

Investor presentation



GFT Technologies SE

May 2024

Our vision



We believe in a digital world in which the intelligent use of IT is a key success factor.

Our vision is to simplify this world for our clients.



Always at the forefront



Technology evolves constantly.

We catch the most promising waves and work with the best partners to use this technology profitably for our clients.

NextGen
Finance

Enterprise
AI & Data

Platform
Modernisation

Engineering Services
& Regulatory

Agenda



GFT at a glance

Growth path & Outlook

Financials

GFT at a glance



GLOBAL WORKFORCE (31/12/2023)

9,134 FTE
plus 1,140 contractors

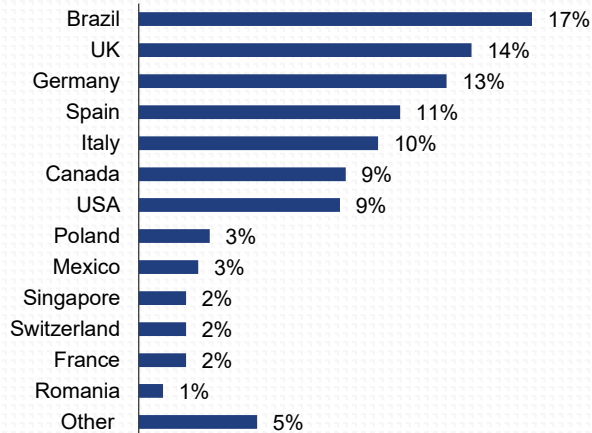
REVENUE 2023

€ 789m

ADJ. EBIT 2023

€ 73m

REVENUE BY MARKET (2023)



REVENUE BY SECTOR (2023)



73%
BANKING

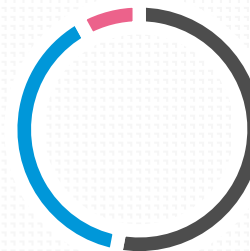


16%
INSURANCE



11%
INDUSTRY
& OTHERS

REVENUE BY SERVICES (2023)



■ Platform Modernisation **53%**
■ Engineering Services & Regulatory **39%**
■ AI & Data **8%**

We support our clients with tailor-made future solutions



2023
REVENUE
SPLIT

53%

PLATFORM MODERNISATION

Cloud migration, Mainframe
Modernisation, Open
API, Customer Centricity,
Digital Assets ...

Business in real-time

39%

ENGINEERING SERVICES & REGULATORY

Managed Services,
Engineering Services,
Regulatory Services,
Risk and Compliance services
...

License to operate

8%

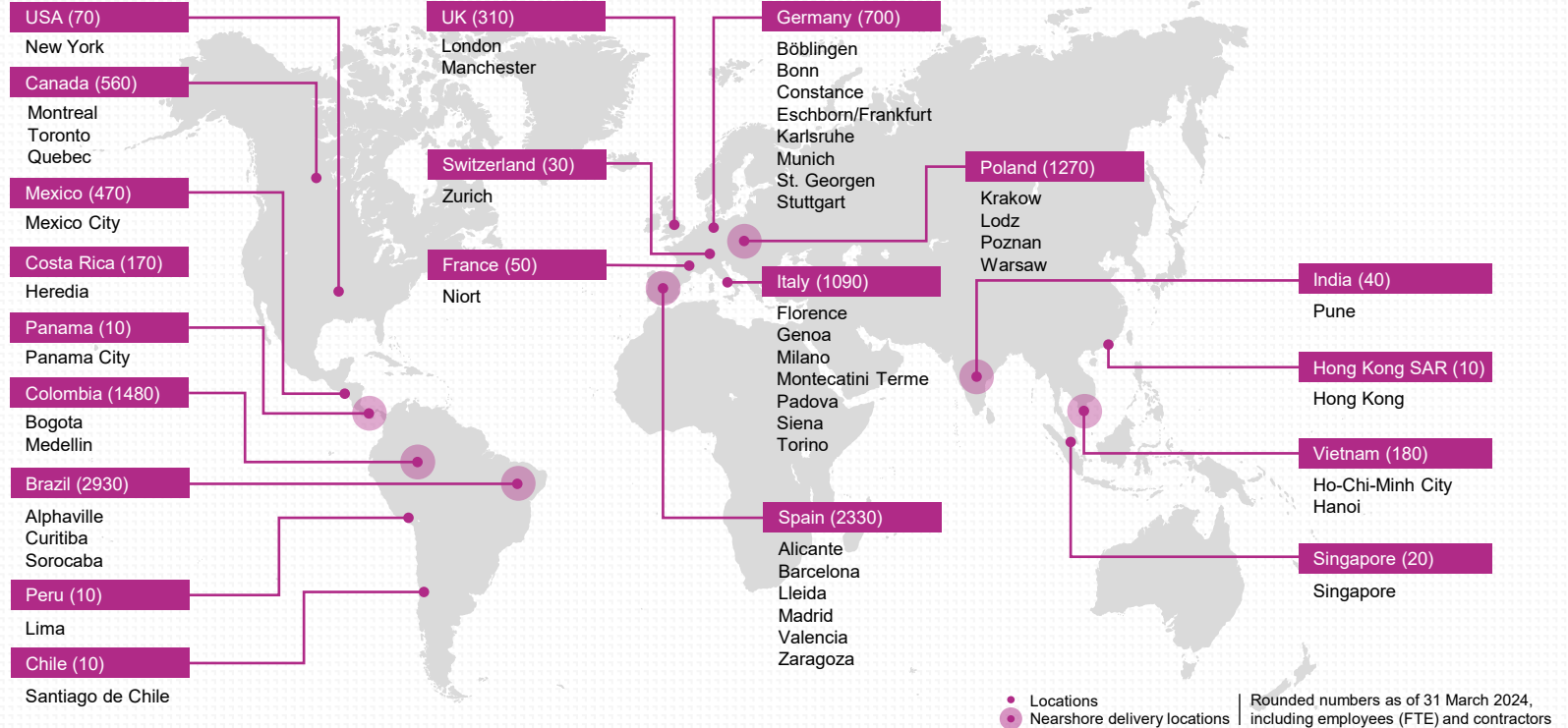
AI & DATA

Predictive and Generative
AI, AR/VR, Robotic Process
Automation (RPA), Bots/virtual
assistants, Data Engineering
...

