

Company Profile

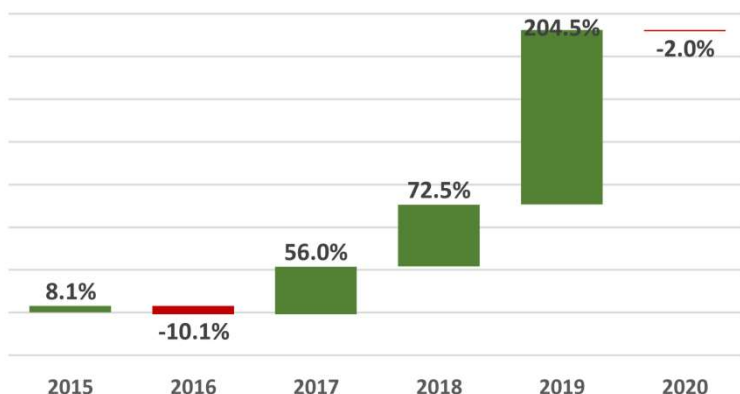
Profile Software is a world-class Financial Software provider of Mission Critical solutions for the modern Banking, FinTech and Investment Management Industries, offering innovative technologies and successful implementations.

Founded in 1990, Profile Software is a leading international solutions provider for the **Banking and Investment Management industries**. The company has a presence in **Europe, the Middle East, America, Asia and Africa** delivering innovative solutions to both start-ups and established banking & finance institutions, through direct communication or a reliable partners network.

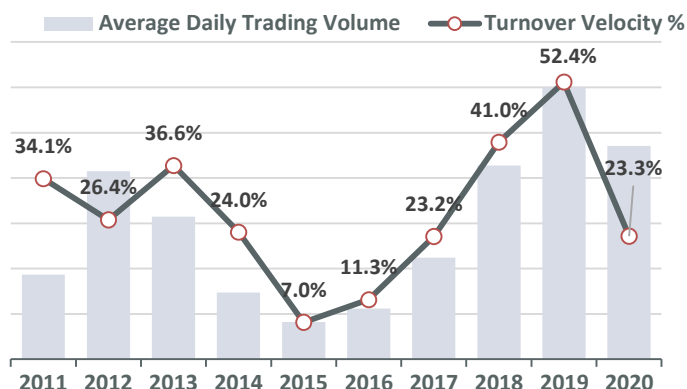
Profile Software offers innovative, award-winning and flexible solutions developed with the highest standards. Continuous **R&D investments** and close contact with clients and associates around the world allow us to anticipate future trends and meet the growing market needs.

The company provides a **challenging environment** that encourages initiative and promotes commitment to its clients' business objectives.

Share Performance



Share Liquidity



Yearly Performance

2015	2016	2017	2018	2019	2020	CAGR* 2020-11
8.1%	-10.1%	56.0%	72.5%	204.5%	-2.0%	38.5%

*Compound Annual Growth Rate

Trailing Performance

1 Month	3 Months	6 Months	9 Months	1 Year	3 Years	5 Years
1.0%	7.5%	-12.1%	0.4%	-3.3%	335.1%	813.8%

Source: ATHEXGROUP, Trade Data 29/07/2020

Group Structure

PROFILE SYSTEMS & SOFTWARE S.A.

PROFILE SYSTEMS & SOFTWARE S.A.

97.09% of GLOBAL SOFT S.A.

50.18% of COMPUTER INTERNATIONAL FRANCHISE LTD

100% of PROFILE SYSTEMS & SOFTWARE LTD

100% of PROFILE SOFTWARE LTD

100% of PROFILE DIGITAL S.A.

100% of LOGIN S.A.

Recent Developments - 2020

- 7 July** Forte Securities (UK) has chosen the Axia platform for managing investment operations and custody
- 30 June** UK-based Allica Bank launches using Profile's comprehensive banking platforms
- 18 June** Acumen-net eFX launched for full management of Foreign Exchange Risk
- 21 May** 3K Investment Partners has selected the Axia Suite for the management of Mutual Funds and customer portfolios
- 7 May** Ordinary General Assembly
- 4 April** Profile Software demonstrated outstanding results during FY 2019

["Most Innovative Company 2020" - WealthTech100](#)

Awards

["Best Financial Solutions Provider of the Year - UK"](#)

Financial Calendar

	H1 2020 Results	To be Determined
Dividend	Record Date	27-May-20
	Payment Date	2-Jun-20
Capital Return	Record Date	8-Apr-20
	Payment Date	16-Apr-20
	9M 2020 Results	To be Determined

