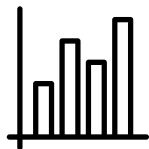


Preliminary figures FY 2022



GFT Technologies SE | 02 March 2023



Agenda

- **Highlights FY 2022** | Marika Lulay (CEO)
- Preliminary figures FY 2022 | Dr Jochen Ruetz (CFO)
- Outlook FY 2023 | Marika Lulay (CEO)

Digitalisation megatrend drives revenue and earnings

Margins significantly improved



Strong demand for digital transformation remains unchanged

- Diversification across sectors and customers successfully continued
- New clients and ongoing digitalisation pressure drive substantial growth in every sector
- Growth driver: leading cloud expertise in complex and long-term modernisation and transformation projects
- Americas region with highest growth rates
- More than 10.000 experts worldwide supporting our clients
- GFT proposes increased dividend of €0.45 per share



Results FY 2022

- **+29%** revenue
- **+65%** EBT
- **+44%** in the insurance sector
- **+45%** digital transformation services
- **+52%** cloud technology business
- **+15%** employees
- Equity ratio **40%**

Cloud business drives digital transformation revenues



SMART TECHNOLOGIES

Enabling and boosting transformation

- Highly innovative solutions with smaller project sizes
- Includes: AI, DLT/Blockchain, AR/VR, Robotic Process Automation (RPA), Bots/virtual assistants and Data Engineering

PLATFORM SERVICES

Managing IT environments

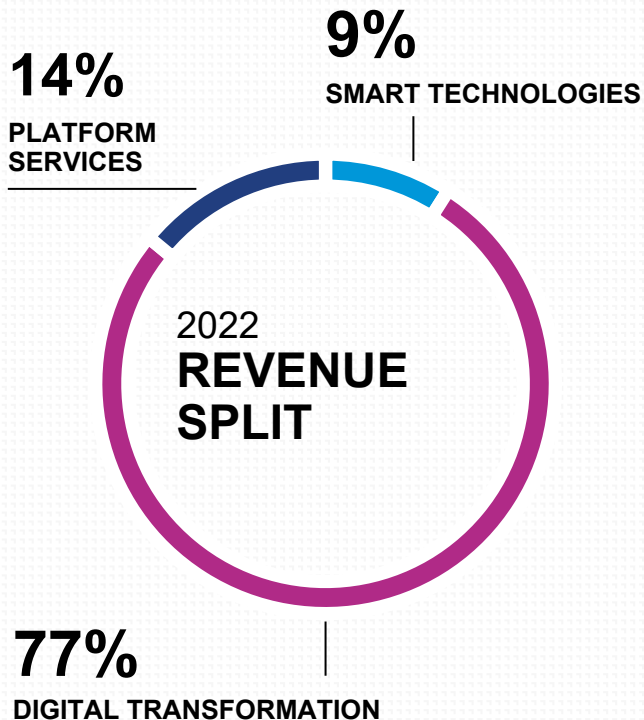
- Stable business with high amount of recurring revenues
- Includes: Core Platform Management, Replatforming, Regulatory, Risk and Compliance services

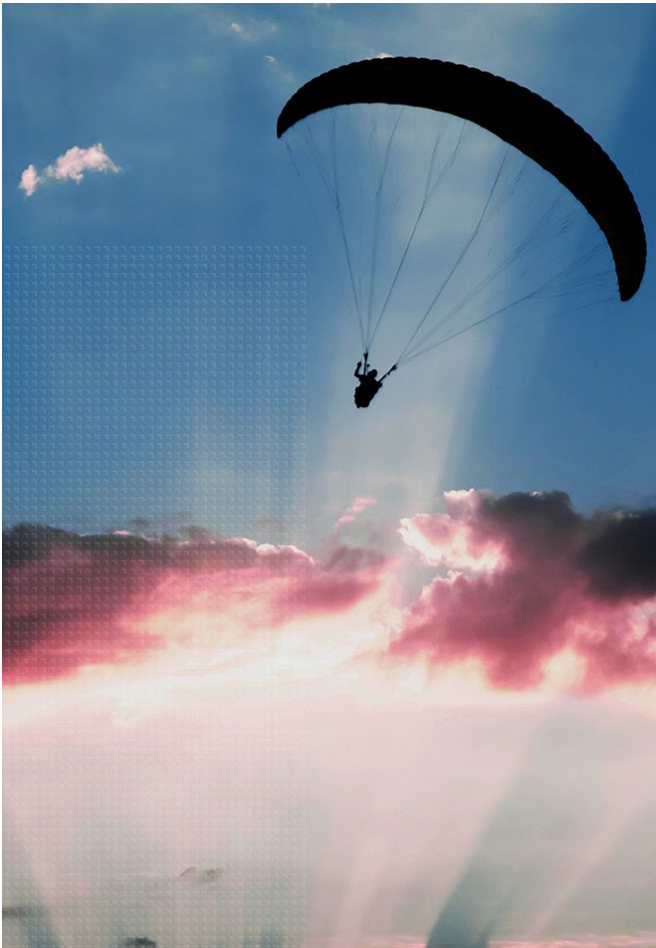
MEGATREND

DIGITAL TRANSFORMATION

Vital elements for new ecosystems

- Almost 80% of GFT total revenues in 2022
- Dynamic growth: 45% in 2022 (38% in 2021)
- Includes: Cloud, Agile and DevOps, Customer Centricity and Collaboration Solutions



