GFT Technologies SE

Investor Presentation

August 2026

Let's Go Beyond the Hype_

We Create Impact with AI

We are the Artificial Intelligence
Digital Transformation Challenger

GFT – A Global AI-Centric Digital Transformation Pioneer

GFT is a global leader in mission-critical software engineering and AI-enabled transformation, with decades of delivery excellence, strong client relationships, and partnerships with hyperscalers including AWS, Google Cloud, and Microsoft Azure.

Our Core Offerings:

Platform Modernization
(Cloud Migration, Core Systems)

Engineering & Regulatory Services
(Managed Services, Compliance)

Data & AI
(Agentic/GenAI, Analytics, Automation)

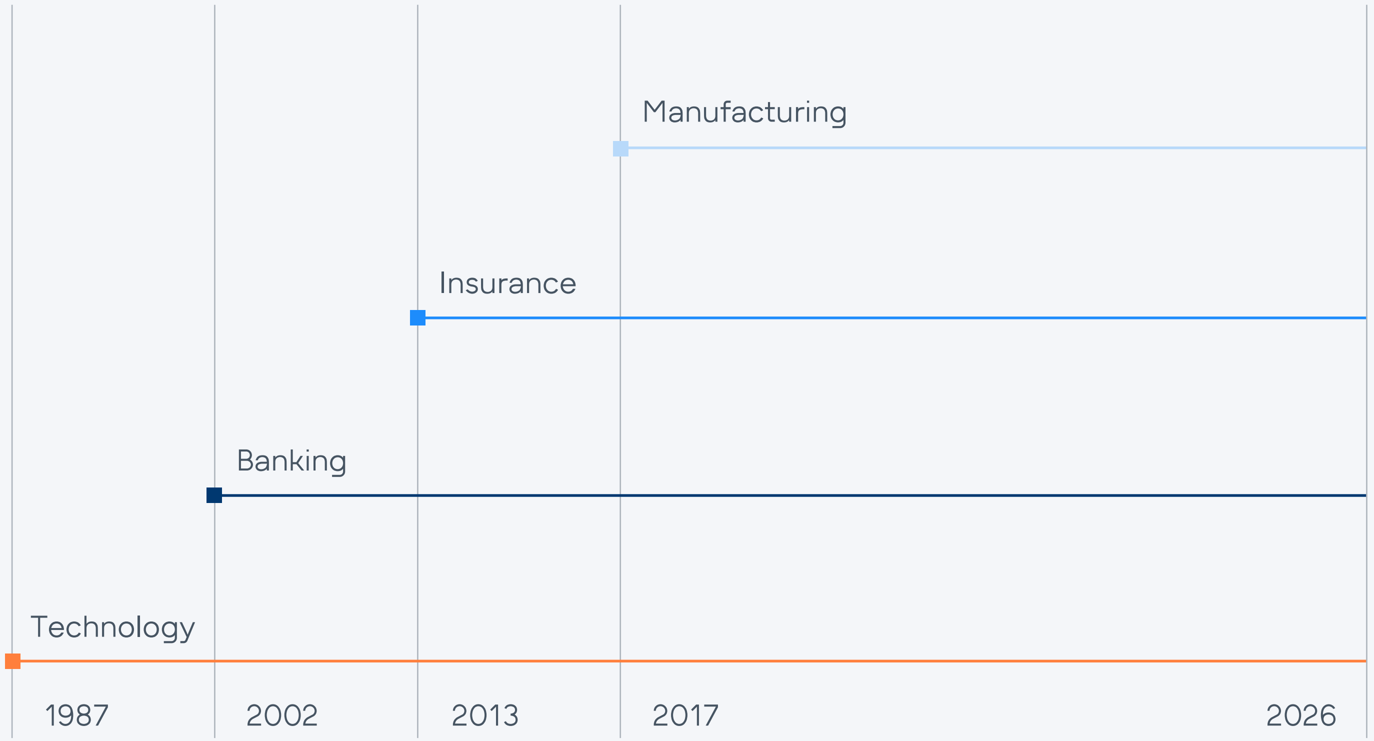
Our Products:

Wynxx

Smaragd

Engenion

35+ Years of Expansion



Scaling AI-Driven Software Engineering Growth for Financial Services and Other Highly Regulated Sectors

€888m
Revenue

€67m
Adj. EBIT

+15%
CAGR 5Y

€445m
Revenue

€33m
Adj. EBIT

2020 → **2025**

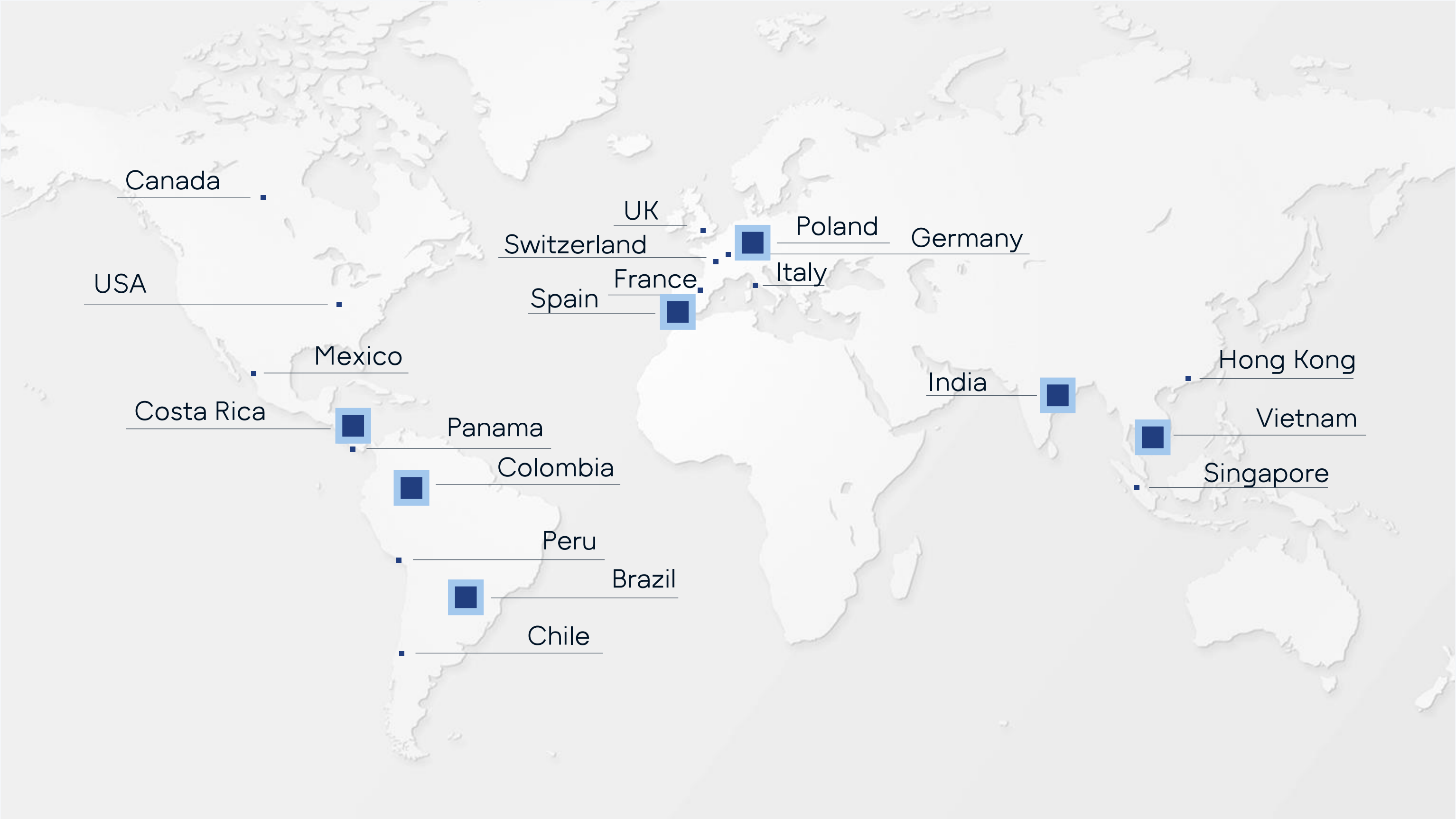
- Banking **71%**
- Insurance **17%**
- Industry & Others **12%**

Top 3 markets (FY 2025)

BRAZIL | GERMANY | SPAIN

45% of total group revenue

Efficient Global Delivery Platform – Focus on Smartshoring



- Americas, UK & APAC **63%**
- Continental Europe **37%**

MARKETS
20+

NEAR- & OFFSHORE DELIVERY LOCATIONS
7

GLOBAL PRESENCE
12,000
>1,500 AI-powered client projects

AI-TRAINED TALENTS
>95%

Recognized Deep Core Banking Expertise with Measurable Client Impact

IDC

GFT has been named a Leader in the IDC MarketScape Worldwide Cloud-Native Core Banking Implementation Services 2025 Vendor Assessment.

GFT's major strengths lie in its experience and capabilities with the current generation of cloud-native core banking vendors at a global level and the ability to project its expertise worldwide, according to IDC.

IDC MarketScape: Worldwide Cloud-Native Core Banking Implementation Services 2025 Vendor Assessment", 11 December 2025, IDC # US51810324

Writing Global Success Stories

JPMorgan Chase & Co.

