

ANNUAL GENERAL MEETING 2025

COMPUTIME HOLDINGS PLC

12 June 2025

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COMPUTIME GROUP

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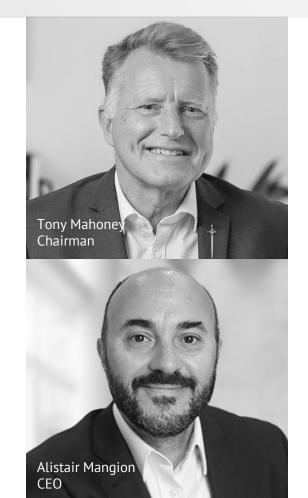
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THE AGENDA

COMPUTIME GROUP

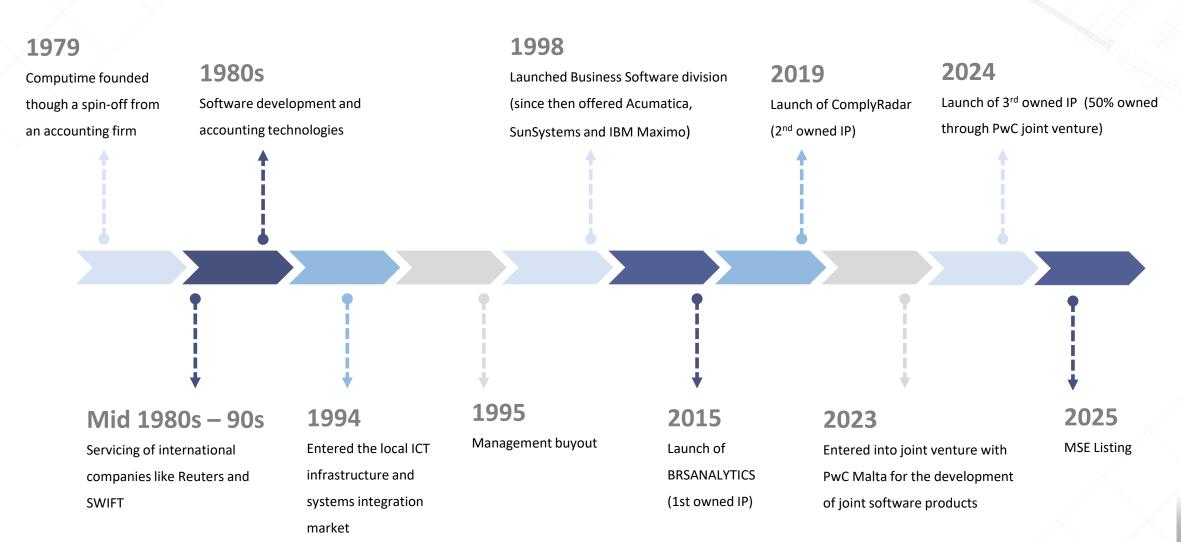


- BUSINESS UPDATE
- FY 2024 FINANCIAL REVIEW
- FUTURE OUTLOOK

BUSINESS UPDATE ANNUAL GENERAL MEETING - 12 JUNE 20

HISTORY TIMELINE

COMPUTIME GROUP



THE BUSINESS DIVISIONS

COMPUTIME GROUP

GROUP BUSINESS DEVELOPMENT







GROUP CORPORATE SERVICES



BUSINESS SOFTWARE DIVISION

STRATEGIC OBJECTIVE

Partner with leading international players to provide best-of-breed business solutions and provide 'own IP' custom AI solutions



Value added implementation and consultancy:

- 1. Enterprise Resource Planning (ERP) Software (Acumatica)
- 2. Accounting Software (INFOR SunSystems)
- 3. Asset Management Software (IBM Maximo)
- 4. Custom Development and Artificial Intelligence (AI)



20 FTEs (software developers, implementation consultants, technical architects, project managers and business development executives)



FY24 - REVENUE €3.1m +11.1% YoY

FY24 - PROFIT BEFORE TAX €526k +11.7% YoY

FINTECH DIVISION

STRATEGIC OBJECTIVE

Develop and commercialise 'own IP' products for the Group in the regulatory and compliance sector (banking & finance, i-gaming)







Banking regulatory software solutions (100% owned IP)

AML transaction monitoring solutions (100% owned IP)

VAT regulatory reporting solution (50% owned IP)



