

# Annual General Meeting 2026

GFT Technologies SE | Stuttgart | June 25, 2026

# 2025 Summary



# Challenges in early 2025, Revenue Growth and Profitability Improved in Second Half 2025

- Challenges in UK, Software Solutions and FX
- Revenue grew by 5% in constant currencies and 2% in Euros
- Profitability improved in H2/2025
- Main revenue growth markets and sectors
  - Brazil: +28% | Colombia: +19%
  - USA: +17% | APAC & Others: +17%
  - Insurance +15% | Industry +14%
- Dividend proposal of €0.50 per share (unchanged to 2025)

2024

2025

REVENUE

~ €871m

REVENUE

€888m

2% growth

5% in constant FX

EBIT ADJUSTED\*

**9%** margin

~ €78m

EBIT ADJUSTED\*

**7.6%** margin

€67m

EBT

**7.5%** margin

~ €65m

EBT

**5.2%** margin

€46m

\* Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration effects, and other extraordinary items.

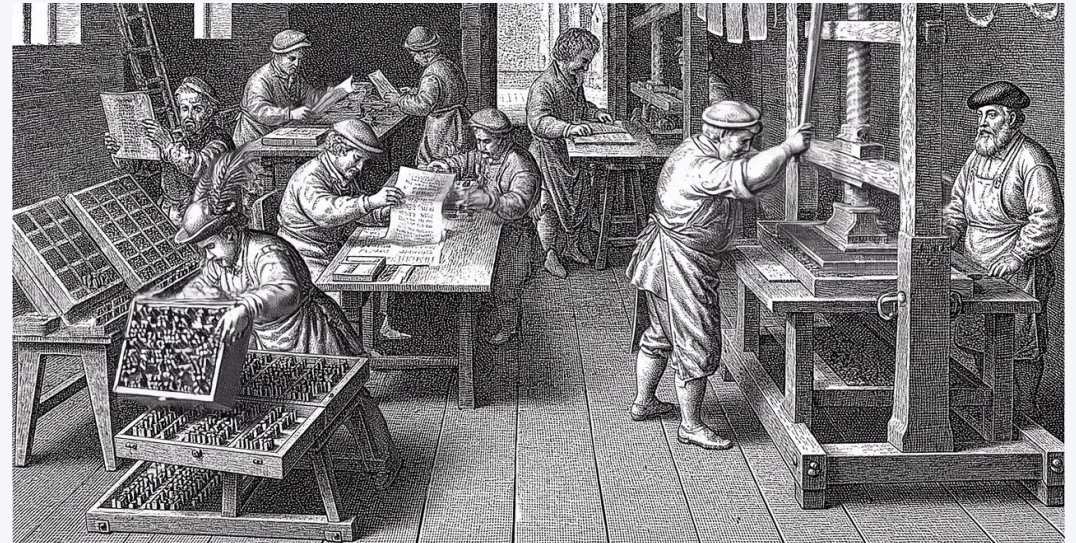
# The Impact of AI on the IT Industry





ONE OF THE MOST TRANSFORMATIVE EVENTS IN HUMAN HISTORY

# The Gutenberg Printing Revolution



- Books were handwritten by scribes
- Slow and costly process
- Knowledge and literacy were limited and exclusive

- Mass production and communication
- Scalable and accessible knowledge and literacy
- Changed how humans think, learn, create, and share ideas
- Foundation of modern age, science, education, Renaissance

ONE OF THE MOST TRANSFORMATIVE EVENTS IN HUMAN HISTORY

# The AI Revolution on Software Development and IT Industry



- Hand-written Software and Apps
- Complex, slow, and costly process
- Limited and exclusive tech knowledge and literacy

- Efficiency, mass production, and faster time-to-market
- Scalable and more accessible
- Reimagined thinking, learning, creating, and sharing
- Foundation of the AI-centric digital transformation era

