



# ANNUAL GENERAL MEETING OF SHAREHOLDERS

Wednesday, June 30, 2021

Vassos Aristodemou  
Chairman & CEO

**NETinfo**

# AGENDA



A blurred background image of a business meeting. It shows two laptops on a desk, a smartphone, and a clipboard with a document featuring a bar chart and a pen. The entire image has a blue overlay.

# BUSINESS & RESULTS REVIEW

By the Chairman & CEO



# Covid-19

## Response and Impact



Health and safety of both our staff, business partners and clients has become our priority.



NETinfo has quickly adapted to the new conditions, with minimum disruption to business.



COVID-19 created challenges in 2020 but we manage to meet our client's requirements.



The banking sector was negatively impacted in 2020, but the overall banking market showed signs of recovery in early 2021, as the pandemic accelerated digitization trends.



The COVID-19 situation continues to evolve and is likely to remain uncertain for some time.



The Company's Board of Directors will continue monitoring of the situation and where necessary, will take corrective.



# Board of Directors



**Vassos Aristodemou**

Chairman  
Chief Executive Officer (CEO)



**Polys Hadjikyriakos**

Secretary  
Chief Business Development  
Officer (CBDO)



**Andreas Petrides**

Deputy Chief Executive Officer  
Finance Director



**Orlando Castellanos**

Chief Innovation Officer  
Digital Banking Consultant



**Dinos Constantinou**

Non-Executive Member  
Chairman of the Audit  
Committee



**Pavlos Josephides**

Non-Executive Member



**Michalis Kammas**

Non-Executive Member  
Member of the Audit Committee



**Nondas Metaxas**

Non-Executive Member  
Member of the Audit Committee



**Yiannis Ninios**

Non-Executive Member



**Zoe Zaphiropoulou**

Financial Controller

# Board of Directors

## Audit Committee



**Dinos Constantinou**

Chairman

Independent Board Member



**Nondas Metaxas**

Member

Independent Board Member



**Michalis Kammas**

Member

Independent Board Member



**Chrystalla Kazara**

Head of Internal Audit

Report to the Audit Committee

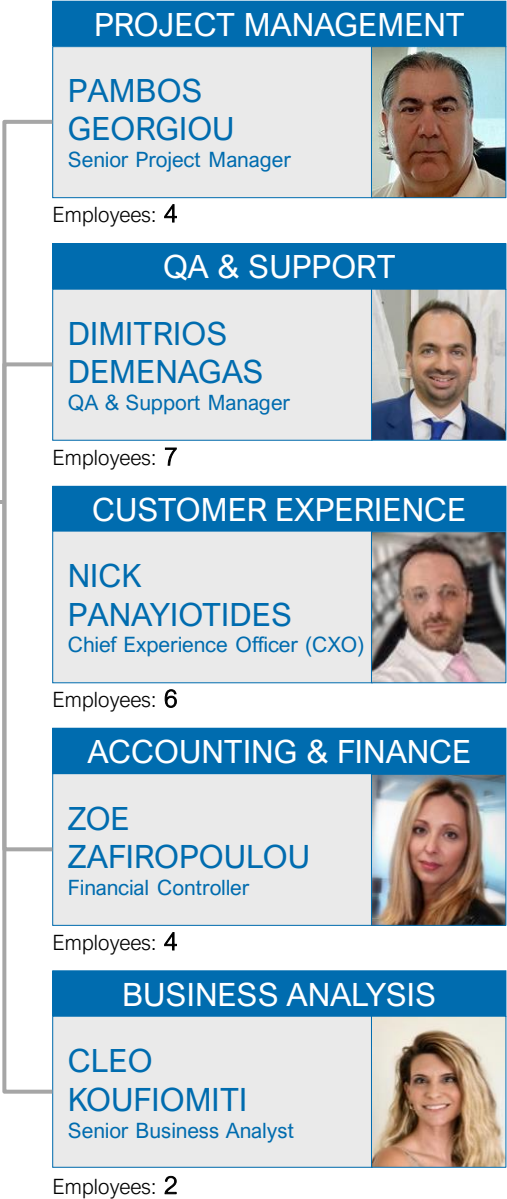
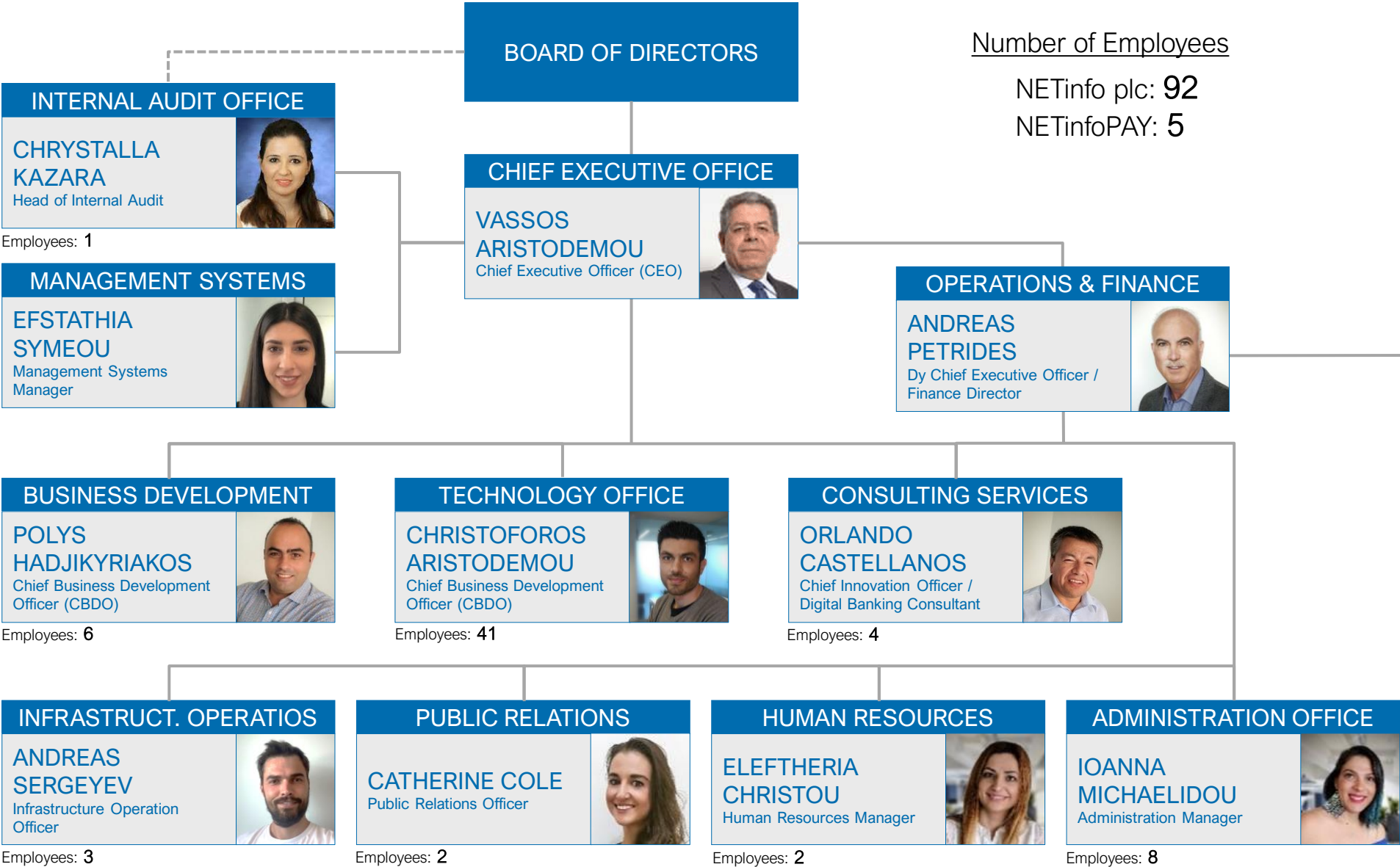