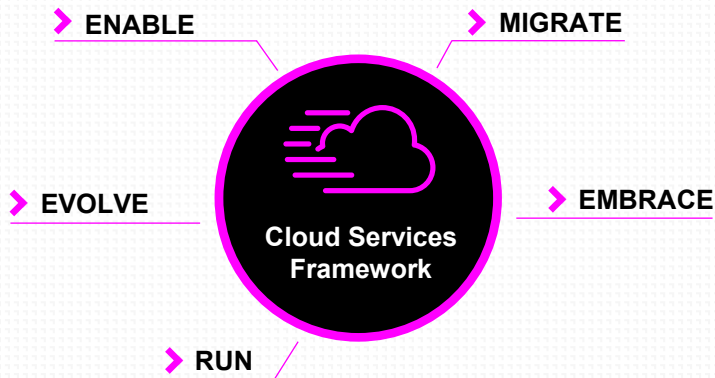


Strong partnerships with global leading cloud service providers



Delivering innovative products to solve complex problems

- 2,100+ experienced engineers
- 1200+ certifications
- 300+ active engagements





Leading from the front



Next generation banking with Thought Machine & GFT

- No 1 point of contact worldwide for next generation banking
- Most certified experts worldwide
- 4 centres of excellence globally
- Experience in Asia, transferred to Europe, proceeded to the US



Thought
Machine



Agenda

- Highlights FY 2022 | Marika Lulay (CEO)
- **Preliminary figures FY 2022** | Dr Jochen Ruetz (CFO)
- Outlook FY 2023 | Marika Lulay (CEO)

Key figures – strong growth in revenue and earnings



in €m	2022	2021	Δ%
Revenue	730.14	566.19	29%
Order backlog	361.45	305.36	18%
EBITDA adjusted*	86.04	64.79	33%
EBITDA	86.04	60.75	42%
EBIT	65.55	40.88	60%
EBT	66.05	40.03	65%
Net income	46.25	29.89	55%
Earnings per share (in €)	1.76	1.14	55%
Earnings per share adjusted (in €)*	1.92	1.41	36%
Employees (in FTE)	8,842	7,718	15%

*Adjusted for non-operational effects from M&A activities (EBITDA) plus applicable tax effects

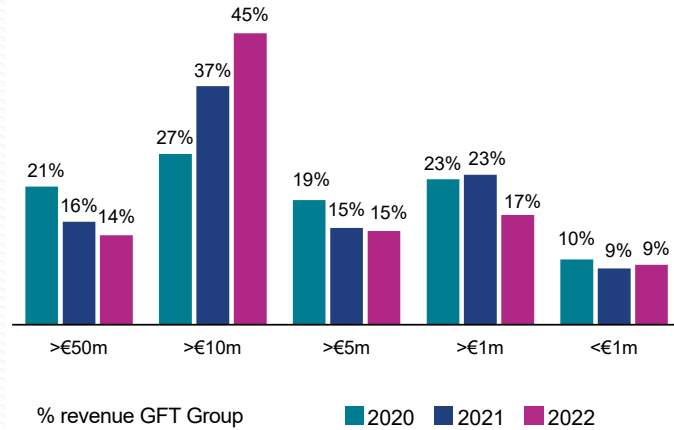
- **Revenue growth** of 29% (thereof 7% related to FX effects)
- **Order backlog** again significantly above prior-year figure
- **EBITDA adjusted** increased by 33%
 - Utilisation at 90% (2021: 90%)
 - Restructuring measures amounted to €-2.72m (2021: €-2.62m)
 - FX effects from business transactions of €2.07m (2021: €-1.73m)
 - Share price-based effects in the valuation of management remuneration amounting to €2.24m (2021: €-4.11m)
- Disproportional **EBT** growth
- **EBT margin** rises to 9.0% (2021: 7.1%), thereof 0.5 points contributed by one-off FX and share price effects
- Increase of tax burden, **tax rate** at 30% (2021: 25%)

