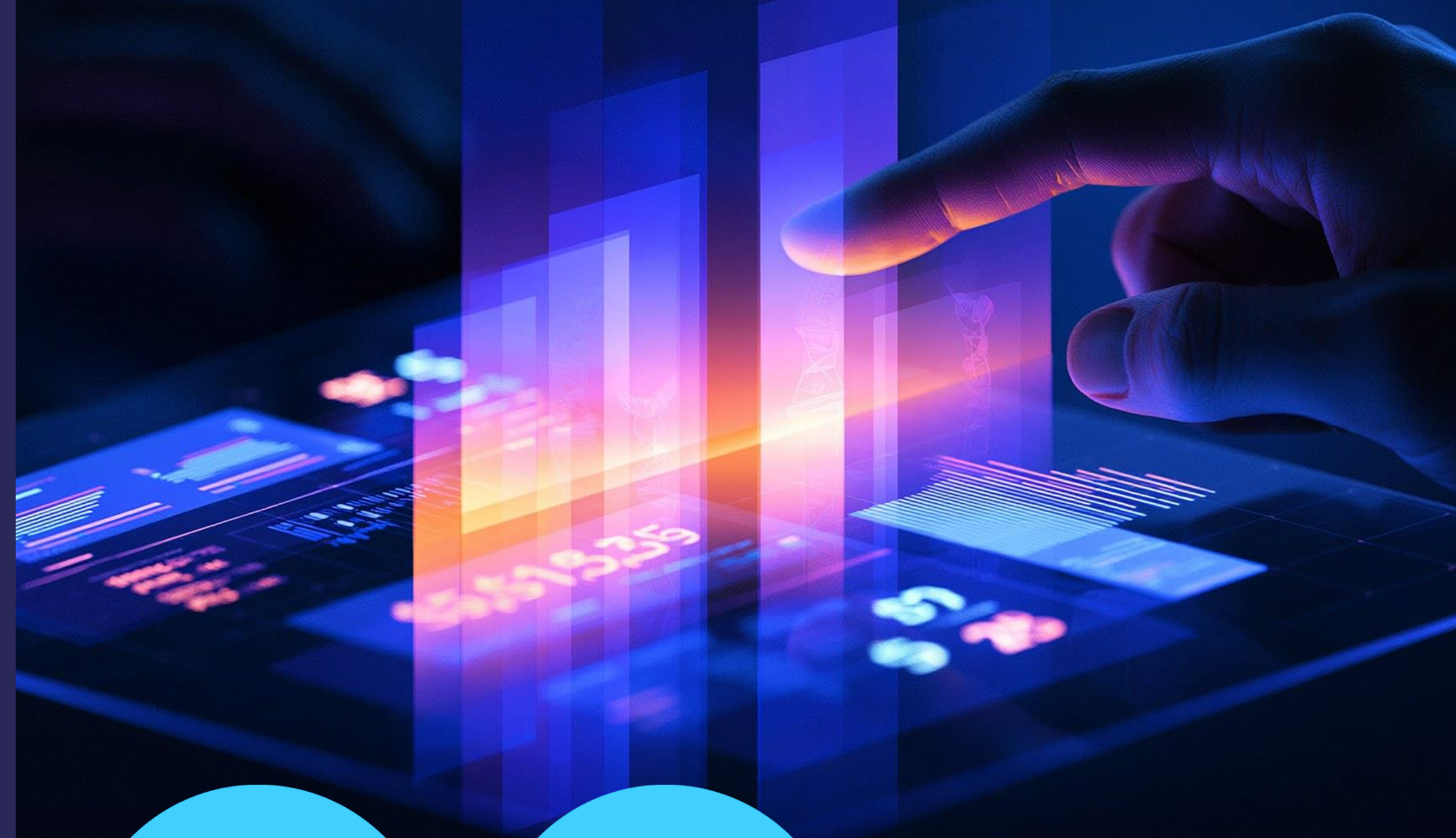




Hamburg Investor Days

26 August 2026

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■ Our speakers

2

Hamburg Investor Days

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Tsvetan Alexiev
