

Payten



Financial results for Q3'2025 And Business Update

24th October 2025





Q3'25 – Highlights

- Payment EBIT impacted by (non-cash) write-offs and revenue reversals in India and UAE: -7.5mE
- Current operations delivered solid EBIT growth adjusted for one-offs
- Payment slowdown, driven by:
 - Enterprise eComm revenue decline in Turkey (major 2 banks insource transactions)
 - Weak performance in India and UAE
 - Lower deliveries in POS-RS and ATM-RS (only Q3)
- A stronger quarter for direct to merchant lines (ECR and IPD)
- Significant improvement of EBIT in Dedicated Solutions mainly thanks to deliveries of own solutions to utilities
- Very good performance of Banking in Core and Channels business lines thanks to own services
- YoY cash flow improved, with strong LTM conversion
- Q3 transactions:
 558m (-7%) eCommerce transactions, 135m (+53%) IPD transactions, 156m (+23%) processing of physical card transactions









mPLN

Q3'25 – Results affected by one-offs

mEUR			
IIIEUN			

	Q3 2025	Q3 2024	Q3 2025 no hyper.	Q3 2024 no hyper.	% Diff	Q3 2025	Q3 2024	Q3 2025 no hyper.	Q3 2024 no hyper.	% Diff
Revenue	102.5	103.7	101.5	103.8	-2%	437.2	444.8	433.0	444.9	-3%
EBITDA	19.0	20.8	18.7	20.8	-10%	80.9	89.1	79.8	89.4	-11%
EBIT	10.8	14.9	10.8	15.1	-29%	46.3	64.0	46.0	64.9	-29%
NPAT	8.7	13.1	7.9	12.4	-37%	37.3	56.0	33.6	53.2	-37%
EBITDA %	18.5%	20.0%	18.4%	20.1%		18.5%	20.0%	18.4%	20.1%	
EBIT %	10.6%	14.4%	10.6%	14.6%		10.6%	14.4%	10.6%	14.6%	
EBIT non-IFRS	13.6	16.3	13.6	16.3	-17%	58.1	69.9	58.1	69.9	-17%
NPAT non-IFRS	9.5	12.8	9.5	12.8	-26%	40.4	54.8	40.4	54.8	-26%





Q3'25 – Impact of one-offs [mEUR]

		Reported		Adjusted			Reported		One-offs			
	mEUR	Q3 2025	Q3 2024	Q3 2025 no hyper.	Q3 2024 no hyper.	% Diff	Q3 2025 no hyper.	Revenue reversal	Assets write-off	PPA write-off	Goodwill write-off and earnout	Total One-Offs
Revenue		102.5	103.7	105.5	103.8	+2%	101.5	4.1				4.1
EBITDA		19.0	20.8	24.4	20.9	+17%	18.7	4.1	1.7			5.7
EBIT		10.8	14.9	18.3	15.1	+21%	10.8	4.1	1.7	1.8		7.5
NPAT		8.7	13.1	12.5	12.4	+1%	7.9	4.1	3.1	1.3	-3.9	4.6
EBITDA %		19%	20%	23%	20%		18%					
EBIT %		11%	14%	17%	15%		11%					
EBIT non-	-IFRS	13.6	16.3	19.3	16.3	+19%	13.6	4.1	1.7			5.7
NPAT non	n-IFRS	9.5	12.8	16.6	12.8	+30%	9.5	4.1	3.1			7.2





Q3'25 – Impact of one-offs [mPLN]

	Reported		Adjusted			Reported					
mPl	.N Q3 2025	Q3 2024	Q3 2025 no hyper.	Q3 2024 no hyper.	% Diff	Q3 2025 no hyper.	Revenue reversal	Assets write-off	PPA write-off	Goodwill write-off and earnout	Total One-Offs
Revenue	437.2	444.8	450.4	444.9	+1%	433.0	17.4				17.4
EBITDA	80.9	89.1	104.3	89.4	+17%	79.8	17.4	7.1			24.5
EBIT	46.3	64.0	78.0	64.9	+20%	46.0	17.4	7.1	7.5		32.0
NPAT	37.3	56.0	53.3	53.2	+0%	33.6	17.4	13.1	5.7	-16.5	19.7
EBITDA %	19%	20%	23%	20%		18%					
EBIT %	11%	14%	17%	15%		11%					
EBIT non-IFRS	58.1	69.9	82.5	69.9	+18%	58.1	17.4	7.1			24.5
NPAT non-IFR	S 40.4	54.8	70.9	54.8	+29%	40.4	17.4	13.1			30.5





