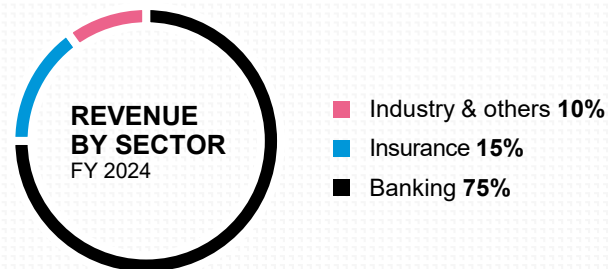
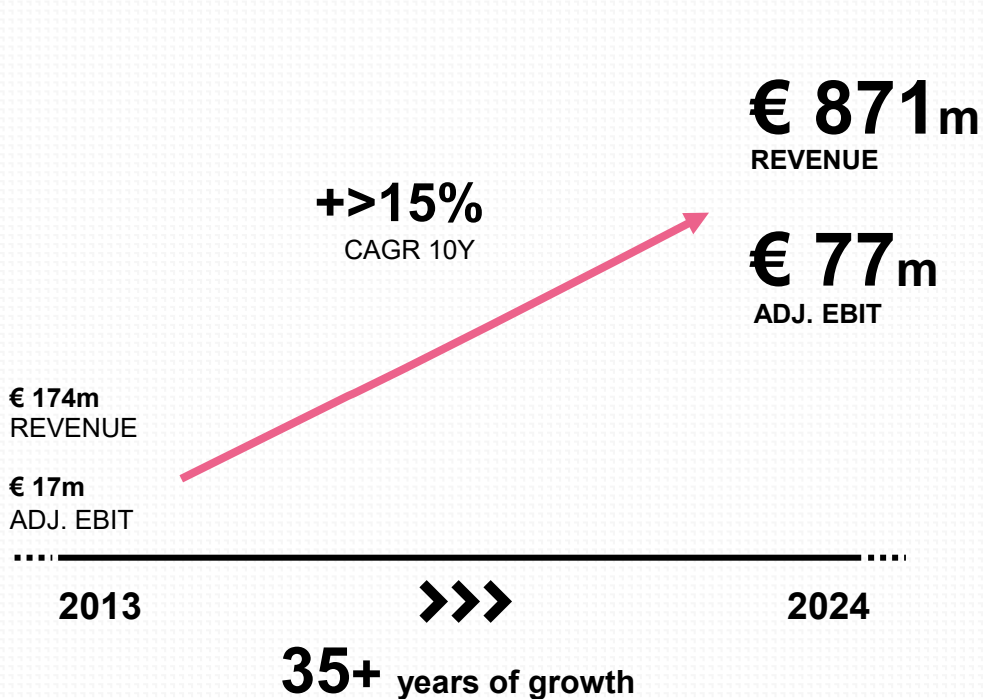


GFT Technologies SE – Investor presentation



March 2025

GFT is a rapidly growing AI-centric digital transformation pioneer



12,000+ global team

Top 3 markets (FY 2024)
BRAZIL | GERMANY | SPAIN
~ **40%** of total group revenue

GFT share – Investment case



Global AI-centric digital transformation pioneer with deep sector expertise



Technology leader at the top of prestigious industry rankings, backed by strong partners



Digitalisation & AI megatrends drive huge market demand



Design AI-centric business solutions, modernize IT infrastructures and develop next-generation core systems



Agile@scale company culture



Longstanding management, collaborative team across units and markets, Great Place to Work, Integration of strategic M&A



Attractive financial and sustainability profile

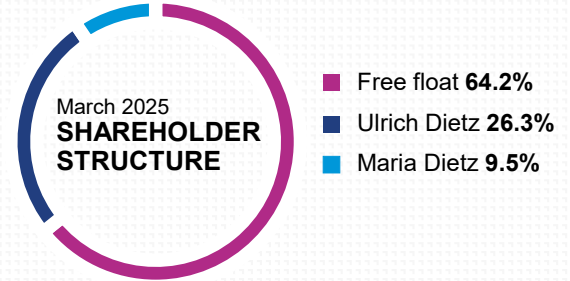
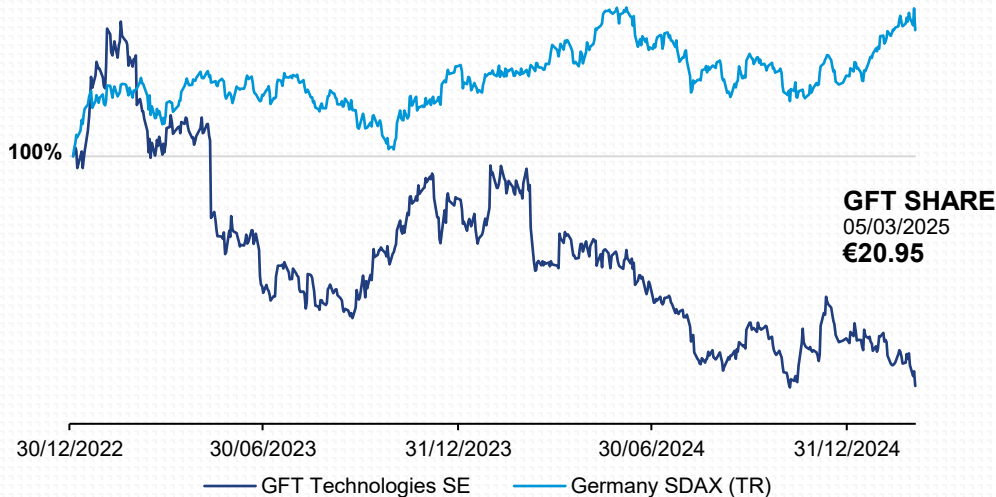


Global delivery platform drives profit margins, attractive free cashflow and stable dividends

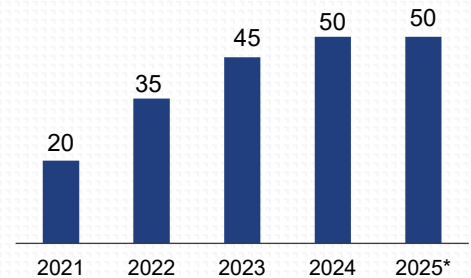
GFT share



- 6/6 analysts with BUY recommendation
- Average target price €33, upside potential: >60%
- Stable shareholder structure
- Attractive dividend policy