CEO



Yordan Nedev
CFO



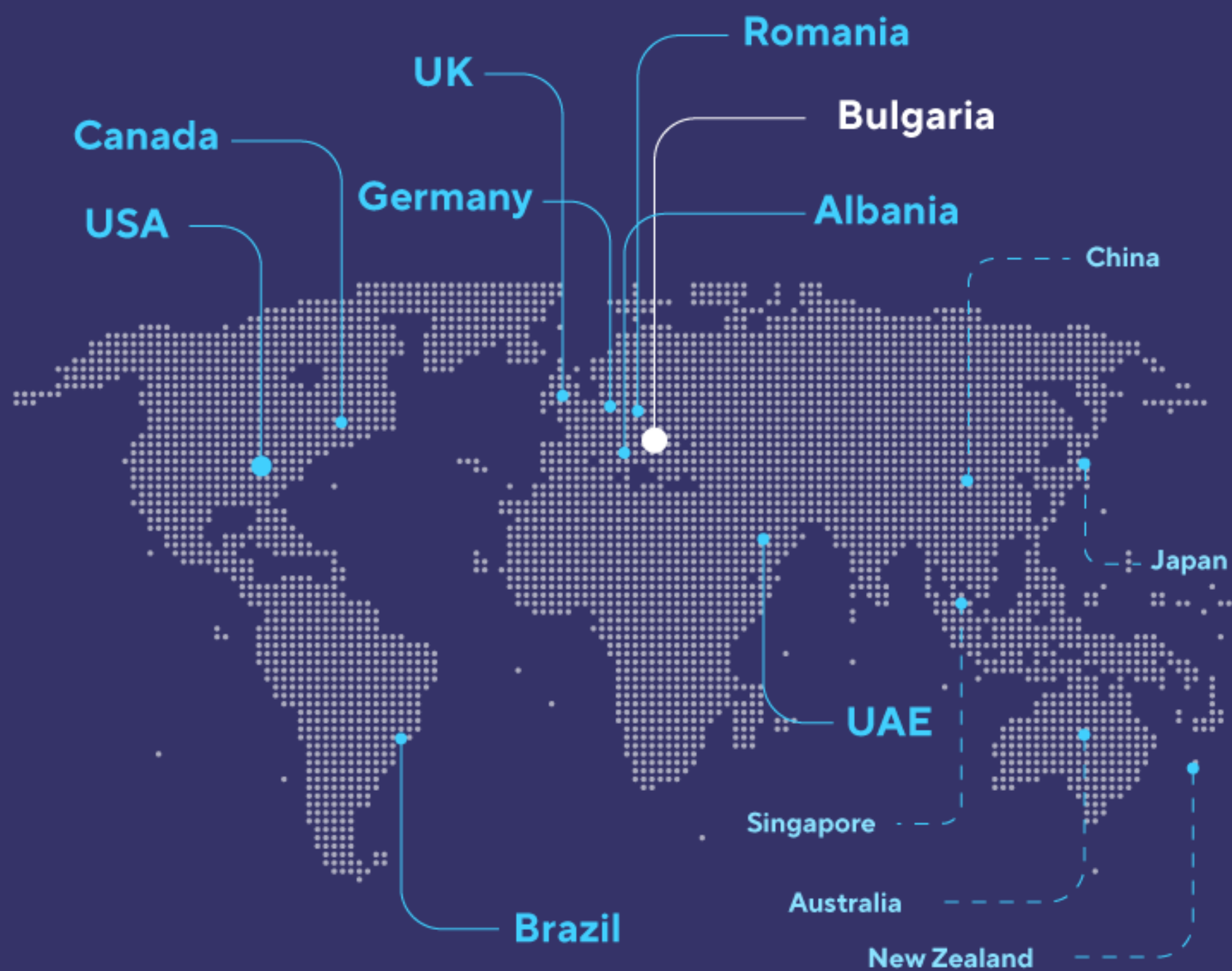
■ Sirma's Story



**Adding
Technology
to Life**



Our global footprint



IT PROFESSIONALS

800+

YEARS

34+

COUNTRIES

170+

PROJECTS

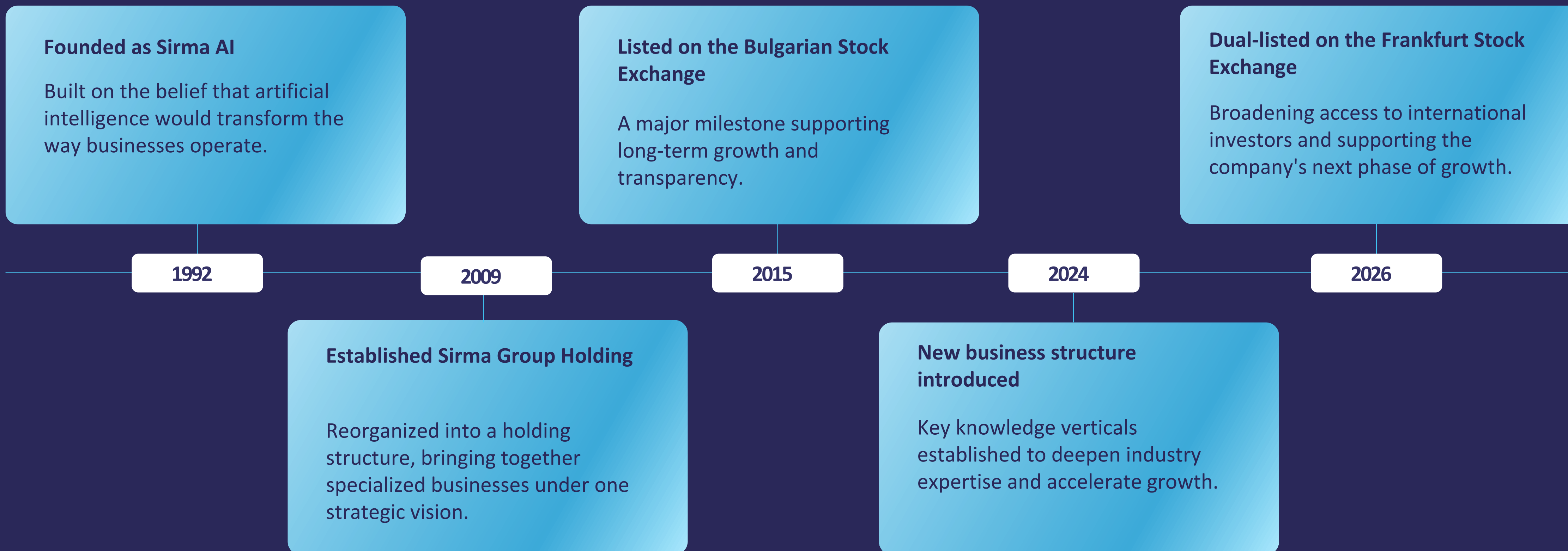