Fast track to AI

BANKING, INSURANCE AND SELECTED INDUSTRIES

Proximity to clients: More than 12,000 talents in 20 markets



The GFT DNA



Catching the right tech waves



Working with strong partners



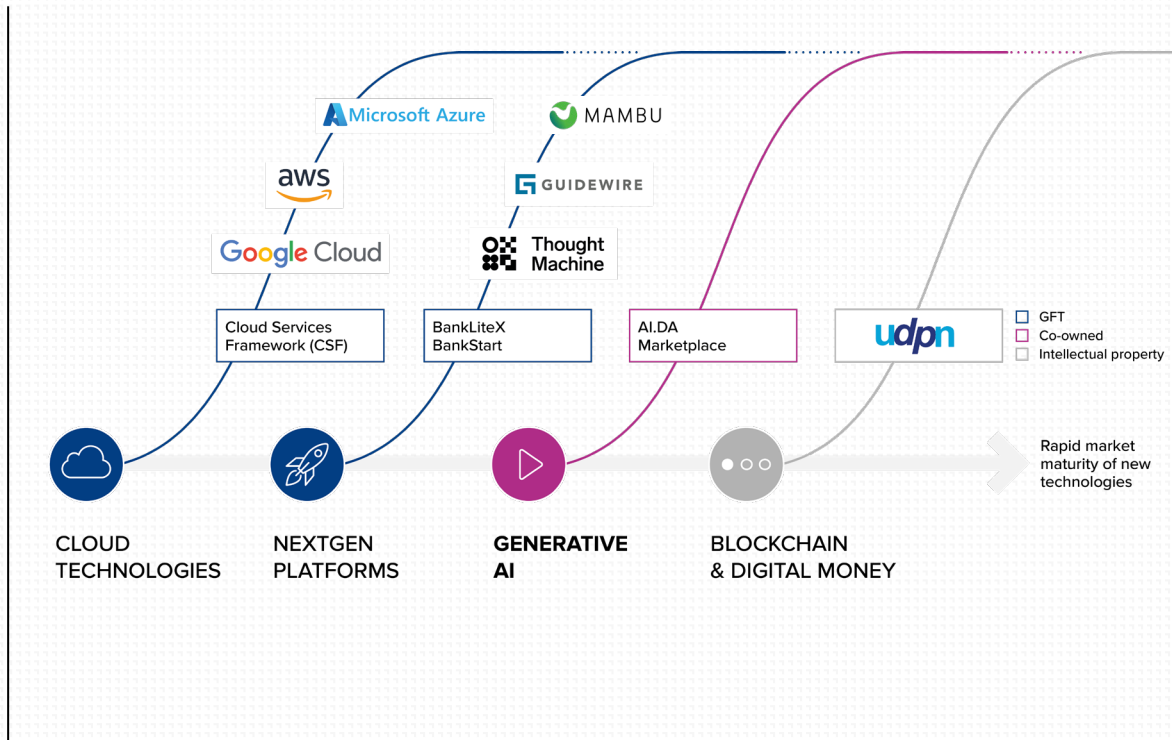
Ruthless focus on delivery



agile@scale company culture



Programmatic M&A approach



Awards and recognitions



LEADER
Digital Banking

WINNER
Guidewire Award

STAR PERFORMER
Guidewire services

WINNER
Banking tech award

SERVICE PROVIDER
of the year

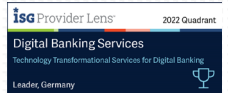
LEADER
Google Cloud



WINNER
Services Company of the Year



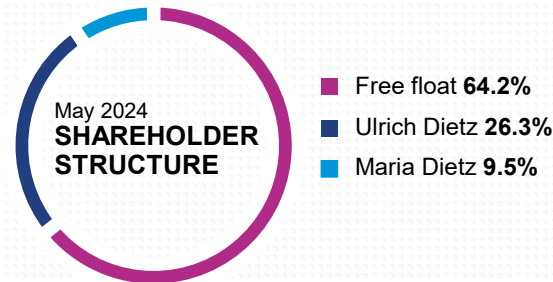
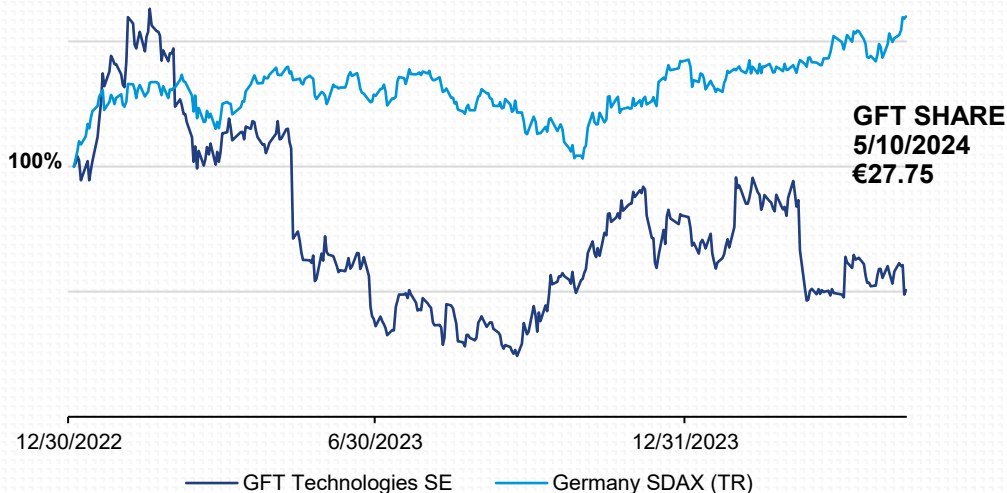
2023 IDC FinTech Rankings
Top 50 and Fast Track FinTech



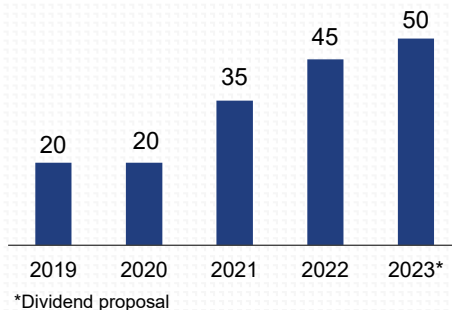
GFT share



- 6/6 analysts with BUY recommendation
- Average target price €44, upside potential: +60%
- Stable shareholder structure
- Attractive dividend policy



DIVIDEND PER SHARE IN €CENT



Recognition for sustainability



Improving ESG performance



B
C



C
C



51
49



First time assessment **60**

Recognitions & commitments

WE SUPPORT



2019 signed UN Global Compact



2030 emissions reduction targets approved by the independent SBTi



In 2023, almost all GFT national companies certified

Our goals



Sustainability by design

We drive new solutions and services to support sustainability aspects like energy efficiency, privacy and digital inclusion.



Grow tech talent worldwide

People are at the heart of the digital transformation. We create & empower talent for the IT industry.

Agenda



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Digital transformation is our strong growth driver



KEY TAILWINDS



Cloud computing, digital platforms and IoT



Rapid advancement of AI



Customer experience at the forefront of growth



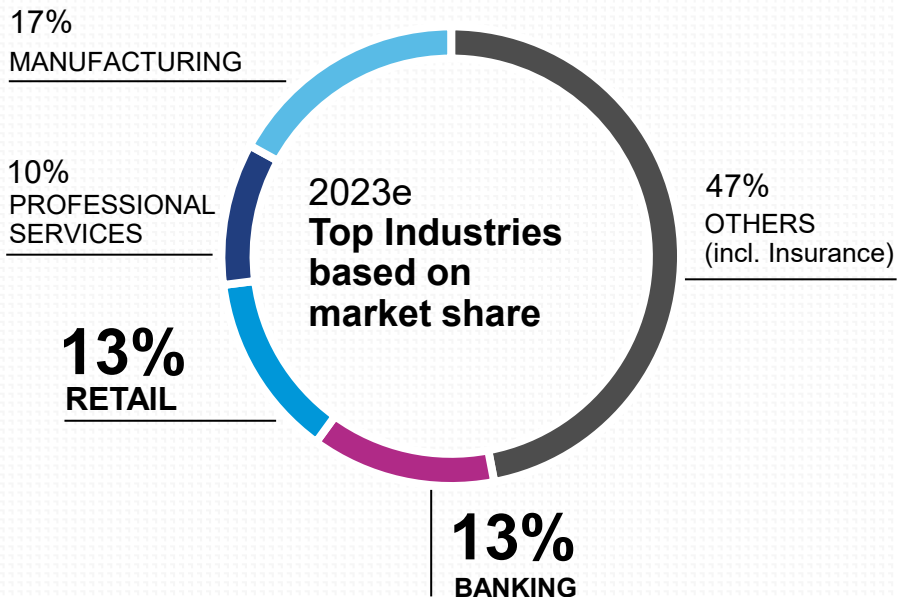
Continued digital IT adoption

Source: IDC Worldwide Digital Transformation Spending Guide, Feb. 2023

Global spending on AI is accelerating fast

Banking and Retail delivering highest AI investments in 2023

FORECAST GLOBAL AI SPENDINGS 2023



SPENDING ON AI CAGR 2022-2026E

+ 27%

SPENDING ON AI-CENTRIC SYSTEMS 2026E

> \$300 BILLION

Source: IDC Worldwide AI Spending Guide – Forecast 2023, Feb. 2023

Next Generation Platform: Leading from the front



NEXT GENERATION BANKING WITH THOUGHT MACHINE & GFT

- No 1 point of contact worldwide for next generation banking
- Most certified experts worldwide
- 4 centres of excellence globally
- Experience in Asia, transferred to Europe, proceeded to the US