Q3'25 - Strong Dedicated and Banking (excl. one offs)

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	Revenue						
mEUR	Q3 2025	Q3 2024	Diff				
Payment Solutions	53.2	56.5	-3.3				
Non-Payment	52.3	47.2	+5.1				
Banking Solutions	19.8	16.0	+3.8				
Dedicated Solutions	32.5	31.2	+1.3				
GASEE	105.5	103.8	+1.8				

EBITUA									
Q3 2025	Q3 2024	Diff							
13.3	15.6	-2.3							
11.1	5.2	+5.9							
6.0	3.9	+2.1							
5.1	1.4	+3.7							
24.4	20.8	+3.6							

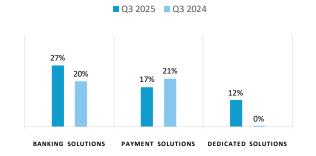
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EBIT									
Q3 2025	Q3 2024	Diff							
9.2	11.8	-2.7							
9.1	3.3	+5.8							
5.3	3.2	+2.1							
3.8	0.1	+3.7							
18.3	15.1	+3.1							





Profitability per BU



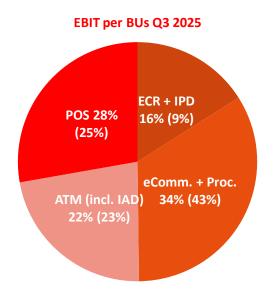
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Q3'25 – ECR and IPD revenues growth (excl. one offs)

Revenue

mEUR							
ECR + IPD							
eComm. + Proc.							
ATM (incl. IAD)							
POS							
Payment							

Q3 2025	Q3 2024	Diff							
6.8	5.0	+1.8							
15.1	16.0	-1.0							
11.0	14.4	-3.4							
20.3	21.1	-0.8							
53.2	56.5	-3.3							
	30.3	-5.5							







Q3'25 – Strong SEE, CEE, weak India, MEA and Turkey (excl. one offs)

		Reveni	ne		EBIT				
mEUR	Q3 2025	Q3 2024	Diff	% Diff	Q3 2025	Q3 2024	Diff	% Diff	
SEE	66.4	57.9	+8.5	+15%	15.5	10.7	+4.7	+44%	
B&H	13.8	7.8	+6.0	+77%	5.0	0.8	+4.3	>+300%	
Croatia	16.0	15.4	+0.6	+4%	3.5	3.8	-0.3	-7%	
Macedonia	4.8	3.5	+1.3	+37%	1.3	0.6	+0.6	+101%	
Serbia	24.0	23.3	+0.7	+3%	3.6	3.4	+0.1	+4%	
Other*	7.8	7.9	-0.0	-1%	2.1	2.1	+0.0	+0%	
CEE	15.9	18.3	-2.4	-13%	1.1	0.5	+0.6	+107%	
WE	12.8	13.3	-0.5	-4%	1.5	1.8	-0.3	-16%	
MEA	0.2	0.5	-0.3	-58%	-0.7	0.0	-0.7		
TURKEY	10.2	12.0	-1.8	-15%	1.9	2.7	-0.8	-30%	
INDIA	0.2	1.3	-1.2	-88%	-0.2	0.5	-0.8		
LATAM	2.6	2.6	+0.0	+2%	0.3	0.1	+0.2	+214%	
Adj. PPA	0.0	0.0	+0.0		-1.1	-1.2	+0.1		
Adj. IC eliminations	-2.7	-2.1	-0.5		0.0	-0.1	+0.1		
GASEE	105.5	103.8	+1.8	+2%	18.3	15.1	+3.1	+21%	

