# FINANCIAL INTERMEDIARIES BRIEFING

COMPUTIME HOLDINGS PLC

21 August 2025

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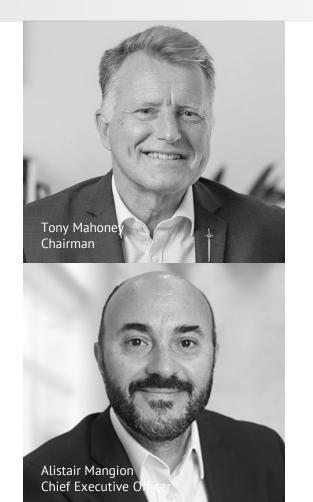
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# THE PRESENTATION TEAM AND AGENDA

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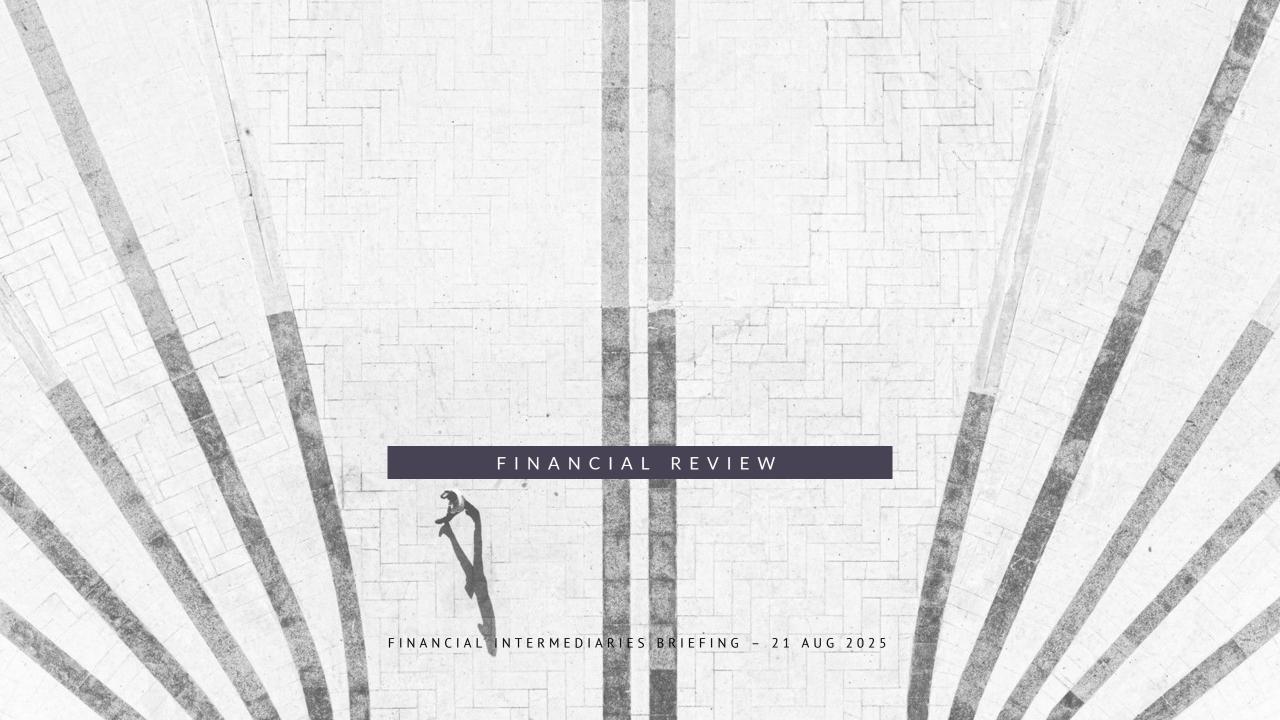
# AGENDA

H1 2025 FINANCIAL REVIEW

H1 2025 BUSINESS UPDATE

FUTURE OUTLOOK

**Q&A** 



# FINANCIAL HIGHLIGHTS H1 2025

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## H1 25 FINANCIAL PERFORMANCE - Business Software Division

<b>Business Software division:</b>	H1 2025	H1 2024	% change
Revenue (€)	1,716,804	1,451,833	+18%
Profit before tax (€)	328,226	283,841	+16%
Operating margin (%)	19.1%	19.6%	
Recurring revenue (% of total)	58.2%	59.3%	
% of total Group profits	13.5%	13.9%	

## H1 25 FINANCIAL PERFORMANCE - FinTech Division

FinTech division:	H1 2025	H1 2024	% change
Revenue (€)	2,412,722	2,214,858	+9%
Profit before tax (€)	1,200,717	1,157,332	+4%
Operating margin (%)	49.8%	52.3%	
Recurring revenue (% of total)	87%	82%	
% of total Group profits	49%	57%	

# H1 25 FINANCIAL PERFORMANCE - Systems Integration Division

<b>Systems Integration division:</b>	H1 2025	H1 2024	% change
Revenue (€)	7,463,141	6,257,478	+19%
Profit before tax (€)	903,949	605,578	+49%
Operating margin (%)	12.1%	9.7%	
Recurring revenue (% of total)	76%	74%	
% of total Group profits	37%	30%	

## H1 25 FINANCIAL PERFORMANCE - Key Items in O&A expenses

# Employee Benefit Expense (+13% year-on-year)



# Professional Fees (+24% year-on-year)

- Additional investment in legal, audit and compliance
- Additional investment in operational resilience (ISO certifications, information security, etc.)