GFT helped to build Neobank in Romania on Engine by Starling platform

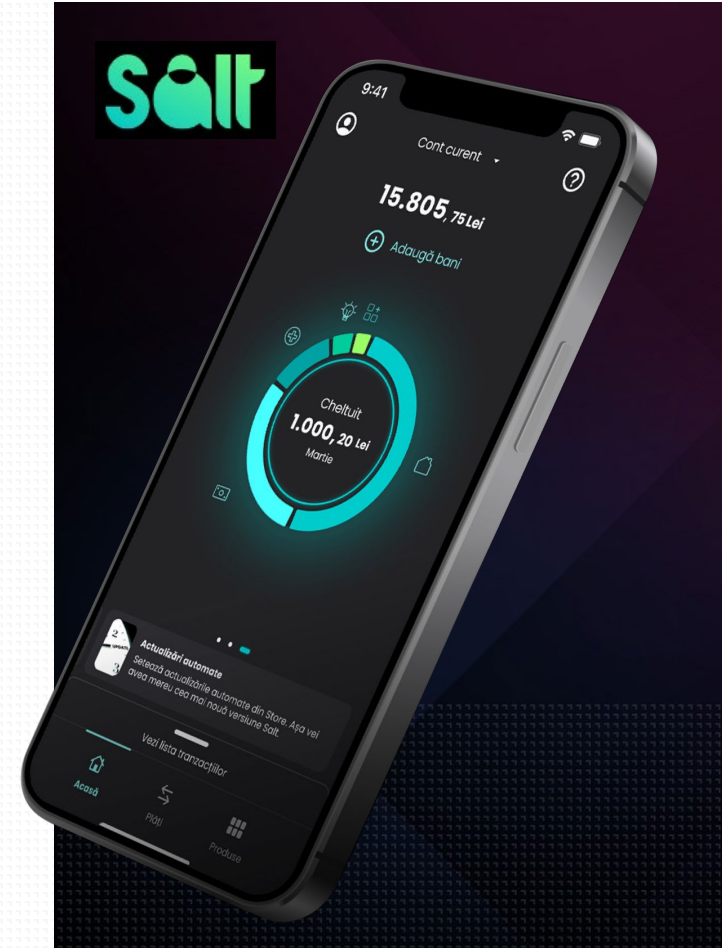
Together with GFT, we helped **Salt Bank** build and launch a new digital bank in **less than 12 months**.

Our highly capable platform was effectively integrated by GFT for the Romanian market, **delivering feature-rich and highly personalisable banking products** that can equally be deployed around the world to attract impressive customer volumes.

GFT's specialist team successfully delivered the implementation and they see **the significant potential of our platform**.



Sam Everington,
CEO of Engine by Starling, May 2024



GFT AI+DA Marketplace



USE CASE LIBRARY

- Visual Inspection
- Predictive Maintenance
- Customer Service
- Fraud Detection
- AI Engineering
- Shopfloor Management
- Knowledge Acquisition
- Manufacturing Analytics
- Project Portfolio Management
- Energy Management
- Software Development
- Voice-assisted Workflows

AI JOURNEY

Assessment & Strategy

- Domain expertise
- Innovation lab
- Fast prototyping

Implementation

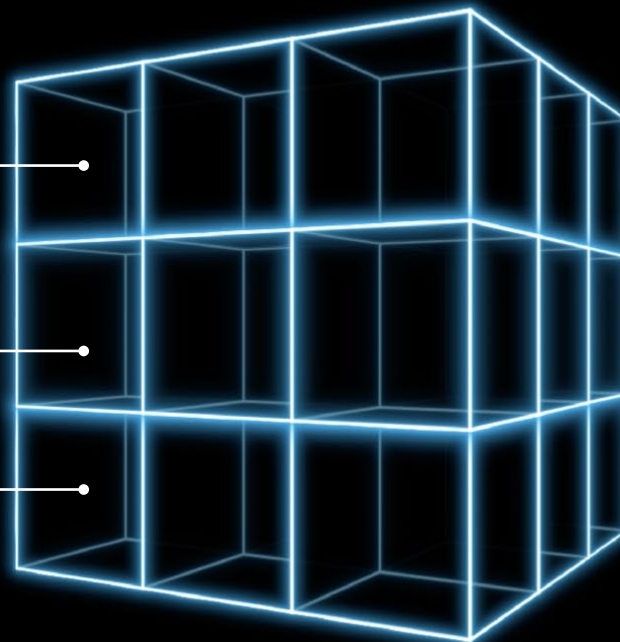
- Reference & security architectures
- Methodologies & accelerators
- Partner ecosystem

Operation

- Monitoring
- Retraining
- Adaption

MODERN DATA PLATFORM

- Integration
- Lake Engineering
- Data Modelling
- Distribution
- Governance



USE CASE #01

GFT Banking Agent



Connected to the core banking system the Generative AI-based agent answers queries and even executes transactions.

Delight customers | Cut costs | Demonstrate leadership in digital banking



USE CASE #02

GFT AI Impact Beta



Generative AI-based, engine-agnostic SW-development orchestration.

Enhances productivity up to 25% thanks to automated prompt generation, code suggestions, vulnerability checks, fixes and detailed logs.

Simplify onboarding | Accelerate digital transformation | Reduce technical debt



USE CASE #03

GFT EnterpriseGPT



Makes benefits of generative AI accessible securely and in compliance with regulatory requirements for banks. Runs on all common cloud platforms and can utilise all common language models.

Boost productivity | Rapid ROI | Usable across various functions



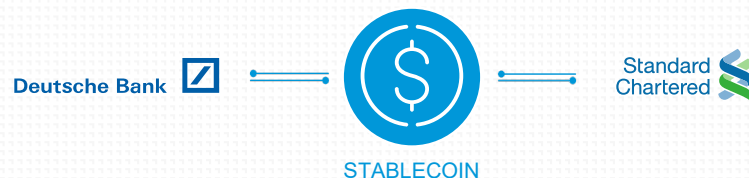
The Universal Digital Payments Network



- › UDPN is the payment infrastructure for the future of finance
- › Supports regulated fiat-backed stablecoins and CBDCs (Central Bank Digital Currency)
- › Leverages DLT to drive efficiency and transparency in digital payments while lowering the costs

More than 10 proof of concepts!

EXAMPLE: Real-time on-chain transfer and swap test transactions between USDC and EURS stablecoins on the infrastructure



KEY FEATURES



Interoperability

Seamless cross-border transactions using multiple technologies



Regulation

Focused on privacy and compliance supporting regulated digital currencies



Integration

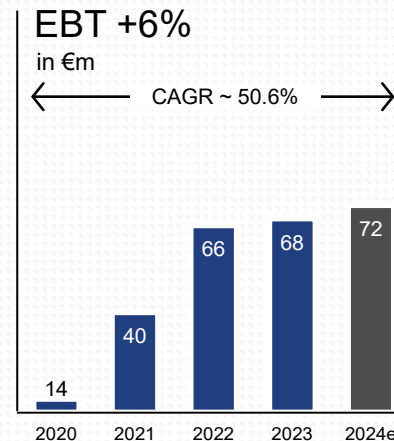
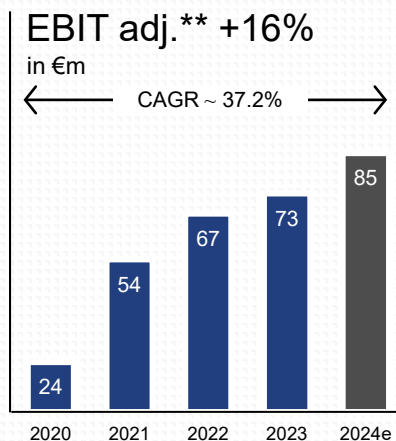
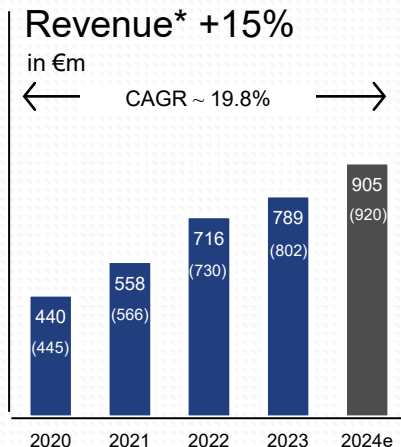
Easy integration with multiple existing IT systems of different enterprises



Decentralisation

Governance structure by an alliance of several geographically distributed entities

Outlook 2024: Revenue and earnings growth rates confirmed



* Revenue forecast for FY2024 and figures prior to FY2024 are adapted due to the reclassification of sales-related Brazilian taxes; previously stated figures in brackets.

