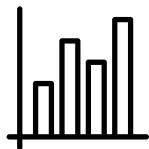


Financial results H1/Q2 2023



GFT Technologies SE | 10 August 2023



Agenda

- **Highlights** | Marika Lulay (CEO)
- Financials H1/Q2 2023 | Dr Jochen Ruetz (CFO)
- Outlook | Marika Lulay (CEO)

H1 2023 – At a glance



- › Profitable and solid growth at normalised level
- › targens integration on track
- › Global recertification Great Place to Work
- › Guidance slightly reduced
- › Artificial Intelligence offering acceleration potential
- › All mid-term growth drivers intact

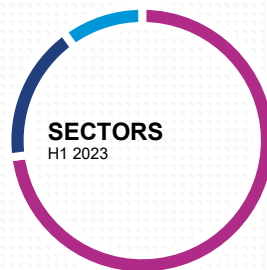
REVENUE H1/23: +10%

€ 392_m

ADJ. EBIT H1/23: +4% (EXCL. FX +11%)

€ 31_m

REVENUE BY SECTORS



- Banking 73%
- Insurance 17%
- Industry & Others 10%

GUIDANCE 2023

REVENUE

€ 810-820_m

Adj. EBIT

€ 74-76_m

We enable our clients to boost their productivity with AI



PREDICTIVE AI

- Use existing data to predict the future accurately
- Deterministic/ binary results
- Example: Predictive maintenance



GENERATIVE AI

- Creation on new content
- Random results, not predictable, validation needed
- Example: Bank chatbot



NEXT

DATA PLATFORM

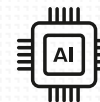
- Intelligent data platforms (Data Integration, Transformation & Distribution) are required to enable the full power of AI
- High demand for comprehensive GFT expertise:
 - > **500 AI experts** & intensive research & training
 - > **200 AI projects**

GFT REVENUE 2022
Enterprise AI & Data analytics

> **€ 50_m**
+30% y-o-y



ENABLING



> **GFT is perfectly positioned to benefit from the huge AI market potential**

Agenda

- Highlights | Marika Lulay (CEO)
- **Financials H1/Q2 2023** | Dr Jochen Ruetz (CFO)
- Outlook | Marika Lulay (CEO)

H1 key figures – Double-digit sales growth



in €m	H1/2023	H1/2022	Δ
Revenue	391.58	357.25	10%
Order backlog	332.86	358.23	-7%
EBITDA	40.55	39.38	3%
EBIT adjusted*	31.17	30.10	4%
<i>EBIT adjusted margin</i>	<i>8.0%</i>	<i>8.4%</i>	<i>-0.4 PP</i>
EBIT	29.94	29.02	3%
EBT	30.04	29.16	3%
<i>EBT margin</i>	<i>7.7%</i>	<i>8.2%</i>	<i>-0.5 PP</i>
Net income	20.97	20.69	1%
Earnings per share (in €)	0.80	0.79	1%
Employees (in FTE)	9,008	8,451	7%

* 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 \(gft.com\)](#)

- **Revenue:** +10%
- Normalised **order backlog** development due to shorter order cycles
- **Adjusted EBIT** increased by 4%
 - Capacity adjustments: €-2,6m (H1/2022: €-1.4m)
 - FX effects of €-1.1m (H1/2022: €+1.1m)

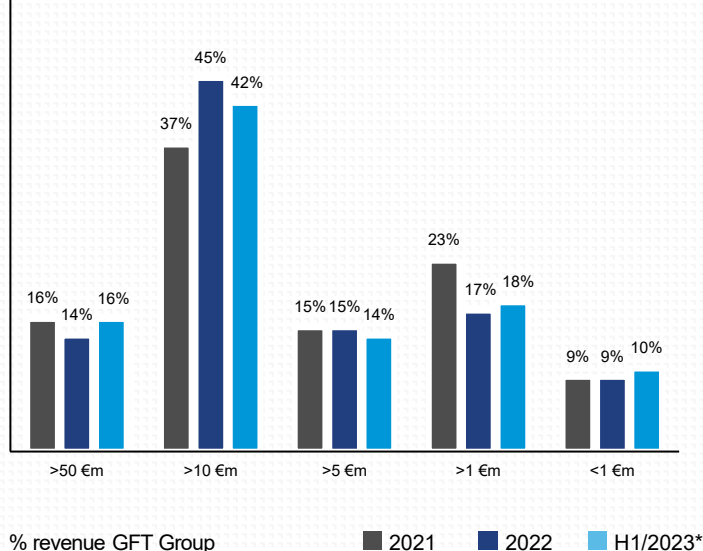
Excluding FX effects: +11%

- **Adjusted EBIT margin** at 8.0% (H1/2022: 8.4%)
- **EBT** up by 3% to €30.0m (H1/2022: €29.2m)
- Stable **tax rate** at 30% (H1/2022: 29%)

