FINANCIAL INTERMEDIARIES BRIEFING

COMPUTIME HOLDINGS PLC

20 August 2026

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COMPUTIME GROUP

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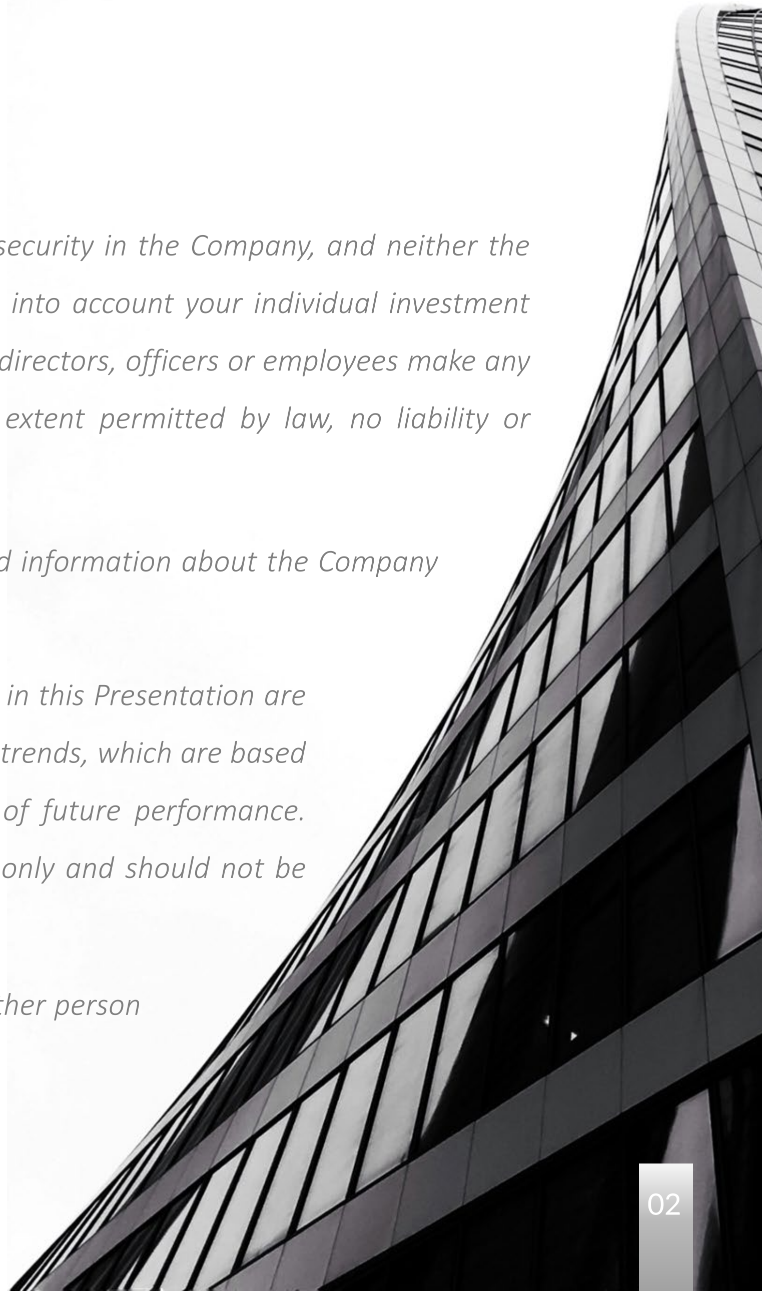


