



ANNUAL GENERAL MEETING OF SHAREHOLDERS

Wednesday, June 30, 2021

Vassos Aristodemou
Chairman & CEO

NETinfo

AGENDA



The background of the slide is a blue-tinted photograph of a desk. It features two laptops, one in the foreground and one in the background. In the foreground, there is a clipboard with a white sheet of paper containing a bar chart and a pen. The overall scene is a professional office environment.

BUSINESS & RESULTS REVIEW

By the Chairman & CEO

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)



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

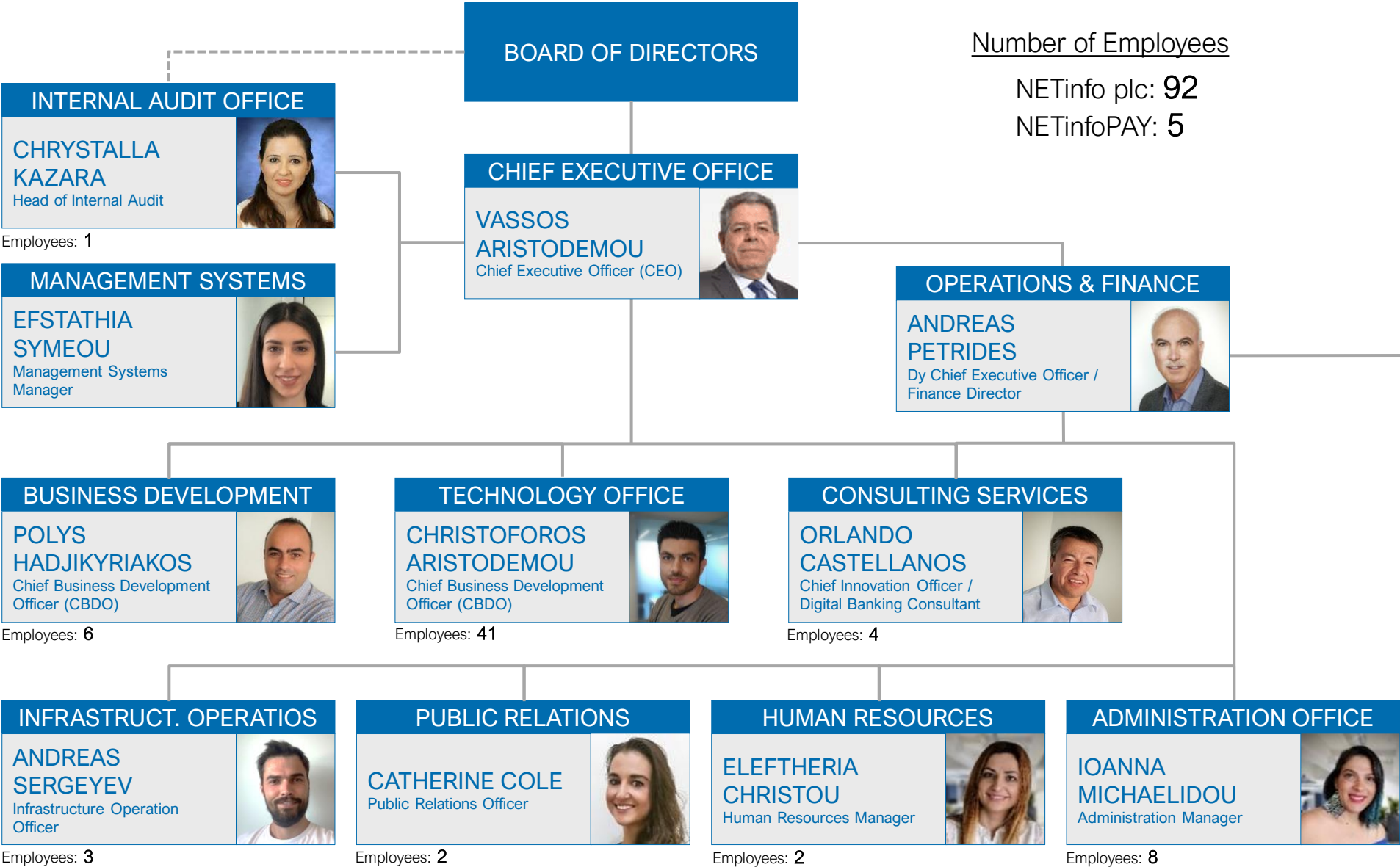


Andreas Petrides

Finance Director

Management Representative

Company Structure & Business Units



PROJECT MANAGEMENT

PAMBOS GEORGIU
Senior Project Manager



Employees: 4

QA & SUPPORT


DIMITRIOS DEMENAGAS
QA & Support Manager



Employees: 7

CUSTOMER EXPERIENCE

NICK PANAYIOTIDES
Chief Experience Officer (CXO)