Diversification among clients and sectors further improved



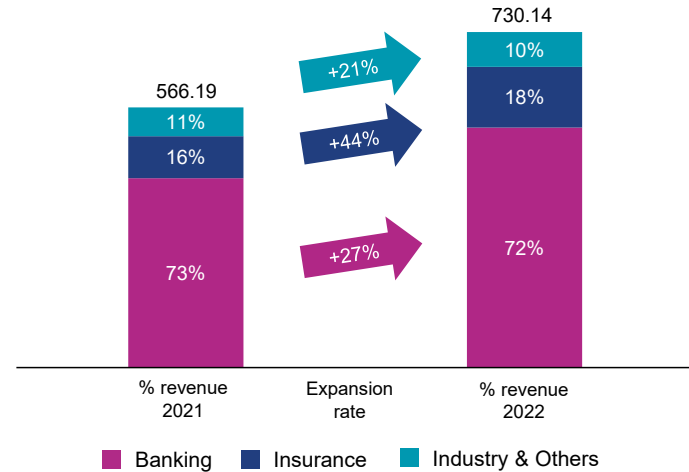
Well-balanced client portfolio

Largest client with approx. 14% of total revenue

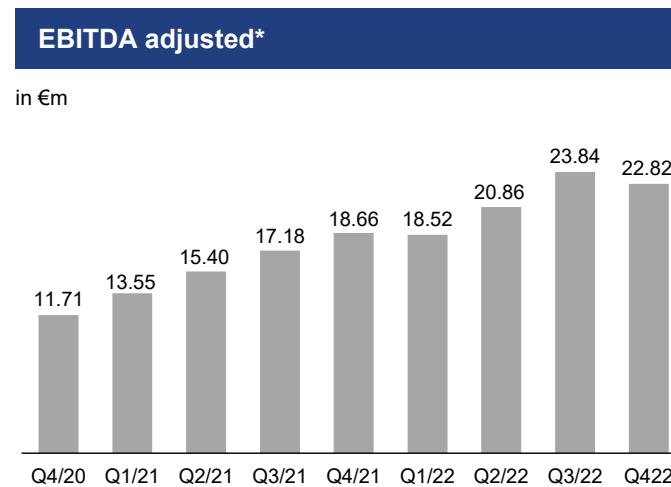
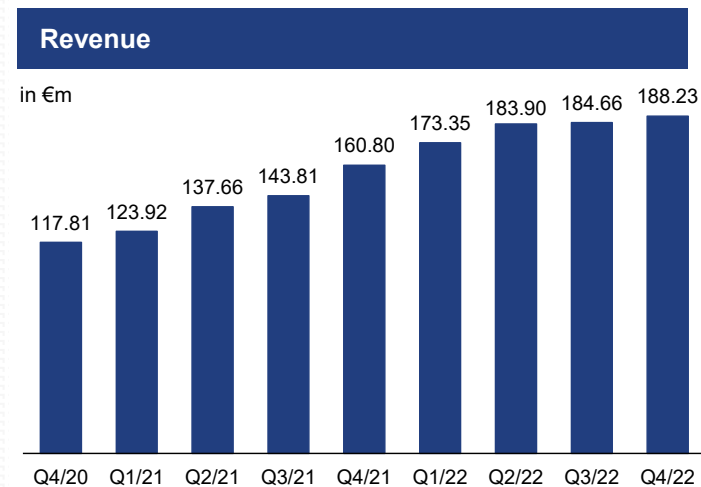


All sectors with strong growth

Insurance grows by more than 44%



Revenue and EBITDA adjusted by quarter



- **Q4/2022 vs. Q3/2022:** slight revenue growth of 2%, EBITDA adjusted down 4% (due to mayor FX and share price effects in Q3/2022)
- **Q4/2022 vs. Q4/2021:** strong revenue growth (+17%) and significant improvement in EBITDA adjusted (+22%)

*Adjusted for non-operational effects from M&A activities

Revenue by segment



in €m	Revenue		Growth rates			
	2022	2021	Organic	M&A	FX	Total
Americas, UK & APAC	459.52	318.09	32%	0%	12%	44%
Continental Europe	269.90	247.85	9%	0%	0%	9%
Others	0.72	0.25	n/a	n/a	n/a	n/a
GFT Group	730.14	566.19	22%	0%	7%	29%

- **Americas, UK & APAC:** Dynamic growth of more than 40% further extends strong market position. Strong growth especially in Brazil (+69%), USA (+60%), Mexico (+45%) and UK (+12%), each significantly driven by the banking sector, and Canada (+47%) with strong growth in insurance
- **Continental Europe:** Continued growth (+9%); strongest growth in Switzerland (+35%)
- **GFT Group:** Organic revenue growth of 22%, FX effects of +7%. Total revenue growth of 29%

Earnings by segment



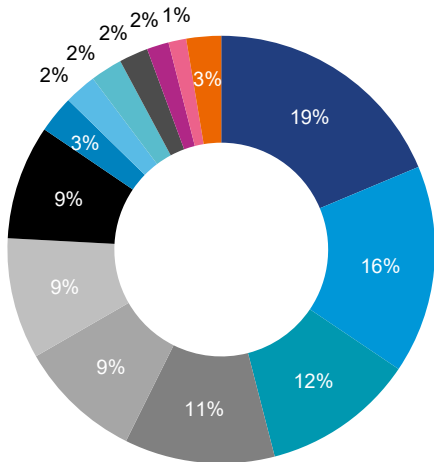
in €m	EBITDA adjusted*			EBITDA			EBT		
	2022	2021	Δ%	2022	2021	Δ%	2022	2021	Δ%
Americas, UK & APAC	52.87	35.96	47%	52.87	32.07	65%	44.64	23.91	87%
Continental Europe	37.05	35.94	3%	37.05	35.79	4%	26.54	24.57	8%
Others	-3.88	-7.11	45%	-3.88	-7.11	45%	-5.13	-8.45	39%
GFT Group	86.04	64.79	33%	86.04	60.75	42%	66.05	40.03	65%

- **Americas, UK & APAC:** Significant EBT increase of 87%. Client demand for complex digitalisation solutions remains high. Earnings influenced by positive FX effects (21 percentage points of EBT growth)
- **Continental Europe:** EBT growth of 8% in line with improved revenue development
- **GFT Group:** Rise in EBT of 65%, thereof 12 percentage points from FX effects

*Adjusted for non-operational effects from M&A activities

Revenue by markets

Brazil takes the lead – Seven individual markets with growth of >30%



2022		Δ%
137.78	Brazil	69%
116.17	UK	12%
85.09	Spain	2%
76.55	Italy	4%
68.85	USA	60%
67.59	Canada	47%
63.78	Germany	14%
20.81	Mexico	45%
17.95	Switzerland	35%
17.84	Singapore	99%
16.16	Poland	>100%
12.28	Hong Kong (SAR)	13%
9.92	France	-37%
19.37	Other countries	96%
730.14	Total	29%