THE PRESENTATION TEAM AND AGENDA

COMPUTIME GROUP

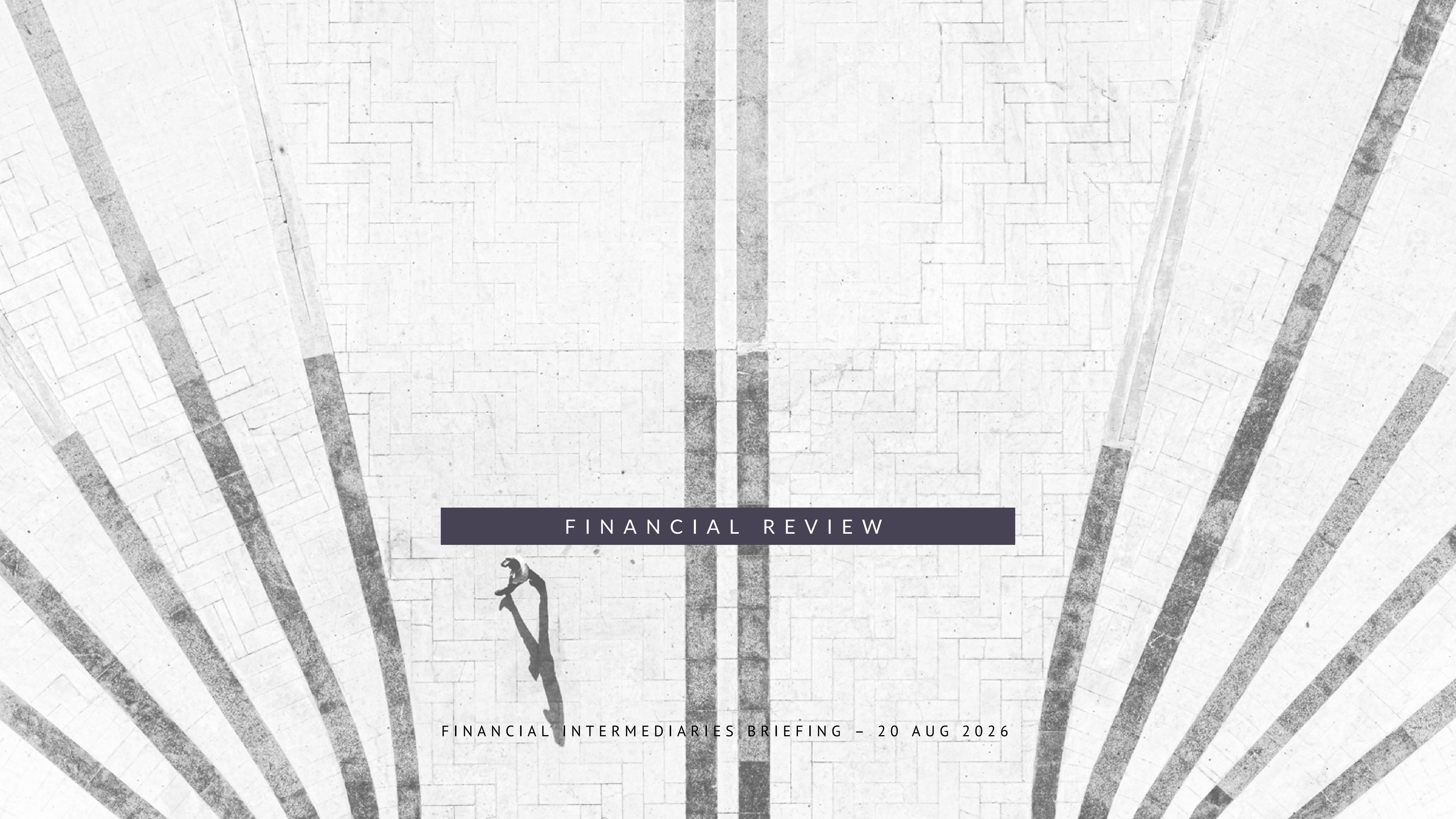
AGENDA

01 H1 2026 FINANCIAL REVIEW

02 BUSINESS UPDATE

03 FUTURE OUTLOOK

04 Q&A



FINANCIAL REVIEW

FINANCIAL INTERMEDIARIES BRIEFING – 20 AUG 2026

FINANCIAL HIGHLIGHTS H1 2026

COMPUTIME GROUP

REVENUE

€12.7m (+10% YoY)

RECURRING REVENUE

76% (H1 25: 76%)

PROFIT BEFORE TAX

€2.3m (+12% YoY)

OPERATING PROFIT MARGIN

18.3% (H1 25: 18.2%)

H1 26 FINANCIAL PERFORMANCE – Business Software Division

	H1 2026	H1 2025	% change
Segment Revenue (€)	1,840,676	1,739,129	+6%
Segment Profit (€)	307,348	294,057	+5%
Operating margin (%)	16.7%	16.9%	
Recurring revenue (% of total)	61.1%	58.7%	

