



Corporate Presentation

OVERVIEW

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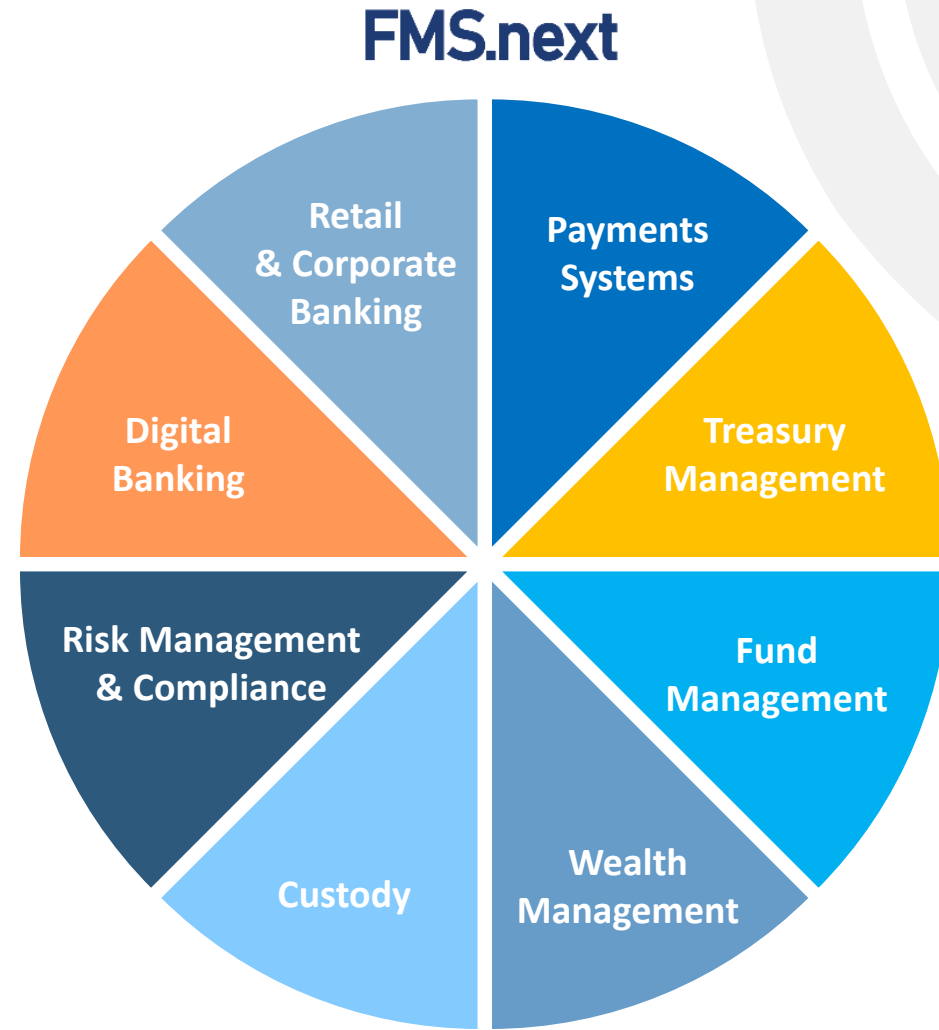
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Company Overview