- New lending platform built with AWS and Thought Machine
- Modernization of global payments on AWS for resilience and scale
- First externally exposed APIs enabling integration with major retail partner
- Supported seamless launch of co-branded credit card

itaú

- Full cloud modernization program
- Migration of 6000+ workloads impacting 50 million customers
- Cloud-native development and GenAI adoption with AWS
- Results: deployment times cut from 120 days to 1 day, 98% fewer incidents

Deutsche Bank

- Long-term strategic partnership across major tech transformations
- Key role in hybrid-cloud program with Google Cloud
- Standardized architectures and solved financial-sector compliance hurdles
- Results: up to 50% faster data processing, 16–20× better system recovery

bradesco seguros

- Integration of Wynxx to streamline planning, testing, documentation in the SDLC
- Improve software quality and development process (standardize tools and code)
- 180 staff trained across 20 squads – small, cross-functional teams that plan, build, and test digital solutions
- Results: 40% measurable productivity gain; faster respond to market needs, shortened delivery times, clearer visibility

We Enable our Clients to Boost their Productivity

Artificial Intelligence is an integral part of the overall GFT offering.

Innovation

Agentic AI
Digital Money,
AI Native Software Engineering

AI & Data Services

Wynxx Platform
Agentic/Gen AI
Predictive AI
Data projects etc.

Modernization

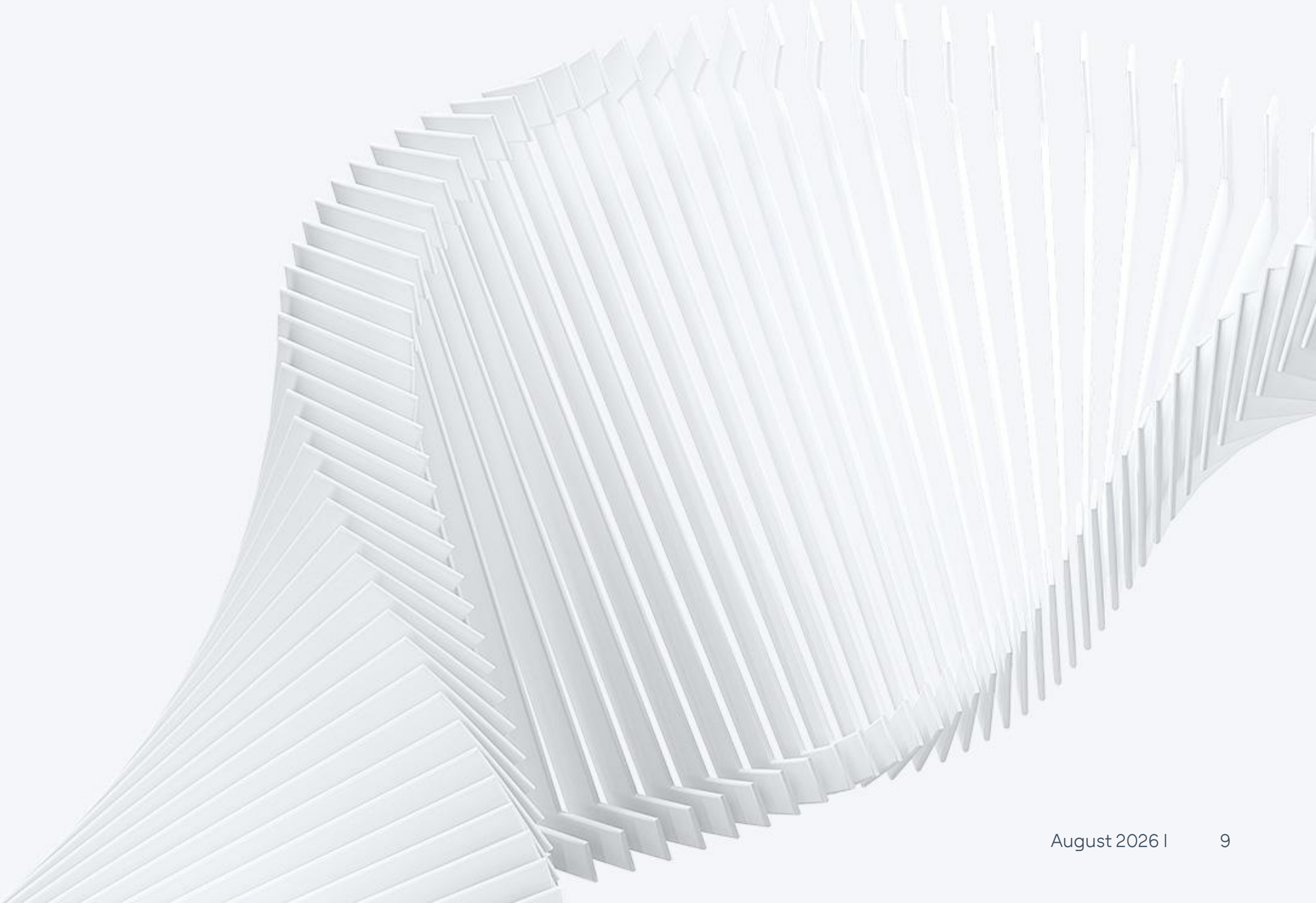
Legacy Modernization
NextGen Digital Banking
ISVs
Transformation
Cloud Migration etc.

Engineering & Regulatory

Managed Services
Engineering Services
Regulatory Services etc.

REVENUE SPLIT	Innovation	AI & Data Services	Modernization	Engineering & Regulatory
2025	**4%**	**8%**	**47%**	**41%**
2024	1%	8%	46%	45%

5-Year Strategy



GFT AI-Centric 5-Year Strategy

More relevant than ever and reinforced by major AI market shifts

Our Vision

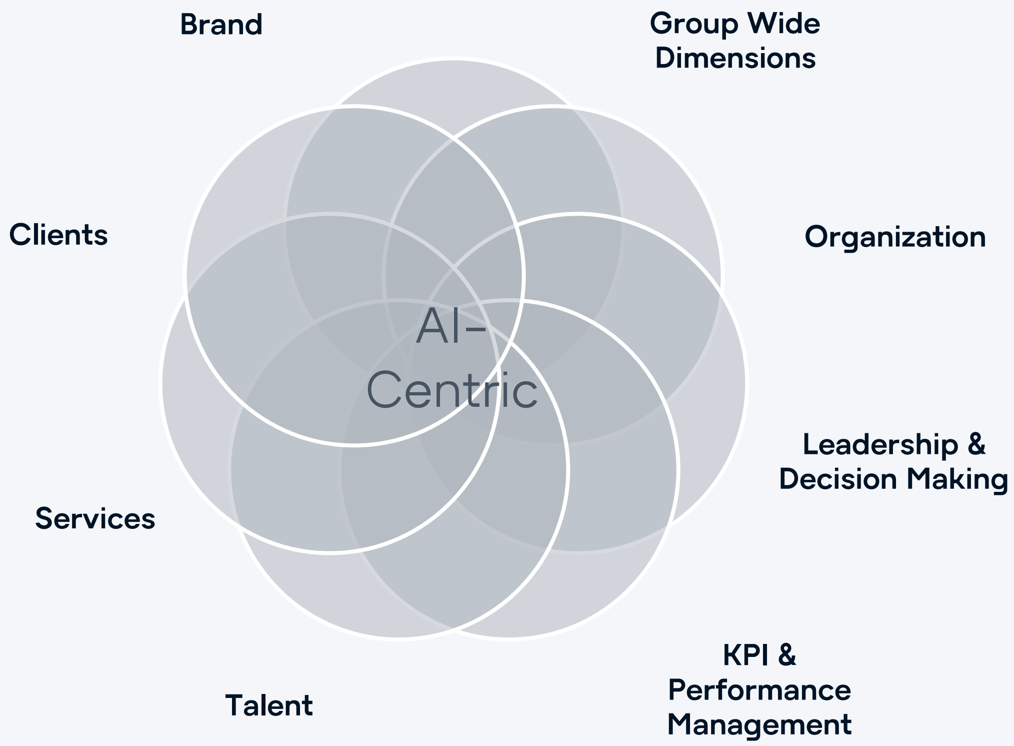
To be the best **responsible AI-Centric** digital transformation company in the world.

Our Mission

To bring the best **responsible AI-Centric** digital solutions, software development, and technology services to every company in the world.

GFT AI-Centric 5-Year Strategy

More relevant than ever and reinforced by major AI market shifts



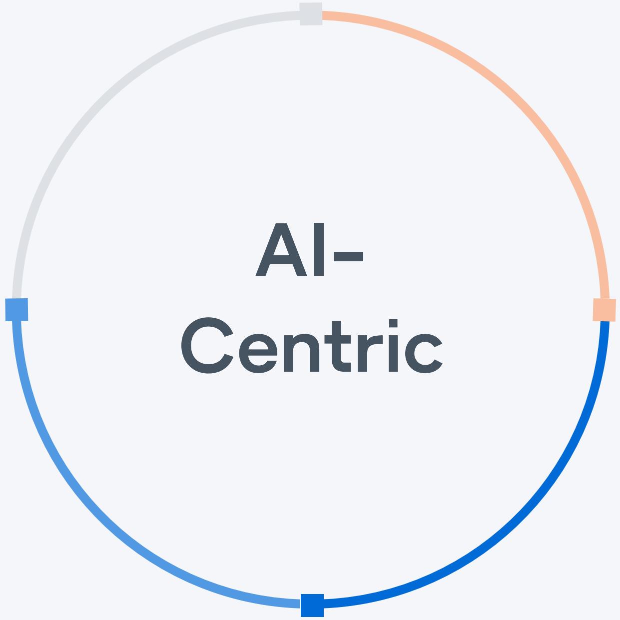
- Transform into an AI-Centric Digital Transformation Company
- Design and implement next-gen technology brand & positioning ✓
- Global accounts, Tier 1 and Tier 2 clients expansion program ✓
- Improve high value-added services, offerings & differentiation ✓
- Accelerate corporate innovation and asset creation
- Improve smartshore, efficiency and growing India
- Profitability engineering and generating scale effects
- M&A expansion program focused on HVAS* and ISVs*

Our AI-Centric Ecosystem

At the heart of our strategy lies an AI-centric approach that drives innovation across four key pillars, each designed to deliver transformative value to enterprises.