Growth in all key markets continued

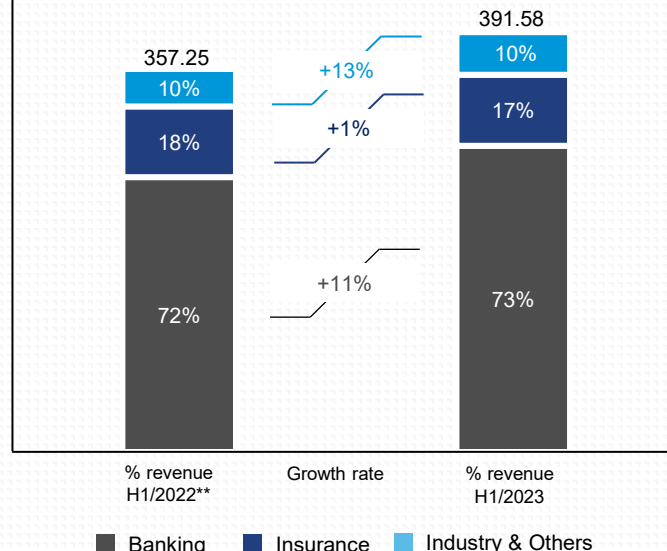


Well-balanced client portfolio
Largest client with temporarily higher portion



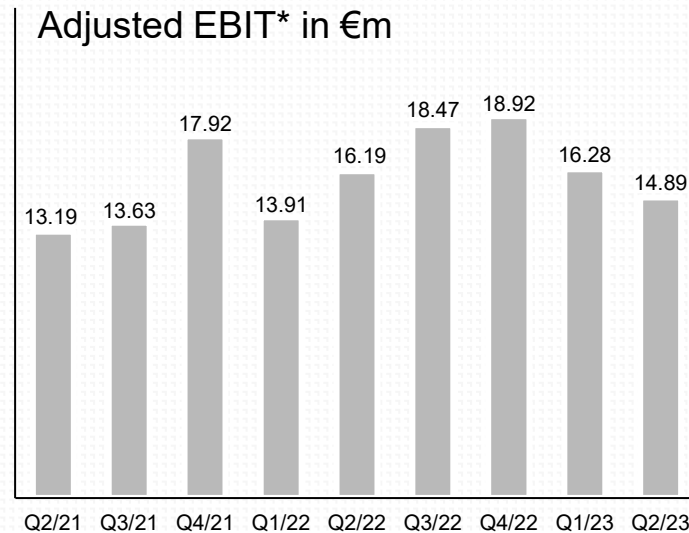
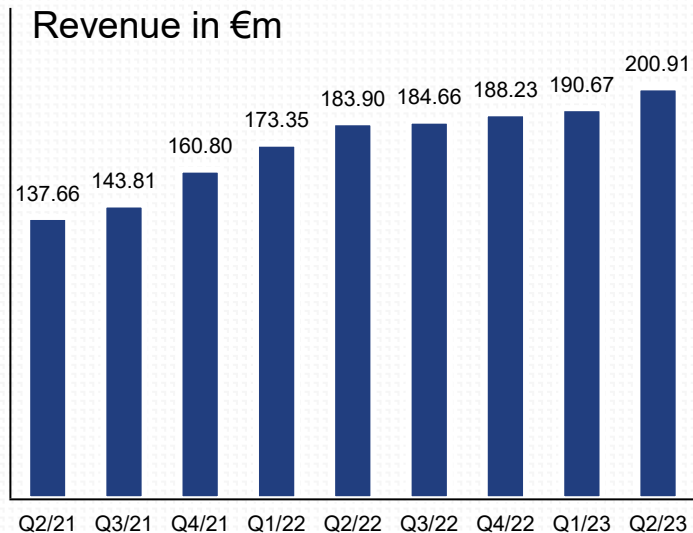
*Revenue portion H1

Solid growth in key markets
Banking +11%



** Prior-year figures restated

Ongoing moderate sales increase in Q2 2023



- **Q2/2023 vs. Q2/2022:** Solid revenue growth (+9%) and decreased adjusted EBIT (-8%), mainly due to negative FX effects and higher expenses for capacity adjustments
- **Q2/2023 vs. Q1/2023:** Revenue up by 5%; adjusted EBIT decreased by 9%, mainly burdened by higher personnel expenses due to regular salary increases in Q2/2023

*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)

