

FINANCIAL INTERMEDIARIES BRIEFING

COMPUTIME HOLDINGS PLC

21 April 2026

WWW.COMPUTIME.COM.MT

IMPORTANT INFORMATION AND DISCLAIMERS

COMPUTIME GROUP

This presentation (“Presentation”) contains information about the business of Computime Holdings p.l.c. (the “Company”).

The information contained herein does not constitute an offer, invitation or recommendation to subscribe for or purchase any security in the Company, and neither the Presentation, disclaimer nor anything therein forms the basis of any contract or commitment. This Presentation does not take into account your individual investment objective or particular needs. You must not act on the basis of any matter contained in this Presentation. None of the Company’s directors, officers or employees make any representations as to the accuracy or otherwise of any information or opinions in the Presentation and to the maximum extent permitted by law, no liability or responsibility is accepted by such persons.

This Presentation should not be read as a stand-alone document. This Presentation contains selected and abbreviated condensed information about the Company and its subsidiaries, and their activities as at the date of this Presentation.

This Presentation may contain certain “forward-looking statements”. Such statements as well as estimates and opinions provided in this Presentation are based on assumptions and contingencies that are subject to change without notice, as are statements about market and industry trends, which are based on assessments of current market conditions. Such forward-looking statements, opinions and estimates are not guarantees of future performance. Forward-looking statements including projections, guidance on future earnings and estimates are provided as a general guide only and should not be relied upon as an indication or guarantee of future performance. Such statements are relevant at the date of this Presentation.

This Presentation is proprietary to the Company, and no part of it or its subject matter may be reproduced, redistributed to any other person or published in whole or in part for any purpose without the prior written consent of the Company.