DIVIDEND PER SHARE IN €CENT



* Dividend proposal for FY 2024

Global delivery platform offers cost-efficient solutions for our clients



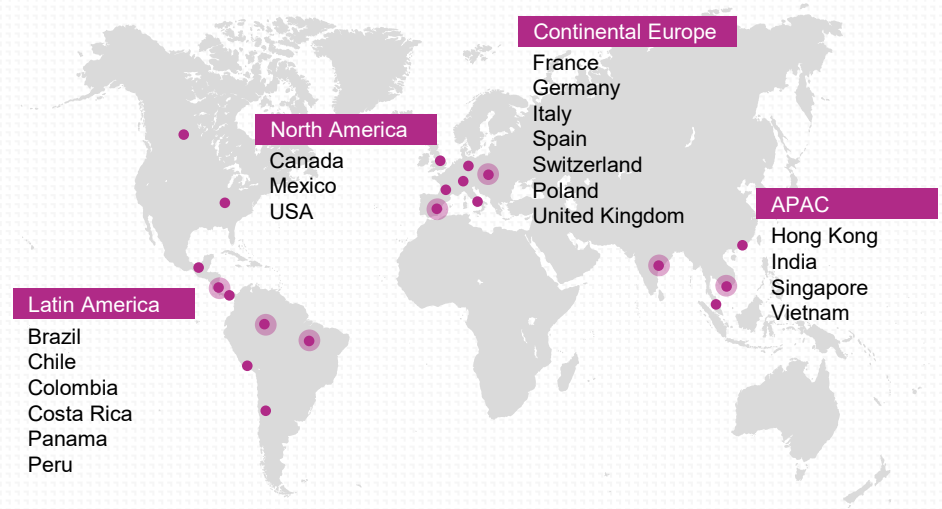
60%

Americas, UK & APAC



40%

Continental Europe



GLOBAL TEAM OF

12,000+

MARKETS

20+

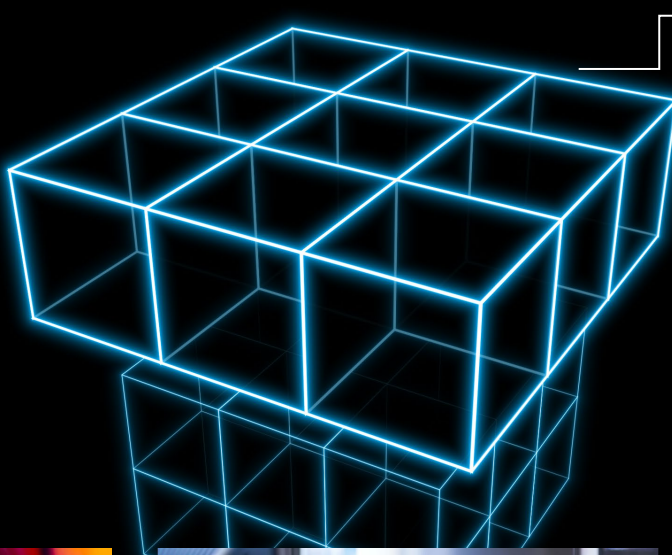
NEAR- & OFFSHORE DELIVERY LOCATIONS

7

• Locations
• Nearshore delivery locations

Numbers as of 31 December 2024, including employees (FTE) and contractors

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

GFT AI Impact shifting
gears in software development

GenAI tool to simplify
regulatory compliance

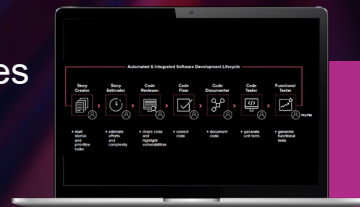
Secure ChatGPT
for Enterprises



GFT AI Impact – Driving Strong Growth

Generative AI product to improve productivity and accelerate the Software Development Life Cycle (SDLC)

- Moving from 10 clients in Q3 to 25 new clients in Q4
- From 170 licenses in Q3 to 315 new licences in Q4
- Client proven productivity gains from 50% up to 90%
- 4,000+ GFT engineers already trained
- Available on the **Microsoft and AWS** Global Marketplaces



More about
GFT AI Impact

We enable our clients to boost their productivity



Gen AI becomes an integral part of the overall GFT offering.



INNOVATION

- Agentic AI
- Reasoning AI
- etc.

2024 REVENUE SPLIT

NEW TECHNOLOGIES

Data & AI

- Generative AI
- Predictive AI
- RPA
- etc.

~8%

CORE BUSINESS

Platform modernisation

- Cloud migration
- Mainframe Modernisation
- Open API
- etc.

~46%

EFFICIENT STANDARD SOLUTIONS

Engineering & Regulatory

- Managed Services
- Engineering Services
- Regulatory Services
- etc.

~46%

GFT achieved guidance with 10% top-line growth in FY 2024



Q4 2024 HIGHLIGHTS

- › New major deals at DKB in Germany and from Sophos in Core Banking Modernisation at Banco Actinver in Mexico
- › 4 strategic long-term contracts signed in the USA
- › Signature of first contract with Tier-1 bank in the USA
- › Acceleration of business in Core Modernization and AI with Tier-1 insurance in LatAm
- › 2 major AWS recognitions: Global Innovation Partner of the Year and Financial Services EMEA Partner of the Year
- › GFT ranked among 25 TOP World's Best Workplaces
- › GFT AI Impact product scaling up in the market contributing for new clients and project wins

RESULTS 2024

REVENUE

+10%

€ 871m

ADJ. EBIT

+6%

€ 77m

GUIDANCE 2024

REVENUE e

+10%

€ 865m

ADJ. EBIT e

+5%

€ 77m



Growth trajectory continues, earnings expectation reflects future investments and higher personnel costs

RESULTS 2024

REVENUE

€ 871m

+10% growth

ADJ. EBIT

€ 77m

excl. one-off gain Brazil:

€ 67m | 7.7% adj. EBIT margin

GUIDANCE 2025

REVENUE e

~ € 930m

+7% growth

ADJ. EBIT e

~ € 68m

7.3% adj. EBIT margin

- **Solid organic revenue growth**
 - Market recovery expected
- **EBIT adjusted**
 - Increased investments in high-value-added offerings and asset creation
 - Increased personnel costs mainly resulting from efficiency measures and social security contributions
 - One-time €10m gain had a material impact on EBIT for 2024 and is not expected to be offset
- **EBT** expected at about €60m (2024: €65m; €55m excl. one-off gain in Brazil)

GFT 5-Year Strategy



Major Opportunities Ahead



McKinsey 18 Arenas of Tomorrow
AI Software and Services
From \$85B to [\$1,5T to \$4,6T] in 2040

The 18 potential arenas of tomorrow could generate \$29 trillion to \$48 trillion in revenues and \$2 trillion to \$6 trillion in profits.

