


Press Release

March 5, 2026

GFT's AI-Centric Strategy Delivers: 2025 Guidance Exceeded, Profitability Improved in Second Half, Proprietary Agentic AI Platform Wynxx Records Significant Growth

- **2025 guidance slightly exceeded**, validating the execution of the company's AI-centric Five-Year Strategy in a challenging market environment: **revenue increased to EUR 888 million** (guidance: EUR 885 million), **adjusted EBIT reached EUR 67 million** (guidance: EUR 65 million) and **EBT margin improved to 5.2 percent** for the full year 2025 (guidance: 5.1 percent)
- GFT's global leading positioning is recognized by industry analysts: IDC named GFT **Leader in Worldwide Cloud-Native Core Banking Implementation**
- **Successful scaling of proprietary Wynxx Agentic AI platform** reaching eight countries, 92 clients (>250 percent growth in the year) and total influenced contract value of more than EUR 70 million (>700 percent growth in the year), leveraged mainly on **Anthropic Claude Models**, OpenAI and Gemini
- **Strong double-digit growth in Sectors: Insurance (+15 percent) and Industry & Others (+14 percent)**
- **Accelerated revenue growth in strategic markets:** Brazil (+28 percent), Colombia (+19 percent), the USA (+17 percent) and APAC & Others (+17 percent)
- **Strategic focus on global accounts and Tier 1 customers proves successful: Expansion of two new large-scale clients** with revenues higher than EUR 25 million per year
- Administrative Board proposes **unchanged dividend of EUR 0.50 per share**
- Outlook 2026: **5 percent revenue growth, increase in adjusted EBIT to EUR 71 million and significant EBT improvement to EUR 56 million**

A decorative graphic in the top right corner consisting of numerous overlapping, semi-transparent white lines that fan out from the top right towards the center, creating a sense of motion and depth.

Stuttgart, March 5, 2026 – Based on preliminary figures, GFT Technologies SE (GFT) exceeded its 2025 guidance, reinforcing the execution strength of its AI-driven Five-Year Strategy. **Revenue increased to EUR 888 million** (guidance: EUR 885 million), **adjusted EBIT reached EUR 67 million** (guidance: EUR 65 million), and the **EBT margin improved to 5.2 percent** for the full year.

The results reflect disciplined scaling of GFT's AI-Native delivery model in an environment characterized by selective client investment behaviour. While many enterprises continue to evaluate AI adoption pathways, demand for production-scale modernization in regulated and mission-critical environments is accelerating.

“The next chapter of enterprise AI will be written by those who industrialize it at scale. 2025 forcefully demonstrated that we are leading this transformation with real impact and tangible results for our clients,” said **Marco Santos, Global CEO of GFT Technologies**. “As enterprises move from isolated AI initiatives toward production-scale deployment, execution discipline becomes the decisive factor. By embedding AI directly into the core of our delivery architecture through the Wynxx Agentic AI Platform and scaling it globally, we are redefining how large-scale modernization is executed in regulated industries. The disciplined execution of our Five-Year Strategy cements our positioning as the best responsible AI-centric digital transformation leader, creating value for our clients today, not tomorrow.”

Throughout 2025, GFT continued the structural AI-centric transformation initiated at the beginning of the year, evolving traditional IT services toward an **AI-Native engineering delivery model**. Strategic initiatives included global brand alignment, expansion of high-value service capabilities, and the scaling of the proprietary Agentic AI platform assets across key markets. This transformation is strengthening both productivity and long-term earnings quality.

AI-Centric Strategy Gains Global Momentum

In 2025, GFT significantly strengthened its **globally leading position as the AI-centric digital transformation company** through the continued **expansion of its proprietary Wynxx Agentic AI Platform**. With year-on-year growth of more than 250 percent in number of clients, the platform has expanded to eight countries and is now established with 92 enterprise clients. The total influenced **contract value of Wynxx reached more than EUR 70 million with more than 700 percent year-on-year growth**. Wynxx enables companies to accelerate large-scale software development and complex legacy modernization programs delivering more than 40 percent of efficiency gains for clients, such as Bradesco Seguros, Latin America's largest insurance company. The Wynxx Agentic AI platform leverages mainly Anthropic Claude Models, OpenAI and Gemini. Wynxx has expanded into Agentic Business Processes and Data Intelligence and is an integral component of the implementation of GFT's AI-centric strategy.

Combining the company's proprietary Agentic AI platform differentiation with deep domain expertise in regulated industries and a global delivery footprint not only enables industrial-scale modernization where execution discipline and compliance are critical, but furthermore strengthens GFT's profile as demonstrated by leading industry analysts. The company was recognized as a Leader in the IDC MarketScape: Worldwide Cloud-Native Core Banking Implementation Services 2025 Vendor Assessment. This independent analyst recognition underscores GFT's strong execution capabilities in large-scale modernization initiatives and validates its strategic positioning at the intersection of cloud-native transformation and AI-driven innovation. Moreover, GFT was named an “Industry Pioneer” in the QKS Group 2026 AI Maturity Matrix for Digital Banking Transformation Services. This represents the highest maturity level awarded in the assessment and

underscores GFT's ability to embed AI directly into the execution layer of complex, regulated transformation programs.