## DIVIDEND DISTRIBUTION

#### **DIVIDEND FOR FY 2024**

# Final dividend of €480,000 (€0.0077 per €0.10c share) – paid on 17 June 2025

- 17% higher than the €410,000 initially forecasted in the 2024 prospectus
- Net Dividend Yield of 6% for FY 2024

**DIVIDEND FOR FY 2025** 

# **Interim planned for October 2025**

- Board meeting expected to consider and declare interim dividend on 8 October 2025

# BUSINESS UPDATE

FINANCIAL INTERMEDIARIES BRIEFING - 21 AUG 2025

# THE BUSINESS DIVISIONS

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#### 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. Artificial Intelligence (AI) Solutions and custom development



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



H1 25 - REVENUE €1.7m +18% YoY

H1 25 - PROFIT BEFORE TAX €328k +16% YoY

#### SEGMENT REVIEW - Business Software Division

### ERP business line (through the 'Acumatica' platform) - the main driver of growth

- Launched in 2015 and now a market leader in the ERP (mid-large sized enterprise) market
- Scaling up continued throughout H1 2025 with key projects ongoing and further investment in team resources
- Long-term client relationships > recurring revenue with high retention rate

#### >>> Al Solutions

- First projects launched during H1 2025, following a phase of planning and pre-sales engagements
- Business-first approach: applying AI technology to increase process efficiency / productivity at various customers
- Expected to become a leading source of revenue in the coming years

#### 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)



H1 25 - REVENUE €2.4m +9% YoY

H1 25 - PROFIT BEFORE TAX €1.2m +4% YoY

#### SEGMENT REVIEW - FinTech Division

#### BRSANALYTICS (100% owned IP)

- Regulatory reporting software for financial institutions: market leading position in Malta
- Consolidation efforts during H1 2025 and further investments in R&D and innovation

#### ComplyRadar (100% owned IP)

- AML transaction monitoring solutions targeting financial institutions and i-gaming, local and international markets
- Continued scaling up during H1 2025 with various new customers acquired
- Consolidation efforts and investment in additional team resources

#### BRSCESOP (50% owned IP)

- Recently launched (2024) EU VAT regulatory reporting software addressing payment services providers
- Developed and operated jointly with PwC Malta: a highly successful joint venture which is set to grow further



#### **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)



H1 25 - REVENUE €7.5m +19% YoY

H1 25 - PROFIT BEFORE TAX €904k +49% YoY

### SEGMENT REVIEW - Systems Integration Division

## IT networks and infrastructure

- Major projects launched throughout H1 2025
- Leading position in Malta especially in banking, government, transport and utilities sectors
- Ongoing support and maintenance agreements > key driver of recurring revenue

### Cybersecurity

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- Advisory, design and implementation of information security solutions for the enterprise market
- Tailwinds from regulatory developments (DORA, NIS2) > busy H1 2025

# Systems, Cloud and Managed Services

- Growth in Managed Services > current trend to automate and outsource IT functions

% of segment revenue that is Recurring [renewable software & hardware subscriptions, maintenance agreements and managed services]

# SEGMENT GROWTH RATES COMPARED

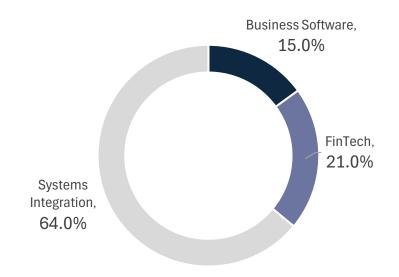
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	YoY Revenue Growth (%)	YoY Profit Growth (%)	Profit Margin (%)
BUSINESS SOFTWARE DIVISION	18%	16%	19%
FINTECH DIVISION	9%	4%	50%
SYSTEMS INTEGRATION DIVISION	19%	49%	12%
GROUP	17%	20%	18%

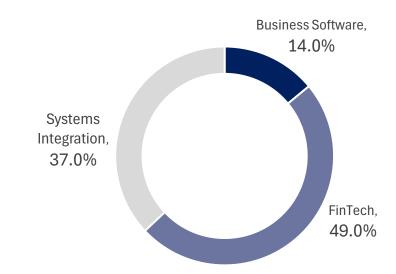
# SEGMENT CONTRIBUTION

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### Revenue by Division (H1 2025)



### Profit by Division (H1 2025)



# FUTURE OUTLOOK

FINANCIAL INTERMEDIARIES BRIEFING - 21 AUG 2025

#### STRATEGIC PRIORITIES



#### Business Software: **ERP** and **AI SOLUTIONS**

- Expected very busy H2 for the ERP team, also working to close key new opportunities
- Al solutions: first projects launched, increased activity expected over H2 2025
- Exploring strategic alliance for the AI solutions business



#### Systems Integration: CYBERSECURITY SOLUTIONS and MANAGED SERVICES

- Sustained demand for cybersecurity solutions due to constantly evolving threats, as well as EU regulations (DORA, NIS2)
- Strong customer base in Malta, long-term relationships and recurring revenue potential
- Managed services: outsourcing of IT infrastructure, focusing on regulated SMEs market



#### FinTech: SCALING UP and INNOVATION

- Substantial growth in 'ComplyRadar' with several account acquisitions planned over the year
- Investment in team resources ('BRSAnalytics' and 'ComplyRadar') to sustain the fast-growing customer base
- New products to be launched over H2 2025: new 'BRSAnalytics' modules and new SaaS model for 'ComplyRadar'

#### FULL YEAR GUIDANCE



"... we remain confident in our ability to meet and possibly exceed the 2025 targets that we set out in last year's prospectus. We also reiterate our intention to declare an interim dividend later in October ..."

#### **PROSPECTUS PROJECTIONS FOR FINANCIAL YEAR 2025:**

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

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

### 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



# **Questions & Answers**

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