1000+



34 Years of Evolution

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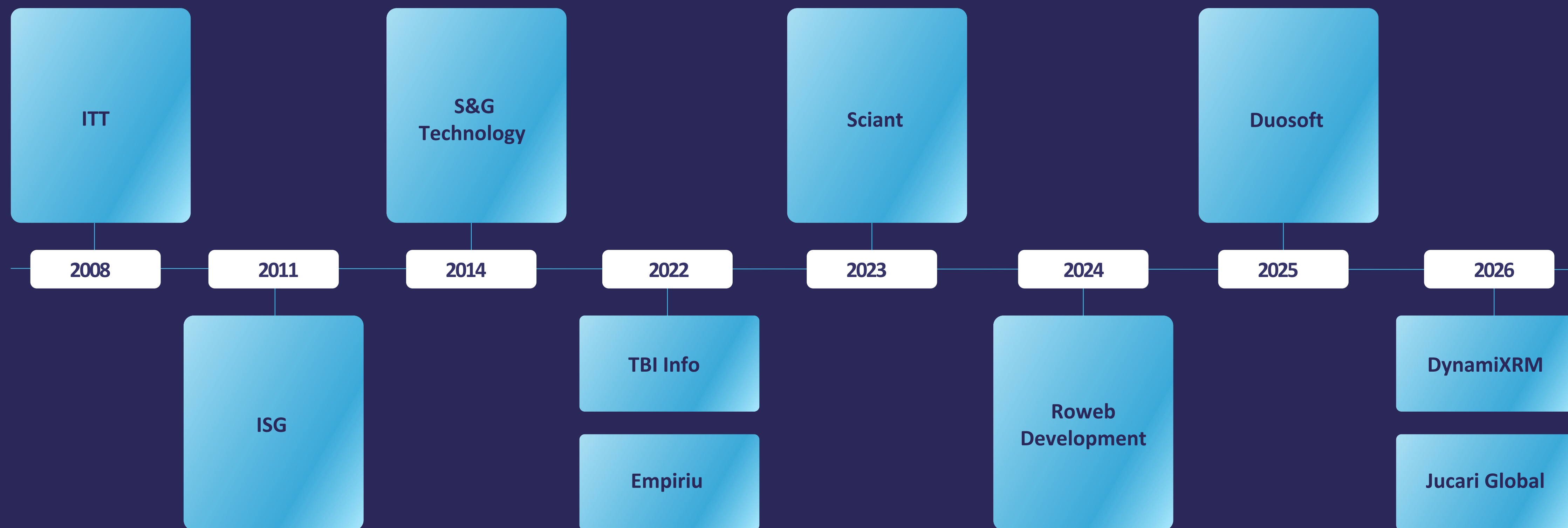


Throughout every stage of our evolution, one thing has remained constant:
Our focus on building innovative technology