** Adjusted for non-operational effects from M&A activities and share price-based effects in the valuation of management remuneration – see [key performance indicators](#) (gft.com), EBIT adj. and EBT are not proportionally depicted

- Revenue 2024e**
- Revenue expected to rise to €905m (incl. €60m from Sophos acquisition and €-15m resulting from reclassification of sales-related Brazilian taxes); growth rate remains unchanged at 15%
 - Still solid organic growth trend due to unique position in new technologies and structural strong demand for digital transformation
- Earnings 2024e**
- EBIT adjusted expected to grow to €85m (incl. €+8.0m from Sophos acquisition)
 - Development above revenue growth due to overall better margin
 - EBT expected to rise to €72m (incl. €-9.5m effects from Sophos acquisition due to M&A effects and interest expenses)

Sophos M&A – GFT among top 3 providers across LATAM



STRATEGIC BENEFITS

- New hub for core banking solutions, AI and cloud modernisation in Americas
- Expanded delivery capacity and talent pool with excellent know-how
- Access to additional clients (Tier 1+2 financial institutions) in LATAM and new partners with impressive references
- Leverage Sophos nearshore capacity for clients in Latin America, other Spanish-speaking countries and the US
- Economies of scale

Largest M&A in our history!

Transaction details: 100% acquisition closed on Feb 1st, 2024 | cash deal, financed via own funds & extended credit lines

SOPHOS CONTRIBUTION FY 2024e

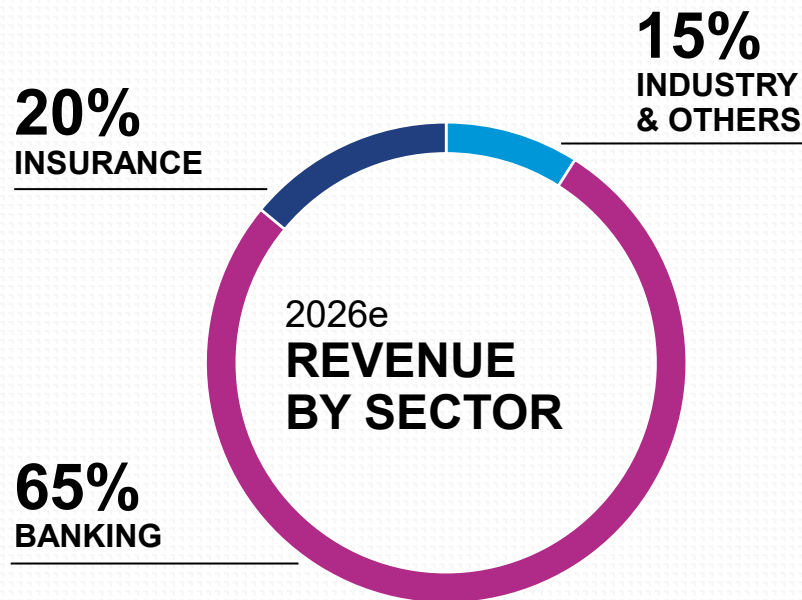
€~60_m REVENUE

€~8_m ADJ. EBIT

~1,700 EXPERTS

GFT will stay on its sustainable and profitable growth path benefiting from AI market trends

MILESTONES 2026



REVENUE GROWTH

> 2x market

ADJ. EBIT MARGIN

> 10%

UTILISATION

~ 91%

CLIENTS > 5 m€ p.a.

> 50

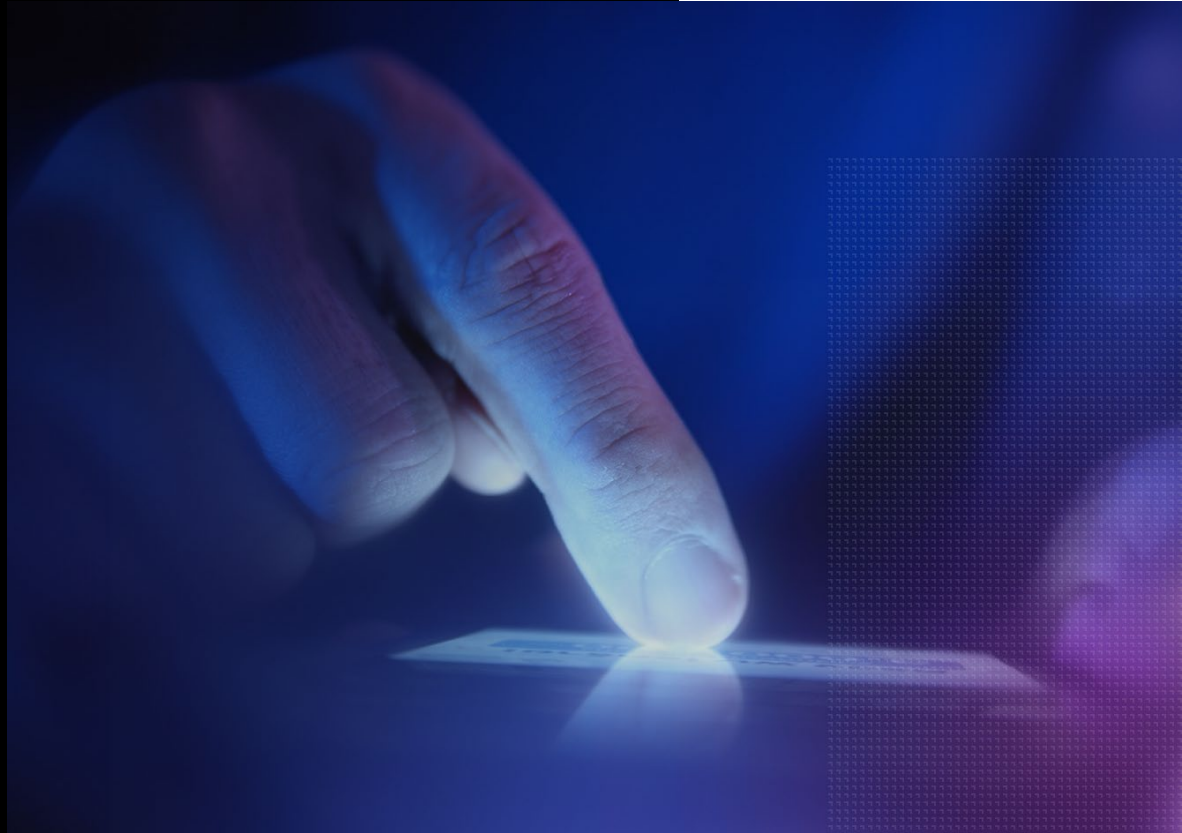
Agenda



GFT at a glance

Growth path & Outlook

Financials



Expected growth rates 2024 confirmed



HIGHLIGHTS Q1 2024

- › Sophos acquisition closed on 1 Feb; integration running smoothly
- › Marco Santos appointed as new CEO (effective from 1 Jul 2024)
- › New UDPN “All-in-One Digital Sandbox” launched
- › CDP rating improved from C to B (GFT above IT sector average)

REVENUE*

+13%

€ 212m

ADJ. EBIT

+6%

€ 17m

OUTLOOK 2024

REVENUE*

+15%

€ 905m

ADJ. EBIT

+16%

€ 85m

* Adapted due to the reclassification of sales-related Brazilian taxes

Q1 key figures – Solid growth supported by M&A



in €m	Q1/2024	Q1/2023	Δ
Revenue	212.39	187.69 *	13%
Order backlog	404.58	350.39 *	15%
EBITDA	21.81	19.89	10%
EBIT adjusted**	17.23	16.28	6%
<i>EBIT adjusted margin</i>	<i>8.1%</i>	<i>8.7%</i>	
EBIT	15.72	14.83	6%
EBT	15.00	15.04	0%
<i>EBT margin</i>	<i>7.1%</i>	<i>8.0%</i>	
Net income	10.62	10.54	1%
Earnings per share (in €)	0.40	0.40	0%
Employees (in FTE)	10,626	8,792	21%

- **Revenue:** +13% (thereof FX effects: 2%), organic growth +1%
- **Order backlog** above previous year, supported by Sophos backlog of €35m
- **Adjusted EBIT** increased by 6%, including
 - Capacity adjustments: €-1.1m (Q1 2023: €-1.5m)
 - FX effects of €-0.3m (Q1 2023: €-0.5m)
- **Adjusted EBIT margin** down to 8.1% (Q1 2023: 8.7%)
- **EBT stable** at €15.0m
- Slightly reduced **tax rate** of 29% (Q1/2023: 30%)
- Significant **workforce** increase of 21%, mainly driven by Sophos contributing 1,556 employees

* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of €-2.98m for revenue and €-5.33m for order backlog.