18 potential arenas of tomorrow, by 2040 revenue estimate, \$ billion	Revenue, 2022	2040 estimate	(CAGR, 2022-40, %)	Profit, 2040 estimate, ¹ \$ billion, (profit margin, %)
E-commerce	4,000	14,000–20,000 (7–9)	280–1,000 (2–5)	
AI software and services	85	1,500–4,600 (17–25)	230–920 (15–20)	
Cloud services	220	1,600–3,400 (12–17)	160–510 (10–15)	
Electric vehicles	450	2,500–3,200 (10–12)	100–320 (4–10)	
Digital advertisements	520	2,100–2,900 (8–10)	320–580 (15–20)	
Semiconductors	630	1,700–2,400 (6–8)	340–600 (20–25)	
Shared autonomous vehicles	n/s	610–2,300	20–460 (4–20)	
Space	300	960–1,600 (7–10)	50–160 (5–10)	
Cybersecurity	160	590–1,200 (8–12)	90–240 (15–20)	
Others ...				
Total	7,250+	29,000–48,000 (8–11)	1,900–6,100	

¹Defined as net operating profit less adjusted taxes (NOPLAT). NOPLAT share based on most closely mappable industries from our database of 3,000 companies analyzed in chapters 1 and 2.
Source: Company annual reports; McKinsey Value Intelligence; McKinsey Global Institute analysis

Our Vision

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

Mission

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

KPIs Ambition

Revenue
Growth
to
~ €1.5 billion

Adj. EBIT
Margin
to
~ 9.5%

High Value
Added Services
to
~ 50%

Smartshore
vs Onsite
to
~ 40%

Strategic Goals & Objectives

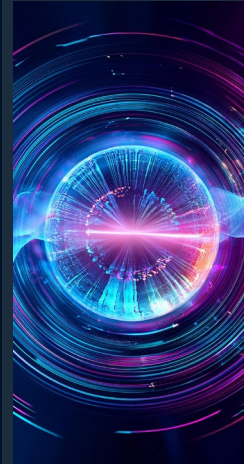
01

Fast Learning,
Adaptive and
Innovative
Organization



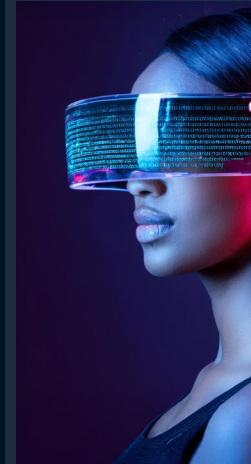
02

Agile Global |
Local | Agentic
Company



03

Global AI-
Centric
Technology
Market Leader



04

Democratize
AI to the
communities



Strategic Initiatives and Contribution to KPIs Ambition

	Revenue Growth to ~ €1.5 billion	Adj. EBIT Margin to ~ 9.5%	High Value Added Services to ~ 50%	Smartshore vs Onsite to ~ 40%
Transform from Federated to Hyper Efficient Global & Local Company	High	High	High	Mid
Transform into an AI-Centric Software Development and Tech Services Company	High	High	High	Mid
Design and Implement Next Gen Technology Brand and Positioning	High	High	High	Low
Accelerate Corporate Innovation and Asset Creation	Mid	High	High	Low

Strategic Initiatives and Contribution to KPIs Ambition

	Revenue Growth to ~ €1.5 billion	Adj. EBIT Margin to ~ 9.5%	High Value Added Services to ~ 50%	Smartshore vs Onsite to ~ 40%
Implement Global Business Development Platform: Focus on High Value-Added, ISV Offerings & Differentiation	High	High	High	Low
Implement Global Delivery Platform: Focus on Smartshore, Efficiency, Scalability and Startup India	High	High	Low	High
Global Accounts and Tier1 Clients Expansion Program	High	Mid	Mid	High
M&A Expansion Program: Focus on High Value-Added and ISVs services driven	High	High	High	Mid
Gravity Program: Focus on Simplify and Optimize Countries, Offices, Shared Services	Low	High	Low	Low

Taking GFT Brand and Positioning to the Next Level

From:

Big enough
to deliver, small
enough to care

To:



Mid-term targets 2029



RESULTS 2024

REVENUE

€ 871m

ADJ. EBIT margin

7.7%

excl. one-off gain Brazil 2024

TARGETS 2029

REVENUE e

~ € 1,500m

+ 11.5% CAGR

ADJ. EBIT margin e

~ 9.5%

▪ Continued revenue growth

- Organic growth picking up after market recovery
- Bolt-on acquisitions of high-value-adding services companies in existing GFT markets
- Ongoing investments in GFT assets

▪ Improved profitability

- Service portfolio trending towards high-value-added services at higher margins
- Expanding smartshore delivery contributing to overall margin improvement
- Focus on existing GFT markets, driving economies of scale

Conclusion

- We delivered 2024 and we have the core capabilities and differentiation for further growth
- There is a major opportunity for GFT as the AI software & services market is expected to grow massively over next years
- We have a comprehensive GFT's 5-Year Strategy with forefront vision, clear goals, objectives and strong strategic initiatives focused on execution
- The journey starts now in 2025 and we must invest in our future

Let's Go Beyond 

Backup

┌



Solid growth trajectory successfully continued



in €m	2024	2023	Δ
Revenue	870.92	788.87 *	10%
Order backlog	503.12	378.74 **	33%
EBITDA	93.95	89.76	5%
EBIT adjusted***	77.44	73.33	6%
<i>EBIT adjusted margin</i>	8.9%	9.3%	
EBIT	70.99	68.40	4%
EBT	65.01	68.00	-4%
<i>EBT margin</i>	7.5%	8.6%	
Net income	46.48	48.36	-4%
Earnings per share (in €)	1.77	1.84	-4%
Employees (in FTE)	11,506	9,134	26%

- **Revenue** growth of 10%
- **Order backlog** significantly above previous year (Sophos: €30m)
- **Adjusted EBIT** increased by 6%
 - Capacity adjustments: €-10.4m (2023: €-5.0m)
 - FX effects of €-0.7m (2023: €-1.2m)
 - Provision release for fiscal proceeding in Brazil with net effect of €+9.8m (2023: zero)
- **Adjusted EBIT margin** declining to 8.9% (2023: 9.3%)
- **EBT** down to €65m (2023: €68m)
- **Stable tax rate** of 29% (2023: 29%)
- Significant **workforce** growth of 26%, mainly M&A driven (Sophos: 1,482 FTE)

* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of € -12.87m from other operating expenses; for details refer to slide 34

** Adapted due to the reclassification of sales-related Brazilian taxes in the amount of €-7.33m and order backlog in the amount of €+17.83m of the acquired targens GmbH (now GFT Deutschland GmbH)

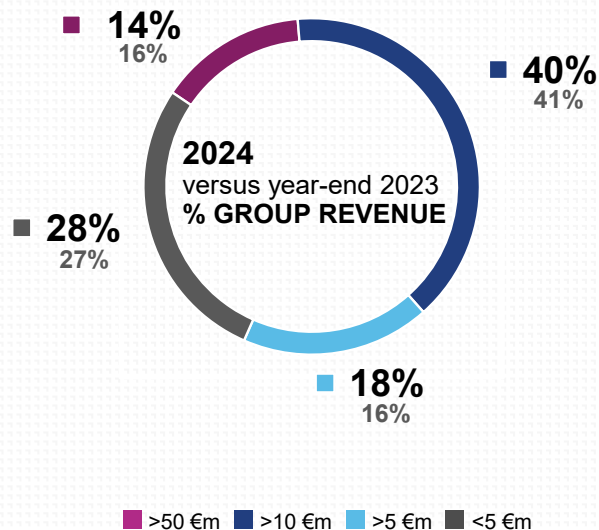
*** Adjusted for non-operational effects from M&A activities and share-price-based effects in the valuation of management remuneration; for details, see [key performance indicators.gft.com](https://www.gft.com/key-performance-indicators)

