on the **fastest-growing fintech verticals**
- **Global and growing footprint:** expanded in **11 new countries** since 2021
- Capture **market share** in key markets – targeting **20% + client growth** until 2028
- **Increasing ARPC;** target Tier 2–4 banks & asset managers



## Innovation

- Committed to **R&D investment** - c.15% of revenues
- **Productized solutions:** functionality breadth & high recurrence
- **Innovative** solutions in **AI & Digital Wealth/Banking**
- **API-first & embedded UI** solutions
- **Cloud SaaS & Managed Services** to boost margins & deepen client stickiness



## M&A

- Accelerate **Growth:** **4 acquisitions completed since 2017**
- On track to supplement growth by **EUR50m**
- Acquire talent, **Networks** & expand **Footprint**
- **Complementary** solutions & strong cultural fit
- **Synergies & Cost efficiencies**



## Transformation

- **Multiple projects** through a single platform
- Extensive use of **AI internally**
- **Online Sales channels**
- **Inflation** advantage: technology scales without linear cost growth
- Improving **revenue-per-employee ratio year-on-year**
- **Target 30% EBITDA margin by 2028**

*Committed to invest up to EUR100m to support our growth strategies; with EUR17m invested to date*

# Differentiation: Profile Delivers the Best of Both Worlds

## vs Traditional Vendors



**Established in high value markets**  
*while maintaining a flexible cost base  
given Profile's structural cost advantage*



**Innovation**  
*focused on high growth segments and  
AI first solutions, with no technical debt*



**Understanding client needs**  
*agility, commitment, collaboration and  
holistic servicing of clients*

## vs Neo Vendors



**Functionality breadth**  
*Profile offers 30+ years of production-  
grade financial software – proven at  
scale*



**Financial health**  
*free cash flows, zero leverage*



**References & Recognition**  
*400+ live clients, Gartner-recognised,  
Tier 1 references globally*

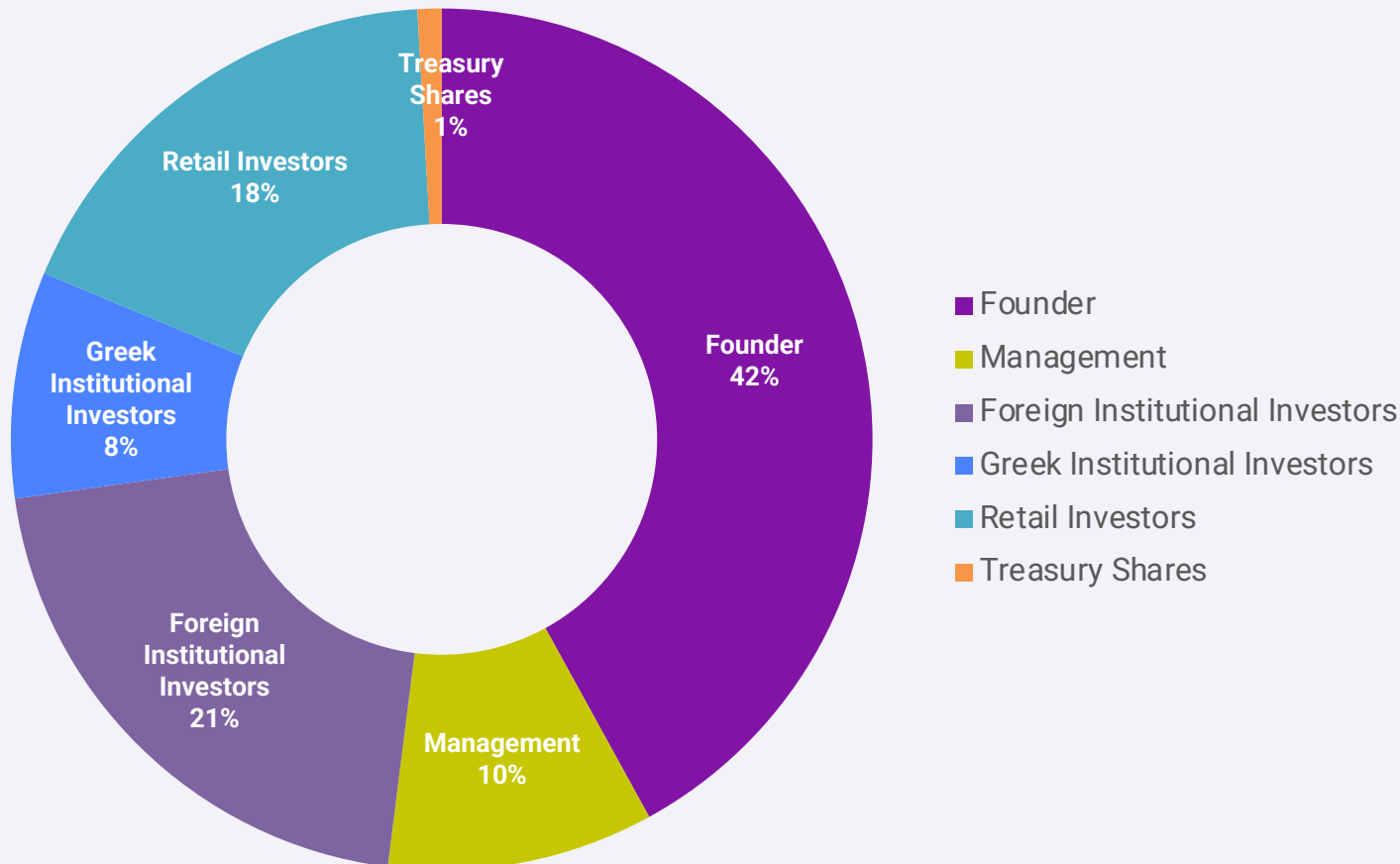
**Profile: trusted depth meets "next.gen" agility and innovation**