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Q1-3'25 – Results affected by one-offs

mEUR mPLN

	Q1-3 2025	Q1-3 2024	Q1-3 2025 no hyper.	Q1-3 2024 no hyper.	% Diff		Q1-3 2025	Q1-3 2024	Q1-3 2025 no hyper.	Q1-3 2024 no hyper.	% Diff
Revenue	298.3	281.1	297.9	279.3	+7%	'	1,263.9	1,209.5	1,262.0	1,201.5	+5%
EBITDA	55.2	53.4	55.1	53.1	+4%		234.0	229.8	233.5	228.4	+2%
EBIT	34.4	35.9	34.8	36.1	-4%		145.7	154.6	147.2	155.3	-5%
NPAT	27.5	33.6	25.0	29.3	-15%		116.7	144.6	105.8	126.1	-16%
EBITDA %	18.5%	19.0%	18.5%	19.0%			18.5%	19.0%	18.5%	19.0%	
EBIT %	11.5%	12.8%	11.7%	12.9%			11.5%	12.8%	11.7%	12.9%	
EBIT non-IFRS	40.3	39.4	40.3	39.4	+2%	,	170.7	169.4	170.7	169.4	+1%
NPAT non-IFRS	28.9	31.9	28.9	31.9	-10%		122.5	137.4	122.5	137.4	-11%





Q1-3'25 – Impact of one-offs [mEUR]

	Reported		Adjusted			Reported One-of			One-offs	fs		
	mEUR	Q1-3 2025	Q1-3 2024	Q1-3 2025 no hyper.	Q1-3 2024 no hyper.	% Diff	Q1-3 2025 no hyper.	Revenue reversal	Assets write-off	PPA write-off	Goodwill write-off and earnout	Total One-Offs
Revenue		298.3	281.1	299.4	279.3	+7%	297.9	1.6				1.6
EBITDA		55.2	53.4	58.3	53.1	+10%	55.1	1.6	1.7			3.2
EBIT		34.4	35.9	39.7	36.1	+10%	34.8	1.6	1.7	1.8		5.0
NPAT		27.5	33.6	26.8	29.3	-9%	25.0	1.6	3.1	1.3	-4.2	1.8
EBITDA %		19%	19%	19%	19%		19%					
EBIT %		12%	13%	13%	13%		12%					
EBIT non-I	FRS	40.3	39.4	43.5	39.4	+10%	40.3	1.6	1.7			3.2
NPAT non-	-IFRS	28.9	31.9	33.5	31.9	+5%	28.9	1.6	3.1			4.6





Q1-3'25 – Impact of one-offs [mPLN]

	Reported			Adjusted			Reported			One-offs		
m	nPLN	Q1-3 2025	Q1-3 2024	Q1-3 2025 no hyper.	Q1-3 2024 no hyper.	% Diff	Q1-3 2025 no hyper.	Revenue reversal	Assets write-off	PPA write-off	Goodwill write-off and earnout	Total One-Offs
Revenue		1,263.9	1,209.5	1,268.6	1,201.5	+6%	1,262.0	6.6				6.6
EBITDA		234.0	229.8	247.1	228.4	+8%	233.5	6.6	7.0			13.6
EBIT		145.7	154.6	168.3	155.3	+8%	147.2	6.6	7.0	7.5		21.0
NPAT		116.7	144.6	113.4	126.1	-10%	105.8	6.6	13.0	5.6	-17.6	7.6
EBITDA %		19%	19%	19%	19%		19%					
EBIT %		12%	13%	13%	13%		12%					
EBIT non-IFR	RS	170.7	169.4	184.2	169.4	+9%	170.7	6.6	7.0			13.6
NPAT non-IF	RS	122.5	137.4	142.0	137.4	+3%	122.5	6.6	13.0			19.6





Q1-3'25 – Recovery of DS and good Banking (excl. one offs)

mEUR
Payment Solutions
Non-Payment
Banking Solutions
Dedicated Solutions
GASEE

Revenue						
Q1-3 2025	Q1-3 2024	Diff				
158.6	144.1	+14.5				
140.8	135.1	+5.6				
56.8	49.7	+7.1				
84.0	85.4	-1.4				
299.4	279.3	+20.2				