**Andreas Petrides**

Finance Director

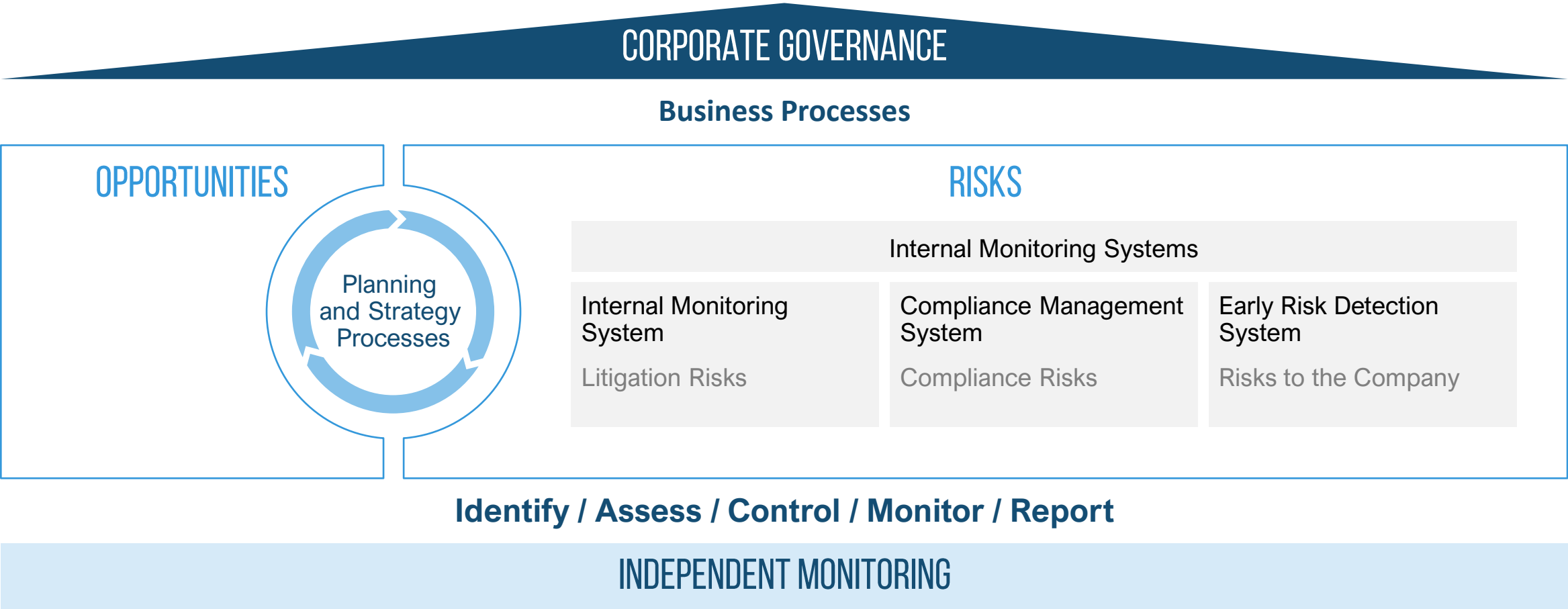
Management Representative

# Company Structure & Business Units



# Corporate governance

Building Trust







# FINANCIAL HIGHLIGHTS

**NETinfo**

# Financial Performance

## Financial Overview

| Millions €                                 | 2020  | 2019   | 2018  |
|--|-------|--------|-------|
| <b>Revenue</b>                             | 4,95  | 4,16   | 3,72  |
| <b>EBITDA</b>                              | 1,13  | 0,41   | 0,65  |
| <b>EBITDA Revenue (in %)</b>               | 23    | 10     | 18    |
| <b>ROE before tax (in %)</b>               | 12,50 | -7,40  | -2,50 |
| <b>ROE after tax (in %)</b>                | 9,70  | -10,10 | -5,10 |
| <b>Cash flow from operating activities</b> | 0,92  | 0,88   | -0,10 |
| <b>Equity</b>                              | 3,66  | 3,30   | 3,53  |

## Summary

- Revenue increase of 19%
- EBITDA increase by 172%
- The 2020 figures reflect the marked improvement in performance, with EBITDA now comparable with the industry norm.