Growth driven by all sectors

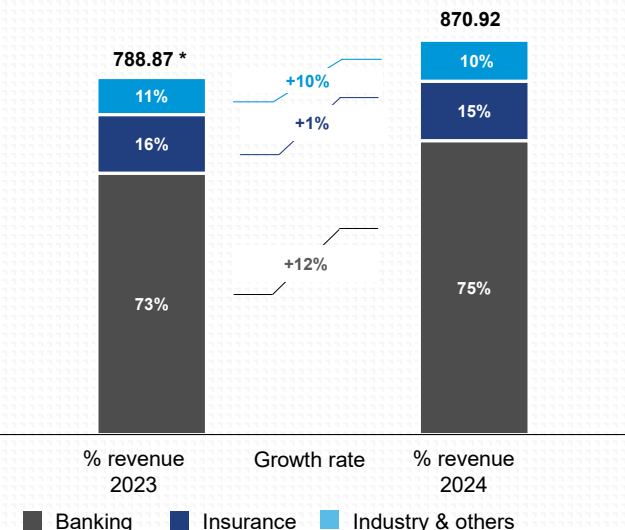


Well-balanced client portfolio

Largest client with 14% of total revenue

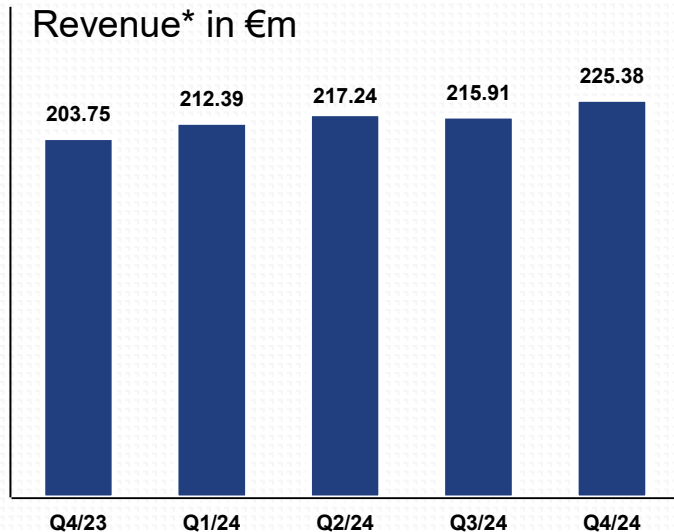


Growth in banking and industry; insurance sector recovered



* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of € -12.87m from other operating expenses; for details refer to slide 34

Growth acceleration in Q4 2024

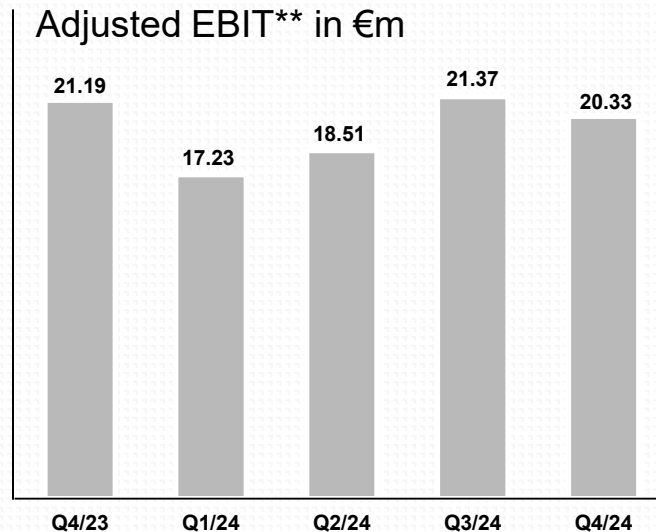


Q4/24 vs. Q4/23

- +11% primarily driven by M&A and Brazil, excl. Sophos: +4%

Q4/24 vs. Q3/24

- +4% mainly driven by Brazil, US, Canada, Spain and Italy



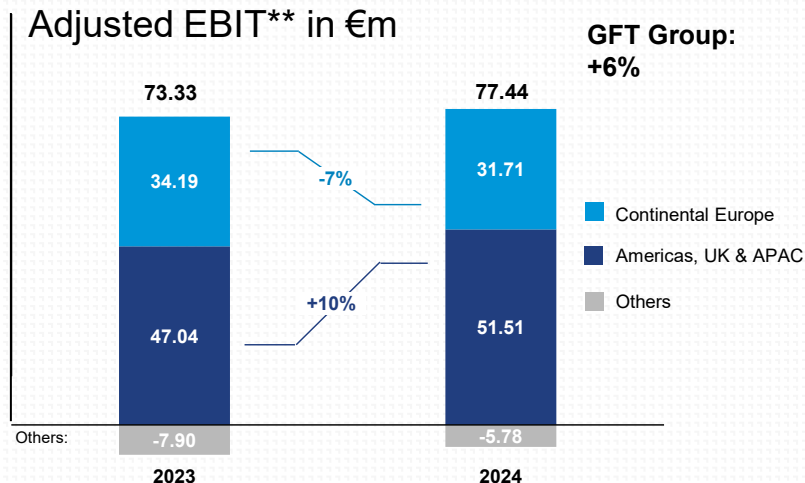
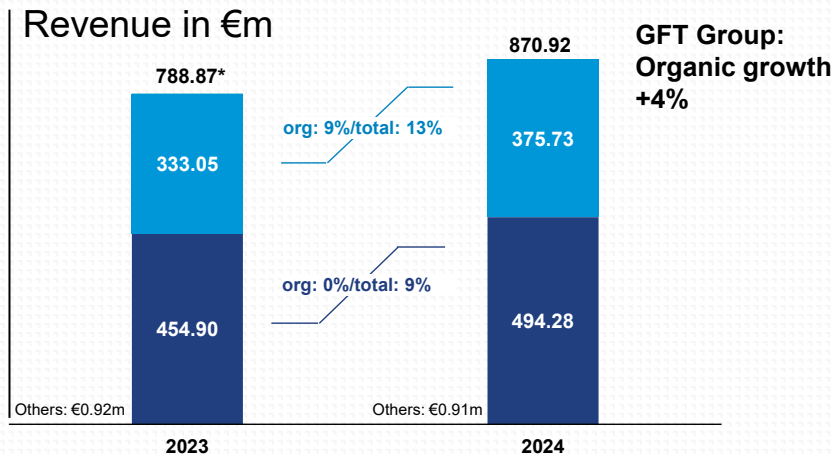
- 4% due to higher capacity adjustments, **Adj. EBIT margin** down to 9.0% y-o-y (Q4/2023: 10.4%)