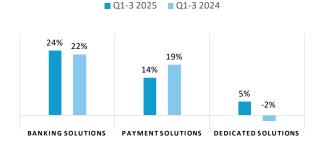
EBITDA					
Q1-3 2025	Q1-3 2024	Diff			
34.3	37.4	-3.2			
24.1	15.7	+8.4			
15.7	13.4	+2.3			
8.4	2.3	+6.1			
58.3	53.1	+5.2			

EBIT					
Q1-3 2024	Diff				
26.8	-4.8				
9.3	+8.4				
11.2	+2.4				
-1.8	+6.0				
36.1	+3.6				
	Q1-3 2024 26.8 9.3 11.2 -1.8				

Revenue per BUs Q1-3 2025



Profitability per BU



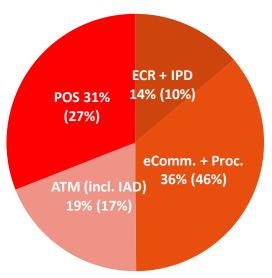
Q1-3'25 – Growth of revenues in all lines (excl. one offs)

Revenue

mEUR				
ECR + IPD				
eComm. + Proc.				
ATM (incl. IAD)				
POS				
Payment				

Q1-3 2025	Q1-3 2024	Diff
17.5	13.1	+4.4
44.6	40.2	+4.4
37.1	34.9	+2.2
59.4	55.9	+3.5
158.6	144.1	+14.5





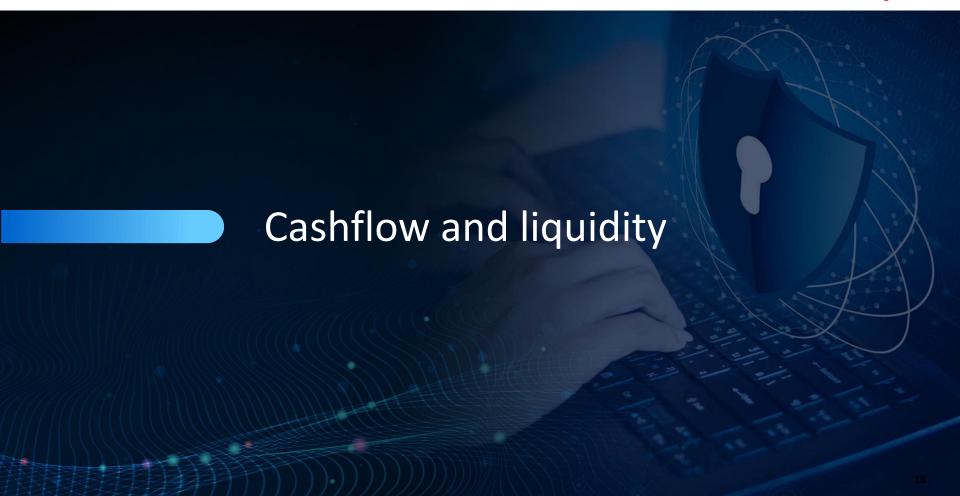




Q1-3'25 – Strong SEE, CEE, weaker Turkey&WE, issues in MEA&India

	Revenue							
mEUR	Q1-3 2025	Q1-3 2024	Diff	% Diff	Q1-3 2025	Q1-3 2024	Diff	% Diff
SEE	186.0	164.2	+21.8	+13%	33.1	24.3	+8.9	+37%
В&Н	31.1	19.9	+11.1	+56%	8.5	1.3	+7.2	>+300%
Croatia	47.1	42.0	+5.1	+12%	7.9	7.0	+0.9	+12%
Macedonia	13.6	10.0	+3.6	+36%	2.6	1.7	+1.0	+58%
Serbia	71.6	71.3	+0.3	+0%	10.0	10.4	-0.4	-4%
Other*	22.6	21.0	+1.6	+8%	4.1	3.9	+0.2	+6%
CEE	42.9	45.2	-2.3	-5%	2.6	1.2	+1.5	+129%
WE	38.5	34.3	+4.1	+12%	3.8	5.1	-1.3	-26%
MEA	2.1	0.7	+1.4	+215%	-1.0	0.0	-1.0	
TURKEY	31.2	32.6	-1.4	-4%	6.3	8.1	-1.8	-22%
INDIA	0.3	1.3	-1.1	-80%	-1.9	0.5	-2.4	
LATAM	7.1	7.4	-0.3	-4%	0.8	0.5	+0.4	+78%
Adj. PPA	0.0	0.0	+0.0		-3.8	-3.3	-0.5	
Adj. IC eliminations	-8.6	-6.4	-2.2		-0.3	-0.2	-0.1	
GASEE	299.4	279.3	+20.2	+7%	39.7	36.1	+3.6	+10%