18 FTEs (software architects and developers, R&D, implementation consultants, project managers and business development executives)



FY24 - REVENUE €3.2m +15% YoY

FY24 - PROFIT BEFORE TAX €1.5m +12% YoY

SYSTEMS INTEGRATION DIVISION

STRATEGIC OBJECTIVE

Be the partner of choice in Malta for ICT infrastructure and systems integration



Business IT infrastructure solutions:

- Information Security
- IT networking and infrastructure
- Systems and Cloud
- Managed Services



40 FTEs (IT engineers, technical architects, support technicians, project managers, logistics administrators and business development executives)



FY24 - REVENUE **€12.5m -4.8%** YoY

FY24 - PROFIT BEFORE TAX €1.3m +20% YoY

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SEGMENT GROWTH RATES COMPARED

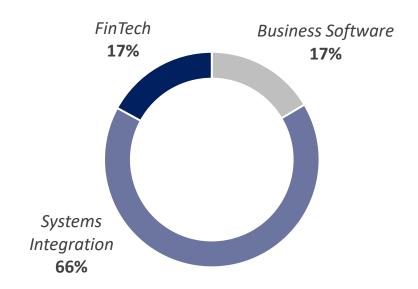
COMPUTIME GROUP

	YoY Revenue Growth (%)	YoY Profit Growth (%)	Profit Margin (%)
BUSINESS SOFTWARE DIVISION	11%	12%	17%
FINTECH DIVISION	15%	12%	45%
SYSTEMS INTEGRATION DIVISION	-5%	20%	10%
GROUP	1%	13%	14%

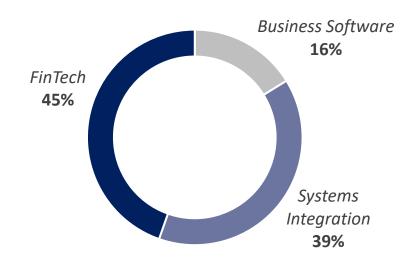
SEGMENT CONTRIBUTION

COMPUTIME GROUP

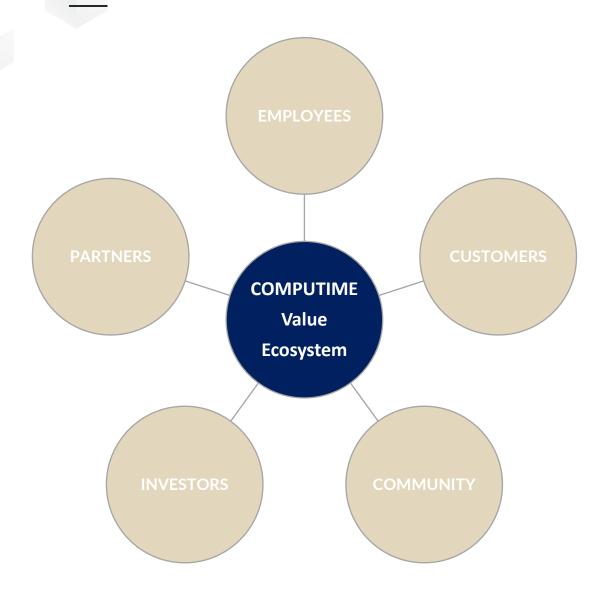
Revenue by Division (FY2024)



Profit contribution by Division (FY2024)



EMPLOYEES AND SOCIAL RESPONSIBILITY



Our PEOPLE MANAGEMENT VISION:



- Safe workplace (physical & conceptual)
- Training, development and personal growth
- Employee well-being and work-life balance
- Diversity, equality and non-discrimination

ENVIRONMENTAL, SOCIAL & GOVERNANCE:

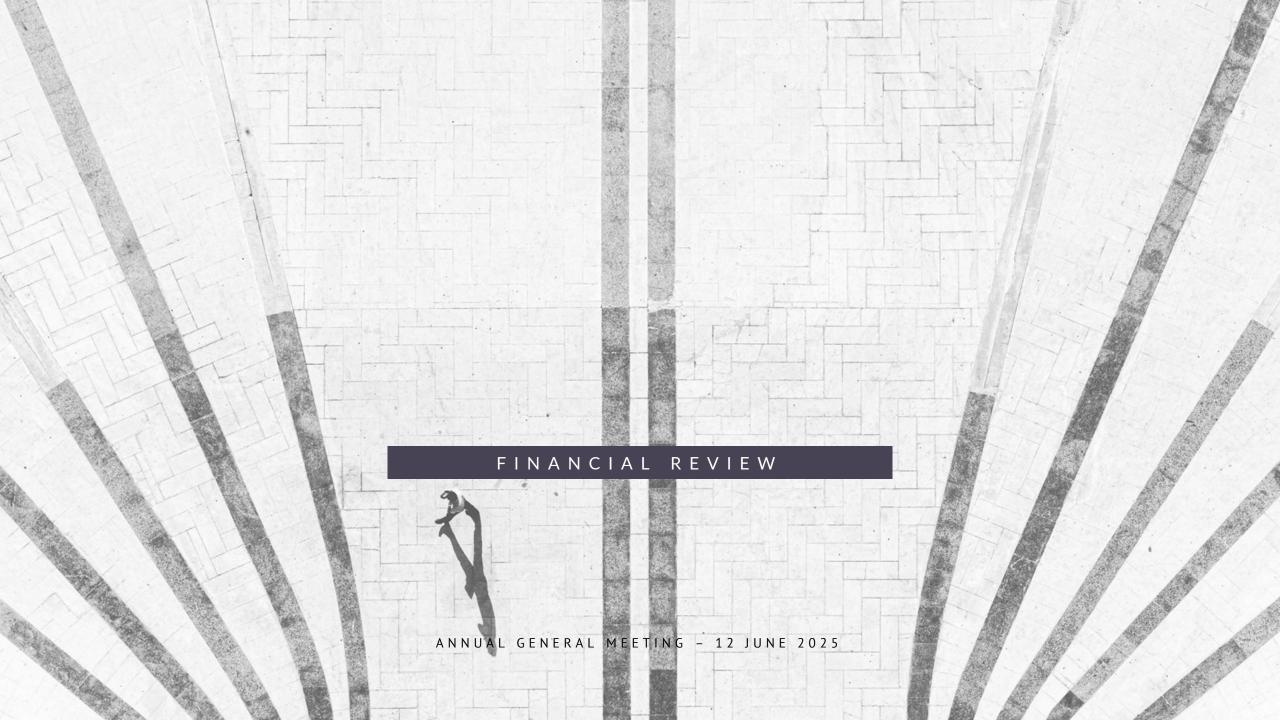


- Environmental responsibility
- Company driven CSR activities
- Engagements with student communities
- Governance principles and policies

The PUBLIC INVESTOR as the new STAKEHOLDER:



- A renewed value ecosystem with the "investor" in mind
- Investor communication and engagement
- Long-term sustainable value



FINANCIAL HIGHLIGHTS FY 2024

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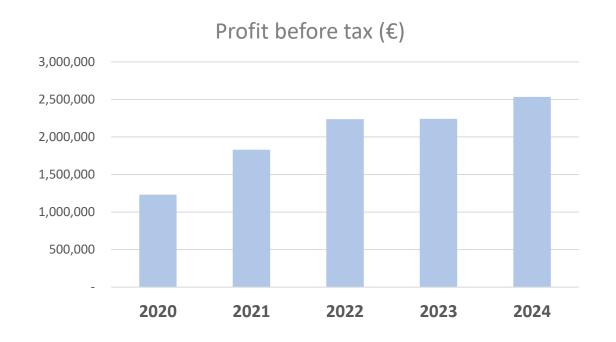








FY24 FINANCIAL PERFORMANCE - Profitability



FY 2024 Final PROFIT BEFORE TAX

€2,534k (+ 13% yoy)

Prospectus (€2,444k)

5-year PROFIT BEFORE TAX CAGR

18%

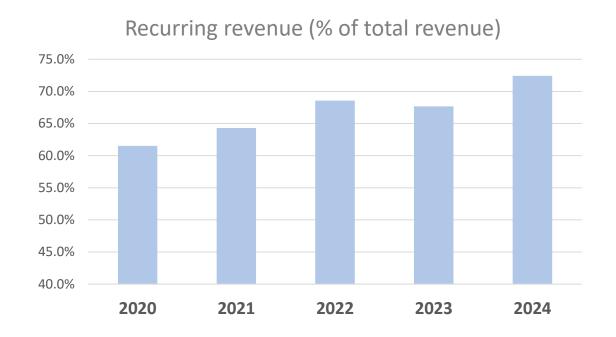
FY24 FINANCIAL PERFORMANCE - Profitability