Employees: 6

ACCOUNTING & FINANCE

ZOE ZAFIROPOULOU
Financial Controller



Employees: 4

BUSINESS ANALYSIS

CLEO KOUFIOMITI
Senior Business Analyst



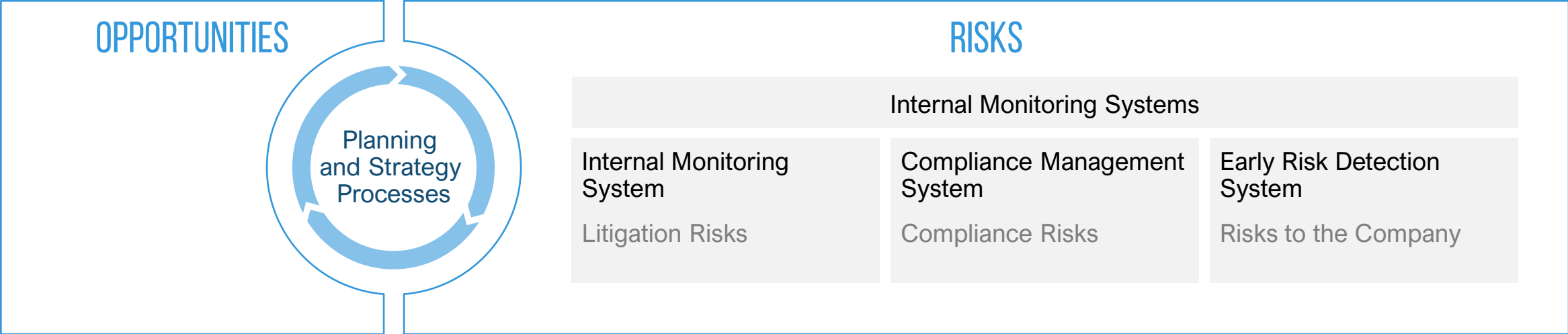
Employees: 2

Corporate governance

Building Trust

CORPORATE GOVERNANCE

Business Processes



Identify / Assess / Control / Monitor / Report

INDEPENDENT MONITORING



FINANCIAL HIGHLIGHTS

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

- 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

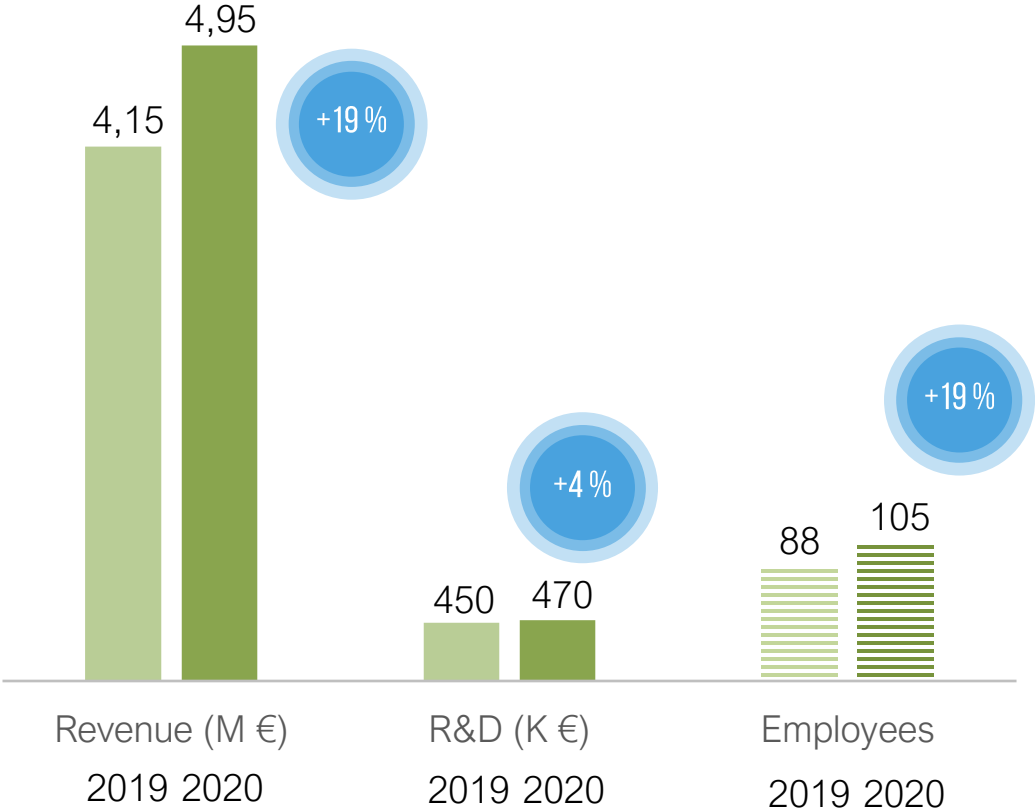
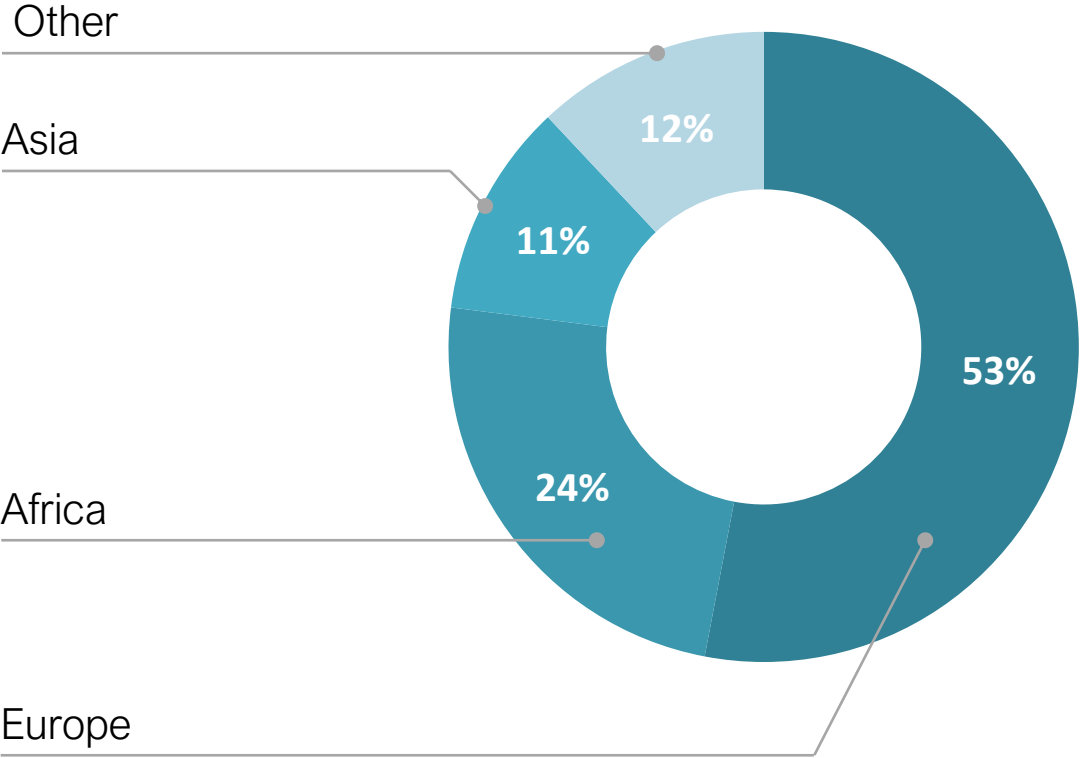
**Earnings
per Share**