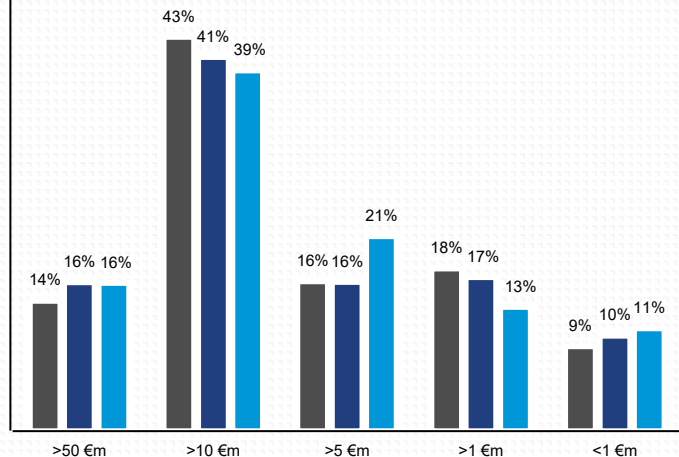
** Adjusted for non-operational effects from M&A activities and share-price-based effects in the valuation of management remuneration; for details, see [key performance indicators \(gft.com\)](https://www.gft.com)

Strong growth of Banking and Industry business



Well-balanced client portfolio

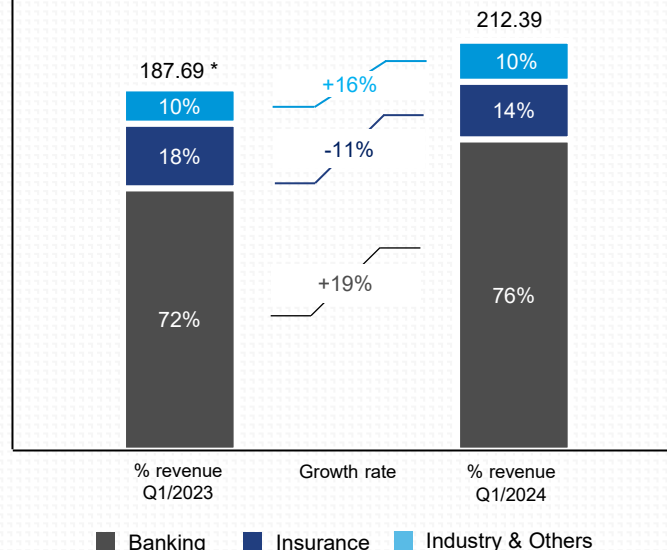
Largest client with 16% of total revenue



% revenue GFT Group*

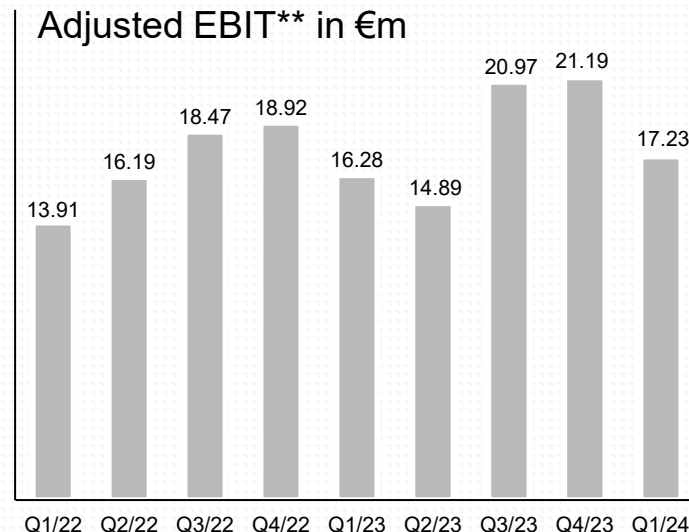
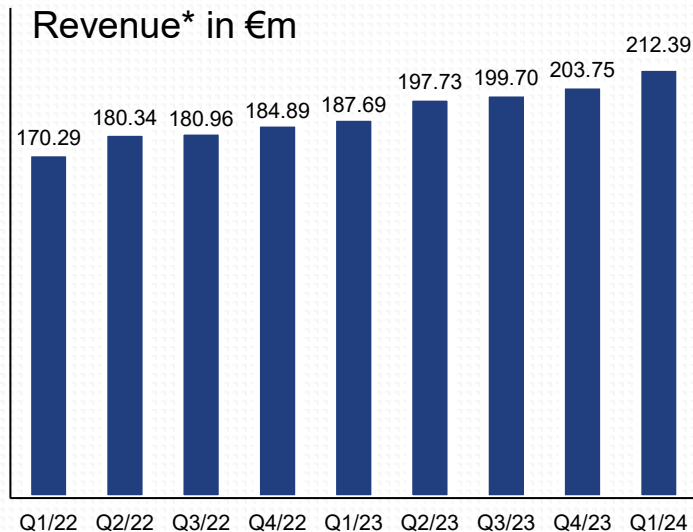
■ 2022 ■ 2023 ■ Q1/2024

Strong growth of Banking and Industry & Others



* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of €-2.98m; for details refer to slide 30

Steady revenue growth despite high market uncertainties



- **Q1/2024 vs. Q1/2023:** Solid revenue growth (+13%); Adjusted EBIT increased at a lower rate (+6%) compared to revenue mainly due to slower sales price increases and weaker product business than previous year
- **Q1/2024 vs. Q4/2023:** Revenue up by 4% driven by M&A; Adjusted EBIT down by 19% mainly due to lower capacity utilization and slower sales price increases

* Revenue figures prior to FY2024 adapted due to the reclassification of sales-related Brazilian taxes.

** Adjusted for non-operational effects from M&A activities and share-price-based effects in the valuation of management remuneration; for details, see [key performance indicators \(gft.com\)](https://www.gft.com/key-performance-indicators)

Revenue and earnings by segment



in €m	Revenue		Growth rates				EBIT adjusted**		
	Q1/2024	Q1/2023	Organic	M&A	FX	Total	Q1/2024	Q1/2023	Δ%
Americas, UK & APAC	118.26	113.58 *	-7%	9%	2%	4%	6.99	10.62	-34%
Continental Europe	93.87	73.93	12%	14%	1%	27%	10.02	8.43	19%
Others	0.26	0.18	n/a	n/a	n/a	n/a	0.22	-2.78	>100%
GFT Group	212.39	187.69 *	1%	10%	2%	13%	17.23	16.28	6%