- 5% mainly due to higher capacity adjustments

* Revenue figures prior to FY 2024 adapted due to the reclassification of sales-related Brazilian taxes in the amount of € -12,866 thousand from other operating expenses; for details refer to slide 34

** 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



- Strong business development in Spain, Italy, France and Poland pushed growth, supported by targens acquisition (as of 3 Apr 2023)

Continental Europe

- 7% EBIT adjusted mainly due to higher capacity adjustments

- Turnaround in Q4 2024 from -4% organic to 0%; growth driven by Sophos acquisition in Colombia and dynamic business development in Brazil

Americas, UK & APAC

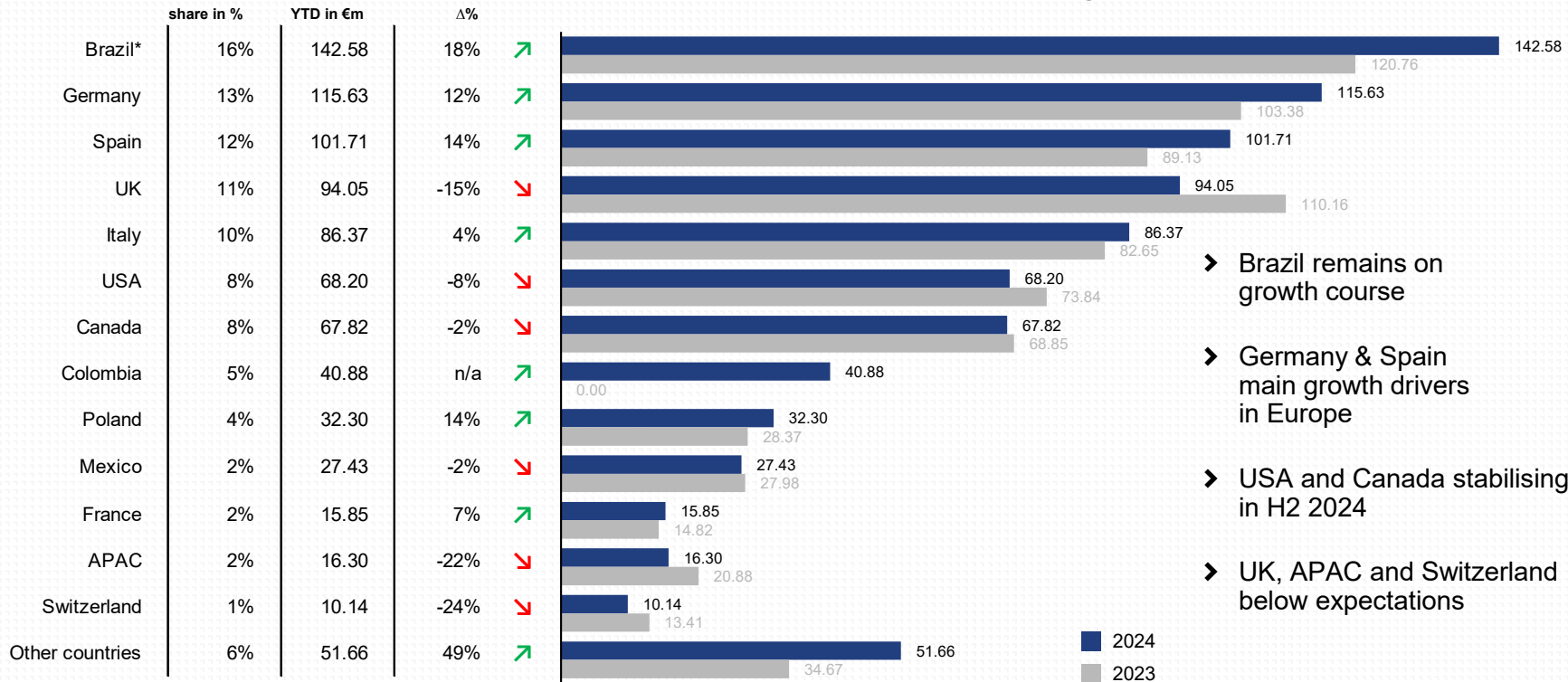
- +10% EBIT adjusted: one-off gain €9.8m related to provision release in Brazil partially offset by higher capacity adjustments

* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of € -12.87m from other operating expenses; for details refer to slide 34

** 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)

Revenue by markets

Brazil and almost all European markets continue to drive growth



* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of € -12.87m from other operating expenses; for details refer to slide 34

High level of trust reflected by 116 new qualified clients



Revenue	2024	2023	2022	2021	2020	2019
< €1.0m	537	436	364	370	344	231
> €1.0m	68	61	55	54	44	51
> €5.0m	21	14	13	12	13	7
> €10.0m	19	22	22	12	7	7
Total	645	533	454	448	408	296

- Successful increase of Tier 2-3 client base (mainly >1-€10m projects)
- Large client accounts (>€10m) slightly reduced
- Increase of smaller accounts (below €1.0m) mainly driven by the Sophos acquisition
- 116 new qualified clients* doubled (2023: 57), mainly contributed by Sophos