Clients in 2022 – 44 new qualified clients



Revenue	2016	2017	2018	2019	2020	2021	2022
< €1.0m	252	258	263	232	345	371	366
> €1.0m	38	35	48	52	45	56	55
> €5.0m	3	7	5	7	13	11	15
> €10.0m	6	5	5	7	7	12	21
Total	299	305	321	298	410	450	457

- Further increase of clients above €5.0m and €10m annual revenue – proving ‘land & expand’ strategy and reflect the high level of trust and competence
- 44 new qualified clients* added, improving client diversification

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

Income statement – record revenue and earnings

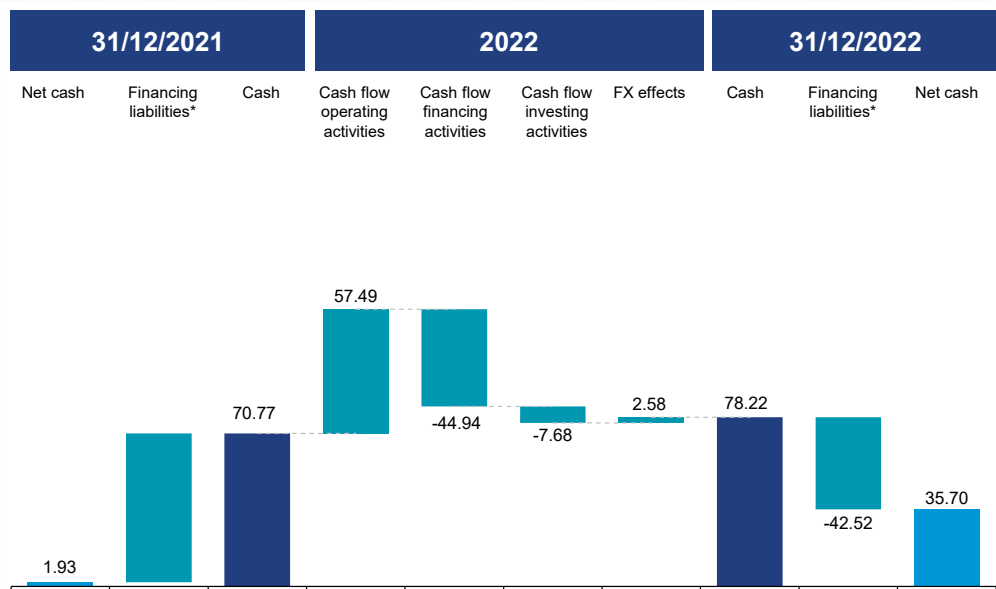


in €m	2022	2021	Δ%
Revenue	730.14	566.19	29%
Other operating income	16.34	12.06	36%
Cost of purchased services	-105.08	-82.71	27%
Personnel expenses	-478.97	-380.39	26%
Other operating expenses*	-76.39	-54.40	41%
EBITDA	86.04	60.75	42%
Depreciation and amortisation	-20.49	-19.87	3%
EBIT	65.55	40.88	60%
Interest income/expenses	0.50	-0.85	>100%
EBT	66.05	40.03	65%
Income taxes	-19.80	-10.14	95%
Net income	46.25	29.89	55%
Earnings per share (in €)	1.76	1.14	55%

*incl. results of investments accounted for using the equity method

- Profitable **revenue growth** due to sustained demand for long-term and complex digitalisation solutions
- Increase in **other operating income** mainly due to higher foreign exchange gains
- Ratio **cost of purchased services** to revenue of 14% slightly below prior-year level (2021: 15%)
- Increased **personnel expenses** caused by higher average headcount, esp. in Brazil. Ratio of personnel expenses w/o capacity adjustments plus purchased services to revenue of 80% (2021: 81%)
- Disproportionate strong increase in **other operating expenses** primarily due to higher costs for IT licenses, business development and personnel-related expenses
- Rise of **effective tax rate** to 30% (2021: 25%) mainly attributable to EBT growth in countries with higher tax rates and increase of non-deductibility of operating expenses

Cash flow analysis (€m) – increased net cash



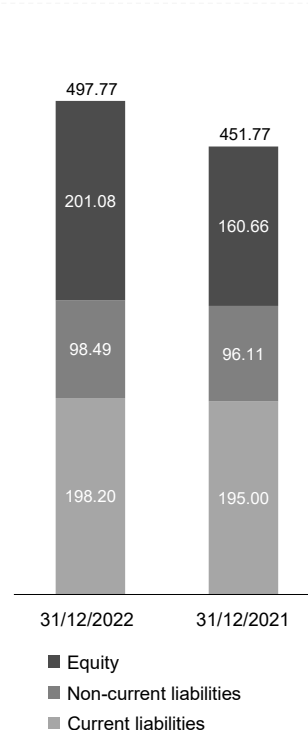
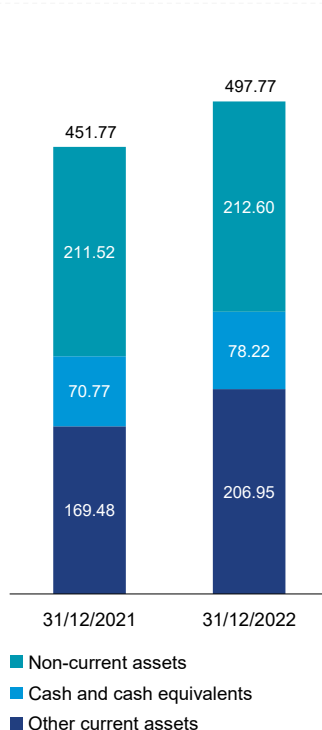
*Financing liabilities include liabilities to banks