Next Generation Digital Banking

Holistic core modernization approach, delivering end-to-end projects from strategic advisory to product implementation and tailored development



AI | Data | Intelligence

Leveraging Data and creating AI solutions to deliver real business value through GenAI and GFT Data Intelligence

ISV | Hyperscalers | Products

Leveraging products like Smaragd (AML) and Wynxx (SDLC), powered by GenAI, our strong partnership ecosystem

AI Modernization

35+ years of modernization experience combined with GenAI tools like Wynxx, accelerating delivery and improving quality

The Legacy Modernization Provides Huge Market Opportunities

- Modernization market expected to double from ~\$25B to ~\$57B by 2030 (~18% CAGR), outpacing traditional IT services by 3–4x
- 62% of U.S. organizations still rely on legacy systems
- 75% of banks run on legacy core systems, constrained by regulatory change, time-to-market and total cost of ownership
- Estimated 250 billion lines of COBOL in active use globally
- Forbes Global 2000 companies hold ~\$1.5 to \$2 trillion in technical debt
- "AI can compress legacy modernization timelines from years to quarters, unlocking massive productivity and cost advantages" Anthropic Feb 2026

AI is breaking down the barriers of change in legacy systems and unlocking multi-year structural opportunities – making modernization projects feasible, affordable, less-risky and impactful

Sources: Forrester, Avasant Research, Mordor Intelligence, BCG, HFS Research, COBOL Working Group, Anthropic

Wynxx Platform Expansion – Agentic Studio and Marketplace

Wynxx AGENTIC STUDIO

Wynxx SOFTWARE ENGINEERING

Standard Edition

- Story Creator
- Story Estimator
- Code Reviewer
- Code Documenter
- Code Tester
- Functional Tester
- Code Fixer
- Architect AI
- Code Dialoger + Compi
- GitHub Copilot Integration
- Feature Benchmark

Modernization Edition

- Legacy Transformer
- Legacy UpLift
- Code Shifter

Wynxx

Wynxx BUSINESS PROCESSES

- Agent Design & Development
- MLOps / LLMOps / AgentOps
- AI for Ops
- Governance & Security
- AI Observability & Evaluation
- RAG
- Machine Learning
- Computer Vision
- Cloud Data Platform
- NLP
- Data Engineering
- Data Agents
- AI Architecture Services
- IoT

Wynxx DATA INTELLIGENCE

Wynxx FOUNDATION

- Proprietary &
- Open-Source Models

Wynxx MARKETPLACE

Artificial Intelligence Modernization

Wynxx
A GFT TECHNOLOGIES PRODUCT

Major Achievements with Wynxx in H1/2026

Countries	Clients	Influenced Contract Value*	Actual Influenced Revenue**	
12	113	€144m+	€24.4m	€14.8m
+1 in Q2/2026	+8 in Q2/2026	+38% in Q2/2026	Software Engineering	Business Processes

Training completions

5,200+
Engineers enabled

3,500+
third-party AI coding tools (Claude Code, GitHub Copilot, Codex, Gemini and others)

1,700+
Completions in Wynxx Advanced & Specialist trainings

H1/2026 Milestone

Launch of Wynxx Business Process Assets and Offering

Supported by 6 client references and a Tier-1 European bank credit-risk platform

40%
Increased efficiency and productivity

80%
Faster code correction

+90%
time savings

*Countries, clients and influenced contract value since inception

** Actual influenced revenue = recognized revenue reported in the period

Latest GFT Group Results & Outlook 2026

H1/Q2 2026

Solid H1/2026 Performance – Improved Profitability, Scaled Up AI and Confirmed Guidance

H1/2026 Results	2026 Guidance
REVENUE	REVENUE e
€463m	**~ €930m**
5% growth **5% in constant FX**	**+5% in constant FX**
EBIT ADJUSTED[1]	EBIT ADJUSTED e[1]
7.1% **margin**	**7.6%** **margin**
€33m	~ €71m
EBT	EBT e
5.2% **margin**	**6%** **margin**
€24m	~ €56m

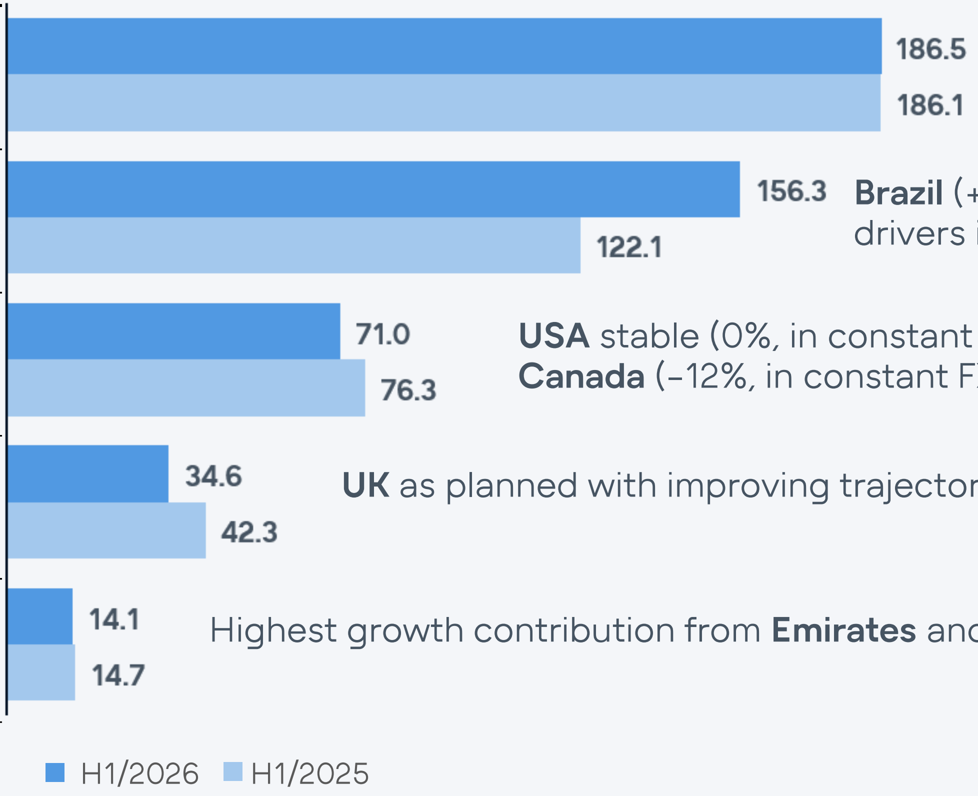
Highlights H1/2026 vs H1/2025

- **Profitability improved significantly in H1/2026**
  - Adj. EBIT margin improved from 6.8% in H1/2025 to 7.1% in H1/2026
  - EBT margin improved significantly from 4.3% in H1/2025 to 5.2% in H1/2026
- **Revenue growth of 5% in constant currencies (FX)**
- **Main revenue growth markets and sectors:**
  - Brazil: +38% | Colombia: +27% | Switzerland: +22% | Spain: +13%
  - Industry: +14%

[1] Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration effects, and other extraordinary items, details in backup and/or key performance indicators (gft.com)

Breakdown Global Regions: Dynamic Growth in Latin America, Europe Improving With Strong Growth in Spain

	Anteil in %	YTD in Mio. €	Δ%	
Continental Europe	40%	186.5	0%	↗
Latin America	34%	156.3	28%	↗
North America	15%	71.0	-7%	↘
UK	7%	34.6	-18%	↘
APAC & Others[1]	4%	14.1	-3%	↘



Strong growth in **Spain** (+13%), offset by decline in **Germany** (–12%)

Brazil (+38%) and **Colombia** (+27%) strong growth drivers in LATAM

USA stable (0%, in constant FX **+7%**); **Canada** (–12%, in constant FX **-8%**)

UK as planned with improving trajectory (FY 2025: -25%)

Highest growth contribution from **Emirates** and **Thailand**

[1] Others: H1/2025: €2.96m; H1/2026: €5.35m

Outlook 2026: Strong Improvement in EBT Margin and Growth in Revenue with Continued AI-Centric Expansion

FY 2025 Results	FY 2026 Guidance
REVENUE **€888m** 2% growth 5% in constant FX	REVENUE e **~ €930m** **+5% in constant FX**
EBIT ADJUSTED [1] **€67m** 7.6% margin	EBIT ADJUSTED e [1] **~ €71m** 7.6% margin
EBT **€46m** 5.2% margin	EBT e **~ €56m** 6.0% margin

- Strong improvement in EBT margin
- Growth in revenue driven by AI-Native engineering services combined with assets, IP and Wynxx Agentic AI Platform, while substituting traditional IT labor-based services
- Prioritize and expand Global Accounts, Tier 1 and Tier 2 clients
- Focused execution of our 5-year strategy and global strategic initiatives
- Investments in the modernization of Smaragd to an AI Cloud-based Anti-Money Laundering solution focusing on upcoming regulatory requirements in DACH region, Europe and globally
- Investments in assets and IPs based on Wynxx Agentic AI, AI-Native CoEs, workforce AI Reskilling and AI market infrastructure & platforms

[1] Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration effects, and other extraordinary items, details in backup and/or key performance indicators (gft.com)

Additional Performance Indicators

Results 2025	Milestones 2026
FREE CASHFLOW ADJ. [1]	FREE CASHFLOW ADJ. [1]
€28.0m	~ **€40m**
Ø 2023–2025: €36.1m	
NET DEBT / EBITDA [2]	NET DEBT / EBITDA [2]
0.8	~ **0.2**
Ø 2023–2025: 0.4	
UTILIZATION	UTILIZATION
92.2%	~ **92%**
Ø 2023–2025: 90.9%	