Cashflow

mEUR	Q3 2025 LTM	2024	2023	2025 Q1-3	2024 Q1-3
Operating cash flow	74.0	47.8	70.5	38.9	12.7
- Infrastructure for outsourcing & own networks	-15.0	-13.6	-7.8	-10.3	-8.9
- Capitalized R&D	0.0	0.0	-0.1	0.0	0.0
- M&A	-5.4	-21.1	-18.2	-5.4	-21.1
- Other CAPEX	-7.9	-7.7	-7.6	-4.2	-4.0
- Dividends for minority shareholders	-2.3	-2.6	-2.4	-1.5	-1.7
Free Cash Flow	43.4	2.8	34.4	17.6	-23.0
Debt Increase	9.5	25.7	7.1	6.9	23.1
Debt Service	-20.4	-21.1	-12.7	-13.4	-14.0
Total Cash Flow	32.4	7.4	28.8	11.1	-13.9
Oper CF/EBITDA*	93%	65%	101%	67%	24%
Adjusted Oper CF/EBITDA*	93%	76%	89%	67%	39%
FCF/EBIT*	79%	5%	68%	44%	-64%

^{*} EBITDA, EBIT excluding hyperinflation impact and one-offs

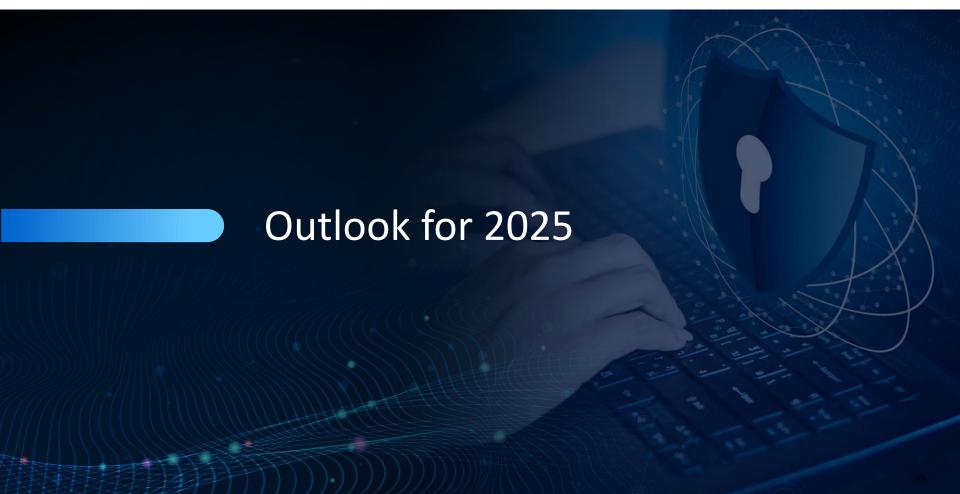




Liquidity situation

mEUR	30 Sep'25	2024 YE	Diff	30 Sep'24
Cash and equivalents	53.2	63.5	-10.3	47.2
Loans (ST)	-17.7	-18.0	+0.3	-23.6
Lease (ST)	-5.0	-4.1	-0.9	-4.1
Dividends (ST)	-0.9	-0.9	+0.0	-1.1
M&A liabilities (ST)	-29.7	-10.1	-19.7	-17.2
Net Cash (ST)	-0.1	30.4	-30.5	1.0
Net Cash (ST) + Loans (LT) + Lease (LT)	-33.6	-0.9	-32.7	-32.1
Receivables and Prepayments (ST)	136.1	130.6	+5.6	129.0
Liabilities, Provisions and Deferred Income (ST)	-115.4	-124.1	+8.7	-108.3
Inventory	16.7	25.7	-9.0	23.6
Net Operating Assets	37.3	62.6	-25.3	45.3