Complete Financial Services Solutions



FMS.next

Finuevo

Acumen.plus

RiskAvert


Centevo
Member of Profile Group

Axia


Customer
Centric


Fast Time
To Market


Real time


Cloud
Enabled


Fully
Compliant

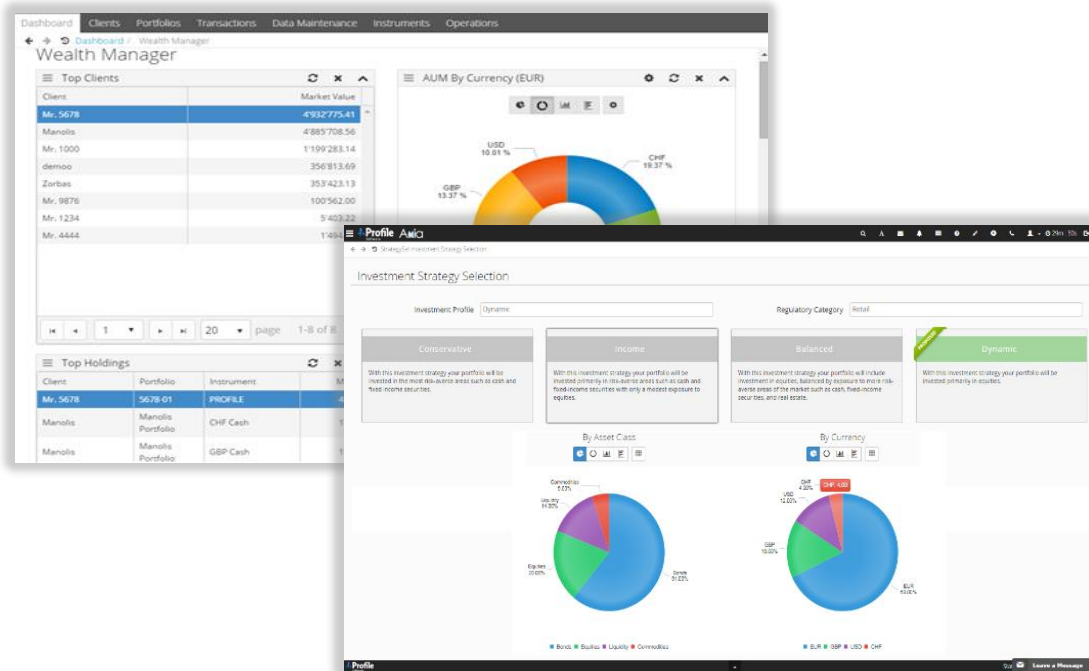

Open
Architecture


Agile


Easily
Deployable

Axia: Cloud-based Investment Management

The next-gen Investment Management Suite



Introducing Centevo | FS Solutions | Cairo

The Natively-cloud, End-to-End Fund & Asset Management Solutions in the Nordics

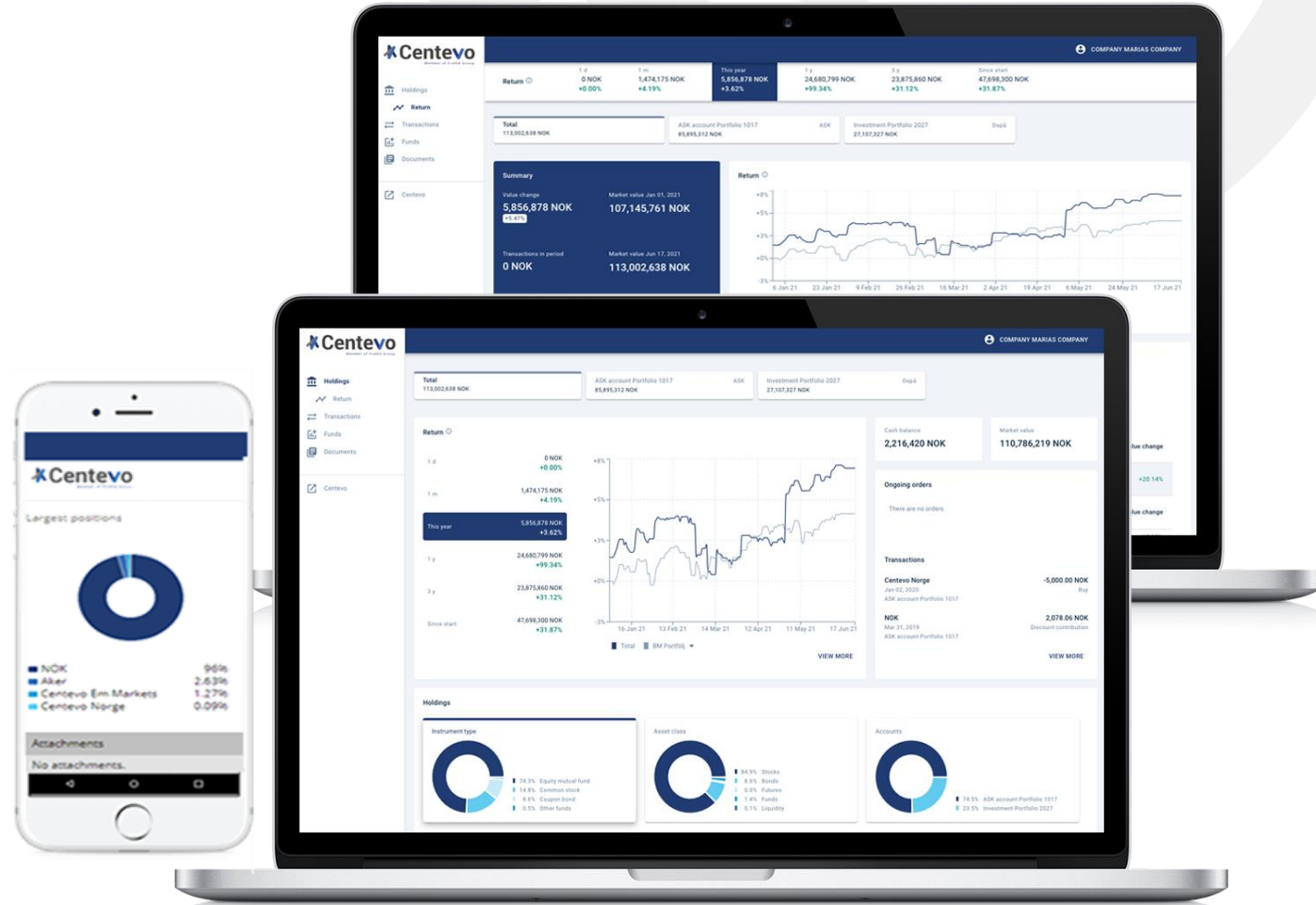


Fund Manager / Fund Platform

Distributors / Banks

Investors

Integration / Implementation Services



Complete asset and fund management from order routing to settlement and accounting!