Revenue and earnings by segment



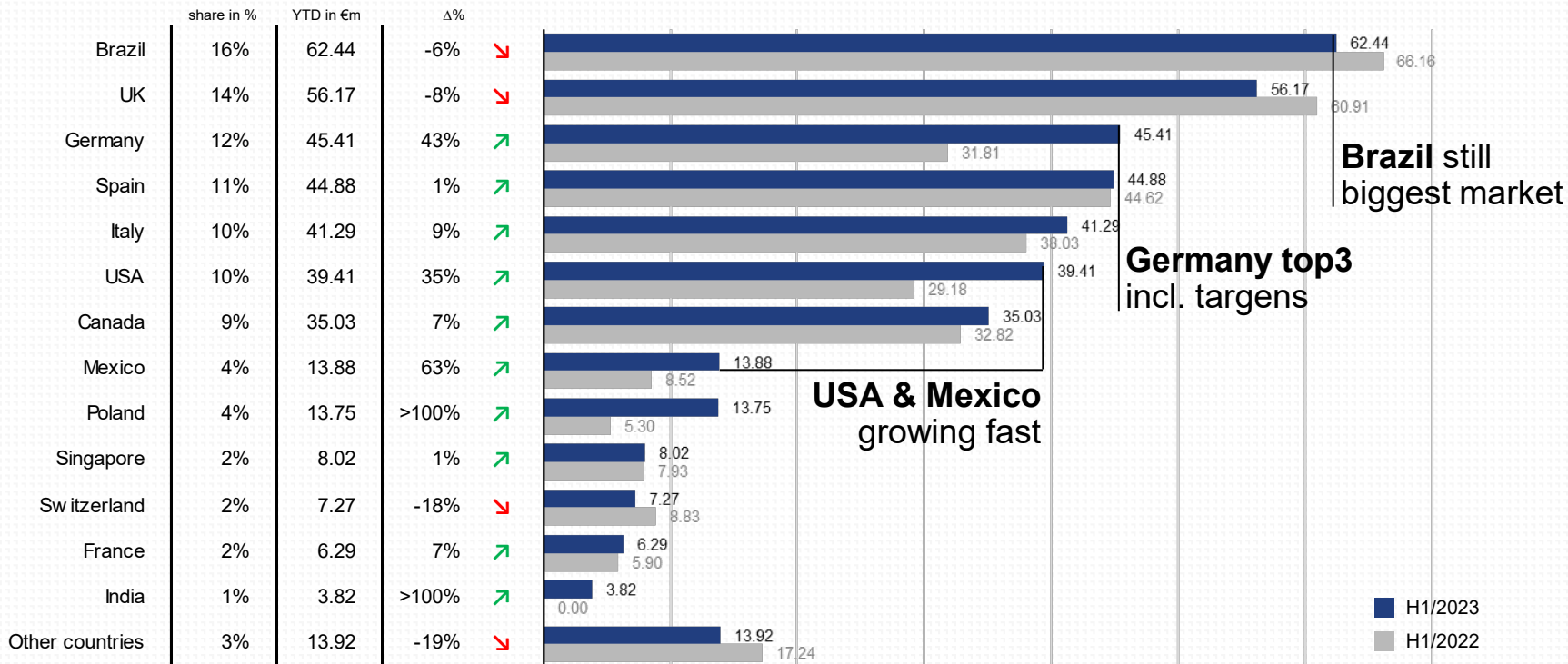
in €m	Revenue		Growth rates				EBIT adjusted*		
	H1/2023	H1/2022	Organic	M&A	FX	Total	H1/2023	H1/2022	Δ%
Americas, UK & APAC	232.06	222.58	5%	0%	-1%	4%	18.60	19.75	-6%
Continental Europe	159.10	134.38	10%	8%	0%	18%	16.82	13.45	25%
Others	0.42	0.29	n/a	n/a	n/a	n/a	-4.25	-3.10	-37%
GFT Group	391.58	357.25	7%	3%	0%	10%	31.17	30.10	4%

- Market position in **Americas, UK & APAC** further improved by 4% revenue growth, significant growth in USA (+35%) and Mexico (+63%), both significantly driven by the banking sector; adjusted EBIT burdened by weaker performance in Brazil, shift of profitable projects from UK to Poland and negative FX effects
- Dynamic growth in **Continental Europe** (+18%) supported by first-time consolidation of acquired targens, Germany grew by 43%; strongest growth in Poland (>100%) due to revenue shifts from UK; strong growth in EBIT adj. by 25% supported by first time targens contribution and shift of profitable projects from UK to Poland
- **GFT Group**: Organic revenue growth of 7% (excluding targens); improvement in adjusted EBIT of 4%, burdened by FX effects and capacity adjustments

*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)

Revenue by markets

Dynamic growth in our North American markets



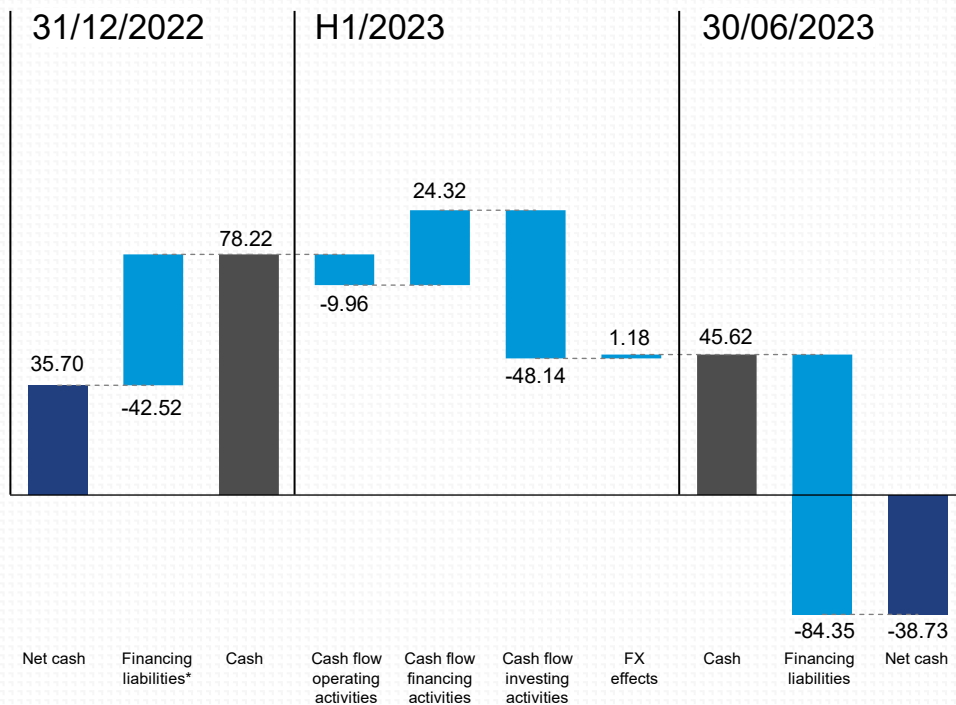
Income statement – Earnings development slowed down



in €m	H1/2023	H1/2022	Δ%
Revenue	391.58	357.25	10%
Other operating income	7.06	7.20	-2%
Cost of purchased services	-52.38	-54.11	-3%
Personnel expenses	-264.49	-235.78	12%
Other operating expenses	-41.22	-35.18	17%
EBITDA	40.55	39.38	3%
Depreciation and amortisation	-10.61	-10.36	2%
EBIT	29.94	29.02	3%
Interest income/expenses	0.10	0.14	-26%
EBT	30.04	29.16	3%
Income taxes	-9.07	-8.47	7%
Net income	20.97	20.69	1%
Earnings per share (in €)	0.80	0.79	1%