- Expected **Free Cashflow adjusted** reflecting slight reduction of working capital and increase of profitability
- **Net Debt** reflecting expectation of a further reduction of financing liabilities
- **Utilization** should be at a high but not at maximum level due to challenging market environment

[1] Cash flow from operating activities less investments in intangible assets and property, plant and equipment (excluding investments in connection with business combinations) and payments for lease liabilities.; for details, see key performance indicators (gft.com)

[2] Net debt comprises cash less liabilities to credit institutions

Mid-Term Ambitions 2029

Ambitions 2029 [1]

REVENUE e	~ €1.5b
EBIT ADJ. margin e	~ 9.5%
HIGH VALUE-ADDED SERVICES	~ 50%
SMARTSHORE VS ONSHORE	~ 40%

Continued revenue growth

- Focus on Global Accounts, Tier 1 and Tier 2 clients and cross-selling of high-value added offerings
- Organic growth accelerated by AI Legacy Modernization programs and AI-Native engineering Services combined with Assets, IP and Wynxx Agentic AI Platform
- Specialized acquisitions of high value-added services companies in existing GFT markets

Improved profitability

- Service portfolio moving towards AI-Native engineering model and high value-added services at higher margins
- Expanding AI-Centric smartshore delivery contributing to overall margin improvement
- Focus on existing GFT markets and optimize operating model driving economies of scale
- Profitability engineering measures and normalization of Smaragd & GFT UK profitability will drive continuous operational margin improvement in years 2027-2029

[1] As announced in March 2025.

GFT TECHNOLOGIES

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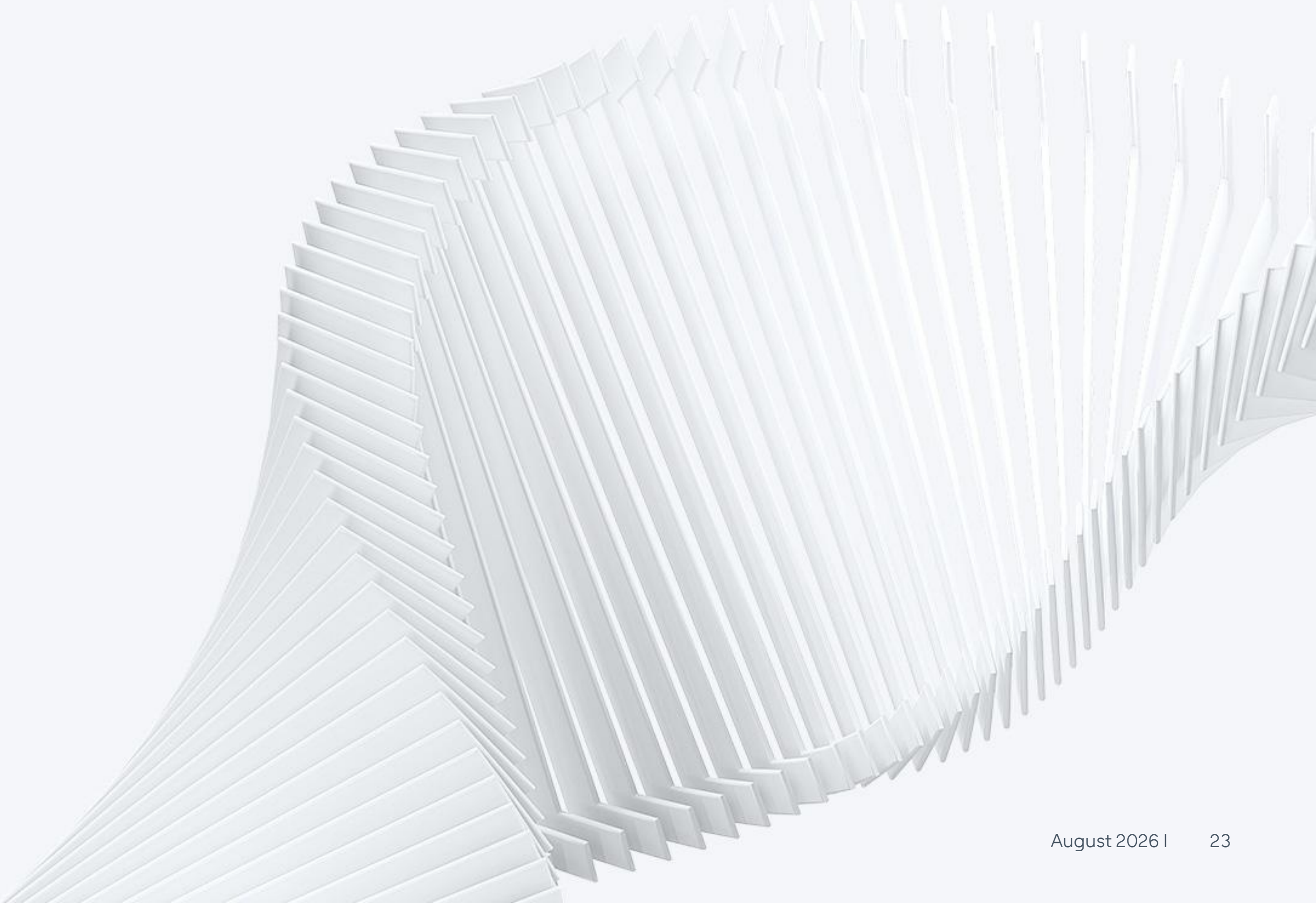


Strong Execution on AI-Centric 5-Year Strategy

Creating Impact with Key Clients, Offerings and Global Brand Positioning

H1/2026 Highlights

- Positive commercial traction of GFT **AI Modernization Offering** integrated with Global Marketing Campaign, with more than 20 projects won across 9 countries, including **Advisory, Mainframe and Application modernization**
- Won 6 key **Next-generation Core Banking** programs across Germany, Canada, Spain, Poland, and Thailand, with partners Thought Machine and Engine by Starling
- Won the strategic Agentic AI development of the **COAF* financial intelligence system**, combining **Wynxx** and **Smaragd specialized AML capabilities** to modernize **Brazil's Central Bank** anti-money laundering infrastructure
- Go-Live of Large-Scale **AML Smaragd** in **Tier 1 Bank** in Europe for **25 Million Customers** and **1 Billion Transactions per month**
- Successfully supported the launch of **UP by CBD, Commercial Bank of Dubai**, revolutionizing SME banking in the UAE with an end-to-end digital experience for businesses

*Brazil's federal anti-money laundering authority linked to the Brazilian Central Bank

Strong Execution on AI-Centric 5-Year Strategy

Creating Tangible Results with AI and Leading in an AI-Native Era

H1/2026 Highlights

- Continue scaling up of Wynxx AI Agentic platform for Software Engineering reaching **12 countries (+1 in Q2), 113 clients (+8 in Q2) and total influenced contract value of €144m+ (+38% in Q2)** since inception
- Announcement of a new KPI for **Wynxx Software Engineering** to improve the measurement of tangible results, including **€24.4 million of actual influenced revenue in H1 2026**
- Launch of the **Wynxx Business Processes** Offering and Assets, generating **€14.8 million in actual influenced revenue in H1 2026**, supported by **6 client references** and a key **Agentic AI credit-risk platform** case study for **a Tier 1 European bank**
- **3.500+** third-party AI coding-tool training completions including **Claude Code, Github Copilot, Codex, Gemini** and others
- **1.700+** training completions in **Wynxx Advanced and Specialist**

Sustained Growth Momentum: Revenue +5% in Constant FX

in €m	H1/2026	H1/2025	Δ
Revenue	**462.56**	**441.51**	**5%**
Order backlog	483.53	410.31	18%
EBITDA	34.82	30.85	13%
EBIT adjusted [1]	**32.65**	**30.14**	**8%**
EBIT adjusted margin	7.1%	6.8%	
EBIT	25.80	20.71	25%
EBT	24.02	19.02	26%
Net income	17.08	13.47	27%
Earnings per share (in €)	0.67	0.51	31%

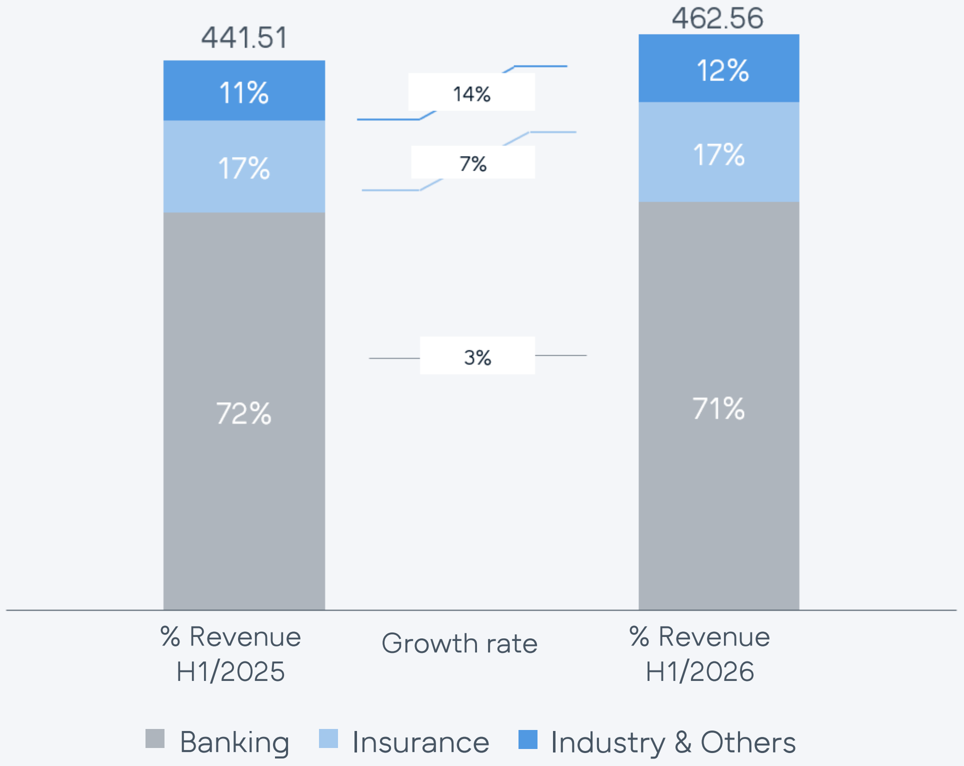
- Solid **revenue growth** of 5%, in constant currencies (FX) of 5%
- **Strong order backlog** development of +18% y-o-y (in constant FX: +18%)
- EBIT adjusted up by 8% reflecting
  - Improved personnel efficiency, ongoing AI and Sales investments
  - Lower office lease expenses
  - Reduced FX losses
  - **EBIT adjusted margin increased to 7.1% (H1/2025: 6.8%)**
- **EBT** with a growth of 26% significantly above previous year mainly due to
  - Lower capacity adjustments: €-3.5m (H1/2025: -€7.0m)
  - Reduced virtual share-based compensation impact: €-0.2m (Q1/2025: €-0.5m)
  - **EBT margin significantly increased to 5.2% (H1/2025: 4.3%)**
- Stable **tax rate** of 29% (H1/2025: 29%)