THE PRESENTATION TEAM AND AGENDA

COMPUTIME GROUP



AGENDA

01 FY 2025 FINANCIAL REVIEW

02 FY 2025 BUSINESS UPDATE

03 FUTURE OUTLOOK

04 Q&A

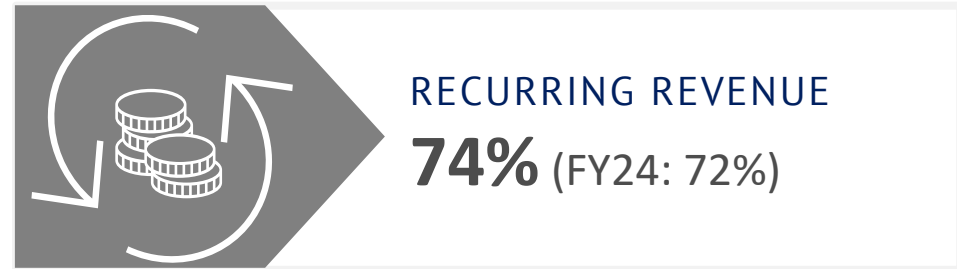


FINANCIAL REVIEW

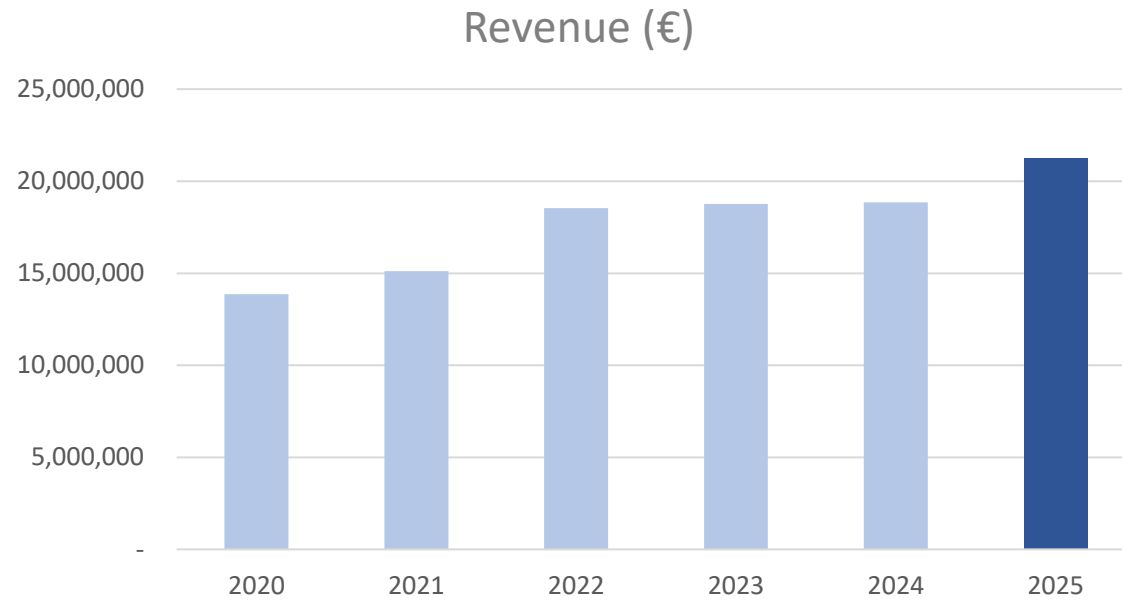
FINANCIAL INTERMEDIARIES BRIEFING - 21 APR 2026