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

Income statement – Robust earnings performance

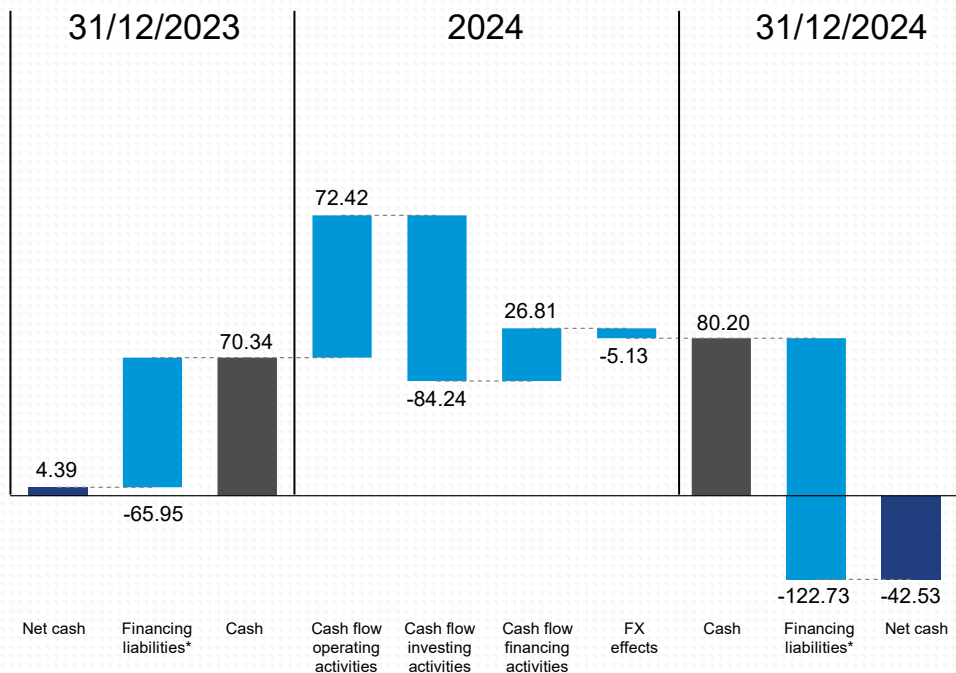


in €m	2024	2023	Δ%
Revenue	870.92	788.87*	10%
Other operating income	28.35	16.27	74%
Cost of purchased services	-111.17	-106.21	5%
Personnel expenses	-622.30	-541.66	15%
Other operating expenses	-71.85	-67.51*	6%
EBITDA	93.95	89.76	5%
Depreciation and amortisation	-22.96	-21.36	8%
EBIT	70.99	68.40	4%
Financial result	-5.98	-0.40	> 100%
EBT	65.01	68.00	-4%
Income taxes	-18.53	-19.64	-6%
Net income	46.48	48.36	-4%
Earnings per share (in €)	1.77	1.84	-4%

- Solid organic **revenue trend** supported by growing demand for AI solutions, particularly in the banking sector
- **Other operating income** mainly influenced by gains from release of provisions relating to a fiscal proceeding in Brazil in the amount of €10.58m (excluding consultancy expenses of €0.83m)
- Ratio of **cost of purchased services** to revenue down to 12.8% (2023: 13.5%)
- Rise of **personnel costs** mainly caused by larger workforce in Colombia (acquisition-related) and Brazil and increased capacity adjustments; Ratio of personnel expenses excluding capacity adjustments plus purchased services to revenue up to 83.0% (2023: 81.5%)
- **Other operating expenses** up primarily due to higher costs for audit/consultancy and IT licenses
- Increase of **depreciation and amortisation** as well as decline as **financial result** mainly attributed to acquisitions
- Effective **tax rate** at 28.5% slightly below previous year's level (2023: 28.9%)

* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of € -12.87m from other operating expenses; for details refer to slide 34

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



- **Net cash** down to €-42.53m (31/12/2023: €4.39m) mainly resulting from the Sophos acquisition | undrawn credit lines at €51.20m (31/12/2023: €46.35m)
- **Cash flow from operating activities** up to 72.42m (2023: €40.44m) primarily due to positive working capital effects, favoured by payments of major customers in Q4. Previous year's cash flow influenced by a negative one-off effect from the transfer of subsidies in the amount of € 14.34m
- **Cash flow from investing activities** of €-84.24m (2023: €-50.31m) substantially impacted by cash outflows for the Sophos acquisition amounting to €79.45m
- **Free cash flow adjusted**** of €55.60m increased significantly (2023: €24.67m)
- **Cash flow from financing activities** of €26.81m (2023: €0.02m) characterised by net borrowings of €51.91m (2023: €23.43m) mainly resulting from the Sophos financing. Main opposing effect from dividend payment to shareholders of €13.16m

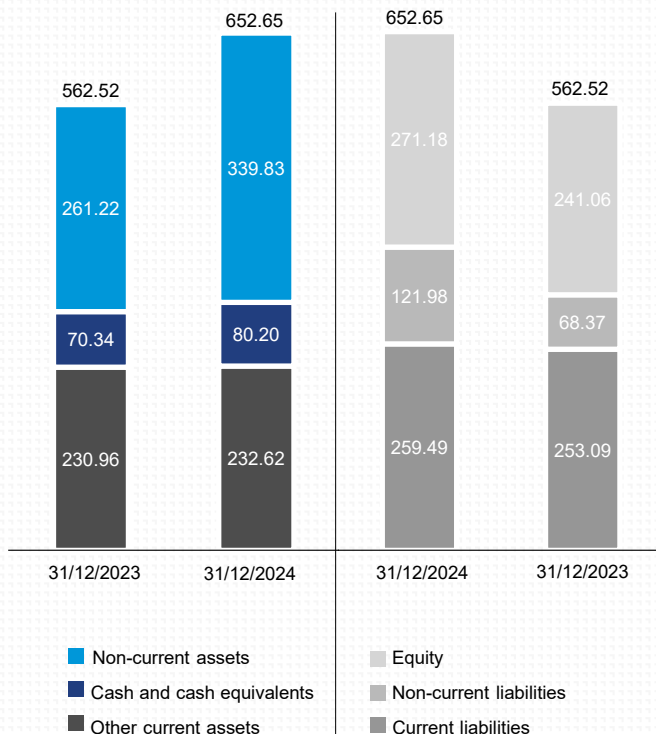
* Financing liabilities include liabilities to banks

** 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** up by 16% to €652.65m (31/12/2023: €562.52m), mainly due to Sophos acquisition as of 1 February 2024
- **Non-current assets** at €339.83m (31/12/2023: €261.22m). Increase of 30% largely attributed to the purchase price allocation for Sophos, whereof €63.66m relate to goodwill. Non-current assets as a proportion of total assets rose to 52% (31/12/2023: 46%)
- **Cash and cash equivalents** up to €80.20m (31/12/2023: €70.34m) mainly due to positive development of operating cash flow, partially offset by higher dividend payment to shareholders of €13.16m
- **Other current assets** of €232.62m slightly above previous year's level. Increase associated with higher claims for government grants and income tax assets. In contrast, receivables from contracts with customers down resulting from large payments in Q4

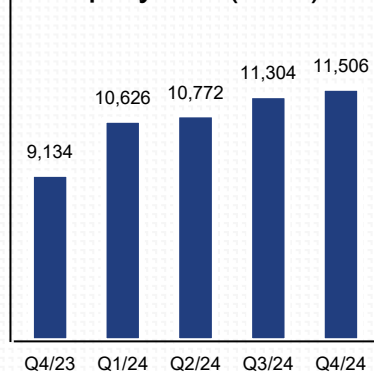


- **Equity** currency-adjusted up by €32.12m (+13%); mainly net profit of €46.48m exceeding shareholders' dividend of €13.16m | equity ratio decreased one percentage point to 42% (31/12/2023: 43%)
- **Non-current liabilities** up to €121.98m (31/12/2023: €68.37m). Increase mainly reflects issue of promissory loans of €50.00m as part of the realignment of the financing structure as well as deferred taxes of €+5.62m from the Sophos purchase price allocation
- Increase of **current liabilities** to €259.49m (31/12/2023: €253.09m) in essence attributed to rise of bank liabilities by €6.44m resulting from refinancing measures in November 2024. Other changes in other provisions, contract liabilities as well as other liabilities essentially offset each other