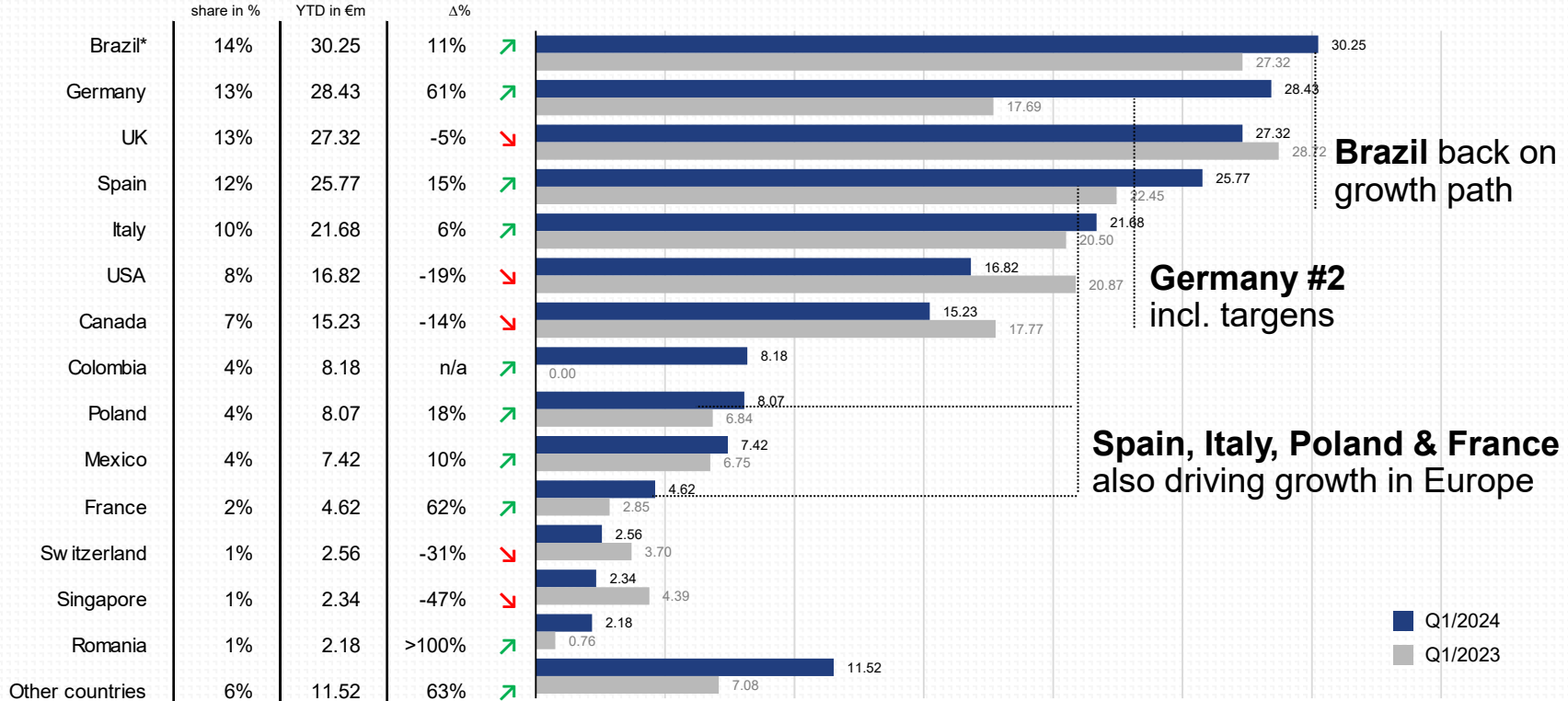
- Market position in **Americas, UK & APAC** expanded with 4% revenue growth mainly driven by Sophos acquisition in Colombia. Strong growth in Brazil and Mexico (both mainly banking) while US, CAN and UK showed a decline; Adjusted EBIT burdened by weaker performance in Anglo-Saxon markets and lower utilisation
- Dynamic growth in **Continental Europe** (+27%) mainly supported by acquired targens in Germany (as of 3 April 2023; since 2024: GFT Deutschland); on legal entity level Spain, Italy, France and Poland grew significantly; Adjusted EBIT up by 19% mainly driven by top-line growth, supported by first time targens contribution
- **GFT Group**: Organic revenue growth of 1% and overall revenue growth of 13%; Adjusted EBIT growth below revenue growth but in line with GFT expectations for Q1 2024

* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of €-2.98m.

** Adjusted for non-operational effects from M&A activities and share-price-based effects in the valuation of management remuneration; for details, see [key performance indicators \(gft.com\)](https://www.gft.com/key-performance-indicators)

Revenue by markets

Dynamic growth in Europe & Latin America offsets market weakness in North America



* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of €-2.98m.
 > gft.com
 May 2024

Income statement – Robust earnings performance

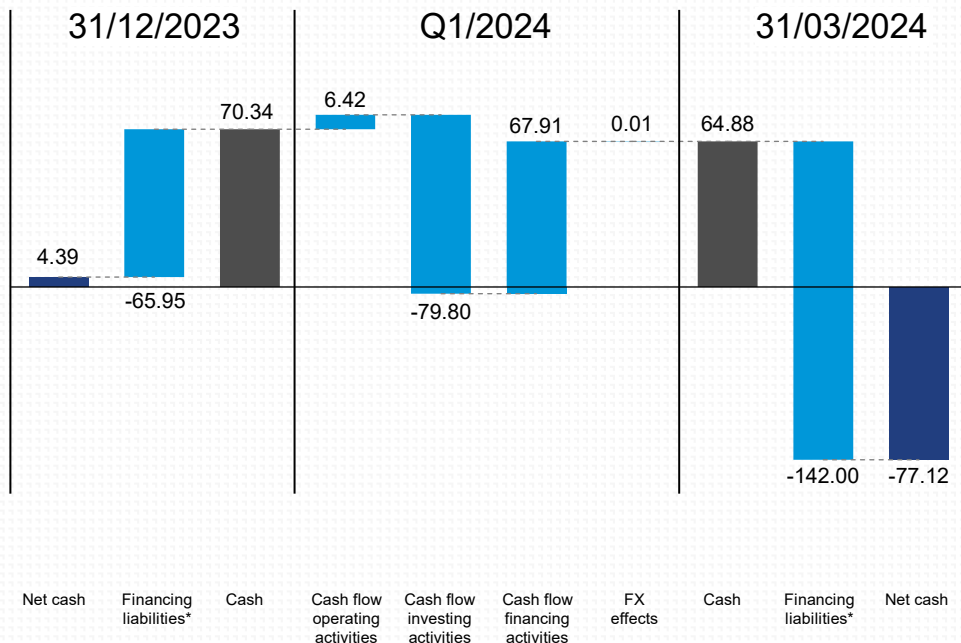


in €m	Q1/2024	Q1/2023	Δ%
Revenue	212.39	187.69*	13%
Other operating income	3.03	3.00	1%
Cost of purchased services	-27.68	-25.59	8%
Personnel expenses	-150.08	-128.07	17%
Other operating expenses	-15.85	-17.14*	-8%
EBITDA	21.81	19.89	10%
Depreciation and amortisation	-6.09	-5.06	20%
EBIT	15.72	14.83	6%
Interest income/expenses	-0.72	0.21	< -100%
EBT	15.00	15.04	0%
Income taxes	-4.38	-4.50	-3%
Net income	10.62	10.54	1%
Earnings per share (in €)	0.40	0.40	0%

- Solid **top-line growth** in challenging environment supported by acquisitions
- **Other operating income** essentially at previous year's level
- Ratio of **cost of purchased services** to revenue down to 13.0% (Q1/2023: 13.6%)
- Rise of **personnel costs** predominantly due to larger workforce, particularly in Colombia and Germany (both acquisition-related) and Spain. Ratio of personnel expense excluding capacity adjustments plus purchased services to revenue increased to 83.2% (Q1/2023: 81.1%)
- **Other operating expenses** decreased mainly due to economies of scale and less expenses for recruiting, which was partly offset by increased IT license costs
- Increase of **depreciation and amortisation** as well as **interest** attributed to acquisitions
- **Income taxes** slightly below prior year's level. Effective tax rate at 29.2% (Q1/2023: 29.9%) in line with expectations

* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of €-2.98m from other operating expenses.

Cash flow analysis (€m) – Solid operating cash flow



- **Net cash** down to €-77.12m (31/12/2023: €4.39m) mainly resulting from the Sophos acquisition | undrawn credit lines of €53.42m (31/12/2023: €46.35m)
- **Cash flow from operating activities** of €6.42m above previous year's level (Q1/2023: €-3.04m). Overall, solid trend – despite minor negative changes of working capital year-on-year. Cashflow prior year burdened by one-off effect of €14.34m
- **Cash flow from investing activities** of €-79.80m (Q1/2023: €-0.79m) substantially impacted by cash outflows for the Sophos acquisition amounting to €78.99m
- **Free cash flow adjusted**** of €5.61m (Q1/2023: €-3.83m)
- **Cash flow from financing activities** of €67.91m (Q1/2023: €32.22m) characterised by net bank borrowings of €70.80m (Q1/2023: €34.92m) due to the debt financing of the Sophos purchase price

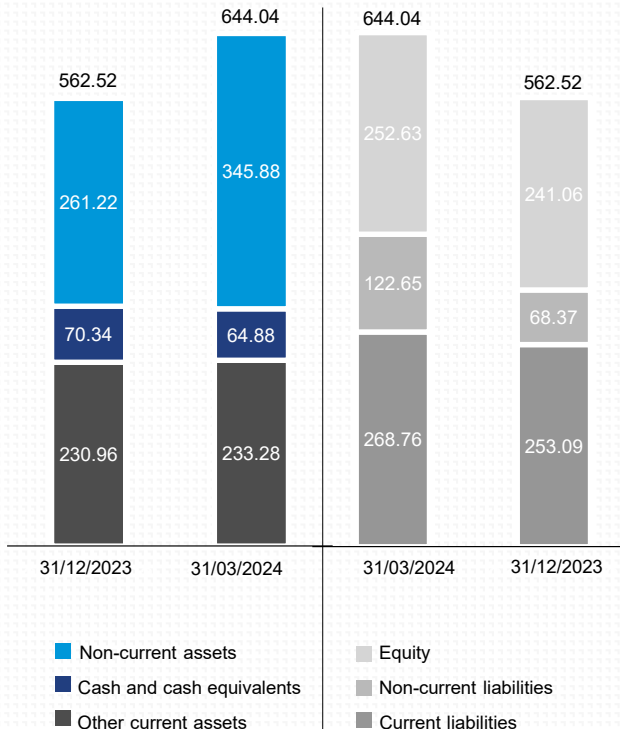
* Financing liabilities include liabilities to banks