Introducing Finuevo

Digital Banking in-a-box

fin Finuevo



Go-Live fast, with low risk



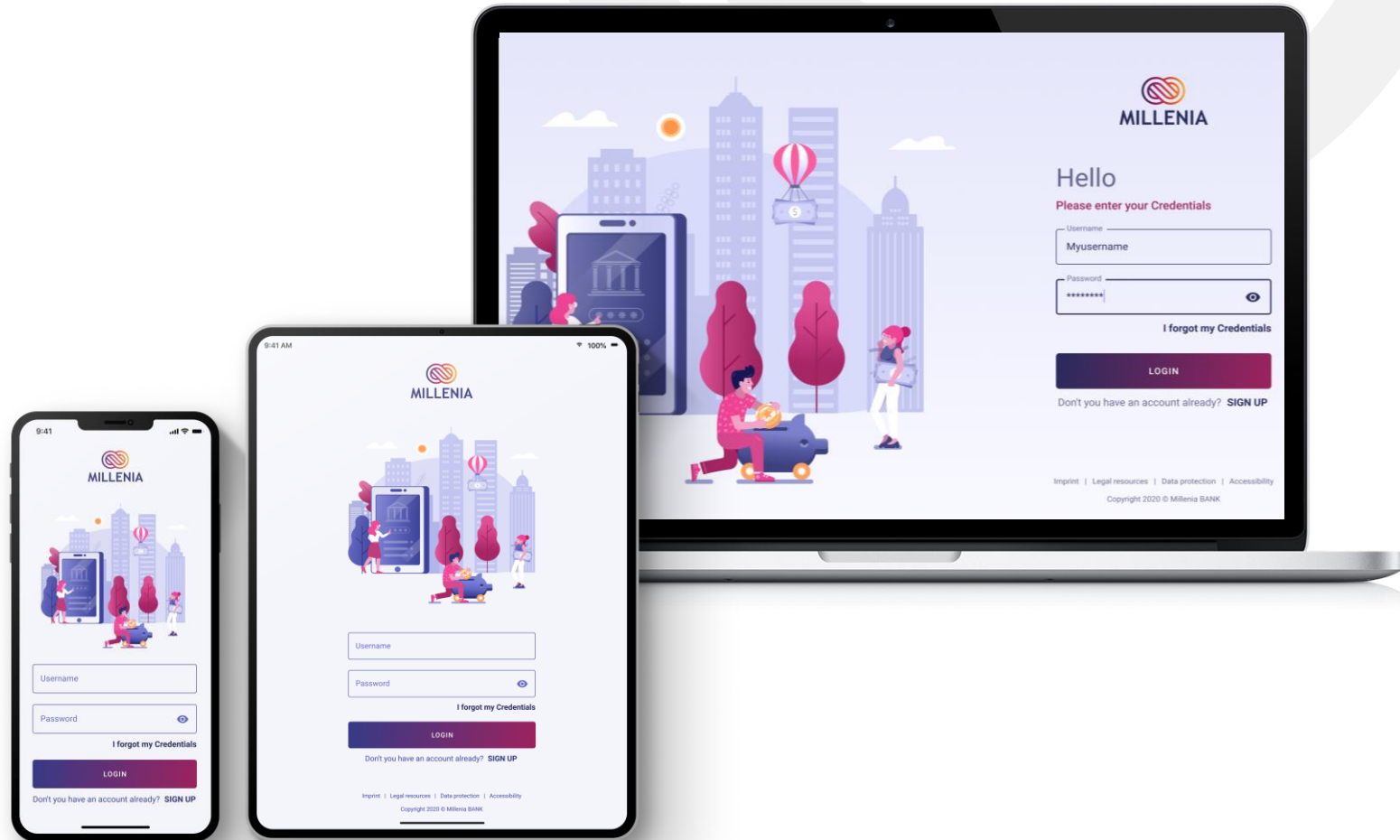
Differentiate & receive ongoing support



Focus on high-return areas

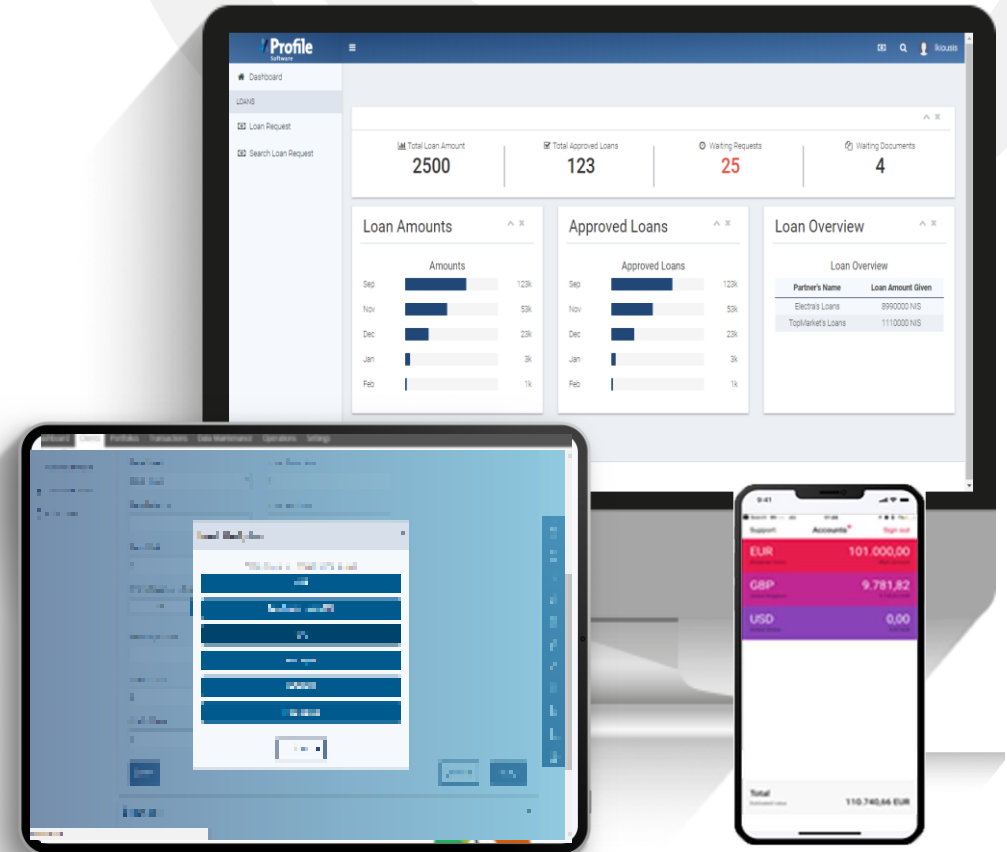
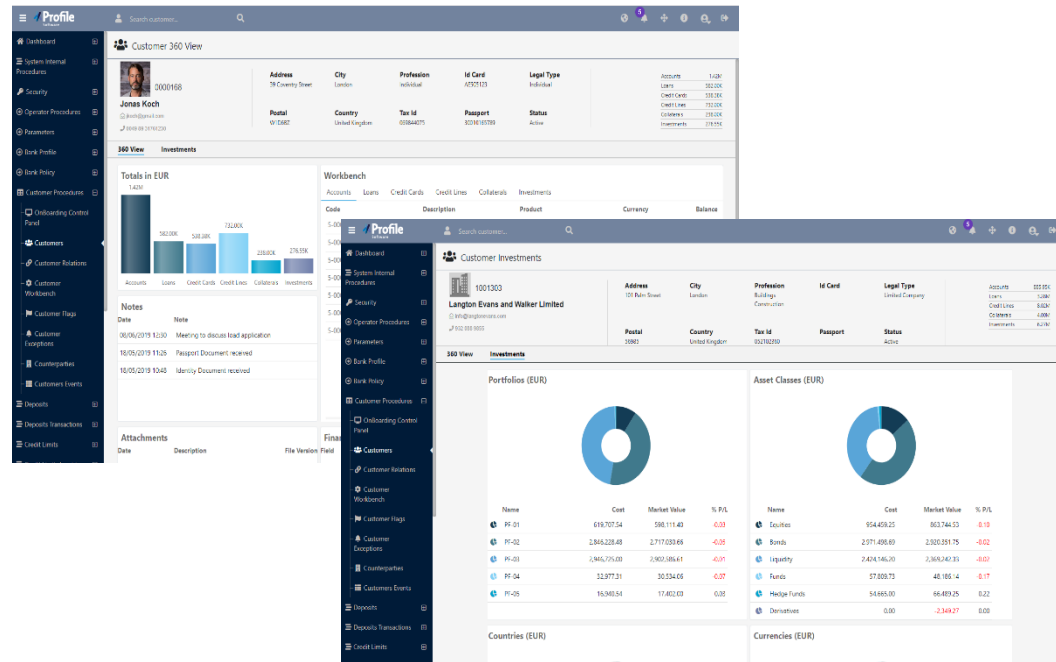