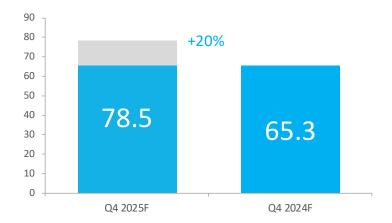


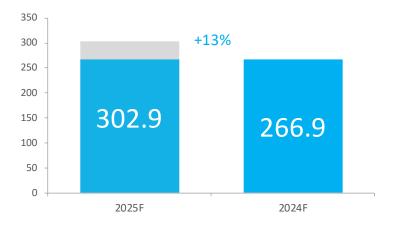


ASEE + Payten

mEUR	Q4 2025F	Q4 2024F	% Diff
Revenues BL	102.8	86.9	+18%
Margin1 BL	78.5	65.3	+20%

mEUR	2025F	2024F	% Diff
Revenues BL	397.6	359.9	+10%
Margin1 BL	302.9	266.9	+13%





^{*} backlog data from October 2025 and October 2024 respectively backlog data excluding hyperinflation effect

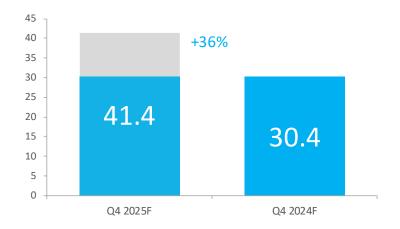


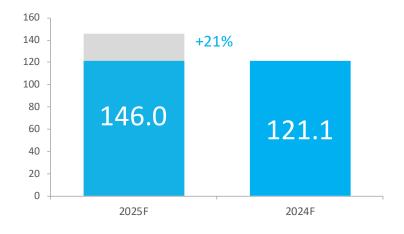


ASEE – Banking and Dedicated Solutions

mEUR	Q4 2025F	Q4 2024F	% Diff
Revenues BL	61.5	49.8	+23%
Margin1 BL	41.4	30.4	+36%

mEUR	2025F	2024F	% Diff
Revenues BL	203.7	184.9	+10%
Margin1 BL	146.0	121.1	+21%





^{*} backlog data from October 2025 and October 2024 respectively backlog data excluding hyperinflation effect

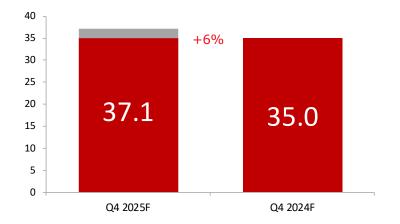


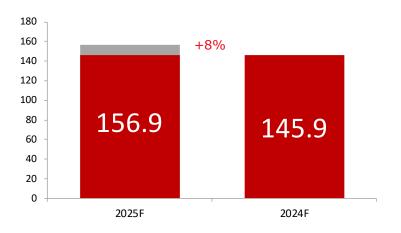


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mEUR	Q4 2025F	Q4 2024F	% Diff
Revenues BL	41.3	37.1	+11%
Margin1 BL	37.1	35.0	+6%