- **Revenue** growth supported by ongoing digitisation pressure from customers
- Slight decline in **other operating income** mainly attributed to lower foreign exchange gains (gross)
- Ratio of **cost of purchased services** to revenue of 13% decreased compared to previous year's level (H1/2022: 15%)
- Increase in **personnel costs** in essence due to higher average number of employees in Germany (acquisition related), Spain and Italy. Ratio of personnel expense excluding capacity adjustments plus purchased services to revenue below previous year's level at 80% (H1/2022: 81%)
- **Other operating expense** increased mainly due to higher personnel-related expenses (travel), increased IT licence costs and foreign currency losses
- **Income taxes** slightly above previous year's level. Effective tax rate at 30% (H1/2022: 29%) essentially in line with expectations

Cash flow analysis (€m) – Robust funding structure



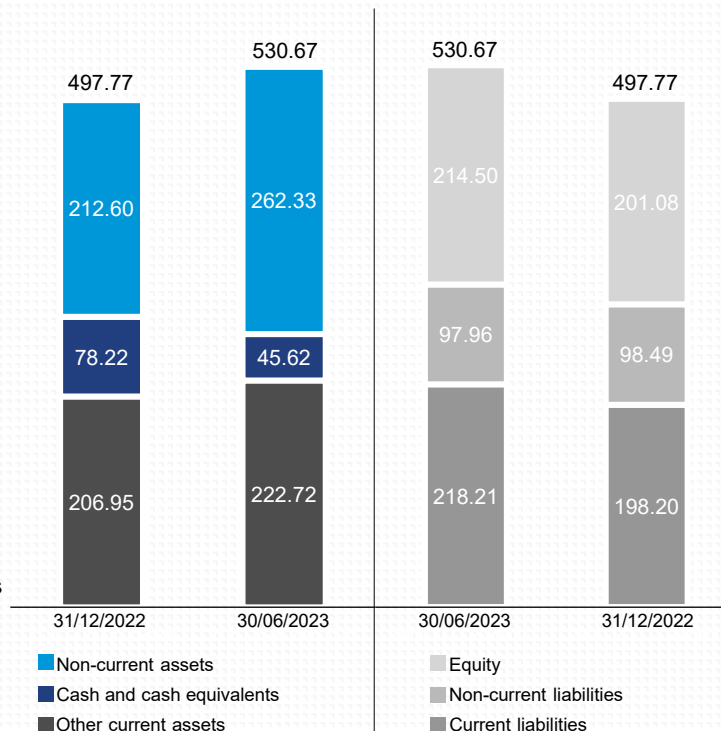
*Financing liabilities include liabilities to banks

- **Net cash** down at €-38.73m (31/12/2022: €35.70m) | Despite targens acquisition, financing structure remains robust; undrawn credit lines of €28.14m (31/12/2022: €51.31m)
- Decrease of **Group cash** to €45.62m (31/12/2022: €78.22m) mainly attributed to financing and investing activities
- **Cash flow from operating activities** of €-9.96m (H1/2022: €-0.44m) significantly burdened by negative working capital effects and the transfer of grants received for third-party account amounting to €14.34m
- **Cash flow from financing activities** of €24.32m (H1/2022: €-17.98m) primarily characterised by net bank borrowings of €41.84m (H1/2022: net repayment of €4.16m) and the dividend payment to shareholders of €11.85m (H1/2022: €9.21m)
- **Cash flow from investing activities** of €-48.14m (H1/2022: €-3.86m) in the current period significantly influenced by cash outflows in connection with the targens acquisition amounting to €46.05m

Balance sheet (€m) – Equity ratio unchanged

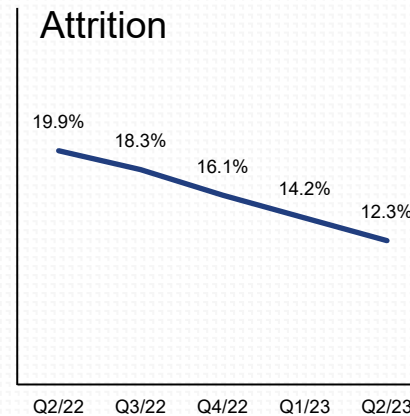
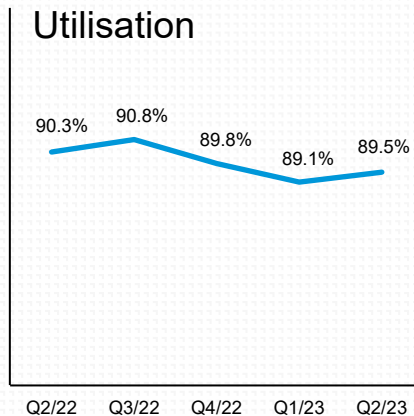
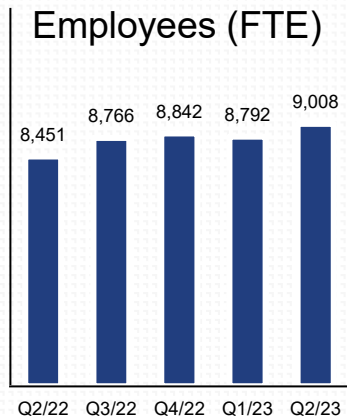