H1 26 FINANCIAL PERFORMANCE – FinTech Division

	H1 2026	H1 2025	% change
Segment Revenue (€)	1,907,186	1,716,322	+11%
Segment Profit (€)	994,430	768,282	+29%
Operating margin (%)	52.1%	44.8%	
Recurring revenue (% of total)	82.7%	81.8%	

H1 26 FINANCIAL PERFORMANCE – Systems Integration Division

	H1 2026	H1 2025	% change
Segment Revenue (€)	8,331,202	7,463,139	+12%
Segment Profit (€)	1,038,427	904,081	+15%
Operating margin (%)	12.5%	12.1%	
Recurring revenue (% of total)	75.5%	76.0%	

DIVIDEND DISTRIBUTION

DIVIDEND FOR FY 2025

Final net dividend of €1,100,000 (€0.0177 per €0.10 share) – *paid on 19 June 2026*

- *FY 2025 Total: €1,825,000 – **YoY Growth of 8.6%***
- *FY 2025 **Net Dividend Yield** based on IPO price: **6.5%** (FY 2024: 6.0%)*

DIVIDEND FOR FY 2026

Interim net dividend of €900,000 (€0.0145 per €0.10 share)

- *Record date: 30 Sep 2026, Payment date: 16 Oct 2026*
- *Compared to FY 2025 interim: **Increase of 24%** (15% after deducting withholding tax)*

BUSINESS UPDATE

FINANCIAL INTERMEDIARIES BRIEFING – 20 AUG 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 **To combine 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**)
- 3 AI applications in commercialisation (**Computime IP**)
- 1 AI application in production (**Computime IP**)
- Accounting Software (**INFOR SunSystems**)
- Asset Management Software (**IBM Maximo**)

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

H1 26 – SEGMENT REVENUE €1.8m +6% YoY

H1 26 – SEGMENT PROFIT €307k +5% YoY

SEGMENT REVIEW – Business Software Division

ERP & Digital Transformation Offering

Acumatica platform and Computime IP

- Leading cloud ERP platform – **Acumatica**, complemented by Computime-developed point solutions like **Orbis DSD**
- Domain and process expertise in key verticals: pharma, distribution, construction and professional services

AI Applications

Computime IP for AI transformation

- Generative and agentic AI technology for business process automation
- Three software assets in the commercialization phase, and a fourth one in incubation phase
- Substantial investment in the platform during the current year

FINTECH DIVISION

STRATEGIC OBJECTIVE **To develop and commercialise proprietary Group solutions in the Governance, Regulatory and Compliance (GRC) sector**

BRS ANALYTICS

Banking regulatory software solutions
(100% owned IP)

complyradar

AML transaction monitoring solutions
(100% owned IP)

BRS ANALYTICS CESOP

VAT regulatory reporting solution
(50% owned IP)

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

H1 26 – SEGMENT REVENUE	€1.9m	+11% YoY
H1 26 – SEGMENT PROFIT	€994k	+29% YoY

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SEGMENT REVIEW – FinTech Division

BRS Analytics and BRS Cesop

Computime IP for regulatory reporting

- Market leading position in Malta, in regulatory reporting for banks and financial institutions
- New module for DORA vendor management
- Strategic initiative for the development of new-generation version of the platform

ComplyRadar

Computime IP for transaction monitoring

- Transaction monitoring solution sold also internationally, focusing on AML and financial crime, for financial institutions and iGaming operators
- Strategic initiative for the development of new-generation version of the platform

SYSTEMS INTEGRATION DIVISION

STRATEGIC OBJECTIVE

To be the partner of choice in Malta for enterprise-level ICT infrastructure and systems integration solutions

Business IT infrastructure solutions:

– Information security
– IT networking and infrastructure
– Systems and Cloud
– Managed Services

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

H1 26 – SEGMENT REVENUE	€8.3m	+12% YoY
H1 26 – SEGMENT PROFIT	€1.0m	+15% YoY

SEGMENT REVIEW – Systems Integration Division

Core Business

Established partners of leading Maltese organisations for over 30 years

- Cybersecurity and infrastructural projects, mainly in the government and banking sectors
- Multi-million-euro project announced earlier now started – to peak during H2 2026 / H 1 2027

Innovation and New Specialisations

Building the future

- Exploring new areas like AI-related cybersecurity, AI governance solutions, AI-assisted managed services and post-quantum cryptography (PQC).