- Financing structure** very solid and significantly improved. Unused credit facilities of €51.31m (31/12/2021: €35.08m) and net cash at €35.70m (31/12/2021: €1.93m)
- Increase of **Group cash** to €78.22m (31/12/2021: €70.77m) essentially associated with further loan repayments facilitated by operating cash flow
- Operating cash flow** of €57.49m (2021: €52.99m) substantially benefited by receipt of subsidies for third-party account
- Cash flow from financing activities** of €-44.94m (2021: €-47.86m) mainly attributed to redemption of bank loans amounting to €26.32m (2021: €33.31m) as well as shareholder dividend of €9.21m (2021: €5.27m)
- Cash flow from investing activities** of €-7.68m (2021: €-7.57m) in essence on prior-year level and primarily characterised by capital expenditures in property, plant and equipment

Balance sheet (€m) – improved equity ratio

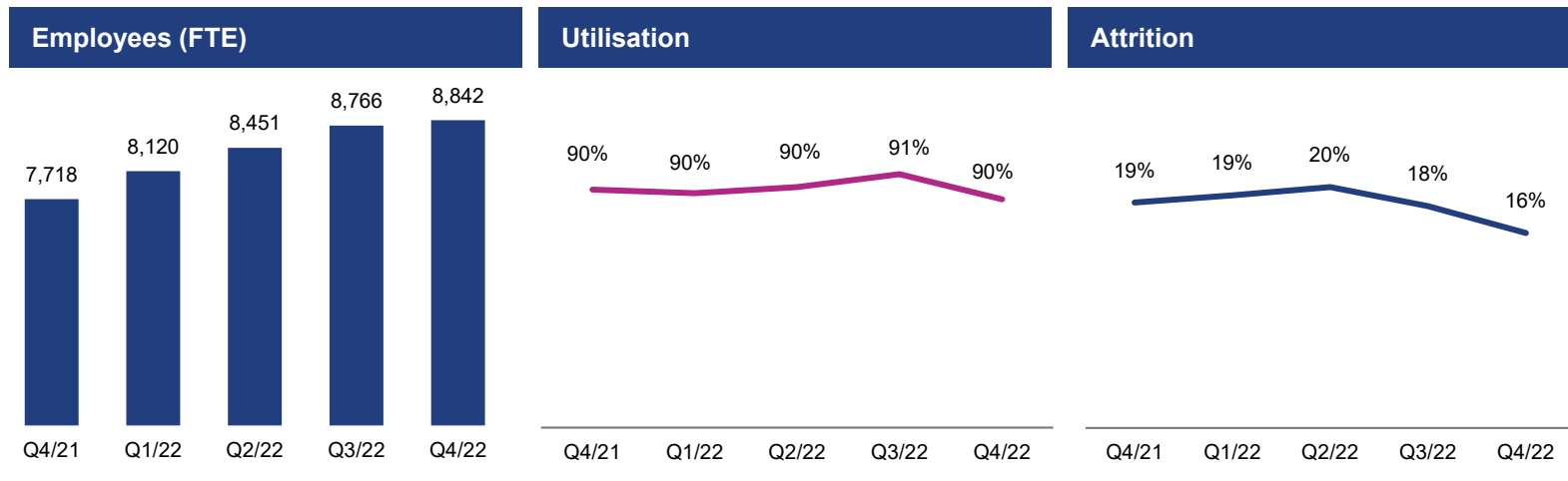


- **Balance sheet total** rose by 10% mainly due to increased receivables from contracts with clients and cash as well as follow-on investments for real estate leasing
- **Non-current assets** of €211.52m slightly above prior-year level. Non-current assets account for 43% (31/12/2021: 47%) of balance sheet total
- Increase in **cash and cash equivalents** of €7,45m to €78.22m significantly favored by receipt of subsidies for third-party account end of the year
- **Other current assets** at €206.95m (31/12/2021: €169.48m), primarily increased due to higher trade receivables (€+21.06m) and contract assets (€+5.61m) in conjunction with positive business development



- **Equity** currency-adjusted up by €39.55m; net income of €46.25m and actuarial gains from pensions of €2.51m exceed dividend to shareholders of €9.21m. Equity ratio improved by 4 percentage points to 40% (31/12/2021: 36%)
- Incline in **non-current liabilities** of €2.38m to €98.49m characterised by opposing effects. Increased leasing liabilities (€+4.97m) mainly due to new real estate leasing contracts and higher personnel-related liabilities (€+4.40m) along with an increased headcount were partially offset by the redemption of bank loans (€-5.33m)
- **Current liabilities** up by 3.20m to €198.20m (31/12/2021: €195.00m). Increase primarily driven by reporting date-related receipt of subsidies for third-party account. Main opposing effect from lower financing liabilities due as a result from bank loan repayments of €20.99m