- Increase in **balance sheet total** of 7% to €530.67m essentially attributed to targens acquisition
- **Non-current assets** up at €262.33m (31/12/2022: €212.60m). Increase of 23% mainly due to the acquisition of targens and the corresponding purchase price allocation whereof €37.29m relate to goodwill. Non-current assets as a proportion of total assets rose to 49% (31/12/2022: 43%)
- Decline in **cash and cash equivalents** by €32.60m to €45.62m mainly as a result of targens purchase price payment and shareholder dividend
- **Other current assets** up by €15.77m to €222.72m (31/12/2022: €206.95m) due to increased receivables from contracts with customers as of the reporting date and higher prepaid expenses, particularly for IT licenses



- **Equity** currency-adjusted up by €9.12m (+7%); net income of €20.97m exceeds dividend to shareholders of €11.85m | equity ratio maintained at the level of 40% (31/12/2022: 40%).
- **Non-current liabilities** of €97.96m million essentially unchanged (31/12/2022: €98.49m). Increase of deferred tax liabilities was offset by a term-related reclassification of bank liabilities to short-term debt
- Increase in **current liabilities** to €218.21 (31/12/2022: €198.20m) mainly as a result of risen financing liabilities due to bank borrowings of €35.00m to finance the targens acquisition and a term-related reclassification from non-current debt (see above). This was partly offset by a decrease in contract liabilities from fixed-price contracts with customers (€-14.98m) and other provisions (€-10.99m) due to lower performance-based remunerations

Attrition significantly reduced



- More than 10,000 talents worldwide
- Number of employees up by 2% compared to year-end 2022: reduction in Brazil, Mexico and Vietnam; increase in Germany (acquisition-related), Italy and Spain
- Number of external contractors down to 1,160 (1,198 incl. targens) compared to 1,275 at year-end 2022
- Utilisation rate stable at 89%
- Attrition reduced significantly to 12% (Q2/2022: 20%)

Agenda



- Highlights | Marika Lulay (CEO)
- Financials H1/Q2 2023 | Dr Jochen Ruetz (CFO)
- **Outlook** | Marika Lulay (CEO)

Our strategic goals remain on track



Growth remains our mission

- Cloud technologies with biggest growth; AI, DLT/Blockchain rising
- Clients' requests for digital transformation is increasing
- GFT anticipates growth in every sector



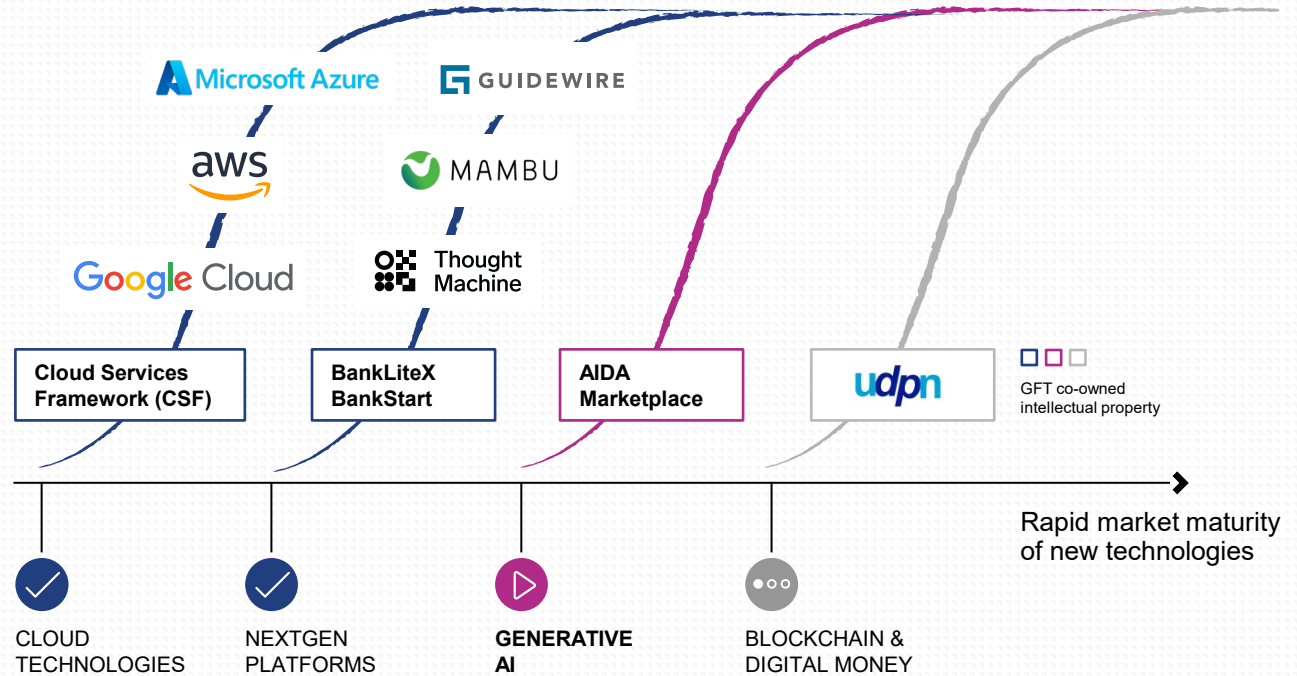
Resilience through diversification & focus