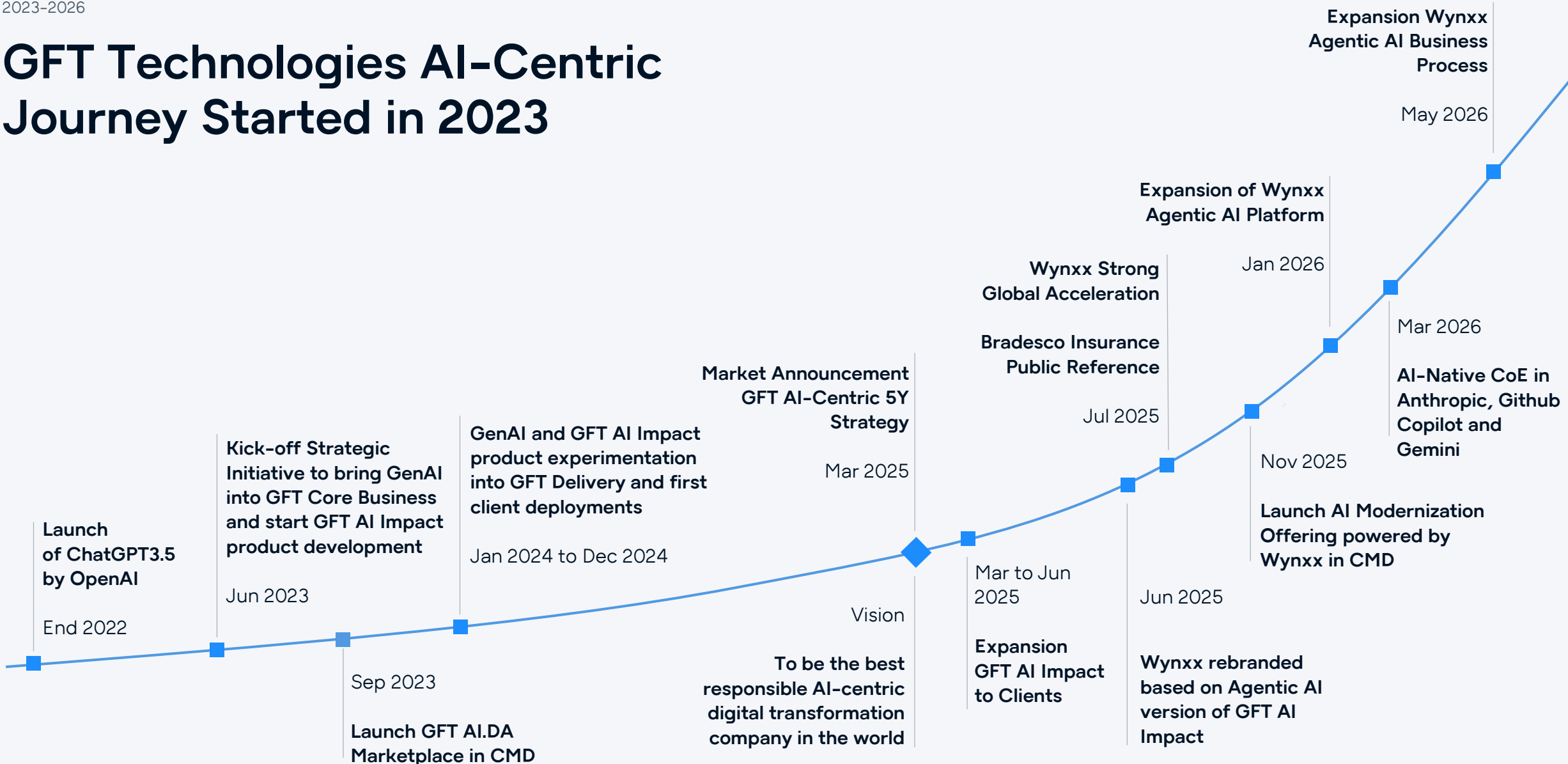
# GFT Technologies 5Y Strategy



More Relevant than Ever

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# GFT Technologies AI-Centric Journey Started in 2023