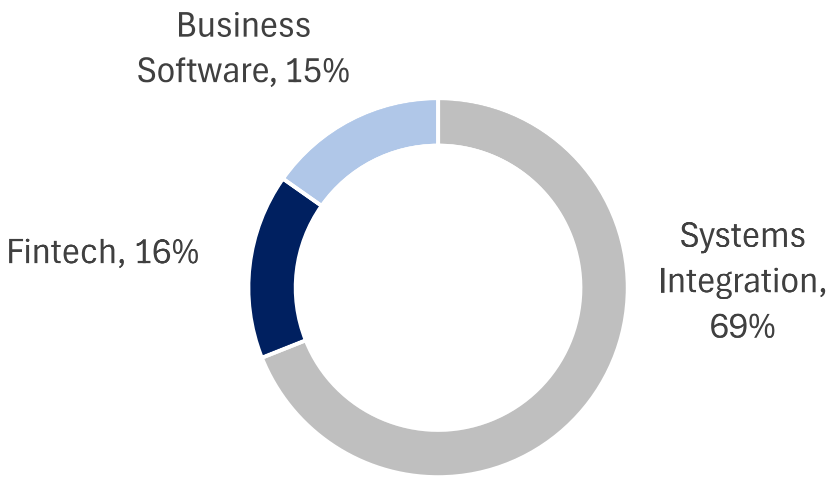
OPERATING SEGMENTS COMPARED

	YoY Revenue Growth	YoY Profit Growth	Profit Margin
BUSINESS SOFTWARE DIVISION	+6%	+5%	17%
FINTECH DIVISION	+11%	+29%	52%
SYSTEMS INTEGRATION DIVISION	+12%	+15%	13%
SEGMENTS TOTALS	+11%	+19%	19%