Team expansion to more than 10,000 experts



- More than 10,000 experts worldwide
- Number of employees grew by 15% to new high – most new hires in Brazil, Spain and Mexico
- In addition: external contractors slightly reduced to 1,275 (2021: 1,305)
- Utilisation in fourth quarter at 90% at previous year's level (2021: 90%)
- Attrition decreased to 16%

Agenda

- Highlights FY 2022 | Marika Lulay (CEO)
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- **Outlook FY 2023** | Marika Lulay (CEO)

Strategic acquisition – targens: Consulting and Compliance



B2B software provider and IT consultancy

Business fields:

- Business & Technology Consulting
- Software Solutions
- Digital Innovation

PRODUCT PORTFOLIO

Compliance Solution: SMARAGD Software Suite

Leading position in DACH region

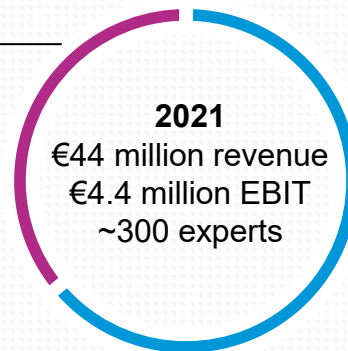
- 7 out of 10 German biggest Banks using SMARAGD
- Software installations in 56 countries worldwide

Transaction details

Acquisition of 100% through GFT Technologies SE

- Closing expected early Q2/2023
- Economic transfer as of 1 January 2023
- Cash deal, financed via liquidity & existing lines of credit

36%
Software
Solutions



64%
Consulting

Strategic acquisition – targets: Consulting and Compliance



Strategic benefits

- Doubling our market share in German financial industry
- Improves economies of scale in our German operation, diversifies client structure
- Enhances expertise in the areas of consulting and compliance solutions
- Expansion of product portfolio with SMARAGD Compliance Suite
- International scalability through GFT's global footprint

Continued solid growth in 2023



Growth remains our mission

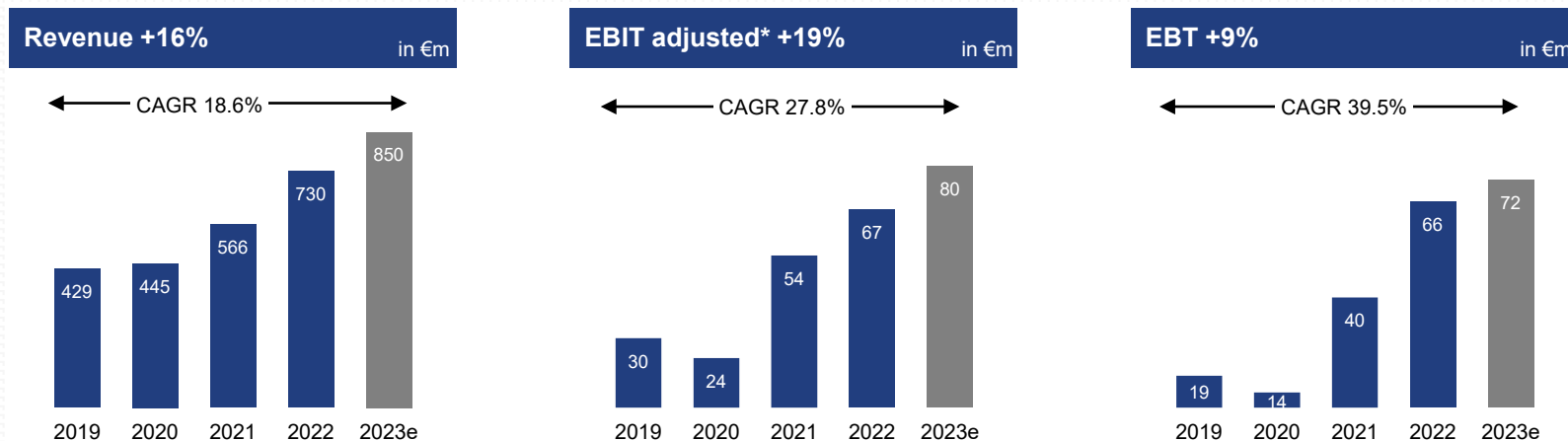
- Cloud technologies with biggest growth; AI, DLT/Blockchain rising
- Clients' requests for digital transformation is increasing
- GFT anticipates growth in every sector



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

Outlook FY 2023 – Continued growth in revenue and earnings



* 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>

Revenue 2023e

- Revenue expected at €850m (including €30m from targens acquisition) – at constant currency: +18%
- 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 €80m (including €2.6m from targens acquisition)
- Development in line with revenue growth, supported by economies of scale
- EBT expected to rise to €72m (including €-1m from targens acquisition due to usual M&A effects)