Rely on the platform for the fundamentals

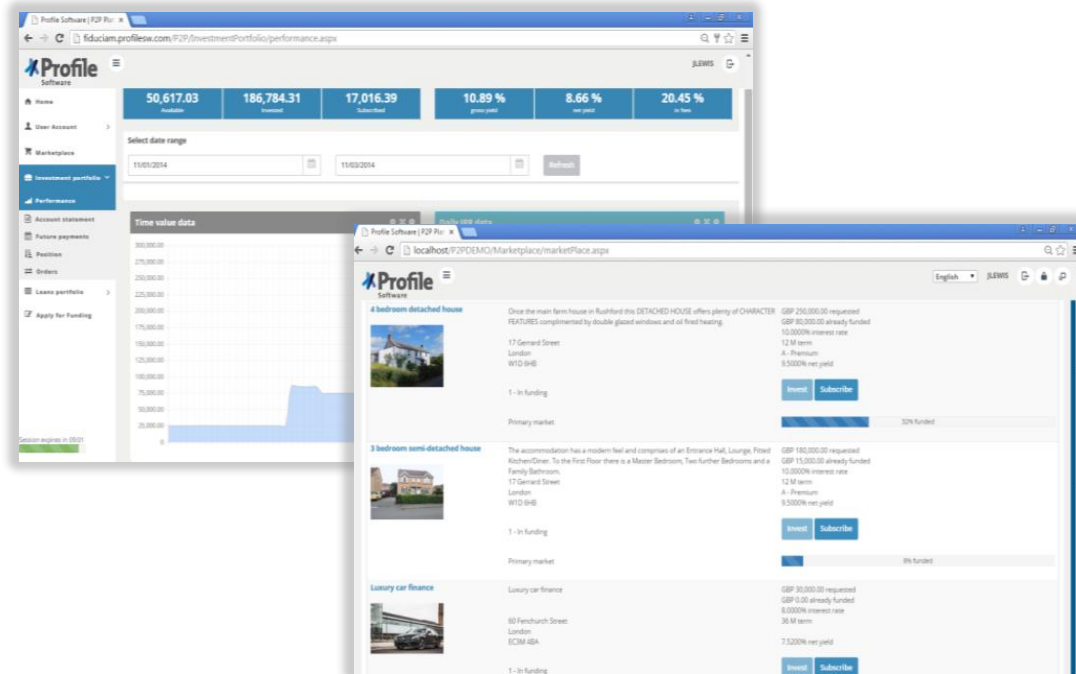


FMS.next: Banking Anywhere

Secure and flexible Core banking operations
With flexible yet powerful functionality front-to-back

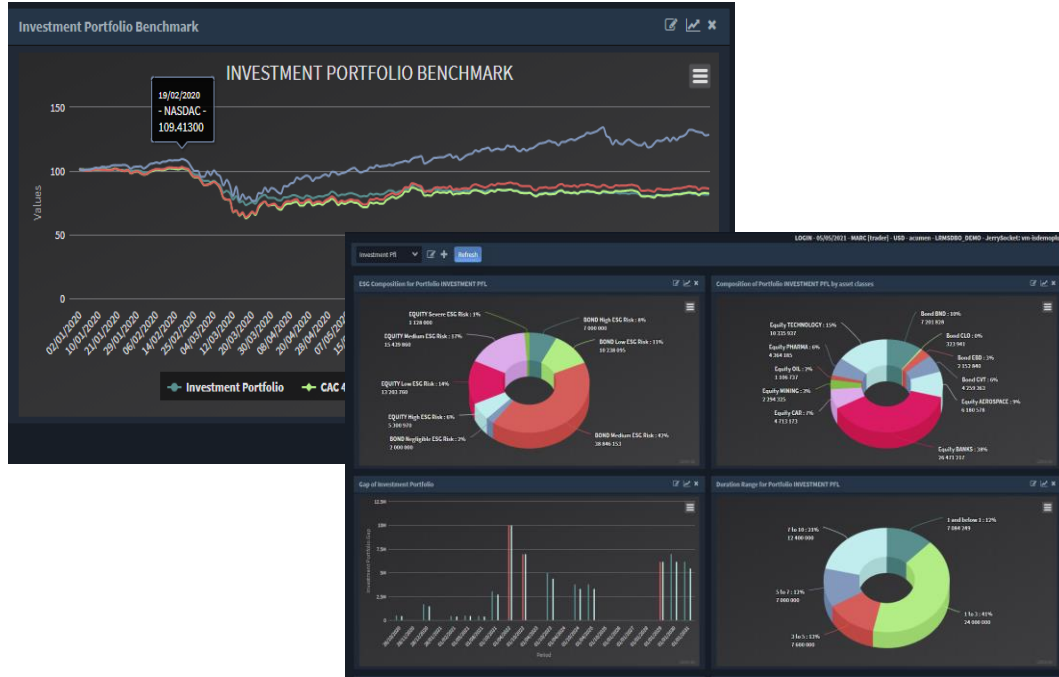


Through any mobile device, in any language



Acumen.plus: Turnkey Treasury Platform

- Complete STP for all Treasury operations
- Fully integrated
- One single platform
 - Homogeneous data
 - Easy and quick of analysis of data
 - Access to historical data
 - Easy extraction