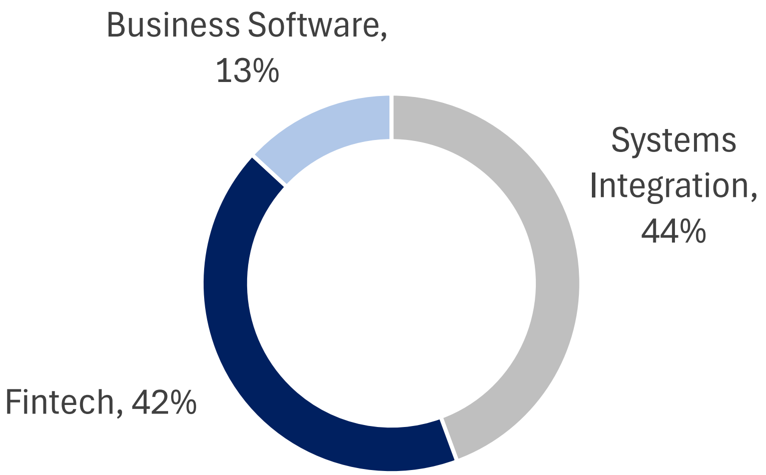
OPERATING SEGMENTS CONTRIBUTION

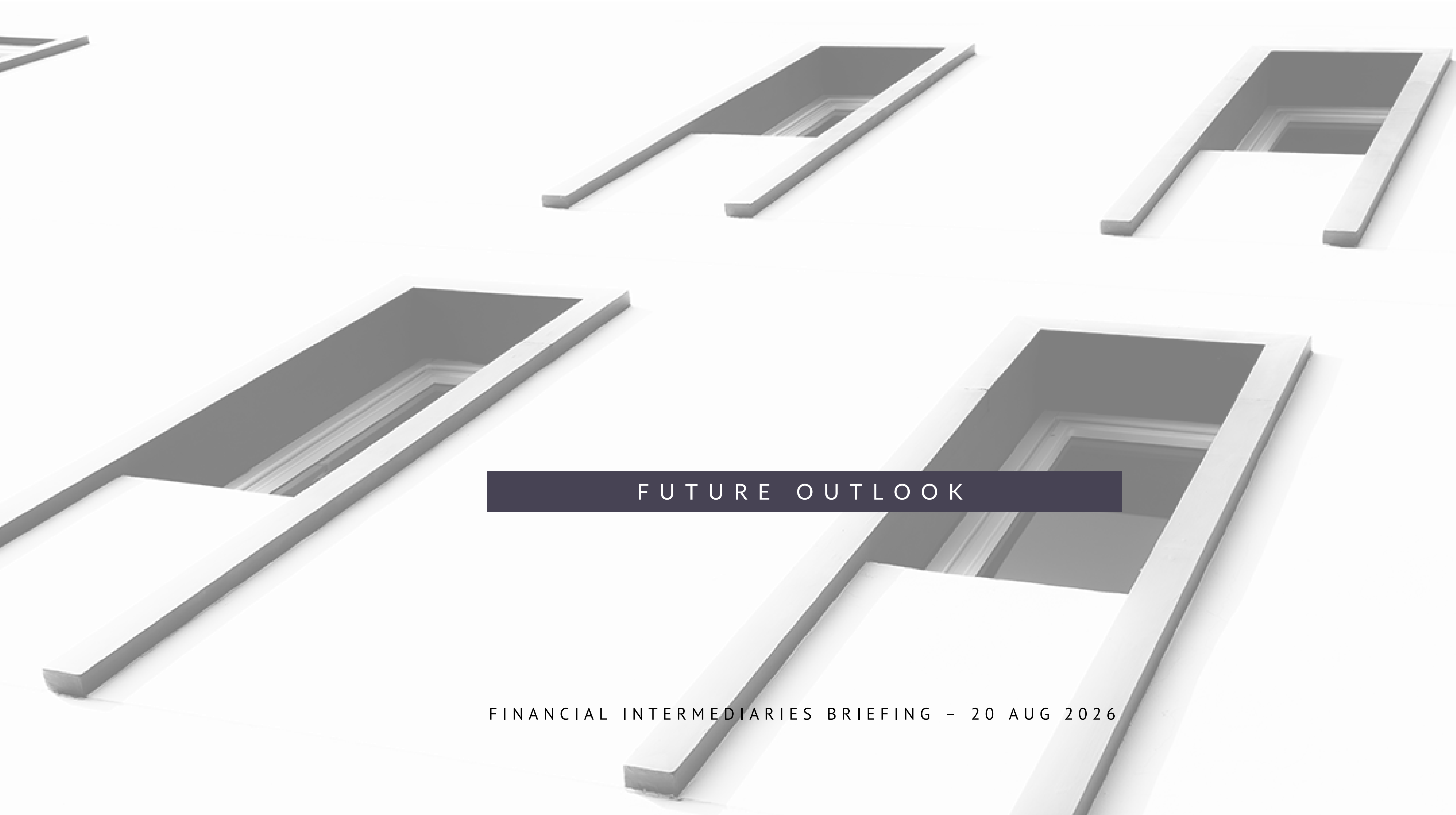
COMPUTIME GROUP

Revenue by Segment (H1 2026)



Profit by Segment (H1 2026)





FUTURE OUTLOOK

FINANCIAL INTERMEDIARIES BRIEFING – 20 AUG 2026

STRATEGIC PRIORITIES FOR 2026

1

STRENGTHEN MALTESE MARKET LEADERSHIP

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

2

SCALE COMPLY RADAR INTERNATIONALLY

- Operating model review concluded and various actions being taken to elevate product's potential

3

ARTIFICIAL INTELLIGENCE ACROSS THE BUSINESS

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

4

INVEST IN INNOVATION AND TALENT

- Announced plans for next-generation BRS & ComplyRadar platforms

CONCLUSION AND KEY THEMES

1

RECORD PERFORMANCE

Best six-month group result to date, with all three divisions showing growth

2

RESILIENT BUSINESS MODEL

Recurring revenue at 76% of total group revenue, supporting both investment and shareholder returns

3

INNOVATION-LED ORGANIC GROWTH

Innovation and proprietary technology at the centre of the Group's future growth model

4

INVESTING IN THE ORGANISATION

Strengthening leadership, capabilities and the internal technology and infrastructure to support 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

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Questions & Answers

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