# GFT AI-Centric 5-Year Strategy

More relevant than ever and reinforced by major AI market shifts

Publicly Announced in March 2025

## 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.

## Strategic Goals, Objectives and KPIs



## Strategy Execution and Global Strategic Initiatives

2025

Q1 2026

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	✓	✓
M&A expansion program focused on HVAS* and ISVs*	✓	
Improve high value-added services, offerings & differentiation	✓	✓
Accelerate corporate innovation and asset creation	✓	✓
Improve smartshore, efficiency, scalability, and Startup India		
Gravity and Profitability engineering	✓	✓
Transform from federated to hyper-efficient global & local company	✓	✓

\* HVAS = High Value-Added Services, ISV = Individual Software Vendor

# Strong Strategy Execution in 2025

Creating Impact with Key Clients, Branding, Offerings and Leading on an AI-Native Era

Large scale AI and software platform development for **Neura Robotics** in Germany entering **high-growth Robotics and Physical AI Sector**



**Bradesco Seguros**, Latin America's largest insurance company, expanded utilization of Wynxx AI Agentic platform in 22% from 180 to 220 AI-Native FTE team, achieving 40% productivity increase in software development and legacy modernization



Expansion of **2 New Tier 1 clients** revenues **+€25m per year**

New Top **Tier 2 client from Colombia** (from Sophos Solutions) with **35% revenue growth** in 2025

10% revenue growth in major bank in the USA, becoming Top Tier 2 client



GFT Software Solutions **Smaragd** Regulatory Compliance Suite selected by a **German tier-1 bank** as its core **AML transaction monitoring platform**



# Strong Strategy Execution in Q1 2026

Creating Impact with Key Clients, Branding, Offerings and Leading on an AI-Native Era

**Strong EBT margin improvement** at **GFT UK** in Q1/2026 compared to previous year, reflecting new governance model and integration with GFT Global and Regional operations



GFT recent acquisition Megawork won **major SAP contract** at **Tier 1 Bank Group** in Brazil with total contract value **+€18m**



Go-Live of Large-Scale AML Smaragd in Tier 1 Bank in Europe for **25 Million Customers** and **1 Billion Transactions** per month



Expansion of **Agentic AI solution** for **Credit Risk** Operations at **Tier 1 Bank in Europe** leveraging over **Google Gemini and Vertex AI**



Massive AI training program across GFT and expansion of AI-Native Software Development CoE for **Anthropic Claude Code** and **GitHub Copilot**



# Driving Impact and Strong Growth with AI

GFT Agentic AI Platform for Software Engineering, including SDLC, Modernization, AMS