2,78 CENT

Financial Highlights

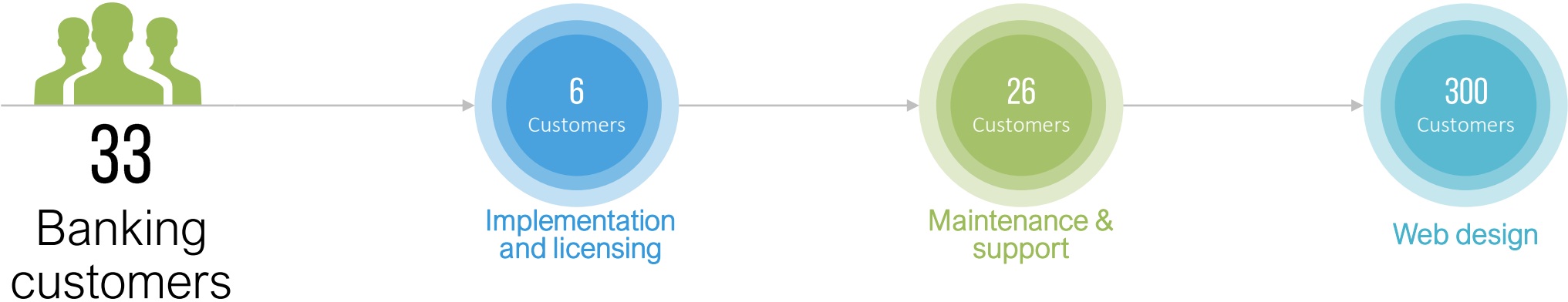
Revenue by Region

REVENUE BY SALES REGION

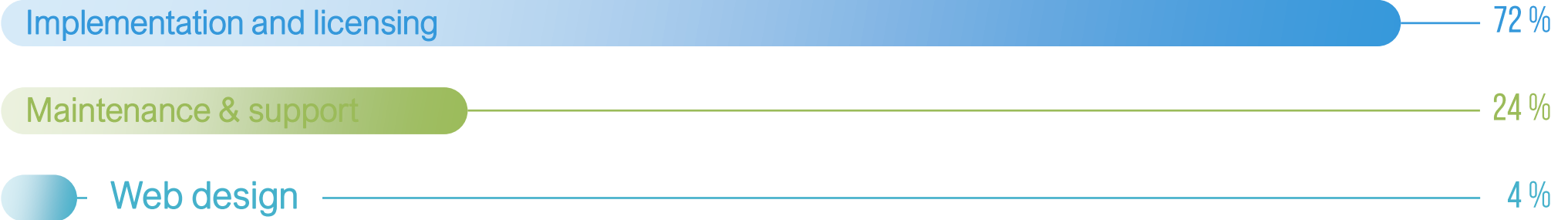


Financial Highlights

Revenue by Segment



REVENUE




Thank you!

NETinfo

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