- Diversified client structure increases stability
- Regional diversification compensates for local variation
- agility@scale through global delivery centres
- Leading position for next gen. banking and insurance solutions
- Sustainable and shareholder value driven strategy
- Growth ambition: twice as fast as the market

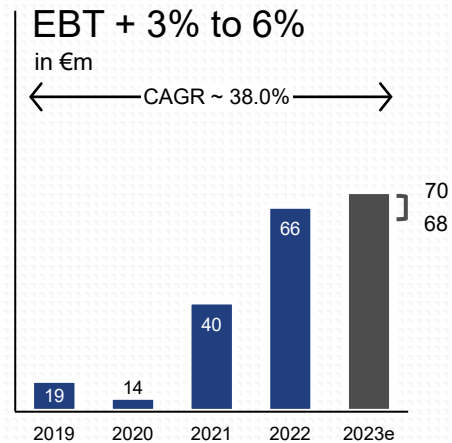
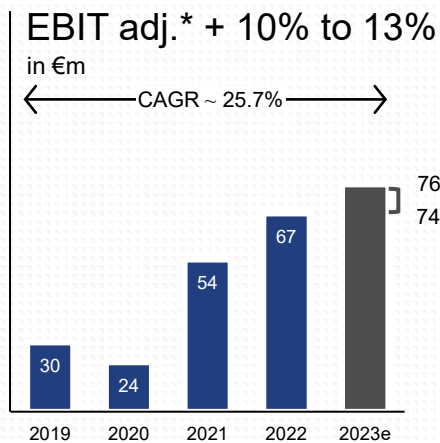
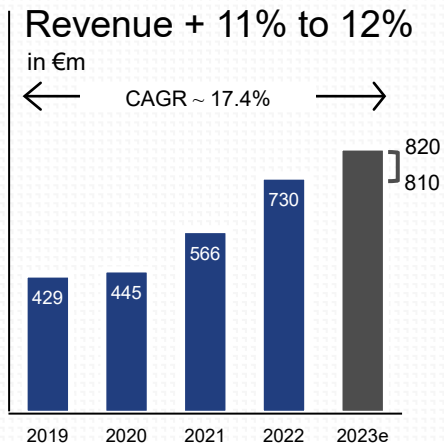
Catching the right waves with strong partners



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



Outlook FY 2023 slightly reduced



* Adjusted for non-operational effects from M&A activities and share price-based effects in the valuation of management remuneration – see details: <https://www.gft.com/int/en/about-us/investor-relations/key-performance-measures>
Please note: 2023e column for the range revenue, EBIT adj. and EBT are not proportionally depicted.

- Revenue 2023e**
- Revenue expected in a range of €810m to €820m (incl. €33m from targens acquisition; previous forecast: €850m)
 - Still solid growth trend due to unique position in new technologies and structural strong demand for digital transformation
 - Growth in every segment and across all sectors
- Earnings 2023e**
- EBIT adjusted to grow to €74m to €76m (incl. €3.0m from targens acquisition; previous forecast: €80m)
 - Development in line with revenue growth
 - EBT expected to rise to €68m to €70m (€0.0 effects from targens acquisition; previous forecast: €72m)

GFT > CAPITAL MARKETS DAY



Get registered for our Capital Markets Day!

┌

October 5, 2023 (2:00pm CEST)

GFT office, Frankfurt-Eschborn
([Google Maps](#)) or virtual participation

> PLEASE REGISTER NOW

Backup

targens is a perfect strategic fit for GFT



REVENUE CONTRIBUTION
FY 2023e

€~33 million

EXPERTS

~300

PRODUCT PORTFOLIO ENHANCED WITH LEADING COMPLIANCE SOFTWARE

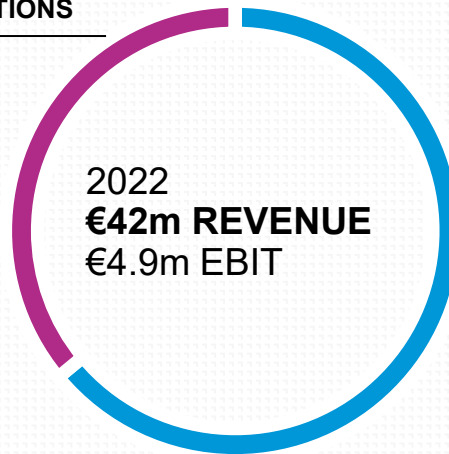
‘SMARAGD Compliance Suite’

- Used by 7 out of 10 German biggest banks
- Installed in 56 countries

Strategic benefits

- Enhanced expertise in the areas of consulting and compliance solutions
- Doubling of market share in the German financial industry
- Improved economies of scale and diversification

36%
SOFTWARE
SOLUTIONS



64%
CONSULTING

Transaction details: 100% acquisition closed on Apr 3, 2023 | cash deal, financed via liquidity & existing credit lines

Sustainability: Responsibly into the digital future



Improving ESG performance



Recognitions & commitments

WE SUPPORT



2019 signed UN Global Compact



2030 emissions reduction targets approved by the independent SBTi



2022, 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.