# Stock info



# Shareholder Structure & Listing Details



## Listing

ATHEX General Index,  
FTSE XA MID CAP

## Number of shares

24.823.934

Free Float: 48%

## Symbol

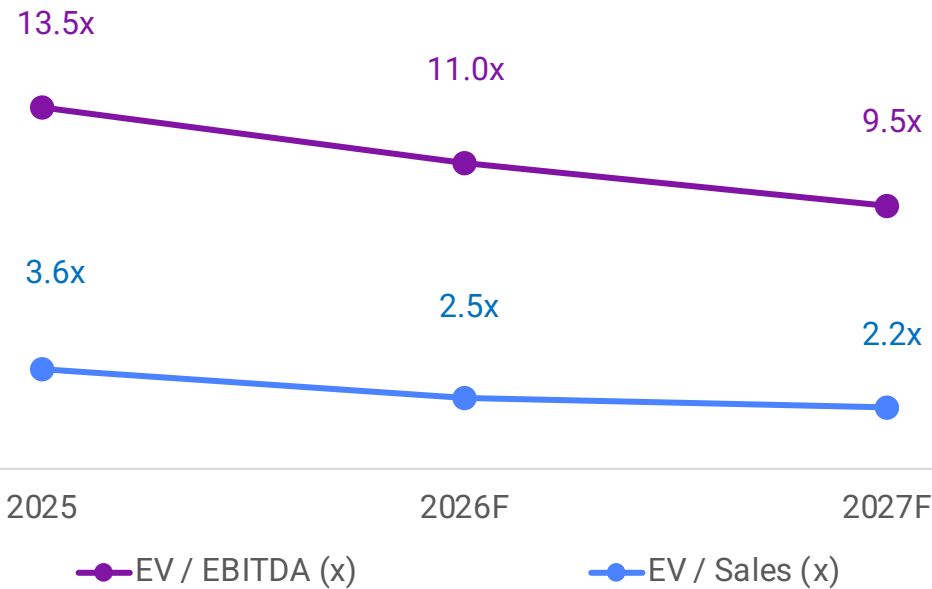
Bloomberg: PROF:GA

Reuters code: PRFr.AT

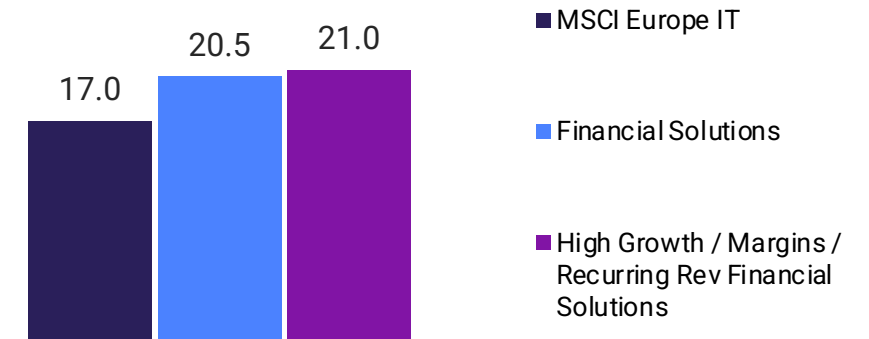
ISIN code: GRS472003011