FY 2024 Operating profit margin

13.7% (2023: 12.4%)

FY24 FINANCIAL PERFORMANCE - Recurring Revenue



FY 2024 Recurring revenue

€13.7m (+ 8% YoY)

- Renewable software subscriptions
- Maintenance and managed services agreements

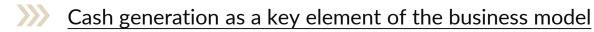
FY24 FINANCIAL PERFORMANCE - Cash Generation

NET CASH GENERATED FROM OPERATIONS

€3.5m (2023: €2.8m)

OPERATING CASHFLOW TO PROFIT RATIO

1.6 (2023: 1.3)



- Recurring revenue > payments in advance
- Disciplined financial management
- Sustaining the targeted dividend distribution policy

FY24 FINANCIAL POSITION

CASH RESERVES

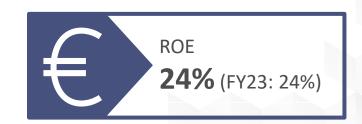
€4.9m (2023: €3.9m)

RETAINED EARNINGS

€2.7m (2023: €2.5m)







FY24 FINAL DIVIDEND PAYMENT

DIVIDEND PROPOSED FOR FY 2024

Interim €1,200,000 (€0.0193 per €0.10c share) – already paid on 12 Sep 2024

Final* €480,000 (€0.0077 per €0.10c share) – due on or around 17 Jun 2025

* 17% higher than the €410,000 initially forecasted in the 2024 prospectus.

DIVIDEND YIELD FOR FY 2024

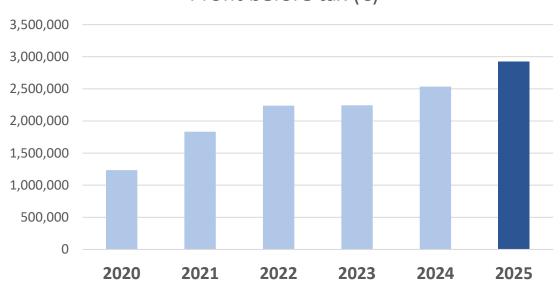
Net Dividend Yield: 6%

* Based on dividends paid out of FY2024 profits and computed on the offer price of €0.45c pertaining to the "Offer for Sale" made by the shareholders of the Company on 31 October 2024.

FUTURE OUTLOOK ANNUAL GENERAL MEETING - 12 JUNE 2025

FINANCIAL PROJECTIONS





"Based on performance in the initial months of 2025 and pipeline data, the directors expect the Group's results for 2025 to align with the projections presented in the prospectus published on 31 October 2024 in connection with the Group's share offer."

Quote from the 2024 Annual Report

PROSPECTUS PROJECTIONS FOR FINANCIAL YEAR 2025:

PROFIT BEFORE TAX: **€2.9m (+15% 1/6)**

NET DIVIDEND YIELD: 6.4% (calculated on IPO offer price)

STRATEGIC PRIORITIES



ARTIFICIAL INTELLIGENCE (AI)

- Leveraging AI across various business lines (ERP, ComplyRadar, cybersecurity solutions)
- Developing custom AI applications as new IP for the Group
- Currently engaging with customers on long-term AI planning



CYBERSECURITY

- Sustained demand due to constant threats, as well as EU regulations (DORA, NIS2)
- Keeping with the pace of rapidly advancing technologies > leveraging our experience and security engineering team
- Strong customer base in Malta, long-term relationships and recurring revenue potential



PREMIUM MANAGED SERVICES

- "Managed Services" > outsourcing of IT infrastructure management and support
- Leveraging our systems integration team to provide premium services, e.g. to DORA regulated entities
- Increase in demand especially from regulated SMEs



CORPORATE CALENDAR 2025



6 JAN 2025 Listing on Malta Stock Exchange



22 APR 2025 Approval of FY24 accounts and final dividend for FY24



25 APR 2025 Financial Intermediaries Briefing



12 JUN 2025 Annual General Meeting



17 JUN 2025 Payment of final dividend for FY24



12 AUG 2025 Approval of FY25 interim accounts and FIs briefing



8 OCT 2025 Board meeting to consider interim dividend for FY25



Thank you

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