FINANCIAL HIGHLIGHTS FY 2025

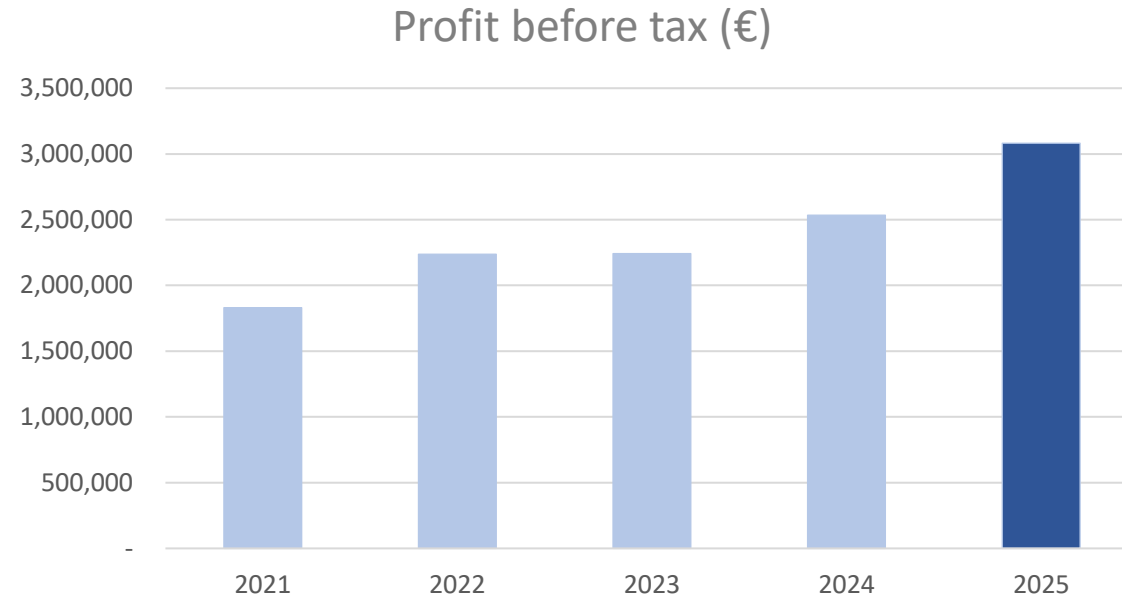
COMPUTIME GROUP



FY25 FINANCIAL PERFORMANCE - Revenue



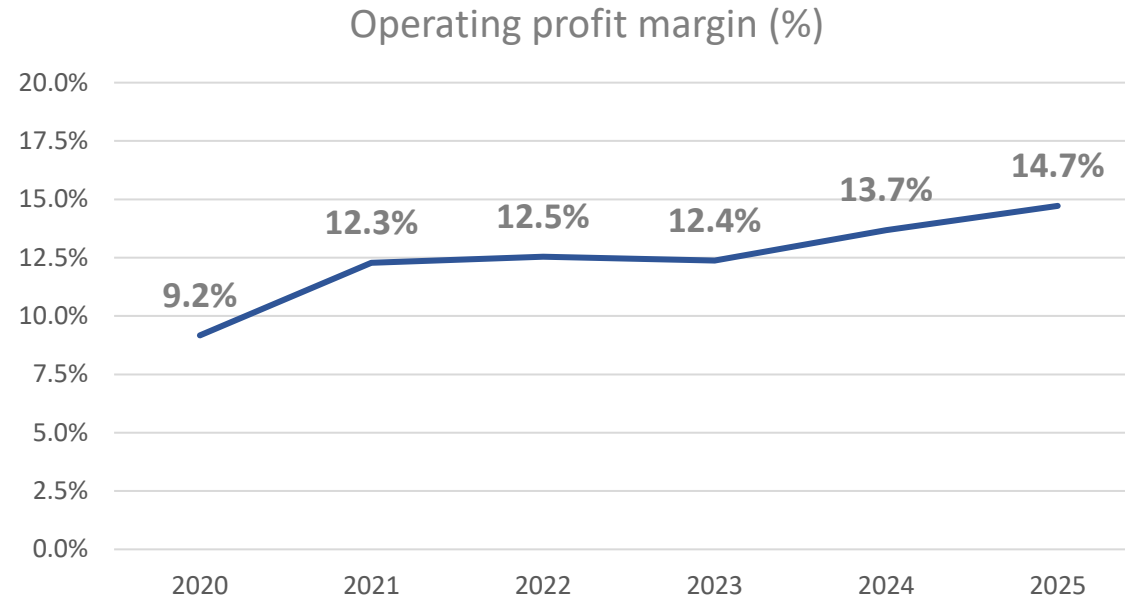
FY25 FINANCIAL PERFORMANCE - Profitability



FY 2025 Final PROFIT BEFORE TAX
€3,082k (+22% YoY)
Prospectus Target (€2,920k)

5-year PROFIT BEFORE TAX CAGR
20%

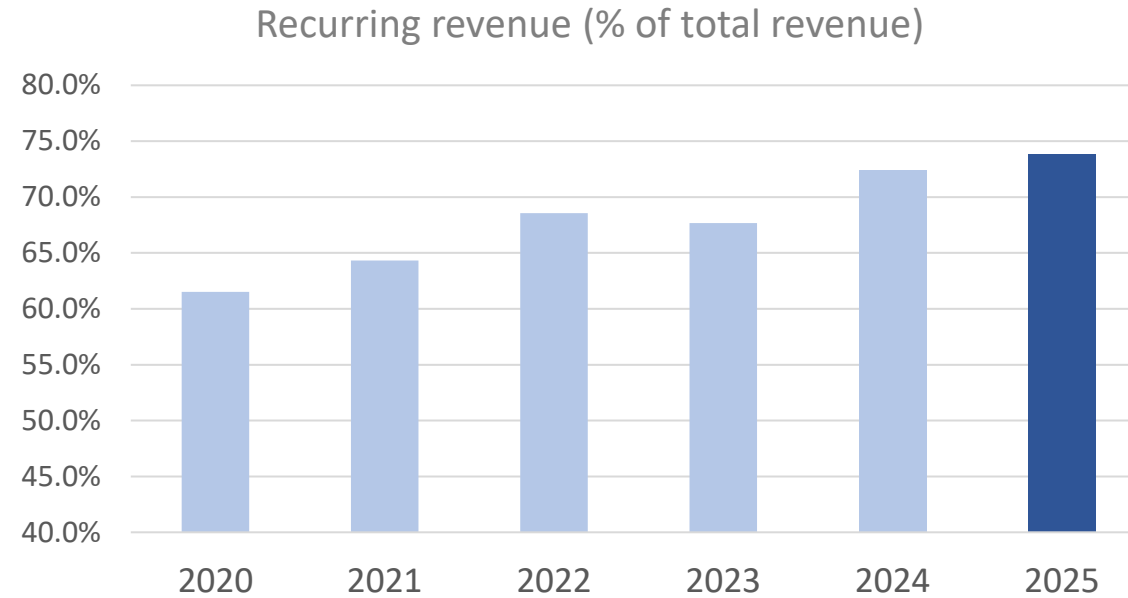
FY25 FINANCIAL PERFORMANCE - Profitability