** Cash flow from operating activities less cash flow from investing activities adjusted for effects from business combinations; for details, see [key performance indicators](#) (gft.com)

Balance sheet (€m) – Characterised by Sophos acquisition

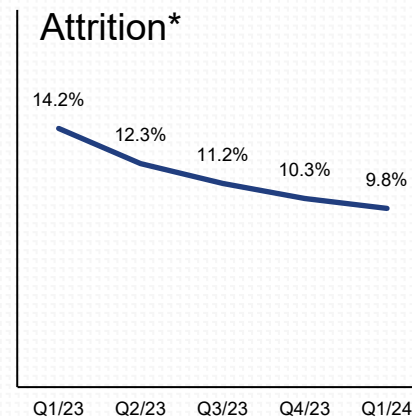
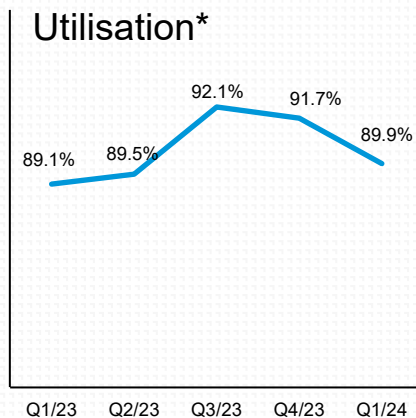
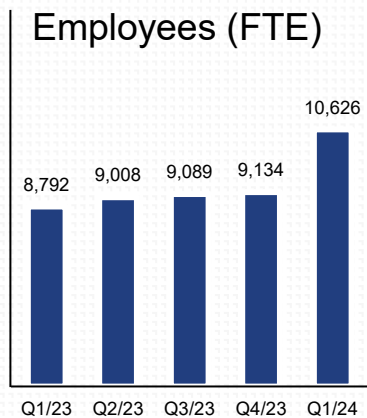


- **Balance sheet total** increased by 14% to €644.04m (31/12/2023: 562.52m), in essence due to Sophos acquisition as of 1 February 2024
- **Non-current assets** up by 32% to €345.88m (31/12/2023: €261.22m). Increase mainly due to the preliminary purchase price allocation for Sophos, whereof €62.86m relate to goodwill. Non-current assets as a proportion of total assets rose to 54% (31/12/2023: 46%)
- Decline in **cash and cash equivalents** by €5.46m to €64.88m (31/12/2023: €70.34m) is primarily related to the Sophos acquisition
- **Other current assets** up by €2.32m to €233.28m (31/12/2023: €230.96m) mainly due to order backlog accounted for in the Sophos first-time consolidation. Receivables from customers incl. contract assets in essence at prior year-end level



- **Equity** increased in essence by amount of net profit for the period of €10.62m; currency effects minor | equity ratio decreased by four percentage points to 39% (31/12/2023: 43%)
- **Non-current liabilities** up at €122.65m (31/12/2023: €68.37m). Increase largely attributed to long-term bank borrowings of €40.00m to finance the Sophos acquisition as well as deferred taxes (€+9.05m) from the Sophos purchase price allocation
- Increase of **current liabilities** to €268.76m (31/12/2023: €253.09m) mainly due to assumption of short-term bank liabilities to finance the Sophos acquisition. Effect was partly offset by lower contract liabilities (€-11.85m) and other provisions (€-9.67m)

Larger workforce due to Sophos integration

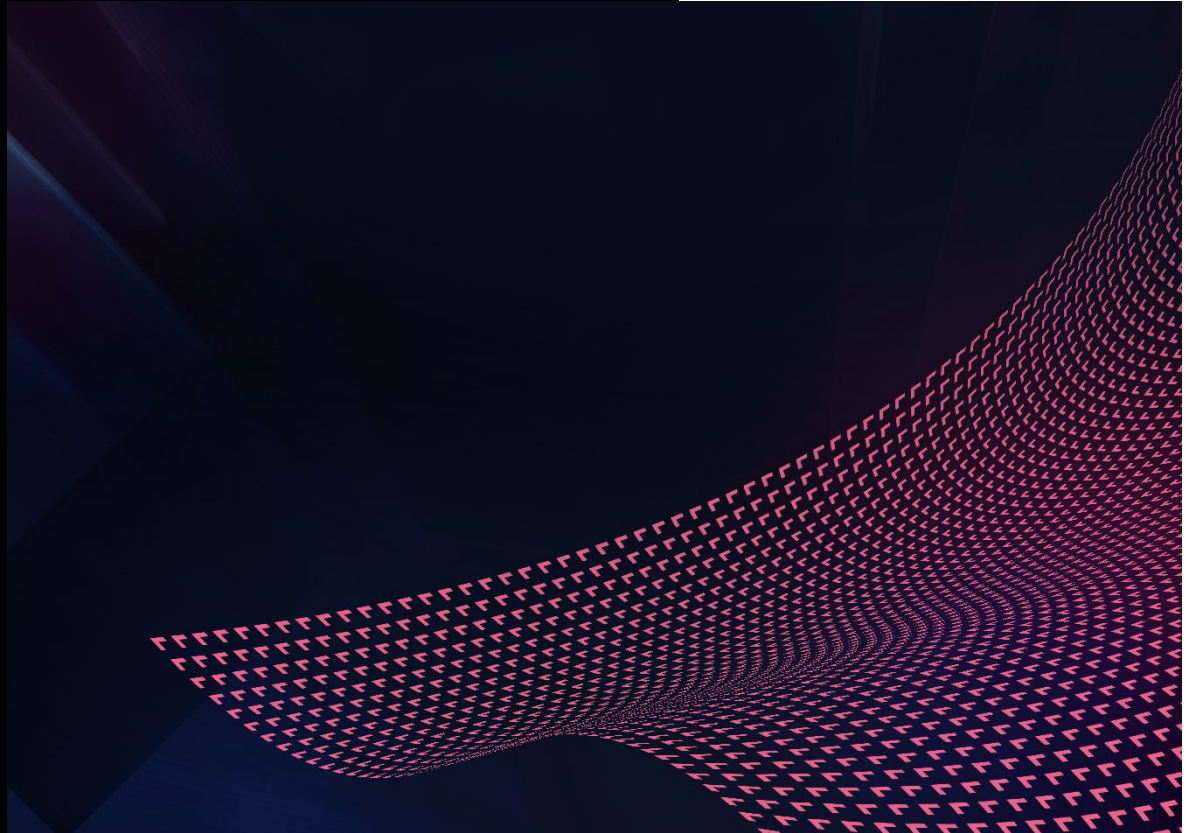


- Workforce significantly up by 16% compared to year end 2023 mainly due to:
 - ↑ Columbia, India (Sophos acquisition: 1,556 FTE), Spain
 - ↓ Germany, Brazil, Poland
- Number of external contractors reduced by 2% to 1,120 (31/12/2023: 1,140)
- Utilisation rate about 2 percentage points down to 90% (Q4/2023: 92%)
- Attrition (trailing average of last 12 months) further reduced to below 10% (Q1/2023: 14%)

* Excluding Sophos

Backup

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Investment case in detail



Unique technology and sector expertise

- Longstanding expertise in digital transformation for financial institutions
- Strong focus on latest technologies: AI, Cloud, Blockchain, Data Analytics, DevOps
- GFT positioned as leader in analyst quadrants
- Partnerships with market leaders: AWS, Azure, Google, Guidewire, Thought Machine, Mambu
- Technology-driven diversification into IoT
- Proven client-focused onshore / nearshore delivery model



Strong demand for digital transformation

- Digital transformation is a megatrend
- Cloud business to grow dynamically
- Large IT budgets to innovate banking
- On-going industrial automation