GFT further expanded its AI-native capabilities in 2025 through the deployment of agentic AI solutions in mission-critical environments. This included the implementation of an AI-driven credit risk solution for a Tier 1 European bank, the orchestration of engineering and field maintenance operations for a major U.S. automotive manufacturer, and the scaled adoption of advanced coding assistants across large financial services engineering teams in the United States.

GFT also launched Global AI-Native Centers of Excellence (CoEs) for Anthropic Claude Code and GitHub Copilot in order to drive accelerated AI transformation for its clients.

“The resilient operational development in the 2025 financial year confirms that we are advancing our AI-centric growth strategy with discipline and focus,” said **Jochen Ruetz, CFO and Deputy CEO of GFT Technologies**. “Despite intensive investments in our strategic evolution, we maintain a solid earnings base and a robust capital structure. With an equity ratio of 41 percent, we continue to operate on a strong and stable financial foundation. Our focus remains on further strengthening efficiency, the scalability of our business model and operational excellence. This creates the financial foundation required to achieve our ambitious targets through 2029.”

Strong Growth in Insurance and Industry as well as in Americas and APAC

Business with **insurance clients** improved strongly, resulting in **revenue growth of 15 percent**. The **Industry & Others** sector also achieved strong growth of **14 percent** compared with the prior year. The above-average growth of these sectors underscores GFT's successful positioning in high-growth transformation areas and the successful implementation of the AI-Native modernization initiatives. **Banking revenue** declined slightly by **2 percent**, reflecting continued cautious investment behaviour in Europe.

Revenue in the **Americas, UK & APAC** segment increased by **6 percent** year-on-year. The increase was driven by strong growth in Brazil (+28 percent), Colombia (+19 percent) and the USA (+17 percent). **APAC & Others** also delivered double-digit growth (**+17 percent**). Revenue in the **UK** declined by **25 percent**. This development was more than offset by the strong performance in the Americas and APAC regions. Revenue in the **Continental Europe** segment decreased by **3 percent**, reflecting more selective investment behaviour in certain European markets, particularly in Spain (-1 percent), Germany (-3 percent) and Italy (-4 percent).

Guidance Exceeded; Financial Position Remains Strong

GFT's growth ambitions continue to rest on a strong foundation. In the 2025 financial year, the group slightly exceeded the adjusted guidance issued on July 23, 2025. **Revenue increased to EUR 888 million** (2024: EUR 871 million), surpassing the guided EUR 885 million. At constant exchange rates, revenue growth amounted to 5 percent. **Adjusted EBIT reached EUR 67 million**, also exceeding the guidance of EUR 65 million. As expected, adjusted EBIT remained below the prior-year figure of EUR 78 million, primarily reflecting the transformation in the UK and Software Solutions as well as continued investments in AI-centric solutions. **Earnings before taxes (EBT)** amounted to **EUR 46 million**, also exceeding the guidance of EUR 45 million (2024: EUR 65 million).

In October 2025, GFT successfully completed a EUR 15 million **share buyback program**, underscoring management's confidence in the company's long-term value creation potential. Reflecting the Group's solid financial position, the Administrative Board will propose to the Annual General Meeting on June 25, 2026, the payment of a stable dividend of EUR 0.50 per share for the 2025 financial year (2024: EUR 0.50).

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

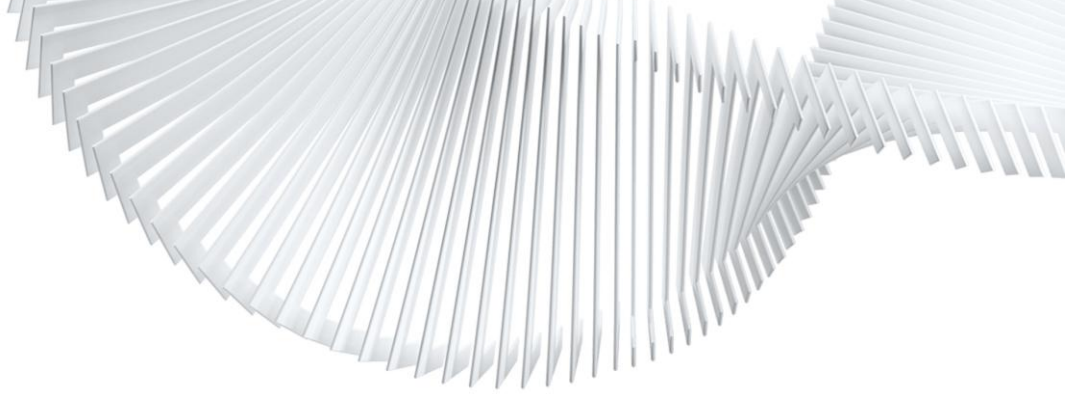
For the 2026 financial year, GFT expects **revenue growth of 5 percent in constant currencies to around EUR 930 million** and an **increase in adjusted EBIT of 7.6 percent to EUR 71 million**, despite a persistently challenging macroeconomic environment. **Earnings before taxes (EBT)** are expected to **improve significantly by 21 percent to approximately EUR 56 million**, corresponding to an EBT margin of 6 percent. Continued strong demand for AI-Native modernization, next-generation core banking implementation, cloud transformation and data-driven business models will remain the core drivers of growth. To capitalize on these growth opportunities, GFT will further expand its AI capabilities, invest in platform solutions and strengthen operational efficiency to sustainably realize scaling effects.