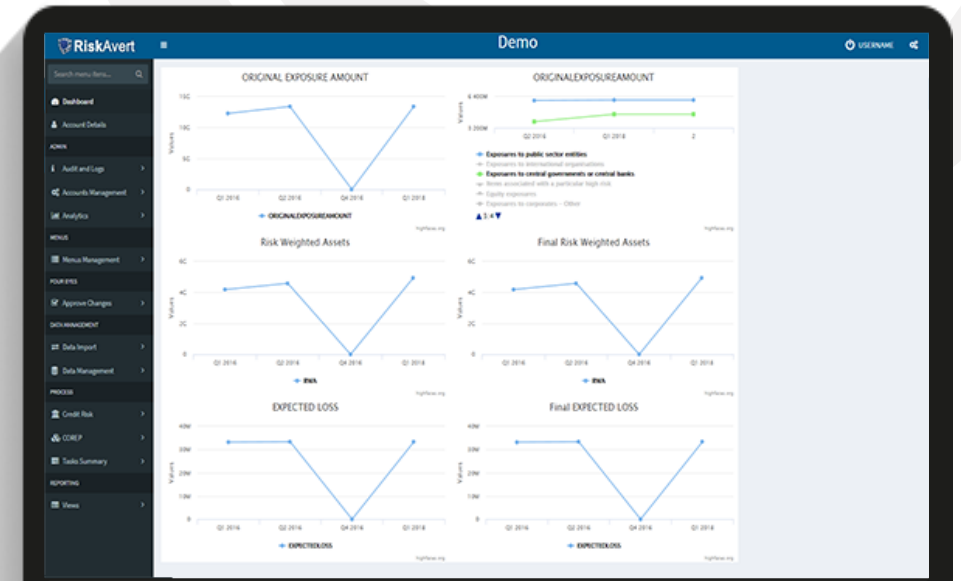


RiskAvert: Regulatory Compliance

Effective operational, market and credit risk in a natively integrated yet modular environment

The image shows two overlapping screenshots of the RiskAvert software interface. The top screenshot displays the 'COREP Generation' screen, which includes a search bar, a sidebar menu, and a main area with a tree view of data points and filters. The bottom screenshot shows the 'Calculation Summary' screen, featuring a search bar, a table with columns for 'id', 'step id', 'Process step', 'Log Message', and 'User', and a 'Refresh' button.

id	step id	Process step	Log Message	User	Log
1	1	INHP_BULK_CREDITRISK	Retrieve ImportSet0 from RiskAvert	PROFILE@4	22
1	2	INHP_BULK_CREDITRISK	Starting Credit Risk calculation process with Process ID = 1 for TMR00 2014Q202, SCENARIO: 10, IMPORTSET0: No ImportSet0 was found.	PROFILE@4	22
1	3	INHP_BULK_CREDITRISK	Updating Database Statistics...	PROFILE@4	22
1	4	INHP_UPDATE_STATISTICS	Updating Database Statistics...	PROFILE@4	22
1	5	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_ACCOUNT	PROFILE@4	22
1	6	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_BETA	PROFILE@4	22
1	7	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_OCF	PROFILE@4	22
1	8	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_COURTANELLORIBILITY	PROFILE@4	22
1	9	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_COUPOURNE	PROFILE@4	22
1	10	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_CARRIERNANALOG	PROFILE@4	22
1	11	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_CONSUMERADVERTISING/INDUSTRYEVENTS	PROFILE@4	22
1	12	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_DEFAULT	PROFILE@4	22
1	13	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_EQUITYREBLENKING	PROFILE@4	22
1	14	INHP_UPDATE_STATISTICS	UPDATE STATISTICS RWD_EXPOSURECLASS	PROFILE@4	22



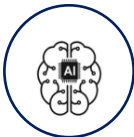
Public Sector Vertical / Horizontal Experience



**Document
Digitisation**



Interoperability



AI-Artificial Intelligence



Ministry of Digital Governance



Ministry of Finance



Ministry of Justice



Ministry of Labour & Social Security



Ministry of Transportation



Ministry of Maritime Affairs



Ministry of Public Administration



Internet of Things



GDPR



Digital Transformation

International Presence



- Athens, Greece
- Thessaloniki, Greece
- London, UK
- Paris, France
- Stockholm, Sweden
- Oslo, Norway
- Dubai, UAE
- Nicosia, Cyprus
- Miami, USA
- Singapore