Backup

Results at a glance per quarter



in €m	Q1/2021	Q2/2021	Q3/2021	Q4/2021	FY2021	Q1/2022	Q2/2022	Q3/2022	Q4/2022	FY2022
Revenue	123.92	137.66	143.81	160.80	566.19	173.35	183.90	184.66	188.23	730.14
EBITDA adjusted*	13.55	15.40	17.18	18.66	64.79	18.52	20.86	23.84	22.82	86.04
EBITDA	12.90	14.73	16.56	16.56	60.75	18.52	20.86	23.84	22.82	86.04
EBIT	7.37	9.83	11.67	12.01	40.88	13.45	15.57	18.63	17.90	65.55
EBT	7.01	9.61	11.51	11.90	40.03	13.42	15.74	18.75	18.14	66.05
Net income	5.16	6.93	9.00	8.80	29.89	9.58	11.11	13.09	12.47	46.25
Net income adjusted*	6.82	4.42	14.46	11.35	37.05	10.50	12.18	14.17	13.71	50.56
Earnings per share adj. (in €)*	0.26	0.17	0.55	0.43	1.41	0.40	0.46	0.54	0.52	1.92
Earnings per share (in €)	0.20	0.26	0.34	0.34	1.14	0.36	0.43	0.49	0.48	1.76
Employees (in FTE)	6,225	6,806	7,286	7,718	7,718	8,120	8,451	8,766	8,842	8,842

*Adjusted for non-operational effects from M&A activities (EBITDA) plus applicable tax effects (net income and EPS)

Consolidated income statement



in €	2022	2021	Δ%
Revenue	730,135,860.22	566,193,853.26	29%
Other operating income	16,343,726.48	12,057,729.06	36%
Cost of purchased services	105,082,742.59	82,709,825.41	27%
Personnel expenses	478,966,235.22	380,390,036.54	26%
Other operating expenses	76,390,216.50	54,357,341.35	41%
Result from operating activities before depreciation and amortisation	86,040,392.39	60,794,379.02	42%
Depreciation and amortisation of intangible assets and property, plant and equipment	20,493,947.29	19,874,427.02	3%
Result from operating activities	65,546,445.10	40,919,952.00	60%
Result of investments accounted for using the equity method	0.00	-39,999.00	100%
Interest income	1,860,544.29	592,422.01	>100%
Interest expenses	1,359,654.77	1,444,941.40	-6%
Financial result	500,889.52	-892,518.39	>100%
Earnings before taxes	66,047,334.62	40,027,433.61	65%
Income taxes	19,796,121.01	10,141,900.44	95%
Net income for the year	46,251,213.61	29,885,533.17	55%
Earnings per share – basic	1.76	1.14	55%

Consolidated cash flow statement



in €	2022	2021	Δ%
Net income for the year	46,251,213.61	29,885,533.17	55%
Income taxes	19,796,121.01	10,141,900.44	95%
Interest result	-500,889.52	892,518.39	< -100%
Income taxes paid	-15,385,012.57	-9,429,966.19	-63%
Income taxes received	933,460.70	2,086,003.01	-55%
Interest paid	-1,078,254.44	-1,091,672.54	1%
Interest received	1,854,487.11	542,468.81	>100%
Depreciation and amortisation of intangible assets and property, plant and equipment	20,493,947.29	19,874,427.02	3%
Net proceeds on disposal of intangible assets and property, plant and equipment	354,505.22	328,894.99	8%
Net proceeds on disposal of financial assets	-59,957.07	-97,820.82	39%
Other non-cash expenses and income	193,329.60	422,940.61	-54%
Change in trade receivables	-21,058,083.49	-38,398,400.32	45%
Change in contract assets	-5,609,576.94	-6,292,738.32	11%
Change in other assets	-6,211,037.87	-5,742,768.74	-8%
Change in provisions	-956,966.21	17,241,978.28	< -100%
Change in trade payables	22,599.72	1,900,619.32	-99%
Change in contract liabilities	-6,522,962.99	8,883,579.03	< -100%
Change in other liabilities	24,972,787.83	21,847,096.09	14%
Cash flow from operating activities	57,489,710.99	52,994,592.23	8%
Proceeds from disposal of property, plant and equipment	92,232.27	68,408.63	35%
Proceeds from disposal of financial assets	69,957.07	97,820.82	-28%
Capital expenditure for intangible assets	-20,846.76	-89,905.48	77%
Capital expenditure for property, plant and equipment	-7,826,259.37	-6,912,505.59	-13%
Capital expenditure for financial investments	0.00	-736,217.60	100%
Cash flow from investing activities	-7,684,916.79	-7,572,399.22	-1%
Proceeds from borrowing	19,500,000.00	24,000,000.00	-19%
Cash outflows from loan repayments	-45,822,899.94	-57,314,795.56	20%
Cash outflows from repayment of lease liabilities	-9,407,775.63	-9,277,107.98	-1%
Dividends to shareholders	-9,214,081.10	-5,265,189.20	-75%
Cash flow from financing activities	-44,944,756.67	-47,857,092.74	6%
Effect of foreign exchange rate changes on cash and cash equivalents	2,592,359.06	2,332,130.15	11%
Net increase in cash and cash equivalents	7,452,396.59	-102,769.58	>100%
Cash and cash equivalents at beginning of period	70,770,150.46	70,872,920.04	0%
Cash and cash equivalents at end of period	78,222,547.05	70,770,150.46	11%