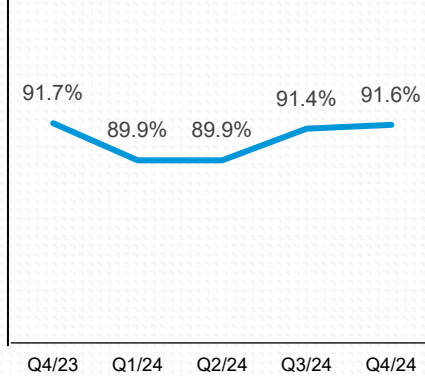
Utilisation normalised



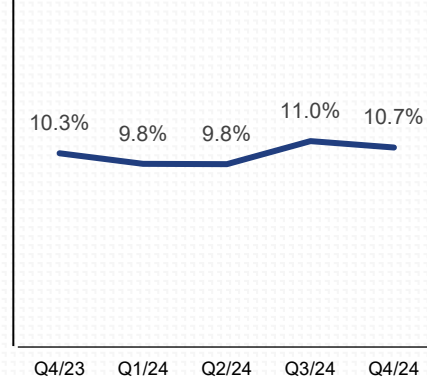
Employees (FTE)



Utilisation*



Attrition*



- Workforce significantly up by 26% compared to year end 2023
 - ↑ Colombia (1,413 FTE), Brazil, Italy, Vietnam
 - ↓ Poland, Mexico, UK, Germany, Costa Rica
- Number of external contractors with 1,215 at the end of 2024 (31/12/2023: 1,140)
- Utilisation rate further improved q-o-q (+0.2pp) to 91.6%, stable y-o-y development
- Attrition slightly down q-o-q (-0.3pp) but above previous year (trailing average of last 12 months)

* Excluding Sophos

Additional milestones for 2025



RESULTS 2024

FREE CASHFLOW ADJ.*

€ 55.6m

∅ 2022-2024: € 40.2m

NET DEBT / EBITDA**

0.4

∅ 2022-2024: 0.0

UTILISATION***

€ 90.7%

∅ 2022-2024: € 90.5%

MILESTONES 2025

FREE CASHFLOW ADJ.*

~ € 45m

NET DEBT / EBITDA**

~ 0.2

UTILISATION

~ € 90.5%

- Financial stability and flexibility to be maintained
- Higher investments to support future growth included
- Working capital levels expected on normalized level for 2025 (exceptionally low working capital on 31/12/2024)
- Net Debt assuming no acquisitions, but sufficient headroom to finance growth targets should market opportunities arise
- Utilisation expected at a high but not at maximum level due to market environment

* 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](https://www.gft.com/key-performance-indicators)

** Definition: net debt comprises cash less liabilities to credit institutions

*** Excluding Sophos

Results at a glance per quarter



in €m	Q1/2023	Q2/2023	Q3/2023	Q4/2023	FY2023	Q1/2024	Q2/2024	Q3/2024	Q4/2024	FY2024
Revenue*	187.69	197.73	199.70	203.75	788.87	212.39	217.24	215.91	225.38	870.92
EBITDA	19.89	20.66	24.94	24.27	89.76	21.81	22.62	25.15	24.37	93.95
EBIT adjusted**	16.28	14.89	20.97	21.19	73.33	17.23	18.51	21.37	20.33	77.44
EBIT	14.83	15.11	19.63	18.83	68.40	15.72	16.45	19.71	19.11	70.99
EBT	15.04	15.00	19.34	18.62	68.00	15.00	15.05	18.02	16.94	65.01
Net income	10.54	10.43	13.87	13.52	48.36	10.62	10.61	12.63	12.62	46.48
Earnings per share (in €)	0.40	0.40	0.52	0.52	1.84	0.40	0.41	0.48	0.48	1.77
Employees (in FTE)	8,792	9,008	9,089	9,134	9,134	10,626	10,772	11,304	11,506	11,506

* Adapted due to the reclassification of sales-related Brazilian taxes in the amount of € -12.87m from other operating expenses; for details refer to slide 34

** 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)

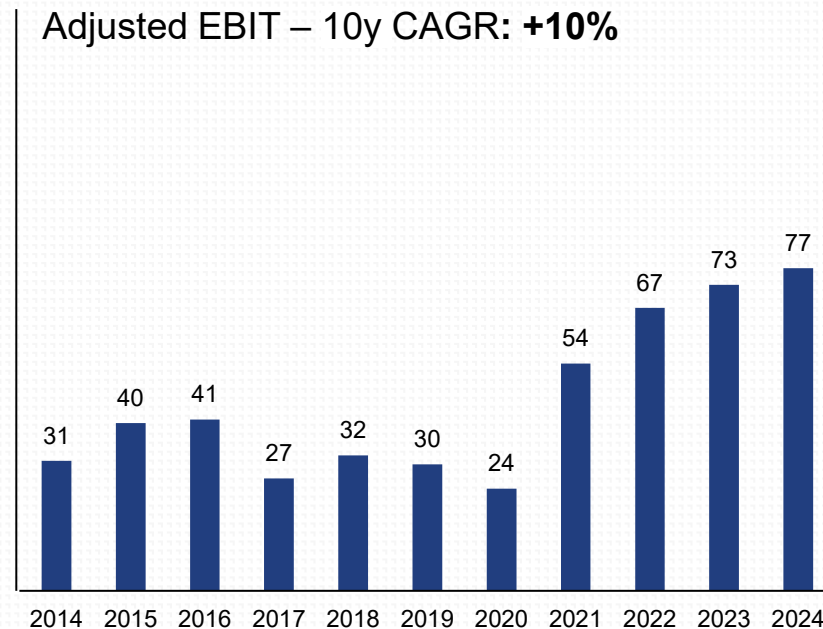
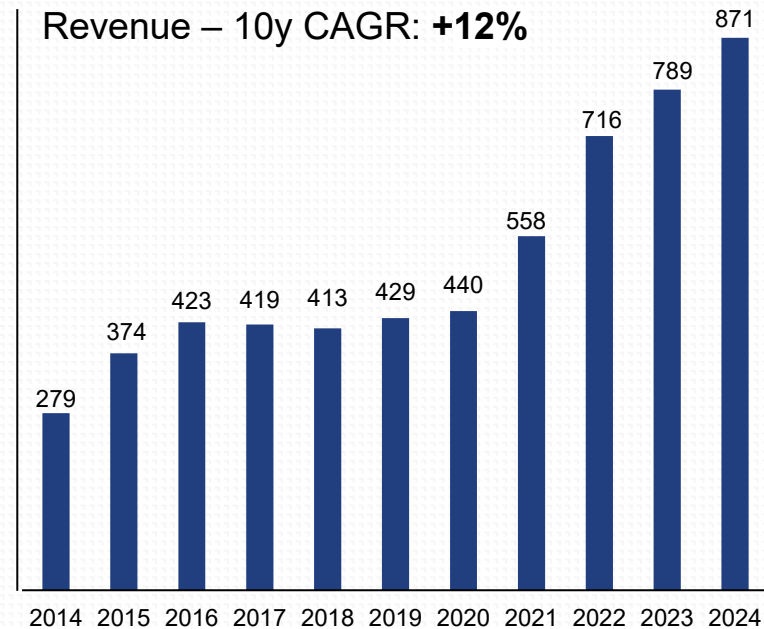
Reclassification of sales-related Brazilian taxes