## AGM 2025

 **1**  
Country

 **25**  
clients

 **315**  
users

## AGM 2026 Q1 2026

 **11**  
Countries

 **105**  
clients

 **1642**  
users

 **€103.9M**  
influenced revenue

**40%**

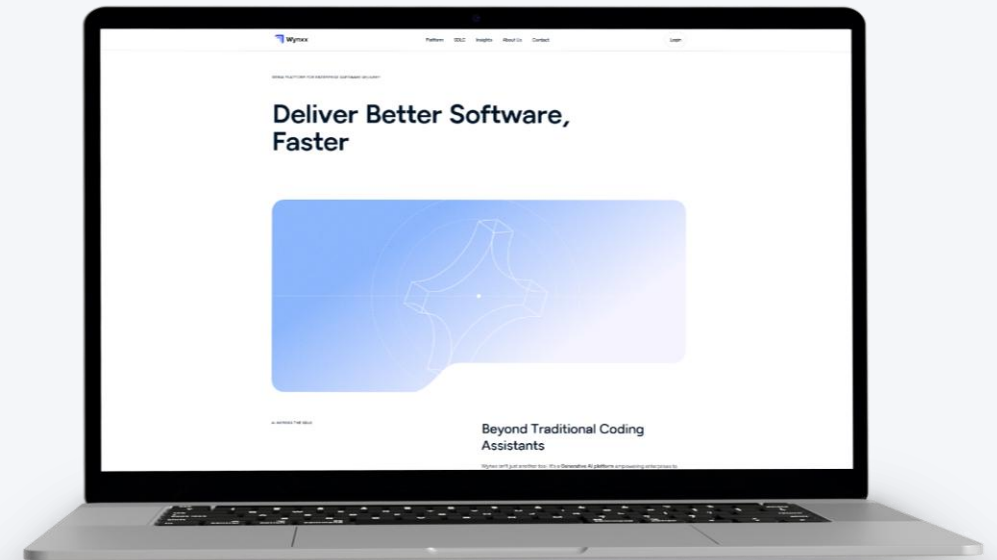
Increased efficiency and productivity

**80%**

Faster code correction

**+90%**

time savings



Wynxx expanding to business processes and becoming a responsible and secure Enterprise Agentic AI Orchestration Platform

# We create impact. The market takes note.

The market judges by outcomes. GFT Technologies earns its position through measurable impact that industry leaders and analysts acknowledge year after year.



#1 globally in Digital Banking Services in the 2025 SPARK Matrix



Most Valuable Pioneer 2026 AI Maturity Matrix Digital Banking Transformation Services



Emerging Specialist in Generative AI Services in the 2025 Gartner® Innovation Guide



Featured in the 2025 Gartner Market Guide for Anti-Money Laundering



2024 AWS Partner of the Year: Innovation – Global 2024 AWS Partner of the Year: Financial Services – EMEA



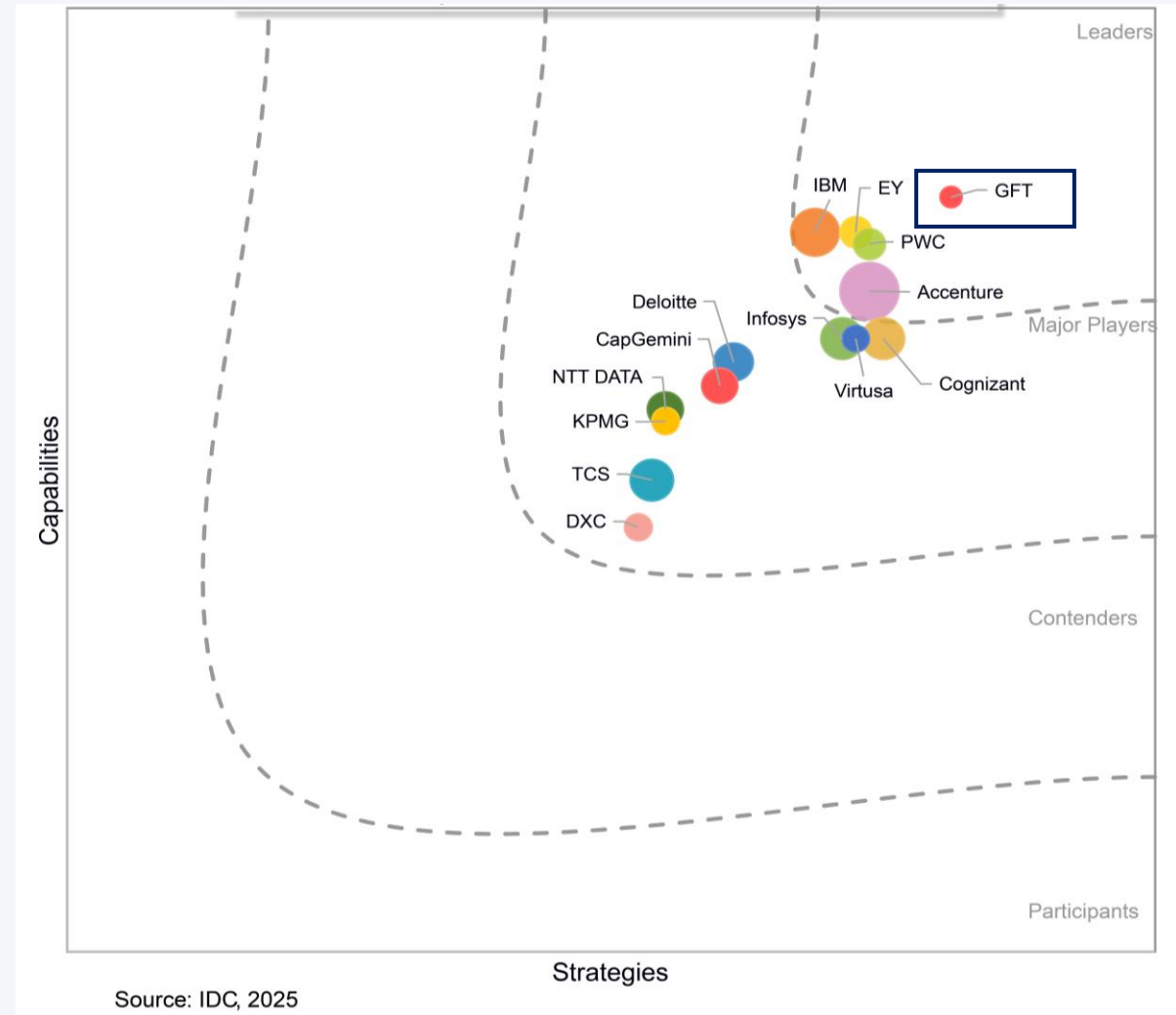
2025 Google Cloud Partner of the Year – EMEA