Results at a glance per quarter



in €m	Q1/2022	Q2/2022	Q3/2022	Q4/2022	FY2022	Q1/2023	Q2/2023
Revenue	173.35	183.90	184.66	188.23	730.14	190.67	200.91
EBITDA	18.52	20.86	23.84	22.82	86.04	19.89	20.66
EBIT adjusted*	13.91	16.19	18.47	18.92	67.48	16.28	14.89
EBIT	13.45	15.57	18.63	17.90	65.55	14.83	15.11
EBT	13.42	15.74	18.75	18.14	66.05	15.04	15.00
Net income	9.58	11.11	13.09	12.47	46.25	10.54	10.43
Earnings per share (in €)	0.36	0.43	0.49	0.48	1.76	0.40	0.40
Employees (in FTE)	8,120	8,451	8,766	8,842	8,842	8,792	9,008

*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)

Consolidated income statement



in €	H1/2023	H1/2022	Δ%
Revenue	391,576,897.20	357,254,180.80	10%
Other operating income	7,055,632.56	7,203,280.56	-2%
Cost of purchased services	52,376,585.60	54,110,952.14	-3%
Personnel expenses	264,487,130.11	235,781,149.30	12%
Other operating expenses	41,218,053.07	35,184,050.32	17%
Result from operating activities before depreciation and amortisation	40,550,760.98	39,381,309.60	3%
Depreciation and amortisation of intangible assets and property, plant and equipment	10,611,439.32	10,359,309.89	2%
Result from operating activities	29,939,321.66	29,021,999.71	3%
Interest income	1,443,549.96	715,593.66	>100%
Interest expenses	1,344,016.18	580,889.88	>100%
Financial result	99,533.78	134,703.78	-26%
Earnings before taxes	30,038,855.44	29,156,703.49	3%
Income taxes	9,064,194.44	8,470,586.87	7%
Net income for the period	20,974,661.00	20,686,116.62	1%
Earnings per share – basic	0.80	0.79	1%

Consolidated cash flow statement



in €	H1/2023	H1/2022	Δ%
Net income for the period	20,974,661.00	20,686,116.62	1%
Income taxes	9,064,194.44	8,470,586.87	7%
Interest result	-99,533.78	-134,703.78	26%
Income taxes paid	-5,074,562.53	-6,315,827.29	20%
Income taxes received	1,958,142.07	805,978.84	>100%
Interest paid	-857,850.61	-308,947.52	< -100%
Interest received	1,399,760.45	693,602.40	>100%
Depreciation and amortisation of intangible assets and property, plant and equipment	10,611,439.33	10,359,309.89	2%
Net proceeds on disposal of intangible assets and property, plant and equipment	15,994.50	262,416.08	-94%
Net proceeds on disposal of financial assets	0.00	-59,957.07	100%
Other non-cash expenses and income	1,158,856.77	-679,101.79	>100%
Change in trade receivables	11,681,321.77	3,506,292.86	>100%
Change in contract assets	-16,908,632.44	-29,362,849.03	42%
Change in other assets	-1,093,898.85	-6,901,469.78	84%
Change in provisions	-17,602,527.13	2,741,943.31*	< -100%
Change in trade payables	-688,107.32	-2,928,278.55	77%
Change in contract liabilities	-19,031,431.77	-11,638,274.13	-64%
Change in other liabilities	-5,469,895.84	10,360,477.96*	< -100%
Cash flow from operating activities	-9,962,069.88	-442,684.11	< -100%
Proceeds from disposal of property, plant and equipment	80,604.07	42,639.90	89%
Proceeds from disposal of financial assets	0.00	69,957.07	-100%
Capital expenditure for intangible assets	-4,508.60	-12,103.98	63%
Capital expenditure for property, plant and equipment	-2,160,052.29	-3,960,820.06	45%
Cash outflows for acquisitions of consolidated companies/net of cash and cash equivalents acquired	-46,054,617.46	0.00	n/a
Cash flow from investing activities	-48,138,574.28	-3,860,327.07	< -100%
Proceeds from borrowing	44,000,000.00	19,500,000.00	>100%
Cash outflows from loan repayments	-2,164,554.11	-23,660,424.01	91%
Cash outflows from repayment of lease liabilities	-5,667,476.80	-4,609,239.34	-23%
Dividends to shareholders	-11,846,675.70	-9,214,081.10	-29%
Cash flow from financing activities	24,321,293.39	-17,983,744.45	>100%
Effect of foreign exchange rate changes on cash and cash equivalents	1,175,466.94	3,340,371.20	-65%
Net increase in cash and cash equivalents	-32,603,883.83	-18,946,384.43	-72%
Cash and cash equivalents at beginning of period	78,222,547.05	70,770,150.46	11%
Cash and cash equivalents at end of period	45,618,663.22	51,823,766.03	-12%

* Adjusted due to the balance sheet reclassification of holiday obligations in the amount of €6,603 thousand from other provisions to other liabilities (with respect to the changed balance sheet disclosure refer to note 2.2 of the consolidated financial statements 2022).

Consolidated balance sheet



Assets			
in €	30/06/2023	31/12/2022	Δ%
Non-current assets			
Goodwill	162,414,238.0	123,968,225.19	31%
Other intangible assets	21,678,841.49	5,914,809.30	>100%
Property, plant and equipment	63,393,432.34	63,577,276.37	0%
Financial investments	696,217.60	696,217.60	0%
Other financial assets	2,283,981.39	1,907,834.26	20%
Deferred tax assets	10,352,094.46	12,040,713.13	-14%
Income tax assets	344,772.21	385,190.60	-10%
Other assets	1,168,510.0	4,109,110.88	-72%
	262,332,087.58	212,599,377.33	23%
Current assets			
Inventories	907,216.43	13,848.32	>100%
Trade receivables	145,781,905.32	152,560,851.68	-4%
Contract assets	39,198,346.78	21,731,617.03	80%
Cash and cash equivalents	45,618,663.22	78,222,547.05	-42%
Other financial assets	5,582,796.17	4,902,675.35	14%
Income tax assets	9,623,050.99	10,182,222.91	-5%
Other assets	21,626,451.84	17,557,484.81	23%
	268,338,430.75	285,171,247.15	-6%
	530,670,518.33	497,770,624.48	7%