- GFT has adapted its method of presenting Brazilian taxes directly associated with revenue. Previously, sales-related Brazilian taxes were reported in the income statement within the item 'Other operating expenses'. With effect for FY2024, those taxes will be reported as a reduction of revenue – for reasons of clarity and transparency and in line with the practice of peer companies
- Following the change in the reporting method, the corresponding comparative figures have been adapted in accordance with IAS 1.41; these are shown for the previous year in the following table:

in €million	Q1/2023	Q2/2023	Q3/2023	Q4/2023	FY2023	Q1/2024	Q2/2024	Q3/2024	Q4/2024	FY2024
Revenue - previously reported	190.67	200.91	203.03	207.13	801.74	212.39	217.24	215.91	225.38	870.92
- adaption	-2.98	-3.18	-3.33	-3.38	-12.87	-	-	-	-	-
Revenue - adapted	187.69	197.73	199.70	203.75	788.87	212.39	217.24	215.91	225.38	870.92
Other operating expenses - previously reported	-20.12	-21.09	-18.19	-20.97	-80.37	-15.85	-19.88	-17.50	-18.63	-71.86
- adaption	2.98	3.18	3.33	3.38	12.87	-	-	-	-	-
Other operating expenses - adapted	-17.14	-17.91	-14.86	-17.59	-67.50	-15.85	-19.88	-17.50	-18.63	-71.86
EBT (previously reported adapted)	15.04	15.00	19.34	18.62	68.00	15.00	15.05	18.02	16.94	65.01
EBT margin - previously reported	7.9%	7.5%	9.5%	9.0%	8.5%	7.1%	6.9%	8.3%	7.5%	7.5%
EBT margin - adapted	8.0%	7.6%	9.7%	9.1%	8.6%	7.1%	6.9%	8.3%	7.5%	7.5%

10-year development





AI.DA MARKETPLACE PRODUCT
UPDATE

GFT AI Impact

Proven results in clients

Improvement analysis of traditional SDLC stages versus projects with GFT AI Impact

85%

Improvement in time and
quality generating
documentation using
DOCUMENTER

50%

Faster for creating unit
tests using TEST
CREATOR

80%

Increase speed in code
review using CODE
REVIEWER

65% Faster to bug fix

85% Faster to identify
software vulnerabilities with
CODE FIXER

90%

Speed up story creation
using STORY CREATOR

83% faster and
estimating automatic efforts
with STORY ESTIMATOR

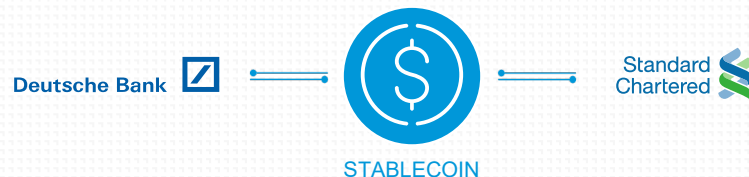
The Universal Digital Payments Network



- › 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

Sophos M&A – GFT among TOP3 providers across LATAM

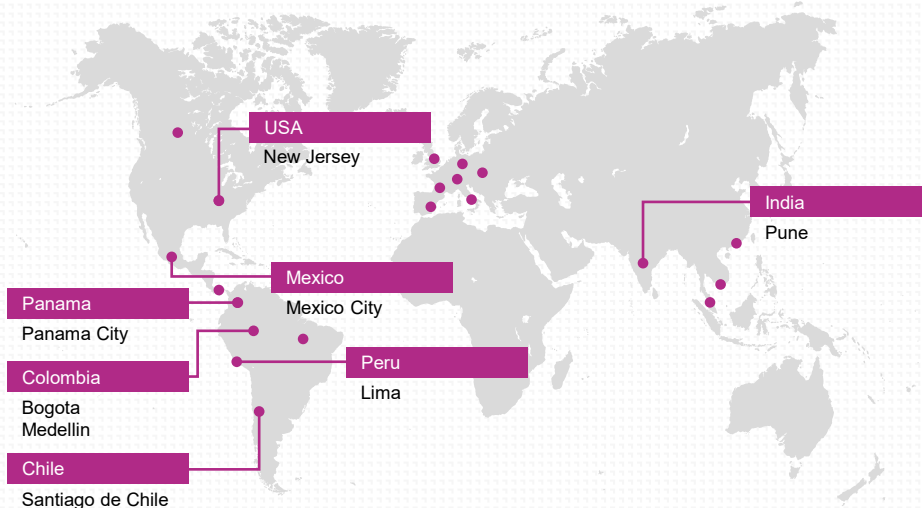


With Sophos Solutions, GFT advances to one of the top 3 banking IT services providers across Latin America and also increases its global delivery capability.

Sophos is especially renowned for its core banking, AI and cloud modernisation expertise, as well as innovation and digital transformation.

- › Expanded delivery capacity
- › Access to new expertise and new partners
- › Shorter time to market

NEW OFFICE LOCATIONS



LATIN AMERICA

TOP3 Banking
IT services
providers

GLOBAL TALENT POOL GROWTH

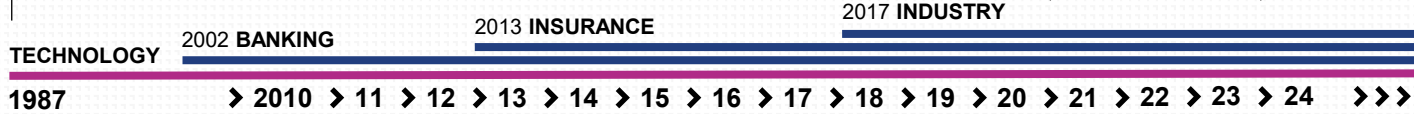
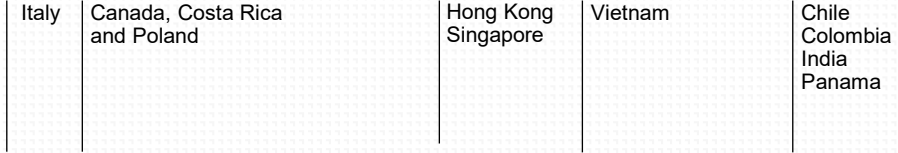
+1,500

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

Recognition for sustainability



Measurable ESG performance



B
C



C
C



48
51



62
60



BB
BB

CCC | B | BB | BBB | A | AA | AAA

Recognitions & commitments



2019 signed UN Global Compact



2030 emissions reduction targets approved by the independent SBTi



GFT recognised as a 'Great Place To Work' 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.

Shaping the future of digital business



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