# Financial Highlights

9,2 %

EBIT Margin

Revenue  
+ 19 % to  
€4,95 M

53 %

Revenue from Europe

Business Year  
2020

€381 K

Consolidated Net Income

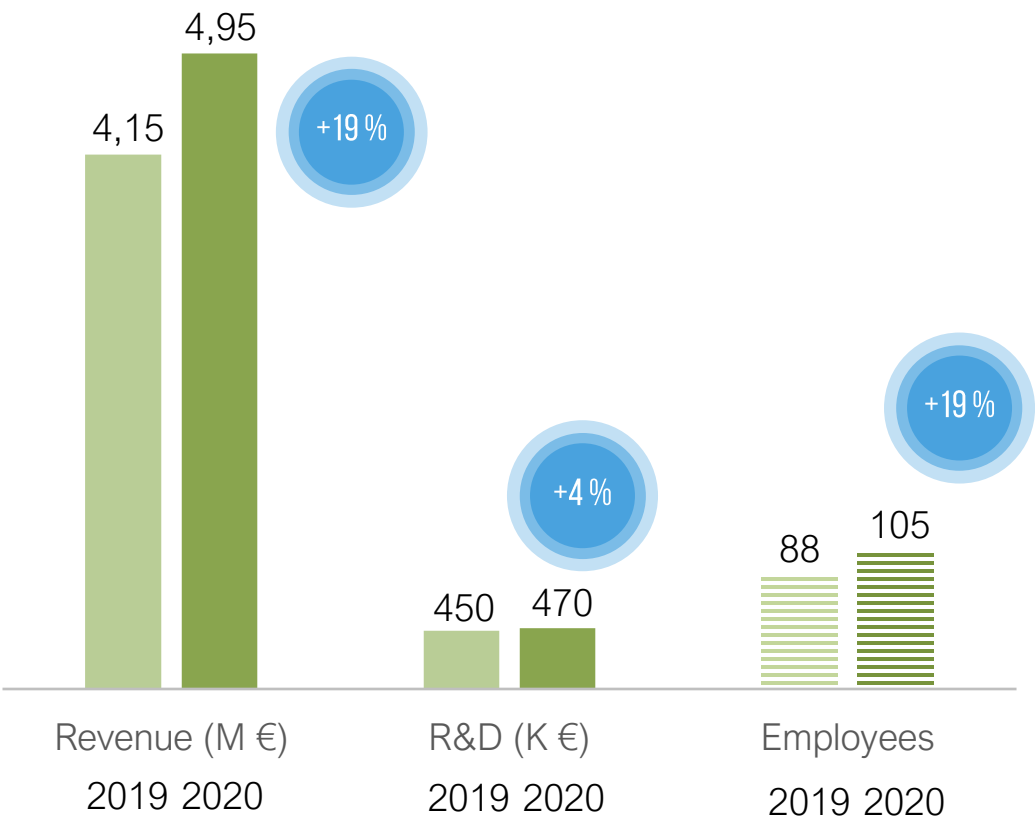
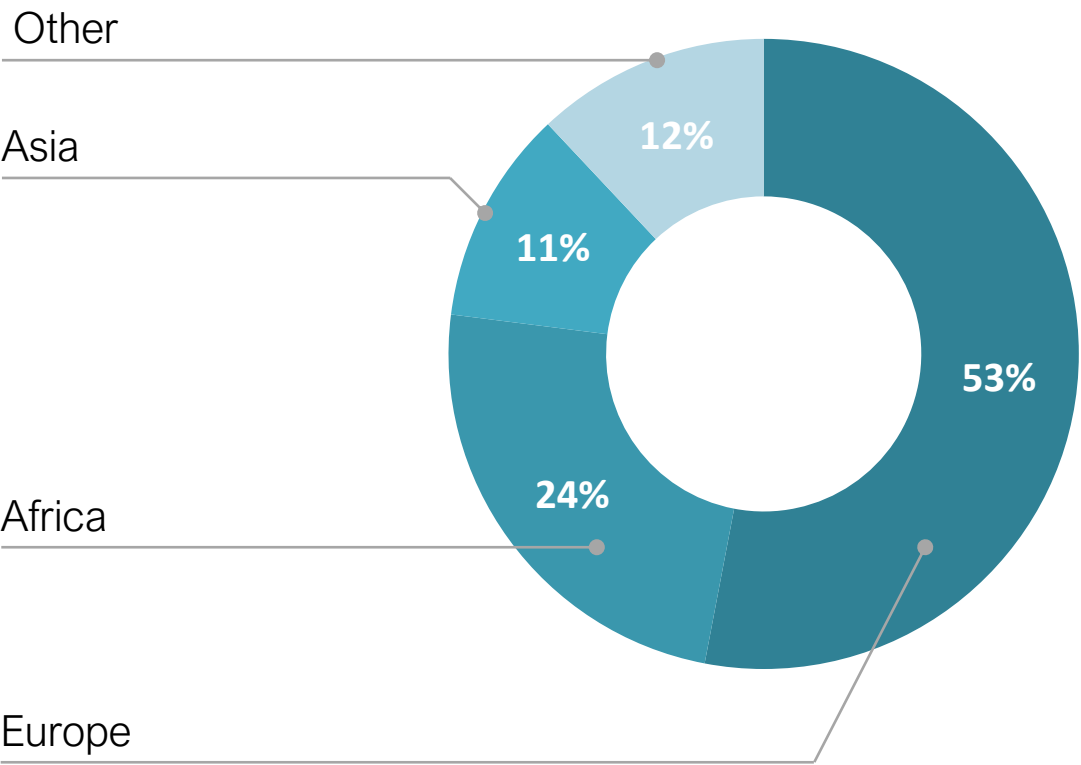
Earnings  
per Share