that delivers long-term value for clients and shareholders alike.



Expanding Through Strategic Acquisitions

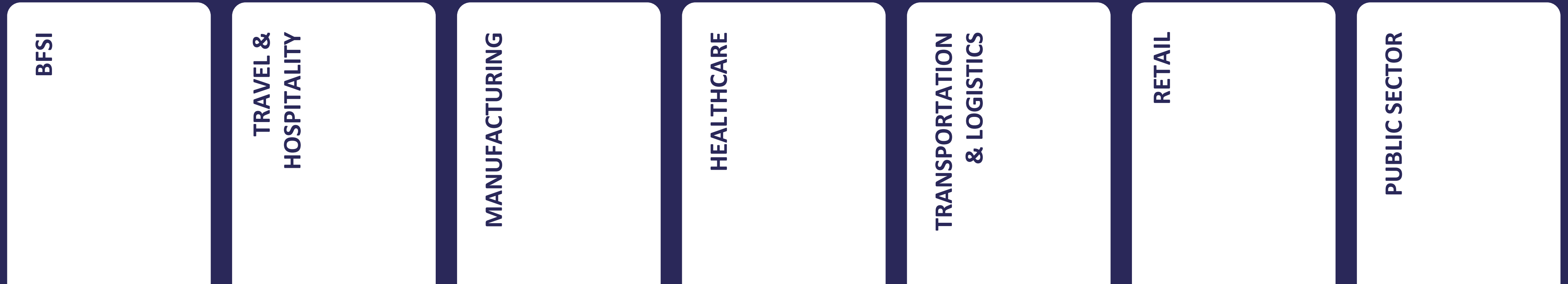
Strategic acquisitions strengthening expertise, technology and international reach.