# Comparative Multiples

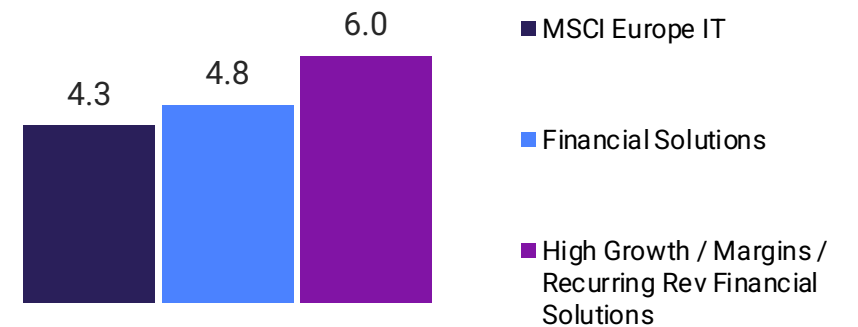
## Profile Key Valuation Multiples



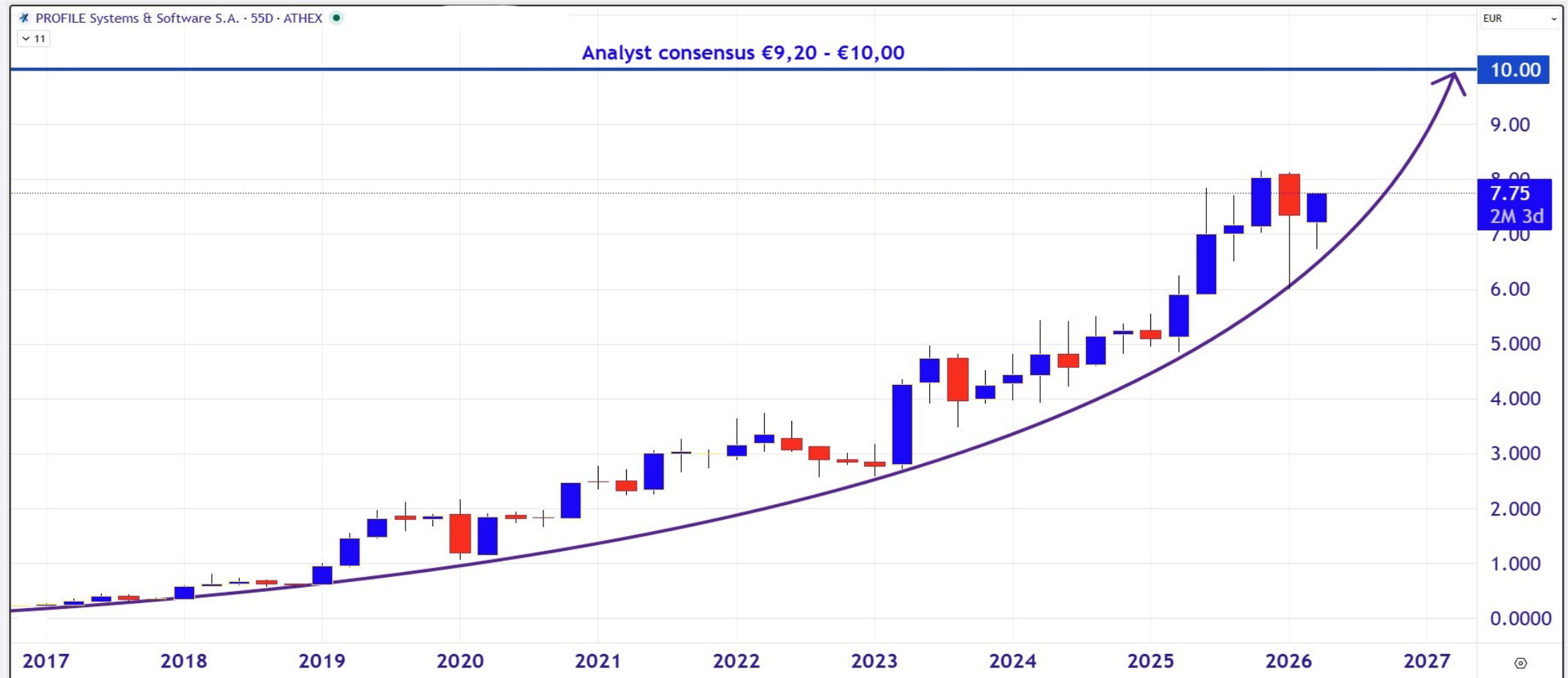
## Peers EV/EBITDA



## Peers EV/Sales



# Historical Share Price Performance & Consensus Forecast





**Thank you!**

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