Following the successful start of its AI transformation, announced in March 2025, GFT remains committed to its **mid-term targets** and continues to aim for **revenue of EUR 1.5 billion** and an **adjusted EBIT margin of 9.5 percent by 2029**.

Key Figures (IFRS)

(Deviations possible due to rounding differences)

In EUR million	2025	2024	Δ
Revenue	888.29	870.92	2%
EBITDA	69.54	93.95	-26%
Adjusted EBIT ¹⁾	67.44	78.05	-14%
Adjusted EBIT margin (in %)	7.6%	9.0%	-1.4 PP
EBIT	49.42	70.99	-30%
EBT	46.01	65.01	-29%
Net income	32.89	46.48	-29%
Earnings per share in EUR	1.27	1.77	-28%
Operating cash flow	43.27	72.42	-40%
Order backlog	495.38	503.12	-2%



In EUR million	12/31/2025	12/31/2024	
Employees (FTE)	11,772	11,506	2%
Net liquidity	-55.19	-42.53	-30%
Equity ratio (in %)	41%	42%	-1 PP

¹⁾ GFT has changed the calculation method of the adjusted EBIT for the consolidated results as of FY 2025. Adjusted for special items from M&A activities, capacity adjustments, share price-based effects in connection with the measurement of variable management compensation, and other extraordinary items. For comparison purposes, the corresponding previous year's figures are recalculated accordingly.

Further information on the definition of alternative performance measures is provided [here](#) on the GFT website.

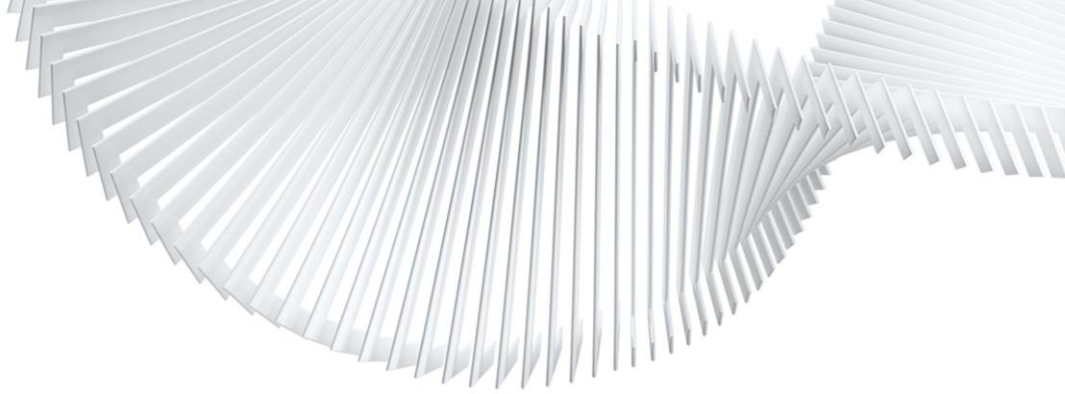


Marco Santos, Global CEO of GFT

Source: Tom Maurer/GFT

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About GFT

GFT Technologies is a responsible AI-centric global digital transformation company. We deliver advanced Data & AI transformation solutions, modernize technology architectures, and develop next-generation core systems for industry leaders in Banking, Insurance, Manufacturing and Robotics. Partnering closely with our clients, we push boundaries to unlock their full potential.

With deep industry expertise, cutting-edge technology, and a strong partner ecosystem, GFT delivers responsible AI-centric solutions that combine engineering excellence, high-performance delivery, and cost efficiency. This makes us a trusted partner for sustainable impact and customer success.

Our team of 12,000+ technology experts operate in 20+ countries worldwide, offering career opportunities at the forefront of software innovation. GFT Technologies SE (GFT-XE) is listed in the SDAX index of the German Stock Exchange.

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