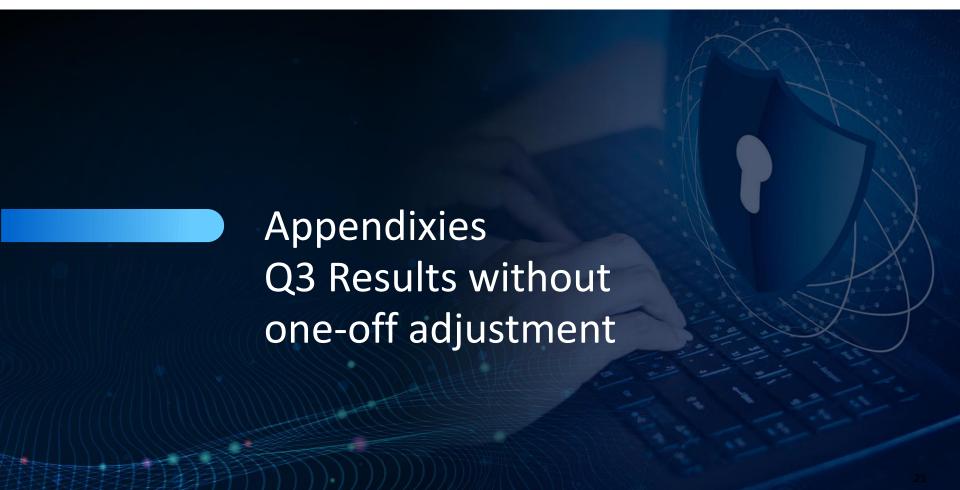
mEUR	2025F	2024F	% Diff
Revenues BL	193.9	175.0	+11%
Margin1 BL	156.9	145.9	+8%





^{*} backlog data from October 2025 and October 2024 respectively backlog data excluding hyperinflation effect









Q3'25 – Strong Banking and Dedicated Solutions

		Reveil
mEUR	Q3 2025	Q
Payment Solutions	49.1	
Non-Payment	52.3	
Banking Solutions	19.8	
Dedicated Solutions	32.5	
GASEE	101.5	

Revenue					
Q3 2025	Q3 2024	Diff			
49.1	56.5	-7.4			
52.3	47.2	+5.1			
19.8	16.0	+3.8			
32.5	31.2	+1.3			
101.5	103.8	-2.3			

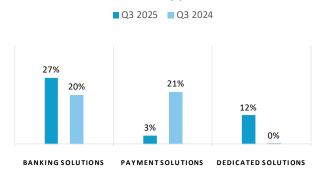
EBITDA					
Q3 2025	Q3 2024	Diff			
7.6	15.6	-8.0			
11.4	5.2	+6.2			
6.0	3.9	+2.1			
5.4	1.4	+4.0			
19.0	20.8	-1.8			

	EBIT					
Diff	Q3 2024	Q3 2025				
-10.2	11.8	1.7				
+5.8	3.3	9.1				
+2.1	3.2	5.3				
+3.7	0.1	3.8				
-4.4	15.1	10.8				





Profitability per BU



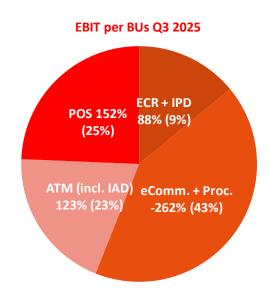
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Q3'25 – Revenues growth in ECR and IPD

Revenue

mEUR			
ECR + IPD			
eComm. + Proc.			
ATM (incl. IAD)			
POS			
Payment			

•		
Q3 2025	Q3 2024	Diff
6.8	5.0	+1.8
11.0	16.0	-5.1
11.0	14.4	-3.4
20.3	21.1	-0.8
49.1	56.5	-7.4







Q3'25 – Strong SEE, CEE results, weak Turkey, India and MEA

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	Revenue			EBII				
mEUR	Q3 2025	Q3 2024	Diff	% Diff	Q3 2025	Q3 2024	Diff	% Diff
SEE	66.4	57.9	+8.5	+15%	15.5	10.7	+4.7	+44%
В&Н	13.8	7.8	+6.0	+77%	5.0	0.8	+4.3	>+300%
Croatia	16.0	15.4	+0.6	+4%	3.5	3.8	-0.3	-7%
Macedonia	4.8	3.5	+1.3	+37%	1.3	0.6	+0.6	+101%
Serbia	24.0	23.3	+0.7	+3%	3.6	3.4	+0.1	+4%
Other*	7.8	7.9	-0.0	-1%	2.1	2.1	+0.0	+0%
CEE	15.9	18.3	-2.4	-13%	1.1	0.5	+0.6	+107%
WE	12.8	13.3	-0.5	-4%	1.5	1.8	-0.3	-16%
MEA	0.2	0.5	-0.3	-58%	-1.7	0.0	-1.7	
TURKEY	10.2	12.0	-1.8	-15%	1.9	2.7	-0.8	-30%
INDIA	-3.9	1.3	-5.3		2.5	0.5	+2.0	>+300%
LATAM	2.6	2.6	+0.0	+2%	0.3	0.1	+0.2	+214%
Adj. PPA	0.0	0.0	+0.0		-2.8	-1.2	-1.7	
Adj. IC eliminations	-2.7	-2.1	-0.5		0.0	-0.1	+0.1	
GASEE	101.5	103.8	-2.3	-2%	18.3	15.1	+3.1	+21%