Equity and liabilities			
in €	30/06/2023	31/12/2022	Δ%
Shareholders' equity			
Share capital	26,325,946.00	26,325,946.00	0%
Capital reserve	42,147,782.15	42,147,782.15	0%
Retained earnings	146,700,484.10	137,572,498.80	7%
Other reserves	-669,377.60	-4,964,588.78	87%
	214,504,834.65	201,081,638.17	7%
Non-current liabilities			
Financing liabilities	37,000,000.00	42,168,443.39	-12%
Other financial liabilities	30,430,065.66	31,163,462.72	-2%
Provisions for pensions	5,628,865.47	5,388,399.91	4%
Other provisions	4,304,328.68	7,553,890.33	-43%
Deferred tax liabilities	9,633,807.04	3,990,744.41	>100%
Other liabilities	10,958,031.34	8,225,973.37	33%
	97,955,098.19	98,490,914.13	-1%
Current liabilities			
Trade payables	11,528,925.45	11,798,941.74	-2%
Financing liabilities	47,354,480.40	350,591.12	>100%
Other financial liabilities	20,795,398.12	18,387,520.68	13%
Other provisions	37,177,795.51	48,173,128.91	-23%
Income tax liabilities	12,807,467.53	8,614,151.55	49%
Contract liabilities	24,621,001.79	39,596,844.80	-38%
Other liabilities	63,925,516.69	71,276,893.38	-10%
	218,210,585.49	198,198,072.18	10%
	530,670,518.33	497,770,624.48	7%

Consolidated statement of comprehensive income



in €	H1/2023	H1/2022	Δ%
Net income for the period	20,974,661.00	20,686,116.62	1%
Items that will not be reclassified to the income statement			
Actuarial gains/losses from pensions (before taxes)*	0.00	-277,471.16	100%
Income taxes on actuarial gains/losses from pensions	0.00	61,043.83	-100%
Actuarial gains/losses from pensions (after taxes)	0.00	-216,427.33	100%
Items that may be reclassified to the income statement			
Currency translation	4,295,211.18	5,513,847.42	-22%
Other comprehensive income	4,295,211.18	5,297,420.09	-19%
Total comprehensive income	25,269,872.18	25,983,536.71	-3%

* Actuarial gains/losses are generally recognised at year-end based on corresponding expert reports.

Consolidated statement of changes in equity



	Share capital	Capital reserve	Retained earnings*	Other reserves Currency translation	Total equity
in €					
Balance at 1 January 2022	26,325,946.00	42,147,782.15	98,024,103.12	-5,833,109.53	160,664,721.74
Net income for the period	--	--	20,686,116.62	--	20,686,116.62
Other comprehensive income	--	--	-216,427.33	5,513,847.42	5,297,420.09
Total comprehensive income	--	--	20,469,689.29	5,513,847.42	25,983,536.71
Dividends to shareholders	--	--	-9,214,081.10	--	-9,214,081.10
Balance at 30 June 2022	26,325,946.00	42,147,782.15	109,279,711.31	-319,262.11	177,434,177.35
Balance at 1 January 2023	26,325,946.00	42,147,782.15	137,572,498.80	-4,964,588.78	201,081,638.17
Net income for the period	--	--	20,974,661.00	--	20,974,661.00
Other comprehensive income	--	--	0.00	4,295,211.18	4,295,211.18
Total comprehensive income	--	--	20,974,661.00	4,295,211.18	25,269,872.18
Dividends to shareholders	--	--	-11,846,675.70	--	-11,846,675.70
Balance at 30 June 2023	26,325,946.00	42,147,782.15	146,700,484.10	-669,377.60	214,504,834.65

* Retained earnings also include items that will not be reclassified to the consolidated income statement.

Segment report



in € thsd.	Americas, UK & APAC		Continental Europe		Total segments		Reconciliation		GFT Group	
	H1/2023	H1/2022	H1/2023	H1/2022	H1/2023	H1/2022	H1/2023	H1/2022	H1/2023	H1/2022
External revenue	232,064	222,579	159,095	134,386	391,159	356,965	418	289	391,577	357,254
Intersegment revenue	2,233	3,344	47,952	46,833	50,185	50,177	-50,185	-50,177	0	0
Total revenue	234,297	225,923	207,047	181,219	441,344	407,142	-49,767	-49,888	391,577	357,254
Segment result (EBT)	18,372	17,941	15,688	13,287	34,060	31,228	-4,021	-2,071	30,039	29,157
thereof depreciation and amortisation	-3,714	-4,246	-6,179	-5,299	-9,893	-9,545	-718	-814	-10,611	-10,359
thereof interest income	1,501	738	409	179	1,910	917	-466	-201	1,444	716
thereof interest expenses	-905	-861	-420	-326	-1,325	-1,187	-19	606	-1,344	-581

Calculation adjusted EBIT H1/2023



in thsd. €	H1/2023	H1/2022
Revenue	391.577	357.254
EBIT adjusted	31.167	30.098
M&A Amortisation PPA	-2.452	-2.344
M&A Acquisition related costs	-342	0
Share-price related effects from valuation of management remuneration	1.566	1.268
EBIT	29.939	29.022
Interest	100	135
EBT	30.039	29.157
EBIT adjusted margin	8,0%	8,4%
EBT margin	7,7%	8,2%

Shaping the future of digital business

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