 Offices in 10 Key financial centers

 Presence in 45 countries

Indicative Clientele

Europe



MEA, APAC



Americas



Industry Recognition

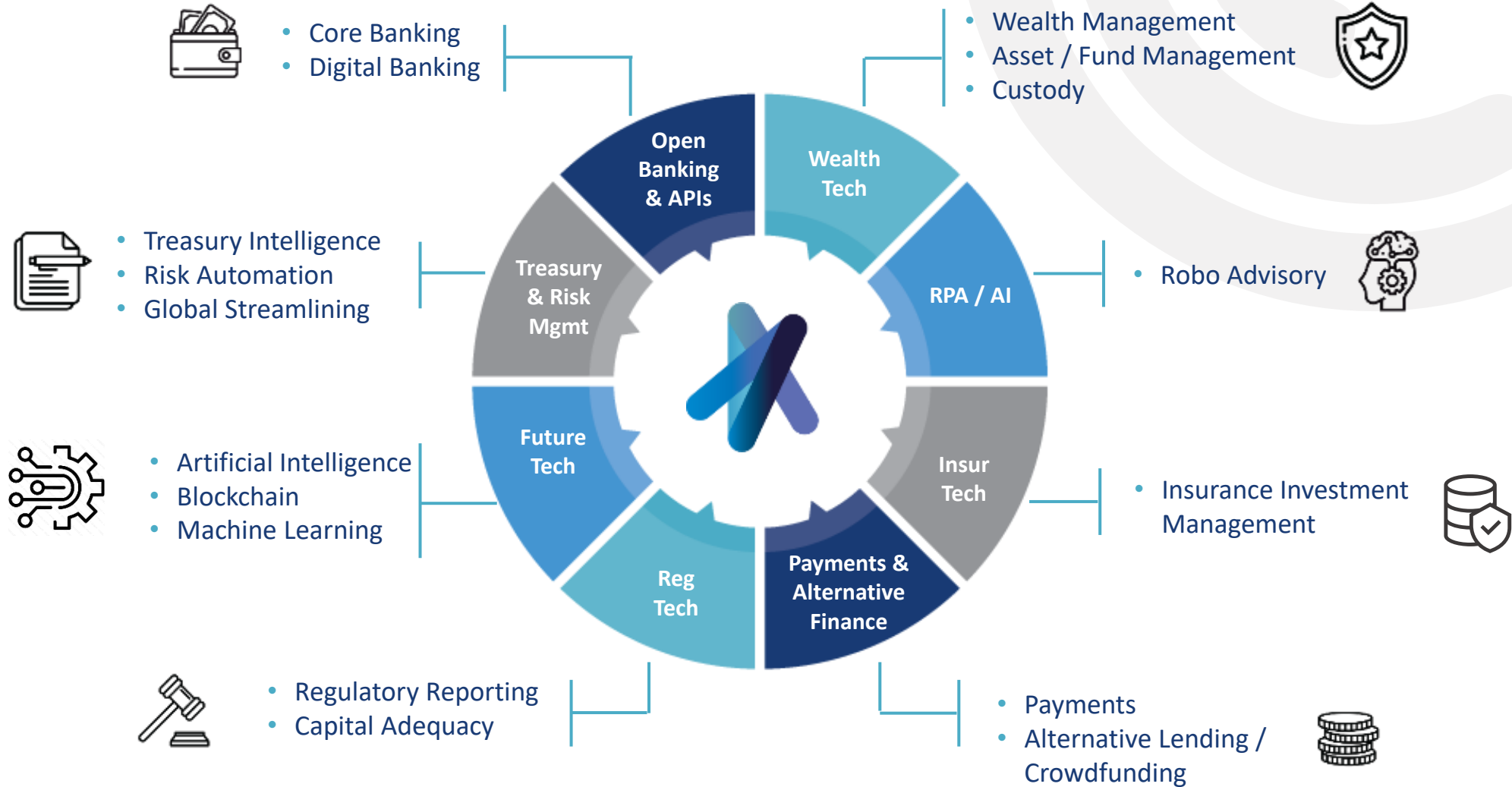
Awards



Reports

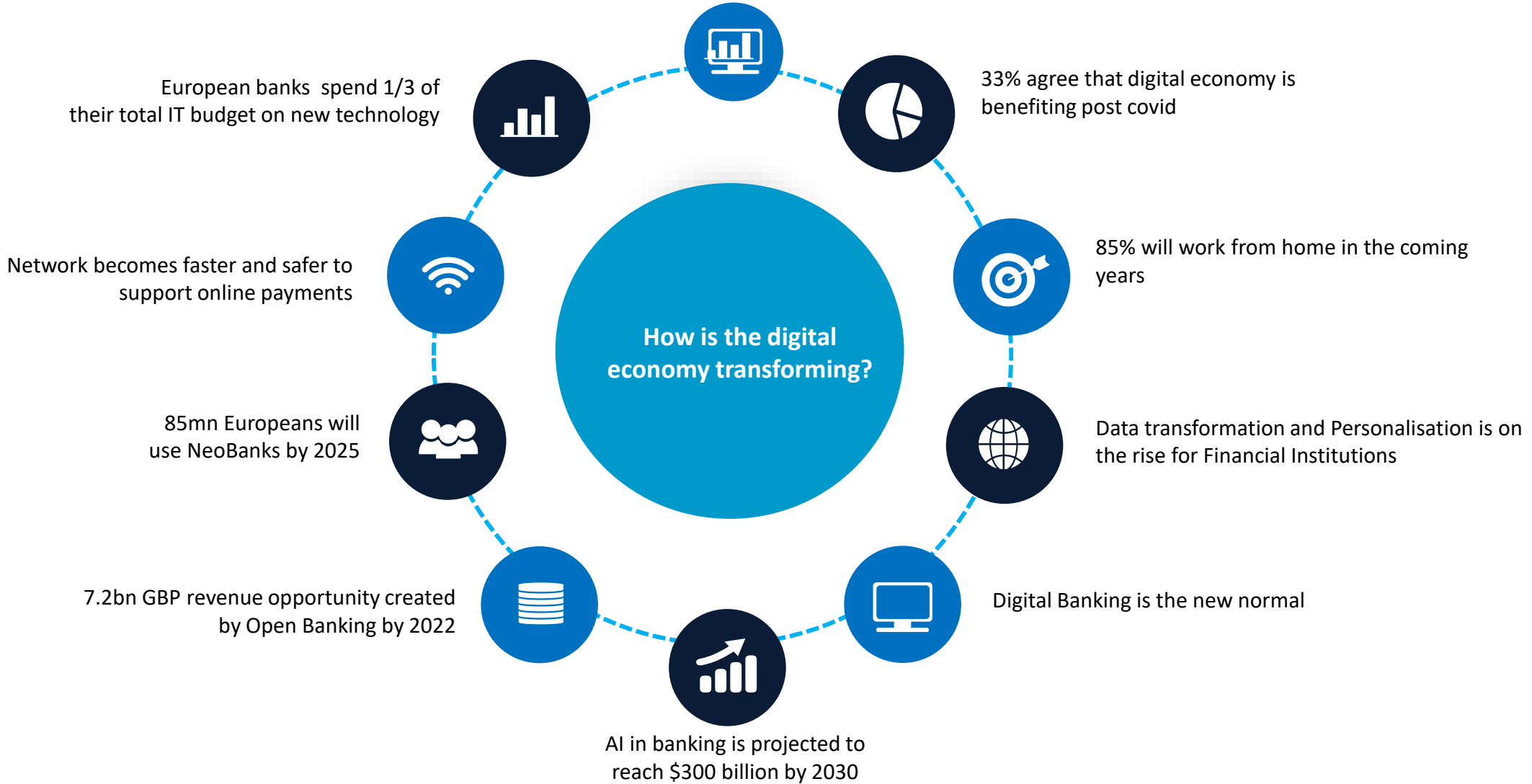


Solutions that cover Modern Trends

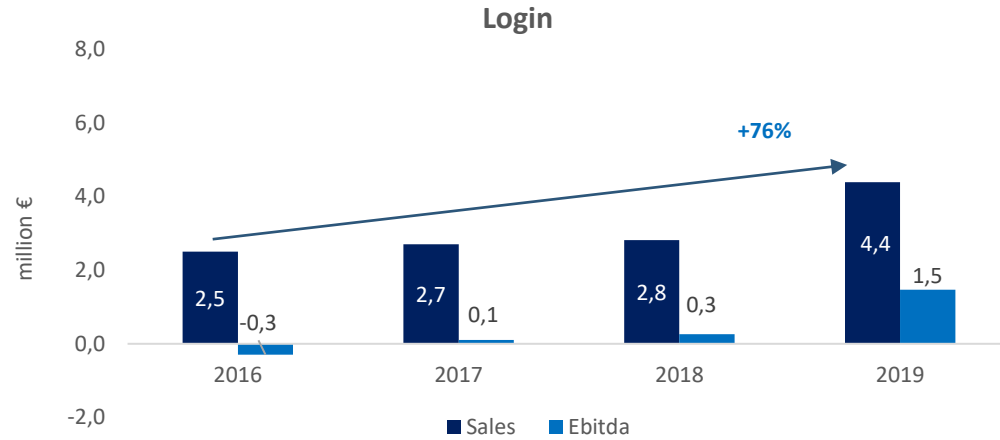


Growing Market

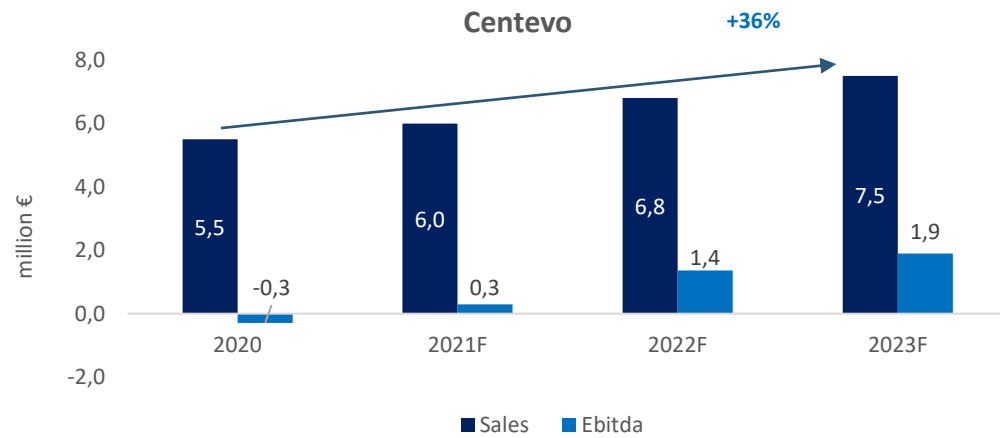
Financial Services lead IT spending
2025: \$4.8 trillion



Acquisitions | Growth Prospects



- Following Login’s acquisition, a **restructuring & commercial empowerment** plan took place, which led to an **increase in sales by 76%** and **reversal of losses into significant profits** within a 3 years period.



- Centevo’s plan consist of initial estimations and does not reflect additional commercial opportunities and synergies with other Profile’s products in the region.

Euronext Centevo | Investment Highlights

The reasoning of the Deal

❖ Footprint in the Nordics

- **Huge and traditional market** in Investment management
- **>65 sustainable clients** in Asset & Fund management: [Nordea Bank](#), [Danske Bank AM](#), [Swedbank AB](#), [Handelsbanken](#), [Kapitalforvaltning KLP](#), [Pareto AM](#), [MP Pensjon PK](#), [Holberg](#), [Postens Pensionsstiftelse](#), [Equinor AM](#)
- Expansion to **other Nordic countries**

❖ Size & Growth acceleration

- Consists **c.30%** of Profile's **annualized turnover**
- Adds **c. €1.4 mn EBITDA** from 2022

❖ Experienced Management Team

- The senior management team has on average **20 years of experience in the industry**
- Holds **long lasting relationships** with all major players in the region

❖ Complementarities, Synergies

- Strengthen Profile's **Investment management solutions**
- **Natively multitenancy cloud solutions** with **readily available API's** with major financial organizations
- **Cross selling opportunities** with other Profile solutions
- Centevo will use **readily available Axia modules**, i.e. for on-boarding, portal, robo-advisor, etc.
- **Exchange of know-how** will produce "champion" solutions
- **Operational synergies** in R&D, commercial, etc.

❖ Co-operation with Euronext

- The **relationship with Euronext Group** will continue for at least the next five-years
- Common clients and **expansion opportunities** for Profile Group

Financial Highlights

€15 mil.

Sales 2020

~€ 20 mil. (+30%)

Sales 2021E

>100%

Growth since last 5 years

~27-28%

EBITDA Margins

~67%

Recurring Revenues

~65%

International Sales

>20%

R&D Investments

Cash € 14 mil / Net € 8 mil.