ERIT









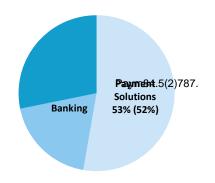
Q1-3'25 – Growth in Dedicated Solutions and Banking

mEUR
Payment Solutions
Non-Payment
Banking Solutions
Dedicated Solutions
GASEE

Revenue					
Q1-3 2025	Q1-3 2024	Diff			
157.1	144.1	+13.0			
140.8	135.1	+5.6			
56.8	49.7	+7.1			
84.0	85.4	-1.4			
297.9	279.3	+18.6			

EBITDA					
Q1-3 2025	Q1-3 2024	Diff			
31.1	37.4	-6.4			
24.1	15.1	+9.0			
15.7	13.4	+2.3			
8.4	1.7	+6.6			
55.1	52.5	+2.6			

EBIT				
Q1-3 2025	Q1-3 2024	Diff		
17.0	26.8	-9.7		
17.7	9.3	+8.4		
13.5	11.2	+2.4		
4.2	-1.8	+6.0		
34.8	36.1	-1.3		





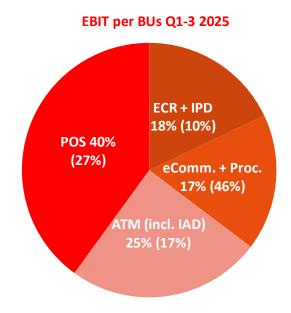


Q1-3'25 – Growth of revenues in all lines

Revenue

mEUR
ECR + IPD
eComm. + Proc.
ATM (incl. IAD)
POS
Payment

Q1-3 2024	Diff
13.1	+4.4
40.2	+2.9
34.9	+2.2
55.9	+3.5
144.1	+13.0
	13.1 40.2 34.9 55.9







Q1-3'25 – Strong SEE, CEE, weaker Turkey&WE, issues in MEA&India

	Revenue			EBIT				
mEUR	Q1-3 2025	Q1-3 2024	Diff	% Diff	Q1-3 2025	Q1-3 2024	Diff	% Diff
SEE	186.0	164.2	+21.8	+13%	33.1	24.3	+8.9	+37%
B&H	31.1	19.9	+11.1	+56%	8.5	1.3	+7.2	>+300%
Croatia	47.1	42.0	+5.1	+12%	7.9	7.0	+0.9	+12%
Macedonia	13.6	10.0	+3.6	+36%	2.6	1.7	+1.0	+58%
Serbia	71.6	71.3	+0.3	+0%	10.0	10.4	-0.4	-4%
Other*	22.6	21.0	+1.6	+8%	4.1	3.9	+0.2	+6%
CEE	42.9	45.2	-2.3	-5%	2.6	1.2	+1.5	+129%
WE	38.5	34.3	+4.1	+12%	3.8	5.1	-1.3	-26%
MEA	2.1	0.7	+1.4	+215%	-2.0	0.0	-2.0	
TURKEY	31.2	32.6	-1.4	-4%	6.3	8.1	-1.8	-22%
INDIA	-1.3	1.3	-2.6		-4.1	0.5	-4.6	
LATAM	7.1	7.4	-0.3	-4%	0.8	0.5	+0.4	+78%
Adj. PPA	0.0	0.0	+0.0		-5.5	-3.3	-2.3	
Adj. IC eliminations	-8.6	-6.4	-2.2		-0.3	-0.2	-0.1	
GASEE	297.9	279.3	+18.6	+7%	34.8	36.1	-1.3	-4%



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