FY 2025 Operating profit margin

14.7% (2024: 13.7%)

FY25 FINANCIAL PERFORMANCE - Recurring Revenue



FY 2025 Recurring revenue
€15.7m (+15% YoY)

- Renewable software subscriptions
- Maintenance and managed services

FY25 FINANCIAL PERFORMANCE – Cash Generation

NET CASH GENERATED FROM OPERATIONS

€3.5m (2024: €3.5m)

OPERATING CASHFLOW TO PROFIT RATIO

1.3 (2024: 1.6)

»» Cash generation as a key element of the business model

- Recurring revenue > payment in advance
- Disciplined and efficient working capital management
- Sustaining the targeted dividend distribution policy AND innovation for long-term growth

FY25 FINANCIAL POSITION

CASH RESERVES

€6.8m (2024: €4.9m)

RETAINED EARNINGS

€4.1m (2024: €2.7m)



CURRENT RATIO

1.34 (FY24: 1.26)



QUICK RATIO

1.32 (FY24: 1.20)



ROE

26% (FY24: 24%)

FY25 FINAL DIVIDEND PAYMENT

NET DIVIDEND PROPOSED FOR FY 2025

Interim €725,000 (€0.0117 per share) – *already paid on 31 October 2025*

Final €1,100,000 (€0.0177 per share) – *due on or around 19 June 2026*

Total €1,825,000 (€0.0294 per share) – YoY Growth of 8.6% (excl. special dividend)

DIVIDEND YIELD FOR FY 2025

Gross Dividend Yield * 8.6% (FY 2024: 8.3%)

Net Dividend Yield * 6.5% (FY 2024: 6.0%)

** Based on dividends paid out of FY2 025 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.*



BUSINESS UPDATE

FINANCIAL INTERMEDIARIES BRIEFING - 21 APR 2026

THE BUSINESS DIVISIONS

COMPUTIME GROUP

GROUP BUSINESS DEVELOPMENT



BUSINESS SOFTWARE
DIVISION



FINTECH
DIVISION



SYSTEMS INTEGRATION
DIVISION

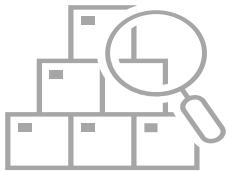
GROUP CORPORATE SERVICES



BUSINESS SOFTWARE
DIVISION

STRATEGIC OBJECTIVE

Combining leading global platforms with Computime's own software to power our clients' digital and AI transformation



- Enterprise Resource Planning (ERP) Software (**Acumatica**)
- Orbis B2B distribution management (**Computime IP**)
- SmartDocs AI document management (**Computime IP**)
- Custom AI applications (**Computime IP**)
- Accounting Software (**INFOR SunSystems**)
- Asset Management Software (**IBM Maximo**)



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



FY25 - REVENUE €3.5m +12% YoY

FY25 - PROFIT BEFORE TAX €589k +12% YoY

SEGMENT PERFORMANCE – Business Software Division

Digital Transformation Offering

Acumatica platform and Computime IP

- Leading cloud ERP platform – **Acumatica**, complemented by Computime-developed point solutions like **Orbis DSD** and **SmartDocs**
- Strong demand in Maltese market during 2025
- Multi-disciplinary team combining software architects, AI specialists, accountants and business consultants
- Domain and process expertise