2026 Google Cloud Partner of the Year - Infrastructure Modernization LATAM



Leader in Worldwide Cloud-Native Core Banking Implementation Services, 2025

# GFT Global Leader in Cloud Native Core Banking Implementation Services



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

GFT BRINGS DEEP AI AND DATA EXPERTISE TO COGNITIVE ROBOTICS

# GFT and NEURA Robotics create strategic partnership to Build Next Generation Software for Physical AI



Robotics, Automation

## Robotics Company Sets New German VC Financing Record

Neura Robotics has concluded a stellar Series C funding round that could bring in up to USD 1.4 billion.

Jun 11, 2026



*“With GFT, we have found a strategic partner that shares our vision of bringing cognitive robotics into real-world application. Their deep technological expertise and strong track record in AI software engineering and in complex and highly regulated industries helps us close the gap between AI insight and physical execution – laying the foundation for a new era of intelligent machines.”*

*David Reger founder and CEO at Neura Robotics.*

GFT IS A CLEAR GERMAN CHAMPION FOR AI, DATA, CLOUD, MODERNIZATION AND DIGITAL TRANSFORMATION.

# GFT and INTEC Partner to Accelerate Sovereign AI for the European Defense Sector Modernization



#Defense #Sovereign #ITChampion



# Leading Europe's Security, Technology and Sovereignty Agenda



# GFT Strong Relative Share Price Performance

As of: June 01, 2026

Period	GFT Rank vs Peers	Return (%)
1 Month	#1	29,84%
Year to Date	#1	27,51%
6 Months	#1	29,14%
1 Year	#1	2,59%
3 Years	#4	-12,40%
5 Years	#2	25,29%

Reflecting Market Recognition of our Differentiation in Artificial Intelligence

GFT outperformed the global IT services peer group across all major short- and medium-term periods and remained among the top performers over three and five years

Peer Group:  
 Accenture, Capgemini, EPAM, Globant, Reply, CGI, Nagarro, TCS, Wipro, HCL, DXC, Endava, Adesso, CI&T

# Outlook 2026 & Conclusion

Strong Improvement in EBT Margin

Growth in Revenue with

Continued AI-Centric Expansion

Strong 5-Year Strategy Execution

FY 2025 Results

FY 2026 Guidance

REVENUE

**€888m**

2% growth  
5% in constant FX

REVENUE e

**~ €930m**

+5% in constant FX

EBIT ADJUSTED \*

**7.6%** margin

€67m

EBIT ADJUSTED e\*

**7.6%** margin

~ €71m

EBT

**5.2%** margin

€46m

EBT e

**6.0%** margin

~ €56m

\* Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration effects, and other extraordinary items.

# Let's Go Beyond\_



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