[1] Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration effects and other extraordinary items, details in backup and/or key performance indicators (gft.com)

Driving Scalable Growth Across All Sectors

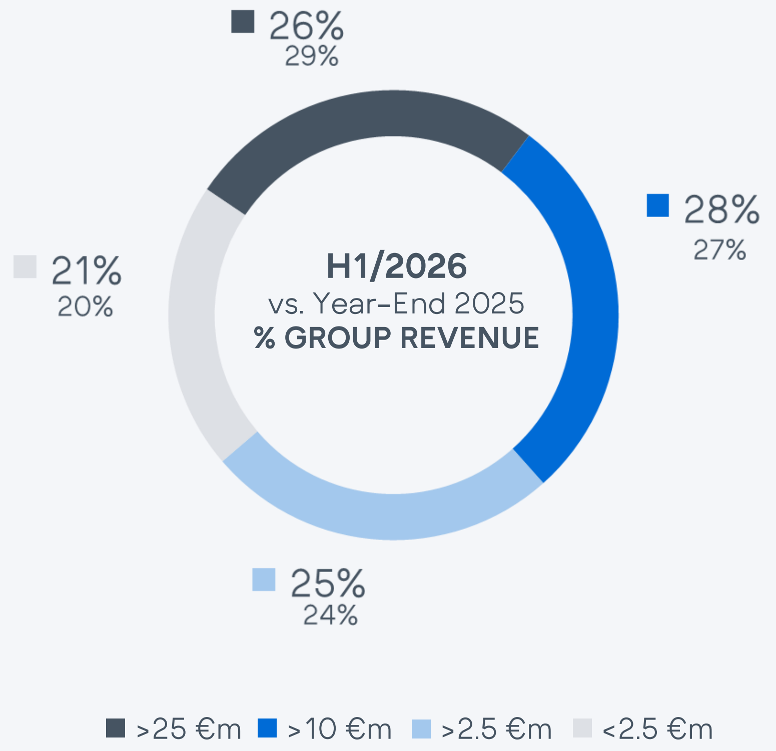
Significant Growth

Industry & Others (+14%)



Well-Balanced Client Portfolio

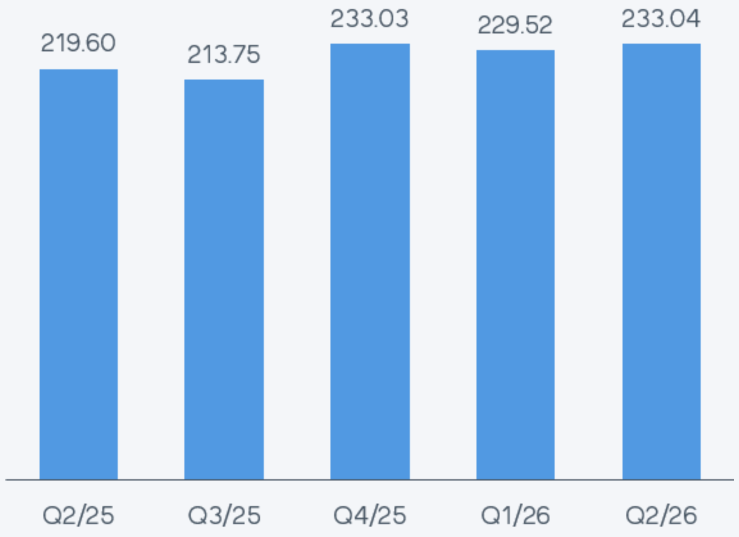
Largest Client with 9% of Total Revenue



Continued Improvement in Profitability: 6.8% to 7.1% Year over Year

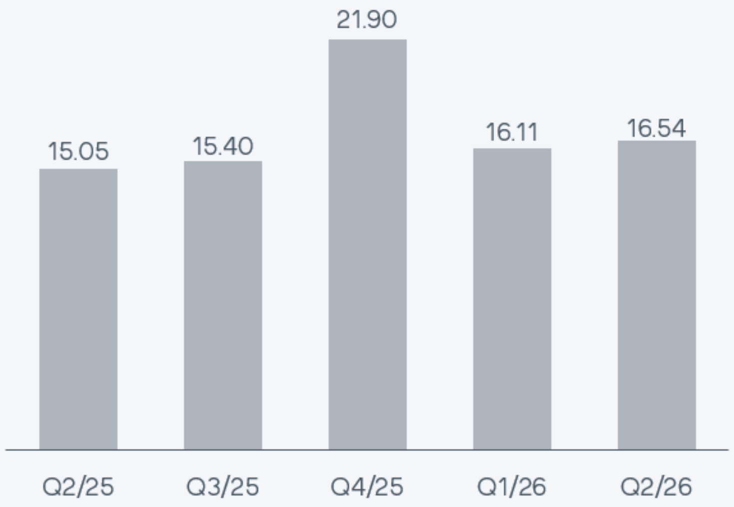
Revenue in €m

+6% y-o-y



EBIT adjusted [1] in €m

+10% y-o-y



Q2/26 vs. Q2/25

- Solid **revenue growth** y-o-y of 6% mainly driven by Brazil, Spain and Colombia
- **EBIT adjusted** significantly up by 10% in Q2/2026 mainly due to improved personnel efficiency and cost management; margin increase to 7.1% (Q2/2025: 6.9%)

Q2/26 vs. Q1/26

- Slight **revenue increase** of 2% in Q2 vs. Q1
- **EBIT adjusted** improved by 3% vs. Q1/2026 mainly due to improved personnel efficiency and cost management; margin of 7.1% (Q1/2026: 7.0%)

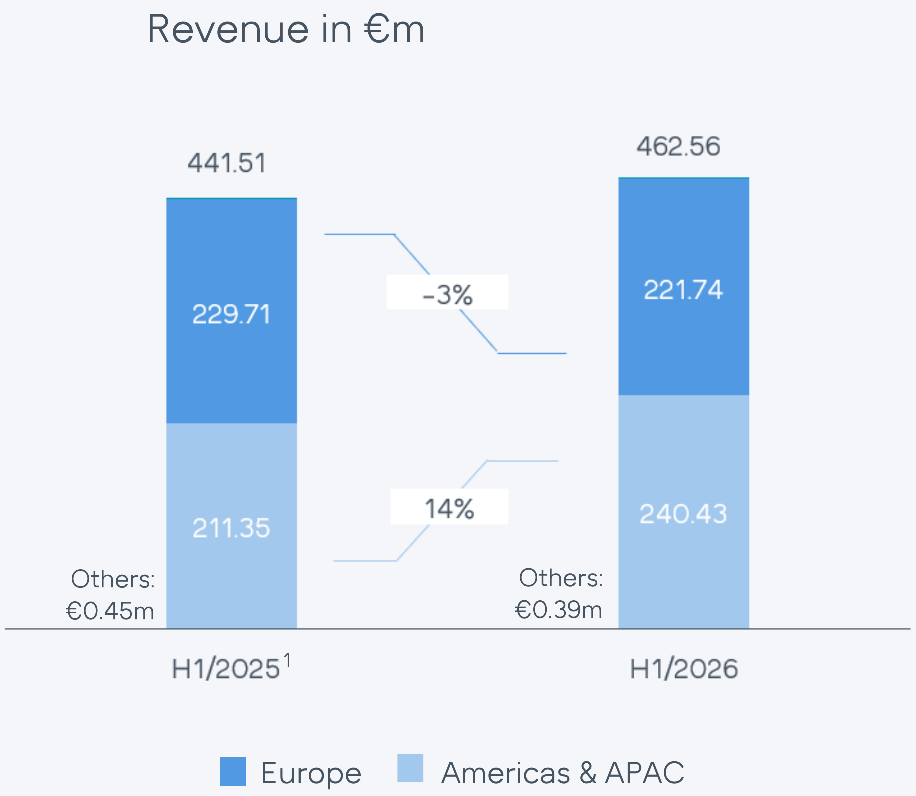
[1] Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration valuation effects and other extraordinary items; details in backup and/or key performance indicators (gft.com)

Revised Segment Reporting

GFT has revised its segment reporting structure in accordance with IFRS 8 to align with its internal management approach across global regions, as follows:

- Reclassification of the UK from “Americas, UK & APAC” to “Continental Europe” segment
- **New segments effective from FY 2026 onwards:**
  - **“Americas & APAC”**
  - **“Europe”**
- Prior-year quarterly figures restated for comparability accordingly
- Detailed segment disclosure in backup material

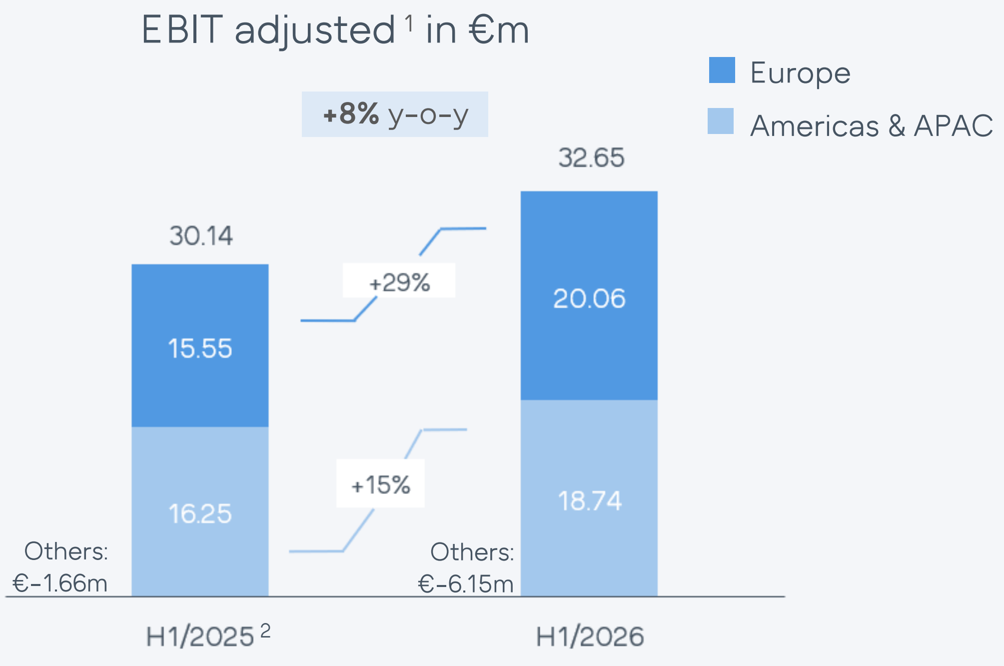
Segment Analysis: Double-Digit Growth of Americas & APAC

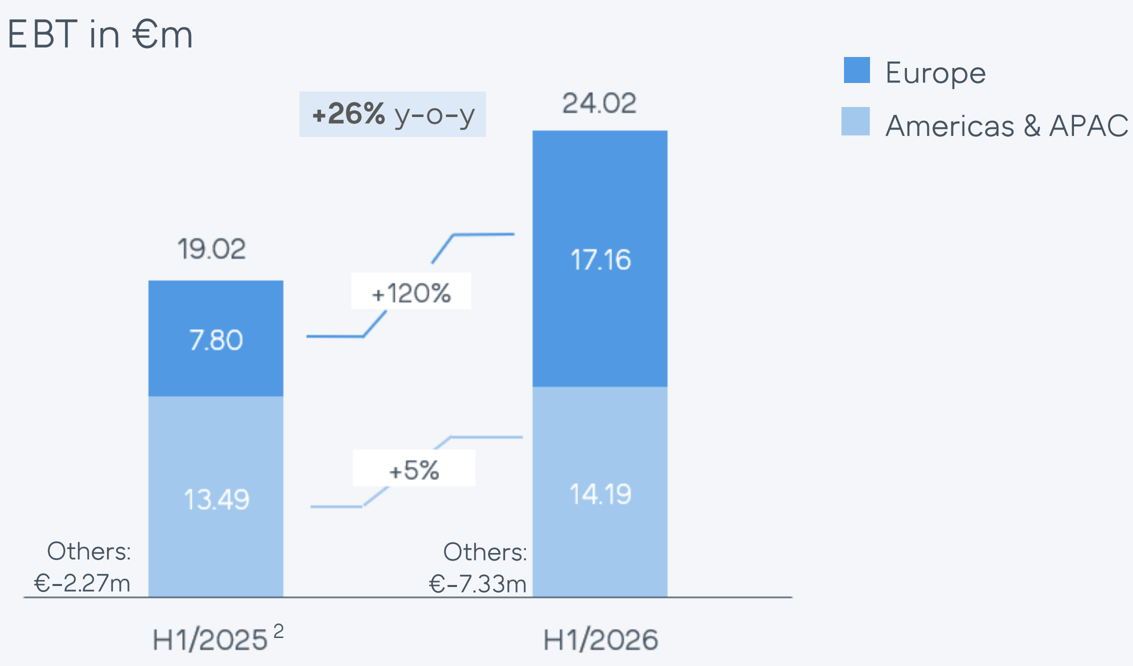


- Mixed business performance in **Europe** (-3%)
  - Germany still experiencing investment caution
  - Spain meanwhile with strong growth
  - UK declined y-o-y with improved trajectory
- Dynamic business development in **Americas & APAC** segment with 14% revenue growth
  - Mainly driven by Brazil and Colombia

[1] Restated due to the reclassification of UK business from operating segment "Americas & APAC" (formerly: "Americas, UK & APAC") to "Europe" (formerly: Continental Europe") following a change of the management approach in accordance with IFRS 8.

Earnings Increased Strongly, Particularly in Europe





- **EBIT adjusted** +29% in **Europe** y-o-y based on overall improvement. UK and Software Solution standing out
- **Americas & APAC**: +15% **EBIT adjusted** mainly driven by strong growth in Brazil and Columbia

- **EBT** in **Europe** more then doubled (+120%) due to improvements in UK, Software Solutions, Germany and Italy. Less capacity adjustments
- **Americas & APAC**: EBT increased by +5%, margin improvement in Q2/2026

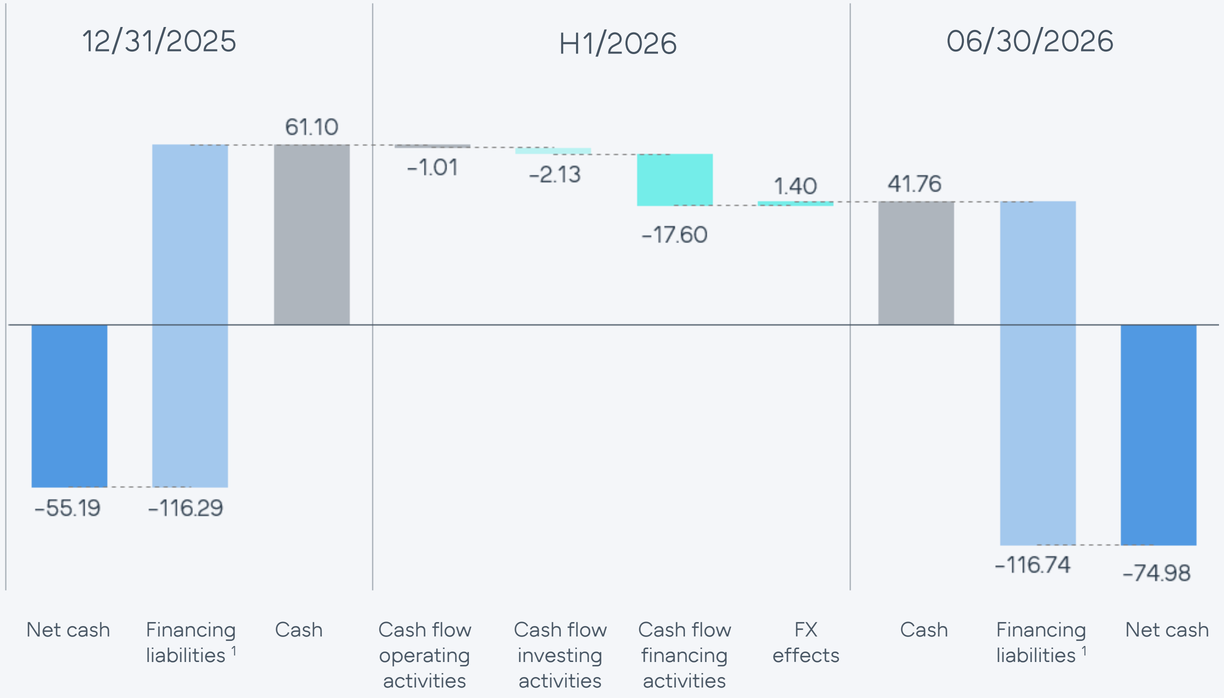
[1] Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration valuation effects and other extraordinary items; details in backup and/or key performance indicators (gft.com)
[2] Restated due to the reclassification of UK business from operating segment "Americas & APAC" (formerly: "Americas, UK & APAC") to "Europe" (formerly: “Continental Europe") following a change of the management approach in accordance with IFRS 8.