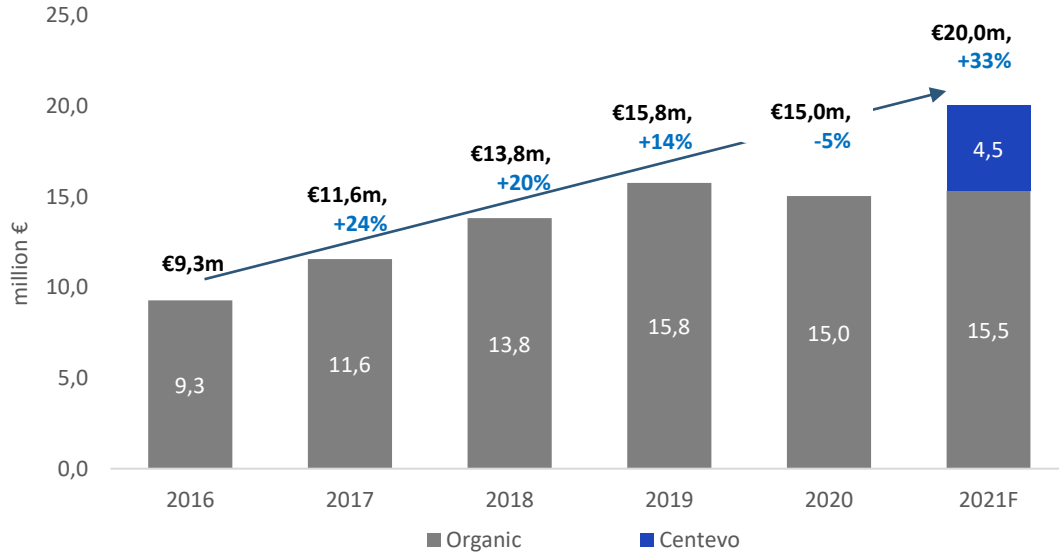
Solid balance sheet

~90 days

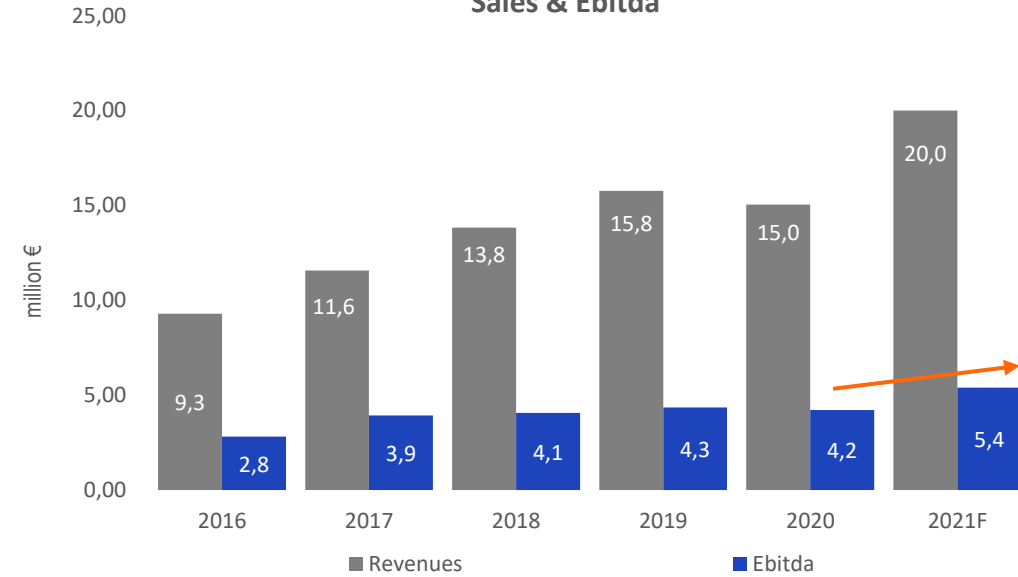
DSO's

Strong & Balanced Growth with Profitability

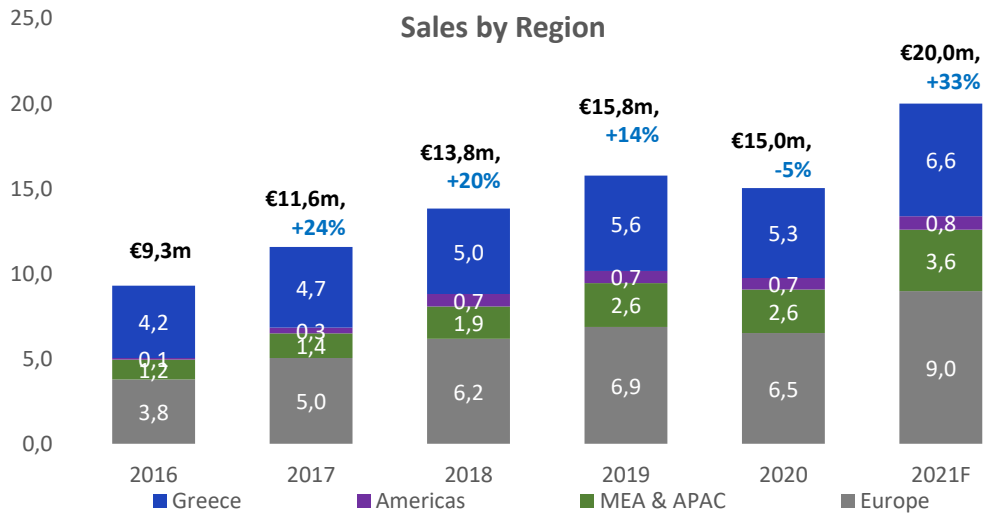
Sales by Entity



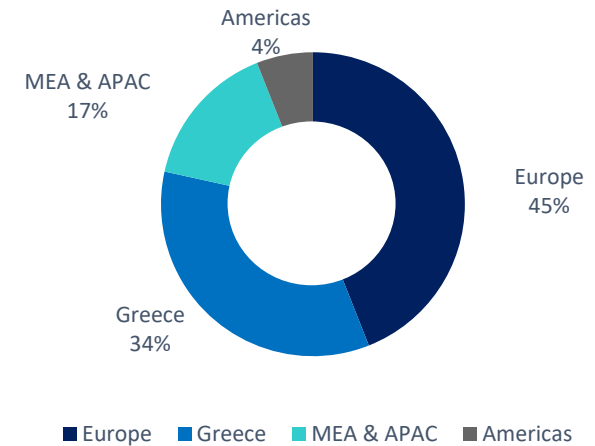
Sales & Ebitda



Sales by Region



Revenue Breakdown by Geography (current)



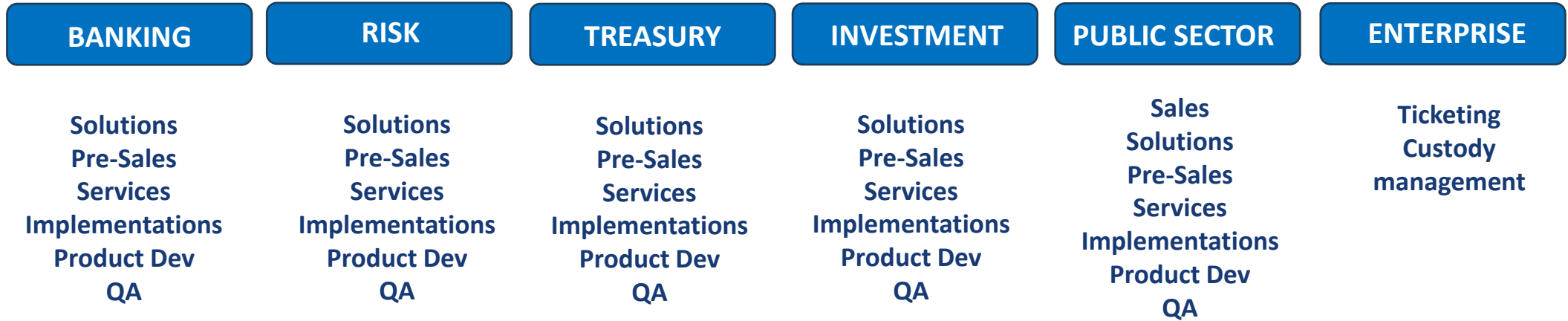
The Team

Competent skills
Global experience and culture
Hiring from International peers
Lean structure

ExCo



Business Units



Commercial



Drivers of Value

KPIs

Transformation

Dynamic & Growing market

**Products,
Advanced Proprietary Technologies,
Efficient implementations**

**Healthy Profitability,
R&D ~20%**

**M&A
Growth acceleration**

**Revenue growth
Quality revenue**

**Value to
Shareholders**





Thank you!

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