AI Applications

Computime IP for AI transformation

- Leading the way in enterprise Agentic-AI
- Involved in various custom AI solutions from hotel reservations management, to accounting documents management
- Opportunity to ‘productise’ solutions where we have domain expertise > increasing recurring revenue

FINTECH DIVISION

STRATEGIC OBJECTIVE

Develop and commercialise proprietary Group solutions in the Governance, Regulatory and Compliance sector



Banking regulatory software solutions
(100% owned IP)



AML transaction monitoring solutions
(100% owned IP)



VAT regulatory reporting solution
(50% owned IP)



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



FY25 - REVENUE €3.6m **+13% YoY**

FY25 - PROFIT BEFORE TAX €1.7m **+15% YoY**

SEGMENT PERFORMANCE – FinTech Division



BRS Analytics and BRS Cesop

Comptime IP for Banking regulatory reporting

- Market leading position in Malta, in regulatory reporting for banks and financial institutions
- Successfully launched new product modules during 2025
- Ongoing collaboration with PwC Malta on BRS Cesop – a jointly owned product



ComplyRadar

Comptime IP for transaction monitoring

- Transaction monitoring solution sold also internationally, focusing on AML and financial crime, for financial institutions and iGaming operators
- Actively embedding AI across the product suite – 3 out of 4 modules now AI-focused
- Ongoing investment in broadening market channels, and identifying novel AI-based approaches

SYSTEMS INTEGRATION DIVISION

STRATEGIC OBJECTIVE

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



- Information security
- IT networks and infrastructure
- Systems and Cloud
- Managed Services



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



FY25 - REVENUE **€14.2m +13% YoY**

FY25 - PROFIT BEFORE TAX **€1.5m +19% YoY**

SEGMENT PERFORMANCE – Systems Integration Division



IT infrastructure and cybersecurity

Established partners of leading Maltese organisations for over 30 years

- Delivery of critical IT infrastructure solutions, working closely with world-leading vendors incl. Alcatel, Checkpoint, Cisco, Holm Security, HPE and Microsoft
- Strong activity during 2025 particularly within banking, transportation and government sectors
- Secured two multi-year, multi-million Euro IT network contracts



Managed Services

Specialised managed services offering

- Tailor-made solutions for different sizes of businesses, including regulated entities in high-compliance sectors
- Our clients gain not just support, but access to the full bench of our engineering expertise in the other teams
- Investment in the team and its leadership to position Computime as a leading provider of managed services over the next 3 years

SEGMENT GROWTH RATES COMPARED

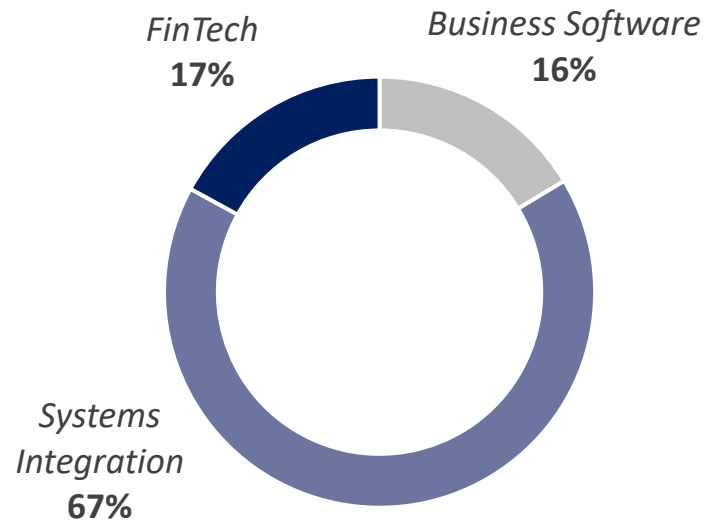
COMPUTIME GROUP

	YoY Revenue Growth (%)	YoY Profit Growth (%)	Profit Margin (%)
BUSINESS SOFTWARE DIVISION	12%	12%	17%
FINTECH DIVISION	13%	15%	46%
SYSTEMS INTEGRATION DIVISION	13%	19%	11%
GROUP	13%	22%	15%