Consolidated balance sheet



Assets			
in €	31/12/2022	31/12/2021	Δ%
Non-current assets			
Goodwill	123,968,225.19	124,422,830.73	0%
Other intangible assets	5,914,809.30	10,645,292.80	-44%
Property, plant and equipment	63,577,276.37	56,339,245.17	13%
Financial investments	696,217.60	706,217.60	-1%
Other financial assets	1,907,834.26	1,805,716.61	6%
Deferred tax assets	12,040,713.13	12,526,370.47	-4%
Income tax assets	385,190.60	342,210.60	13%
Other assets	4,109,110.88	4,732,078.43	-13%
	212,599,377.33	211,519,962.41	1%
Current assets			
Inventories	13,848.32	17,108.73	-19%
Trade receivables	152,560,851.68	131,502,768.19	16%
Contract assets	21,731,617.03	16,122,040.09	35%
Cash and cash equivalents	78,222,547.05	70,770,150.46	11%
Other financial assets	4,902,675.35	3,284,856.74	49%
Income tax assets	10,182,222.91	6,852,662.11	49%
Other assets	17,557,484.81	11,701,642.93	50%
	285,171,247.15	240,251,229.25	19%
	497,770,624.48	451,771,191.66	10%

Equity and liabilities			
in €	31/12/2022	31/12/2021	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	137,572,498.80	98,024,103.12	40%
Other reserves	-4,964,588.78	-5,833,109.53	15%
	201,081,638.17	160,664,721.74	25%
Non-current liabilities			
Financing liabilities	42,168,443.39	47,500,036.71	-11%
Other financial liabilities	31,163,462.72	26,181,320.11	19%
Provisions for pensions	5,388,399.91	7,706,961.38	-30%
Other provisions	7,553,890.33	7,511,993.05	1%
Deferred tax liabilities	3,990,744.41	3,242,324.71	23%
Other liabilities	8,225,973.37	3,969,073.51	>100%
	98,490,914.13	96,111,709.47	2%
Current liabilities			
Trade payables	11,798,941.74	11,776,342.02	0%
Financing liabilities	350,591.12	21,340,812.15	-98%
Other financial liabilities	18,387,520.68	18,620,663.31	-1%
Other provisions	48,173,128.91	43,571,292.07	11%
Income tax liabilities	8,614,151.55	4,475,947.52	92%
Contract liabilities	39,596,844.80	46,119,807.79	-14%
Other liabilities	71,276,893.38	49,089,895.59	45%
	198,198,072.18	194,994,760.45	2%
	497,770,624.48	451,771,191.66	10%

Consolidated statement of comprehensive income



in €	2022	2021	Δ%
Net income for the year	46,251,213.61	29,885,533.17	55%
Items that will not be reclassified to the income statement			
Actuarial gains/losses from pensions (before taxes)	3,249,775.48	1,098,277.02	>100%
Income taxes on actuarial gains/losses from pensions	-738,512.31	-180,793.66	< -100%
Actuarial gains/losses from pensions (after taxes)	2,511,263.17	917,483.36	>100%
Items that may be reclassified to the income statement			
Currency translation	868,520.75	6,990,209.24	-88%
Other comprehensive income	3,379,783.92	7,907,692.60	-57%
Total comprehensive income	49,630,997.53	37,793,225.77	31%

Consolidated statement of changes in equity



	Share capital	Capital reserve	Retained earnings ¹	Other reserves Currency translation	Total equity
in €					
Balance at 1 January 2021	26,325,946.00	42,147,782.15	72,486,275.79	-12,823,318.77	128,136,685.17
Net income for the year	--	--	29,885,533.17	--	29,885,533.17
Other comprehensive income	--	--	917,483.36	6,990,209.24	7,907,692.60
Total comprehensive income	--	--	30,803,016.53	6,990,209.24	37,793,225.77
Dividends to shareholders	--	--	-5,265,189.20	--	-5,265,189.20
Balance at 31 December 2021	26,325,946.00	42,147,782.15	98,024,103.12	-5,833,109.53	160,664,721.74
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 year	--	--	46,251,213.61	--	46,251,213.61
Other comprehensive income	--	--	2,511,263.17	868,520.75	3,379,783.92
Total comprehensive income	--	--	48,762,476.78	868,520.75	49,630,997.53
Dividends to shareholders	--	--	-9,214,081.10	--	-9,214,081.10
Balance at 31 December 2022	26,325,946.00	42,147,782.15	137,572,498.80	-4,964,588.78	201,081,638.17

¹ 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	
	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
External revenue	459,520	318,087	269,900	247,854	729,420	565,941	716	253	730,136	566,194
Intersegment revenue	6,135	7,680	90,794	76,134	96,929	83,814	-96,929	-83,814	0	0
Total revenue	465,655	325,767	360,694	323,988	826,349	649,755	-96,213	-83,561	730,136	566,194
Segment result (EBT)	44,635	23,906	26,535	24,572	71,170	48,478	-5,123	-8,451	66,047	40,027
thereof depreciation and amortisation	-8,285	-7,726	-10,436	-10,591	-18,721	-18,317	-1,773	-1,557	-20,494	-19,874
thereof interest income	1,996	587	453	84	2,449	671	-588	-79	1,861	592
thereof interest expenses	-1,949	-1,025	-528	-715	-2,477	-1,740	1,111	295	-1,360	-1,445

Shaping the future of digital business

GFT Technologies SE

Marika Lulay
CEO

Schelmenwasenstr. 34
70567 Stuttgart

T +49 711 62042-429

marika.lulay@gft.com

GFT Technologies SE

Dr Jochen Ruetz
CFO

Schelmenwasenstr. 34
70567 Stuttgart

T +49 711 62042-422

jochen.ruetz@gft.com

GFT Technologies SE

Andreas Herzog
Head of Investor Relations

Schelmenwasenstr. 34
70567 Stuttgart

T +49 711 62042-323

andreas.herzog@gft.com