Highly attractive sales and earnings potential

- Accelerated growth due to high structural demand
- Increasing profit margins
- Attractive free cash flow generation with low capex (approx. 2 % of sales)
- Shareholder-friendly dividend policy at 20-50 % of net profit



Sustainability and commitment

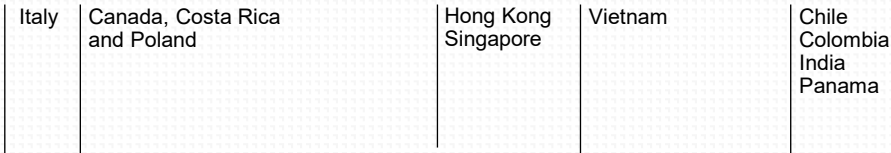
- CEO & CFO more than ten years with GFT
- Two anchor shareholders own 36 % of shares
- Commitment to grow IT talent worldwide, with Great Place to Work certification
- GreenCoding initiatives

35+ years of strategic expansion



GLOBALISATION

- 1987 founded by Ulrich Dietz
- 1997 Switzerland
- 2001 Spain and UK
- 2005 Brazil
- 2008 USA



MILESTONES

- 1990 Major project: GRIT (Object-oriented environment for graphical user interfaces)
- 1999 IPO
GFT being listed on the German stock exchange
- 2001 Large IT-outsourcing Deutsche Bank (DE, ES)
- 2002 Nearshore development centre (ES)
- 2004 CMMI® Certification



As of 1 February 2024

High level of trust reflected by 57 new qualified clients



Revenue	2023	2022	2021	2020	2019
< €1.0m	436	364	370	344	231
> €1.0m	61	55	54	44	51
> €5.0m	14	13	12	13	7
> €10.0m	22	22	12	7	7
Total	533	454	448	408	296

- Large client accounts above €5.0m or €10m annual revenue remained stable – high level of trust in our services and expertise in challenging times
- Increase of smaller accounts (below €1.0m) driven by targens acquisition & AI projects
- ‘land & expand’ strategy still paying off
- 57 (2022: 44) new qualified clients* added, improving client diversification

* New qualified clients per GFT’s definition: customers with a revenue runrate >€100k annually and w/o GFT revenues in the previous year

Results at a glance per quarter



in €m	Q1/2023	Q2/2023	Q3/2023	Q4/2023	FY2023	Q1/2024
Revenue*	187.69	197.73	199.70	203.75	788.87	212.39
EBITDA	19.89	20.66	24.94	24.27	89.76	21.81
EBIT adjusted**	16.28	14.89	20.97	21.19	73.33	17.23
EBIT	14.83	15.11	19.63	18.83	68.40	15.72
EBT	15.04	15.00	19.34	18.62	68.00	15.00
Net income	10.54	10.43	13.87	13.52	48.36	10.62
Earnings per share (in €)	0.40	0.40	0.52	0.52	1.84	0.40
Employees (in FTE)	8,792	9,008	9,089	9,134	9,134	10,626

* Revenue figures prior to FY2024 are adapted due to the reclassification of sales-related Brazilian taxes.

** Adjusted for non-operational effects from M&A activities and share-price-based effects in the valuation of management remuneration; for details, see [key performance indicators](#) (gft.com)

Segment report



in € thsd.	Americas, UK & APAC		Continental Europe		Total segments		Reconciliation		GFT Group	
	Q1/2024	Q1/2023	Q1/2024	Q1/2023	Q1/2024	Q1/2023	Q1/2024	Q1/2023	Q1/2024	Q1/2023
External revenue	118,259	113,584 *	93,872	73,925	212,131	187,509 *	259	185	212,390	187,694 *
Intersegment revenue	1,323	1,229	23,386	24,367	24,709	25,596	-24,709	-25,596	0	0
Total revenue	119,582	114,813 *	117,258	98,292	236,840	213,105 *	-24,450	-25,411	212,390	187,694 *
Segment result (EBT)	5,987	10,120	9,464	7,855	15,451	17,975	-448	-2,938	15,003	15,037
thereof depreciation and amortisation	-2,321	-1,923	-3,424	-2,771	-5,745	-4,694	-340	-368	-6,085	-5,062
thereof interest income	935	741	381	108	1,316	849	-449	-152	867	697
thereof interest expenses	-642	-383	-451	-216	-1,093	-599	-493	114	-1,586	-485

* Adapted due to the reclassification of sales-related taxes in the amount of €-2,978 thousand from other operating expenses

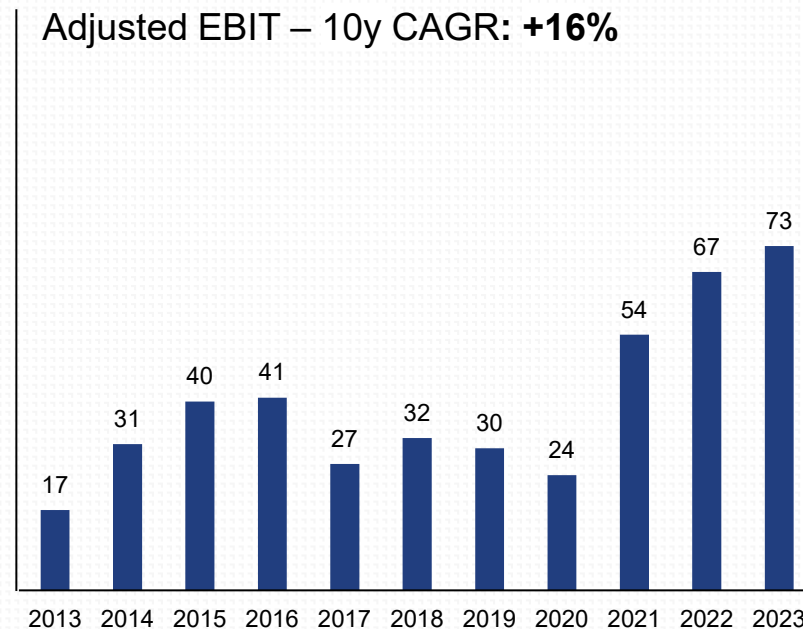
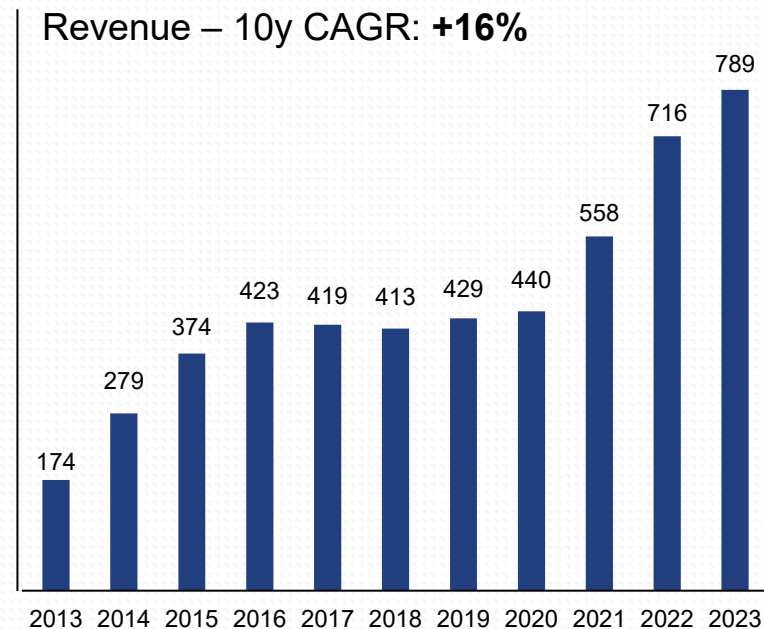
Calculation adjusted EBIT Q1/2024



in thsd. €	Q1/2024	Q1/2023
Revenue	212,389	187,693 *
EBIT adjusted	17,226	16,279
M&A Amortisation PPA	-2,132	-878
M&A Acquisition related costs	0	-323
Share-price related effects from valuation of management remuneration	628	-253
EBIT	15,722	14,825
Interest	-719	212
EBT	15,003	15,037
EBIT adjusted margin	8.1%	8.7%
EBT margin	7.1%	8.0%

* Adapted due to the reclassification of sales-related taxes in the amount of €-2,978 thousand from other operating expenses

10-year development



Shaping the future of digital business



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