Income Statement (€m) – Growth Across All Earnings Metrics

in €m	H1/2026	H1/2025	Δ%
Revenue	**462.56**	**441.51**	**5%**
Other operating income	5.01	7.13	-30%
Cost of purchased services	–59.71	–54.25	10%
Personnel expenses	-336.91	-327.68	3%
Other operating expenses	–36.13	–35.86	1%
EBITDA	**34.82**	**30.85**	**13%**
Depreciation and amortization	–9.02	–10.14	–11%
EBIT	**25.80**	**20.71**	**25%**
Financial result	–1.78	–1.69	5%
EBT	**24.02**	**19.02**	**26%**
Income taxes	–6.94	–5.55	25%
Net income	**17.08**	**13.47**	**27%**
Earnings per share (in €)	0.67	0.51	31%

- Solid **revenue** trend of 5% supported by inorganic growth of €8.3m (+2%). No material currency impact
- **Ratio of cost of purchased services to revenue** up to 12.9% (H1/2025: 12.3%)
- **Personnel costs** up by 3%
  - Mainly due to larger average workforce in Brazil
  - Disproportionate low increase reflects efficiencies
- **Personnel & purchased services cost ratio** (excl. capacity adjustments) remained stable at 85.0% (H1/2025: 84.9%)
- **Other operating expenses** up +1% – higher IT license costs largely offset by lower sales & marketing expenses and reduced FX losses
- Decrease of **depreciation and amortization**, mainly attributed to declining depreciation of office leases
- Slightly lower effective **tax rate** of 28.9% (H1/2025: 29.2%)

Cash Flow Statement (€m) – Impacted by Shareholder Dividend Payment



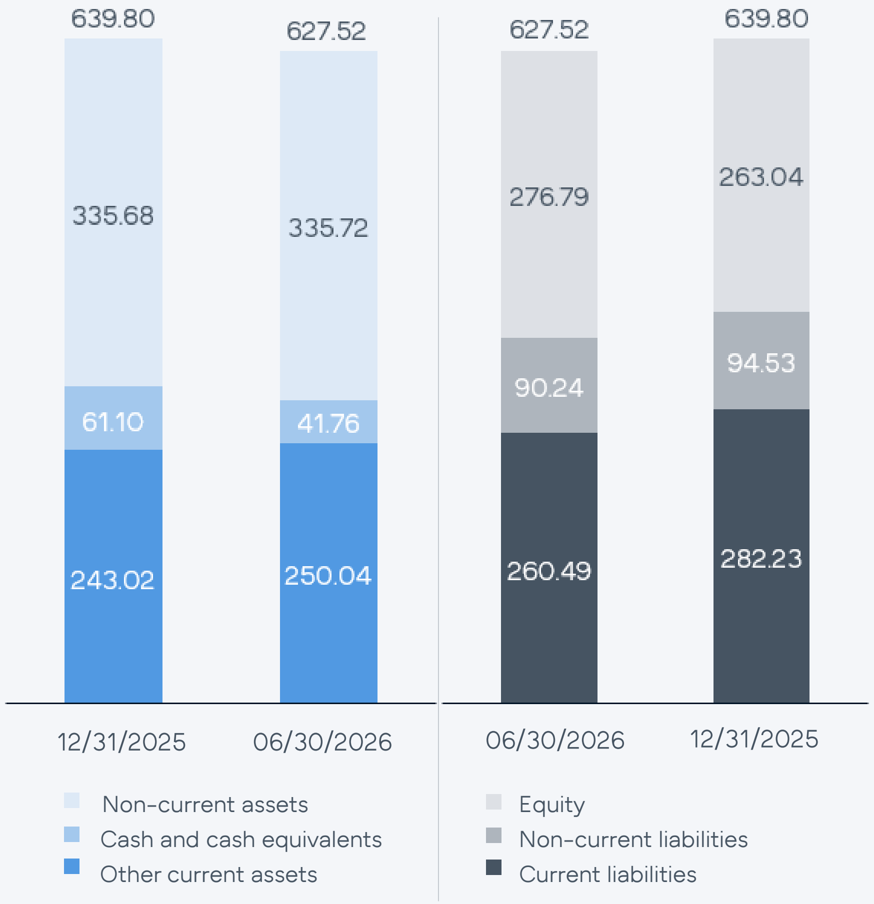
- **Net cash** decreased to €-75.0m (12/31/2025: €-55.2m)
- **Cash flow from operating activities**: €-1.0m (H1/2025: €-9.2m) reflecting
  - Higher net income to €17.1m (H1/2025: €13.5m)
  - Negative working capital effects, mainly due to cash tied up in contract balances
- **Cash flow from investing activities**: €-2.1m (H1/2025: €-1.8m)
  - Investments in fixed assets of €-2.1m (H1/2025: €-1.7m)
- **Cash flow from financing activities**: €-17.6m (H1/2025: €-9.4m)
  - Shareholder dividend payment of €-12.8m (H1/2025: €-13.0m)
  - Lease payments of €-5.1m (H1/2025: €-6.1m)
- **Free cash flow adjusted[2]** improved to €-8.3m (H1/2025: €-17.25m)

[1] Financing liabilities include liabilities to banks

[2] Cash flow from operating activities less investments in intangible assets and property, plant and equipment (excluding investments in connection with business combinations) and payments for lease liabilities; details: key performance indicators (gft.com)

Balance Sheet (€m) – Strengthened Capital Structure

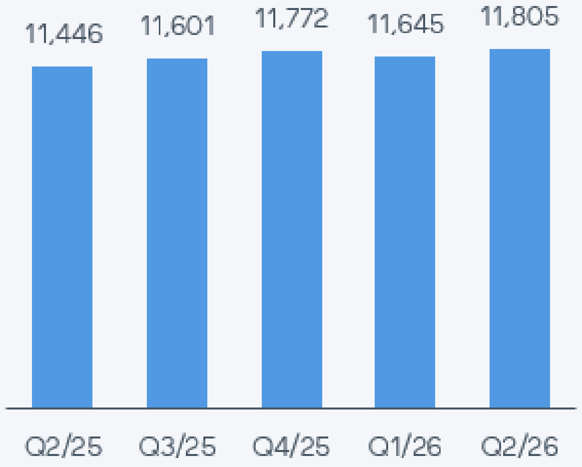
- **Total assets** decreased by 2% to €627.5m, primarily driven by the shareholder dividend payment
- **Non-current assets** with €335.7m at previous year's level
  - Mainly goodwill (€222.7m)
  - Proportion of total assets: 53.5% (12/31/2025: 52.5%)
- **Cash and cash equivalents** decreased by €19.3m to €41.8m
  - €12.8m shareholder dividend payment
  - €5.5m net income tax payments
- **Other current assets** +€7.0m to €250.4m, mainly due to higher customer receivables reflecting business growth



- Equity up 5% to €276.8m (12/31/2025: €263.0m)
  - Net income of €17.1m partly offset by €12.8m dividend payment
  - Equity ratio increased to 44.1% (12/31/2025: 41.1%)
  - Positive currency translation effects of +2%
- **Non-current liabilities** down €4.3m to €90.2m (12/31/2025: 94.5m), primarily due to lower lease liabilities (€-4.0m)
- **Current liabilities** decreased by €21.7m to €260.5m (12/31/2025: €282.2m)
  - Contract liabilities down €12.2m
  - Other provisions down €11.8m, mainly due to bonus payments for previous year

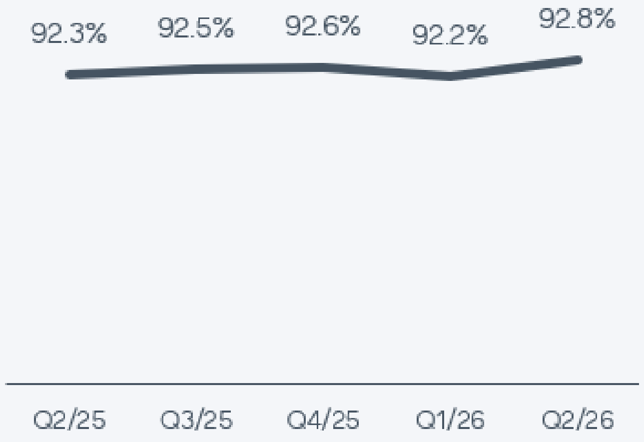
Utilization Significantly Improved

Employees (FTE)



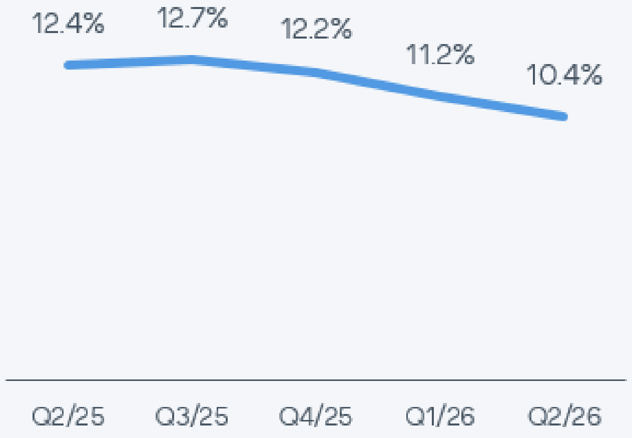
- **Workforce** stable compared to year-end 2025 (vs. 06/30/2025: +3%)
  ↑ Columbia, Spain
  ↓ Mexico, Canada, Germany
- **Number of external contractors** further reduced to 1,375 (12/31/2025: 1,445)

Utilization



- **Utilization** rate increased to 92.8%
- Improved by 0.6 pp q-o-q mainly driven by Brazil and Colombia
- 0.5 pp above prior-year level

Attrition [1]



- **Attrition** continued its downward trend, decreasing by 0.6 pp q-o-q
- 2.0 pp below prior-year level

