ANNUAL GENERAL MEETING OF SHAREHOLDERS

Wednesday, June 30, 2021





AGENDA





NETinfo

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)



Dinos Constantinou

Non-Executive Member

Chairman of the Audit

Committee



Nondas Metaxas

Non-Executive Member

Member of the Audit Committee



Andreas Petrides

Deputy Chief Executive Officer
Finance Director



Pavlos Josephides
Non-Executive Member



Yiannis Ninios
Non-Executive Member



Orlando Castellanos
Chief Innovation Officer
Digital Banking Consultant



Michalis Kammas

Non-Executive Member

Member of the Audit Committee



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

NETinfo

PROJECT MANAGEMENT

QA & SUPPORT

INTERNAL AUDIT OFFICE

CHRYSTALLA KA7ARA

Head of Internal Audit

Employees: 1

MANAGEMENT SYSTEMS

EFSTATHIA SYMEOU

Management Systems Manager



BOARD OF DIRECTORS

CHIEF EXECUTIVE OFFICE

VASSOS ARISTODEMOU Chief Executive Officer (CEO)



Number of Employees

NETinfo plc: 92

NFTinfoPAY: 5

OPERATIONS & FINANCE

ANDREAS PETRIDES

Dy Chief Executive Officer / **Finance Director**



BUSINESS DEVELOPMENT

POLYS HADJIKYRIAKOS

Chief Business Development Officer (CBDO)

Employees: 6

TECHNOLOGY OFFICE

CHRISTOFOROS ARISTODEMOU

Chief Business Development Officer (CBDO)

Employees: 41

CONSULTING SERVICES

ORLANDO CASTELLANOS

Chief Innovation Officer / Digital Banking Consultant

Employees: 4

INFRASTRUCT. OPERATIOS

ANDREAS SERGEYEV

Infrastructure Operation Officer



PUBLIC RELATIONS

Public Relations Officer

Employees: 2



HUMAN RESOURCES

ELEFTHERIA CHRISTOU Human Resources Manager



ADMINISTRATION OFFICE

IOANNA MICHAELIDOU Administration Manager



Employees: 2

CATHERINE COLE



Employees: 2

Employees: 8

CUSTOMER EXPERIENCE

Employees: 7

PAMBOS GEORGIOU

Employees: 4

DIMITRIOS

DEMENAGAS

QA & Support Manager

Senior Project Manager

NICK PANAYIOTIDES Chief Experience Officer (CXO)



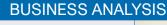
Employees: 6

ACCOUNTING & FINANCE

ZOE ZAFIROPOULOU **Financial Controller**



Employees: 4



CLEO KOUFIOMITI Senior Business Analyst

Corporate governance

Building Trust

CORPORATE GOVERNANCE **Business Processes OPPORTUNITIES RISKS Internal Monitoring Systems Planning Internal Monitoring** Compliance Management Early Risk Detection and Strategy System System System **Processes** Litigation Risks Compliance Risks Risks to the Company

Identify / Assess / Control / Monitor / Report

INDEPENDENT MONITORING



NETinfo

Financial Performance

Financial Overview

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

Summary





- → 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

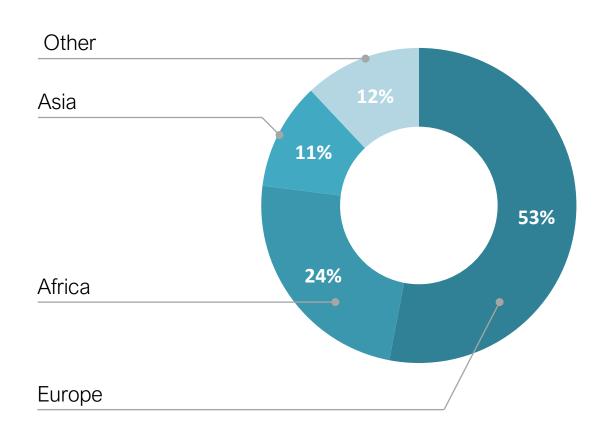
Earnings per Share

2,78 CENT

Financial Highlights

Revenue by Region

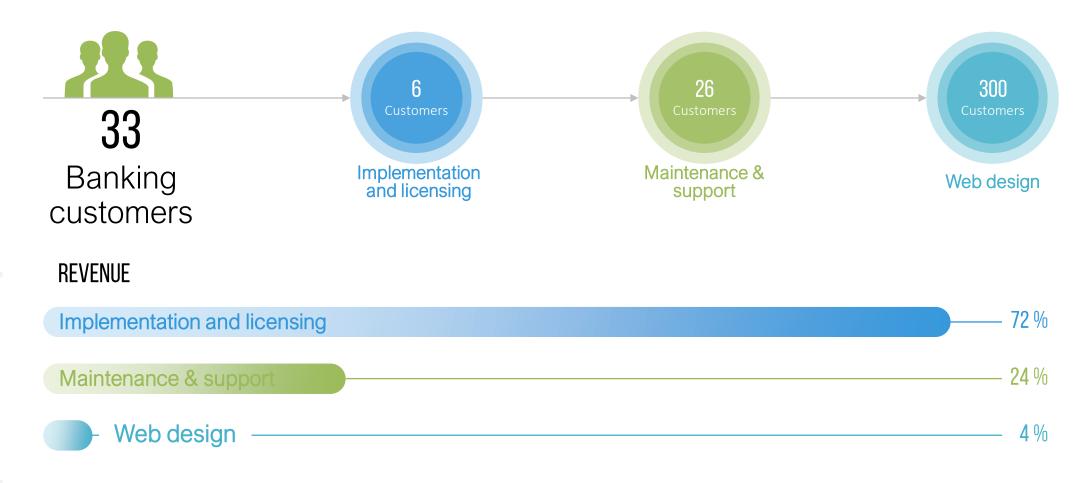
REVENUE BY SALES REGION





Financial Highlights

Revenue by Segment



Thank you!

NETinfo

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