Key Information

Mkt Capitalization (€)	43,173,565
Number of Shares Outstanding	11,812,193
ICB Sector Classification (ICB)	Technology
Listing Market	Main Market
Trading Segment	Medium Activity
Fiscal Year End	December
Listing Date	29 October 2003

Source: ATHEXGROUP, Data 29/07/2020

Financials (€ thous, consolidated)

Fiscal Year	2015	2016	2017	2018	2019
Revenues	9,409	9,293	11,557	13,829	15,764
Gross Profit	4,071	4,135	5,772	6,795	8,502
EBITDA	2,841	2,817	3,930	4,056	4,346
Debt	5,005	6,112	5,217	4,620	4,116
EBT	979	545	1,404	1,704	2,436
Net Earnings	894	594	1,023	1,260	1,770
Assets	29,891	37,022	37,121	35,884	36,132
Equity	16,688	17,275	18,154	18,575	19,730
CAPEX	1,126	5,299	481	1,036	958
Operating Cash Flow	2,962	1,096	726	3,084	2,915
Cash	6,511	6,228	6,101	7,846	12,876
EBITDA Margin	10.3%	10.6%	12.8%	6.2%	7.4%
Head count	90	95	127	134	150

Cash Distributions (per share)

Year Paid	2016	2017	2018	2019	2020
Ordinary Dividend	0.000	0.000	0.040	0.000	0.025
Special Dividend	0.000	0.000	0.000	0.050	0.045
Total Distributions	0.000	0.000	0.040	0.050	0.070

Board of Directors

Stasinopoulos P Charalambos
(Chairman & CEO, Executive Member)

Barbatos A Spyros
(Vice President, Executive Member)

Mantzavinatos G Kostas
(Executive Member)

Angelides I Evangelos
(Executive Member)

Iliopoulos S Aris
(Non Executive Member)

Roussos A Antonios
(Independent, Non-Executive Member)

Tsiridakis D Emmanouel
(Independent, Non-Executive Member)

Products (1)

Axia Suite

IMSplus

FMS.next

FMS.next Payments

RiskAvert

Acumen-net

Mobius Wealth

Latest Financial Results

At Group level, for 2019, **turnover** reached € 15.8 million compared to € 13.8 million in 2018, increased by 14%, as a result of new projects awarded as well as customer loyalty in the company's solutions.

EBITDA amounted to € 4.3 million compared to € 4.1 million in 2018, while the EBITDA Margin remained at satisfactory levels of 27.6%, as a result of the higher contribution to revenue of own product sales.

In 2019, **Earnings Before Taxes** amounted to € 2.4 million compared to € 1.7 million, thus showing a significant increase of 43%.

Earnings after Taxes and minority interests reached € 1.8 million from € 1.3 in 2018, increased by 40%.

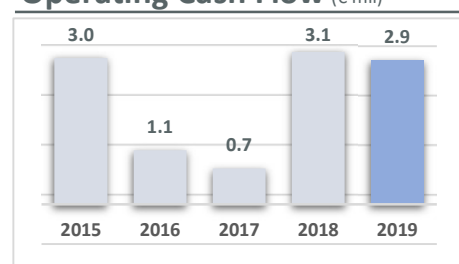
Products (2)

GS Market Suite

Plexus

Registry

Operating Cash Flow (€ mil)



Total Cash (€ mil)



Total Yield (price fiscal year end)



Shareholder Structure

Shareholders

Stasinopoulos Charalambos **49.8%**

Free Float **50.2%**

Source: ATHEXGROUP, Data 29/07/2020, published according to Law 3556/2007

Index Participation

GD - Athex Composite Share Price Index

SAGD - Athex Composite Index Total Return Index

DTX - FTSE/Athex Technology

FTSEMSFW - FTSE/ATHEX Mid & Small Cap Factor-Weight

FTSEGTI - FTSE/ATHEX Global Traders Index Plus

DOM - Athex All Share Index

ASI - ATHEX Select Index

FTSEM - FTSE/Athex Mid Cap Index

FTSEA - FTSE/Athex Market Index

Source: ATHEXGROUP, Data 29/07/2020

Identification

Bloomberg: **PROFGA** ISIN Code: **GRS472003011**

Reuters: **PRFr.AT** FISN: **PROFILE SYSTEMS/REG SHS**

ATHEX Symbol: **PROF** LEI: **21380051TUVZ3KYK5G44**

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