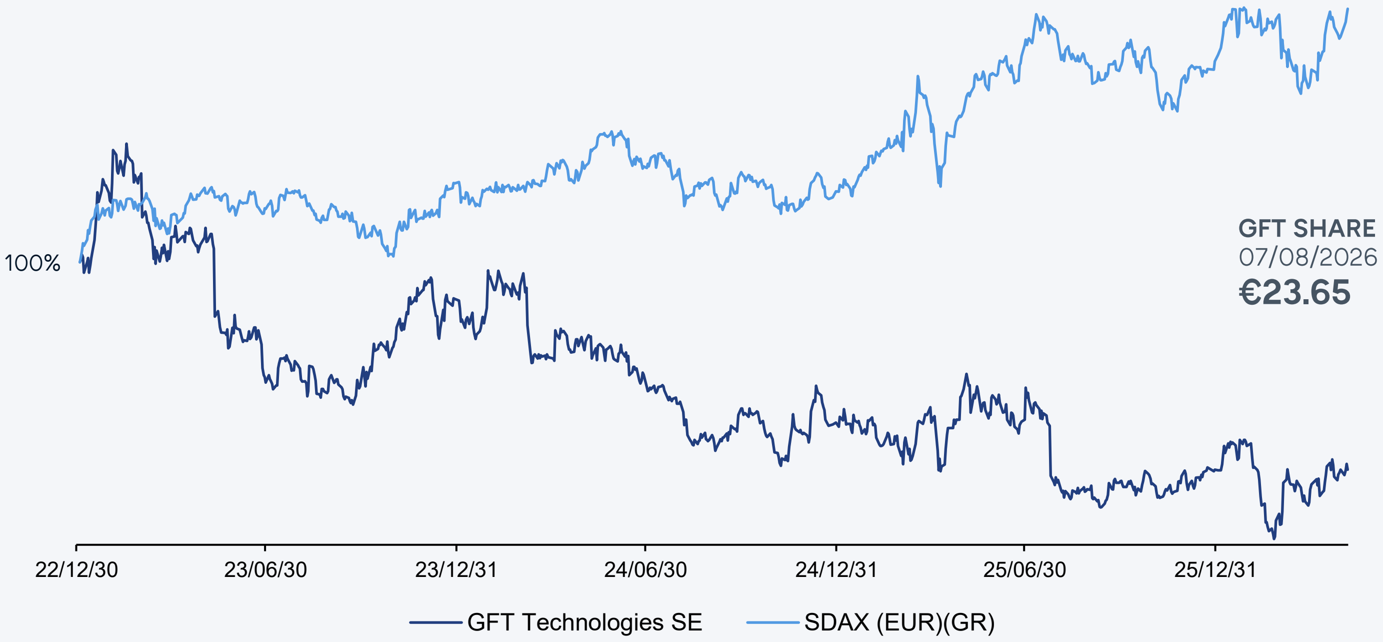
[1] Attrition is calculated as trailing average of last 12 months

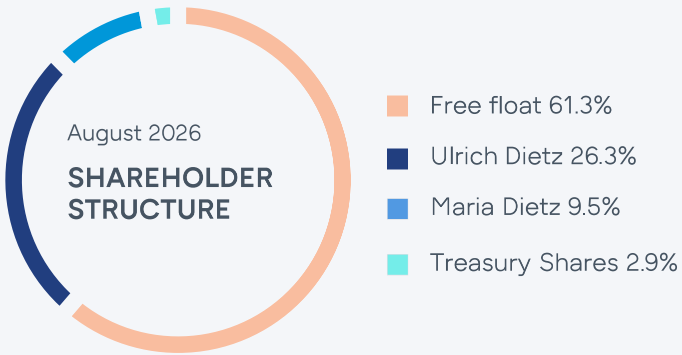
Calculation of EBIT adjusted

in €k	H1/2026	H1/2025
Revenue	**462,555**	**441,507**
EBIT adjusted	**32,645**	**30,141**
M&A effects	–3,219	–1,924
Capacity adjustments	–3,456	–7,020
Share-price related effects from measurement of management remuneration	–169	–488
Other extraordinary items	–	–
EBIT	**25,801**	**20,709**
Financial result	–1,779	–1,684
EBT	**24,021**	**19,025**
EBIT adjusted margin	**7.1%**	**6.8%**
EBT margin	**5.2%**	**4.3%**

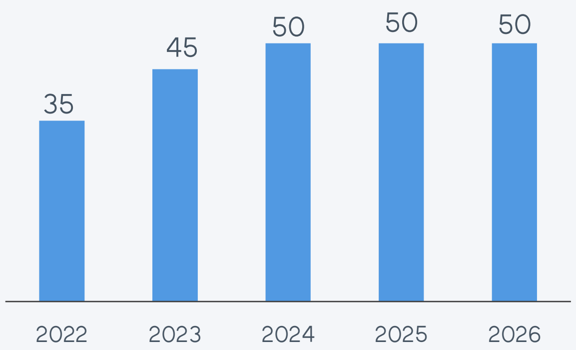
GFT Share

- 7/7 analysts with BUY recommendation
- Average target price €30, upside potential: >25%
- Stable shareholder structure
- Attractive dividend policy





DIVIDEND PER SHARE IN € CENT



Our Commitment **To Responsible AI**

At GFT “Responsible AI” is an integral part of our AI based business operations. We do not consider legal and ethical standards in AI as barriers but as requirements to ensure trust and sustainability for our AI solutions.

unesco

Ethics of Artificial Intelligence

European Commission

GFT among first to sign EU AI PACT

PICCASO PRIVACY AWARDS EUROPE

Award winning GFT Data Protection Team

Recognition for Sustainability

Measurable ESG Performance

CDP	B	›	B
ISS ESG (Prime Status)	C+	›	C+
MSCI	BB	›	A
Eco Vadis (Bronze)	62	›	68 /100
Sustain-alytics	18.5 low risk	›	15.6 low risk

Recognitions & Commitments

2019 signed
UN Global Compact

2030 emissions reduction targets approved by the independent SBTi

GFT recognized
as one of the 25 best place to work in the world in 2024

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.

35+ Years of Strategic Expansion

GLOBALIZATION

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

Italy

Canada, Costa Rica and Poland

Hong Kong
Singapore

Vietnam

Chile
Colombia
India
Panama

2017 INDUSTRY

2013 INSURANCE

2002 BANKING

TECHNOLOGY

1987 › 2010 › 11 › 12 › 13 › 14 › 15 › 16 › 17 › 18 › 19 › 20 › 21 › 22 › 23 › 24 › 25 ›››

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

ASYMO Acquisition (CH)

G2 Systems Asset deal (USA)

SEMPLA Acquisition (IT)

RULE FINANCIAL Acquisition (UK)

ADESIS Acquisition (ES,MEX)

HABBER TEC Acquisition (BRA)

MECEMSA Acquisition (ES)

V-NEO Acquisition (CAN, BEL, FRA)

AXOOM Acquisition (DE)

IN-GMBH Acquisition (DE)

TARGENS Acquisition (DE)

SOPHOS SOLUTIONS Acquisition (COL)

MEGAWORK, Acquisition, (BRA)

As of September, 2025

GFT AI-Centric Journey Started in 2023

Launch of ChatGPT3.5 by OpenAI

End 2022

Kick-off Strategic Initiative to bring GenAI into GFT Core Business and start GFT AI Impact product development

Jun 2023

Sep 2023

Launch GFT AI.DA Marketplace in CMD

GenAI and GFT AI Impact product experimentation into GFT Delivery and first client deployments

Jan 2024 to Dec 2024

Market Announcement GFT AI-Centric 5Y Strategy

Mar 2025

Vision

To be the best responsible AI-centric digital transformation company in the world

Mar to Jun 2025

Expansion GFT AI Impact to Clients

Jun 2025

Wynxx rebranded based on Agentic AI version of GFT AI Impact

Wynxx Strong Global Acceleration

Bradesco Insurance Public Reference

Jul 2025

Oct 2025

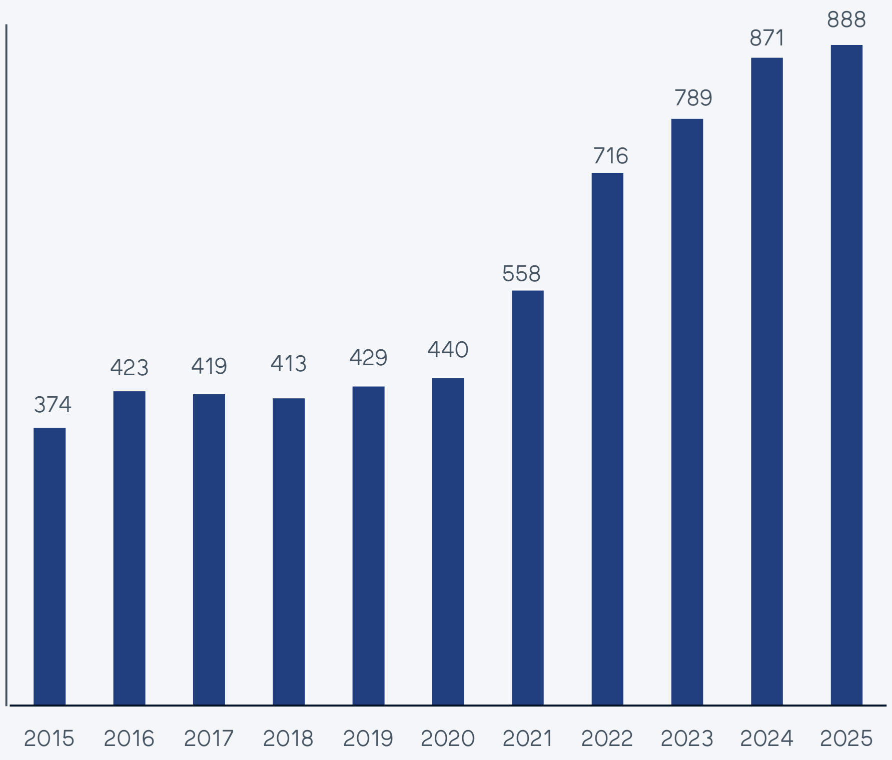
Launch AI Modernization Offering powered by Wynxx in CMD

Expansion of Wynxx Agentic AI Platform

Jan 2026

10-Year Development

Revenue – 10Y CAGR: **+9%**



Adjusted EBIT – 10Y CAGR: **+5%**