2,78 CENT

# Financial Highlights

Revenue by Region

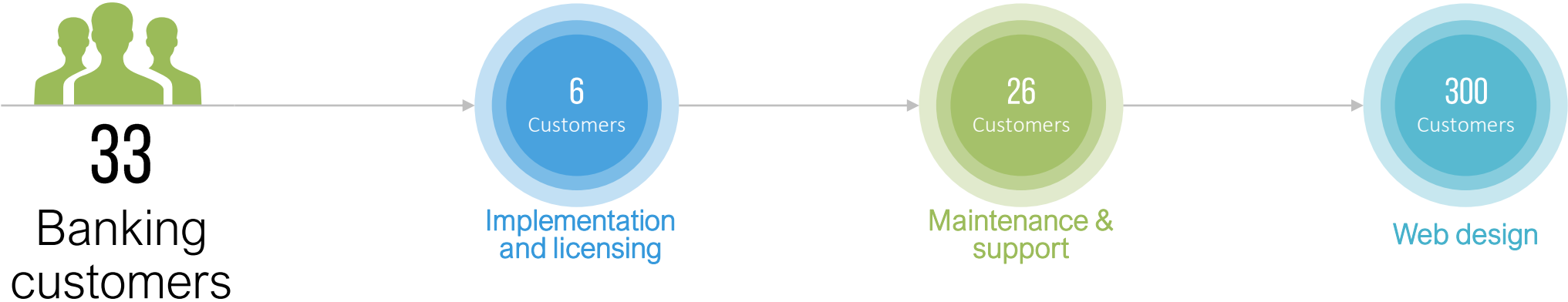
## REVENUE BY SALES REGION



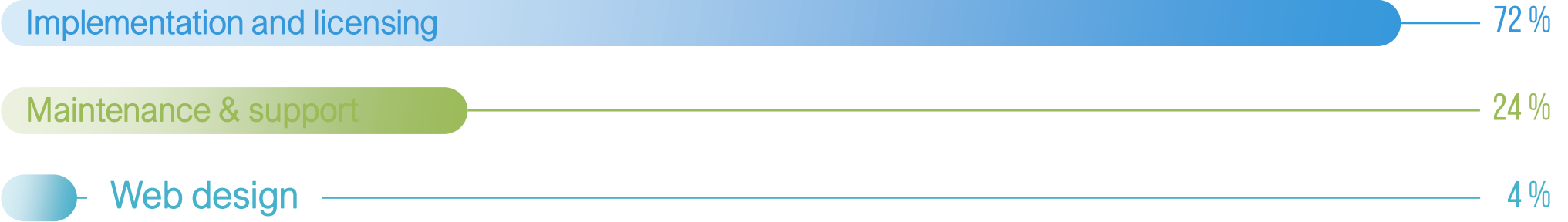


# Financial Highlights

## Revenue by Segment



### REVENUE



# Thank you!

**NETinfo**

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