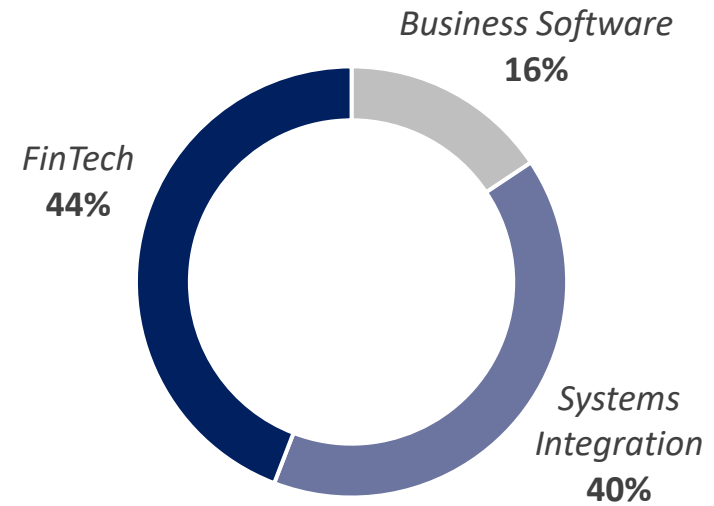
SEGMENT CONTRIBUTION

COMPUTIME GROUP

Revenue by Division (FY2025)



Profit by Division (FY2025)

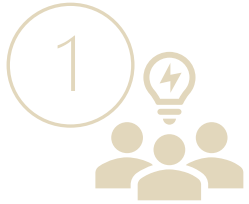




FUTURE OUTLOOK

FINANCIAL INTERMEDIARIES BRIEFING - 21 APR 2026

STRATEGIC PRIORITIES FOR 2026



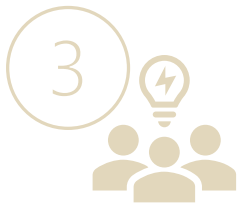
STRENGTHEN MALTESE MARKET LEADERSHIP

- Continue expanding market share across systems integration, cybersecurity, ERP and RegTech solutions



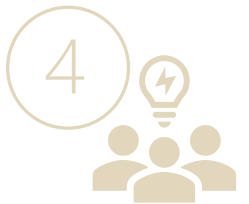
SCALE COMPLY RADAR INTERNATIONALLY

- Operating model review currently underway to elevate product to the next level



ARTIFICIAL INTELLIGENCE ACROSS THE BUSINESS

- Integrate AI into internal operations, while growing our enterprise AI business



INVEST IN INNOVATION AND TALENT

- Increase investment in technology platforms, and strengthen leadership team

CONCLUSION AND KEY THEMES

1

DUAL STRATEGY & DIVERSIFIED BUSINESS MODEL

Stability of domestic market plus scalable international software

2

VALUE OVER VOLUME

Quality growth, margin discipline and calculated risks

3

FUTURE-PROOFING & STRATEGIC AWARENESS

AI, platform innovation and adapting to industry shifts

4

SHAREHOLDER VALUE

Strong cash generation leading to attractive and sustainable dividend growth

CORPORATE CALENDAR 2026

5 FEB

Business performance update for FY2025

15 APR

Announcement of FY2025 results and declaration of final dividend for FY2025

21 APR

Market briefing with financial intermediaries about FY2025 results and business update

10 JUN

2026 Annual General Meeting

19 JUN

Payment of final dividend for FY2025

18 AUG

Announcement of FY2026 half-year results and declaration of interim dividend for FY2026

20 AUG

Market briefing with financial intermediaries about FY2026 interim results and business update

16 OCT

Payment of interim dividend for FY2026