Where We Create Value

Our industry-led approach enables us to build long-term partnerships, transfer innovation across sectors and deliver measurable business outcomes.



AI & Data Science

Sirma.AI Enterprise

Enterprise Solutions

IT Consulting

Software Development

Industry Solutions

System Integrations

Cloud Migration & Support

Cyber Security



A Portfolio of Innovation



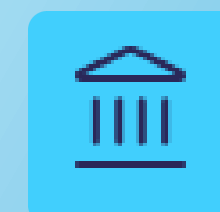
Diabetes:M

Top 3 ranked mobile App for diabetes management and monitoring



EngView Package & Display Designer

The second-largest market share in packaging and display design software



RepXpress

Trusted reporting software used by leading European banking groups

Loyax

Salexor

Medrec:M

Scanfit & Measure

mCaliper

ALEX

Open Banking Suite

CeGate

UBX Suite

Vela

FreightGo

OpsIQ

UnifiedTalent

sHRedy



The AI Platform for Enterprise Transformation



Working in AI since 1992

Building expert systems and early neural networks long before the current boom



30+ years experience

Building mission-critical software for regulated industries



Deep vertical expertise + proprietary AI

Now unified in a single platform sirma.ai



EU Data Sovereignty

EU AI Act and GDPR compliance, sensitive data and infrastructure stay in EU jurisdiction



Flexible Deployment

Cloud, on-premise, hybrid or fully air-gapped options



500+ AI Models

Model-agnostic orchestration across open and commercial LLMs

Ready to use AI solutions for

Transportation & Logistics, FinTech, Travel & Hospitality, Healthcare, Public sector



Next Generation AI Business Intelligence

From enterprise data to intelligence generated on demand

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Why it matters for your business



From days to minutes
Shorter path from source to actionable insight



Fewer handoffs
Less translation, queueing and rework



Always current
New data refreshes automatically



One source of truth
Governed data, trusted insight, no spreadsheet risk

Ask a business question. Get the analysis, insight and visualization you need, **on demand**.



Customers

Europe



North America



Others



+ many more



The Next Chapter





■ Financial Performance





Ten Years of Performance

Since the BSE IPO in November 2015 · capital returns to 31 July 2026

Revenue	CAGR 2015–2025	Employees	2015 → 2025	Revenue per Employee	2015 → 2025
▲ 14.3 %		▲ 105 %		▲ 85 %	
Compound annual growth		Headcount growth		Productivity growth	
€17.4 M → €66 M +279%		360 → 737		€48 K → €90 K	
Shareholders	2015 → 2025	Dividends	Declared 2015 – Jul 2026	Share Buyback	Gross, to 31 Jul 2026
▲ 206 %		4.526 EUR million		8.5 M shares	
Registered shareholders		Gross, declared to shareholders		Own shares repurchased, group-wide	
474 → 1,452		incl. FY2025 €0.863 M		8,542,187 gross 1.88 M held in stock (3.16%)	

Source: audited consolidated annual reports 2015–2025; Investor Fact Sheet Q1 2026; Central Depository share-transfer register to 31 Jul 2026. CAGR over ten compounding periods. Shareholders per Central Depository at 31 Dec 2025. Dividends: gross declared, incl. FY2025 dividend of €863,164 payable from 20 Jul 2026. Buyback: gross market purchases of SIRM shares by Sirma Group Holding AD and subsidiaries, 26 Oct 2015 – 31 Jul 2026; 1,876,453 shares (3.16%) held in treasury at 31 Jul 2026.



Sales Distribution 1H 2026

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TOP 3 Regions

1H2026

Share of revenue



REVENUE BY REGION

1H2026

Million EUR



TOTAL CONSOLIDATED REVENUE

1H2026

Total Revenue

34 EUR Million

Revenue from Bulgaria

20 EUR Million **59** %

Revenue from foreign markets

14 EUR Million **41** %



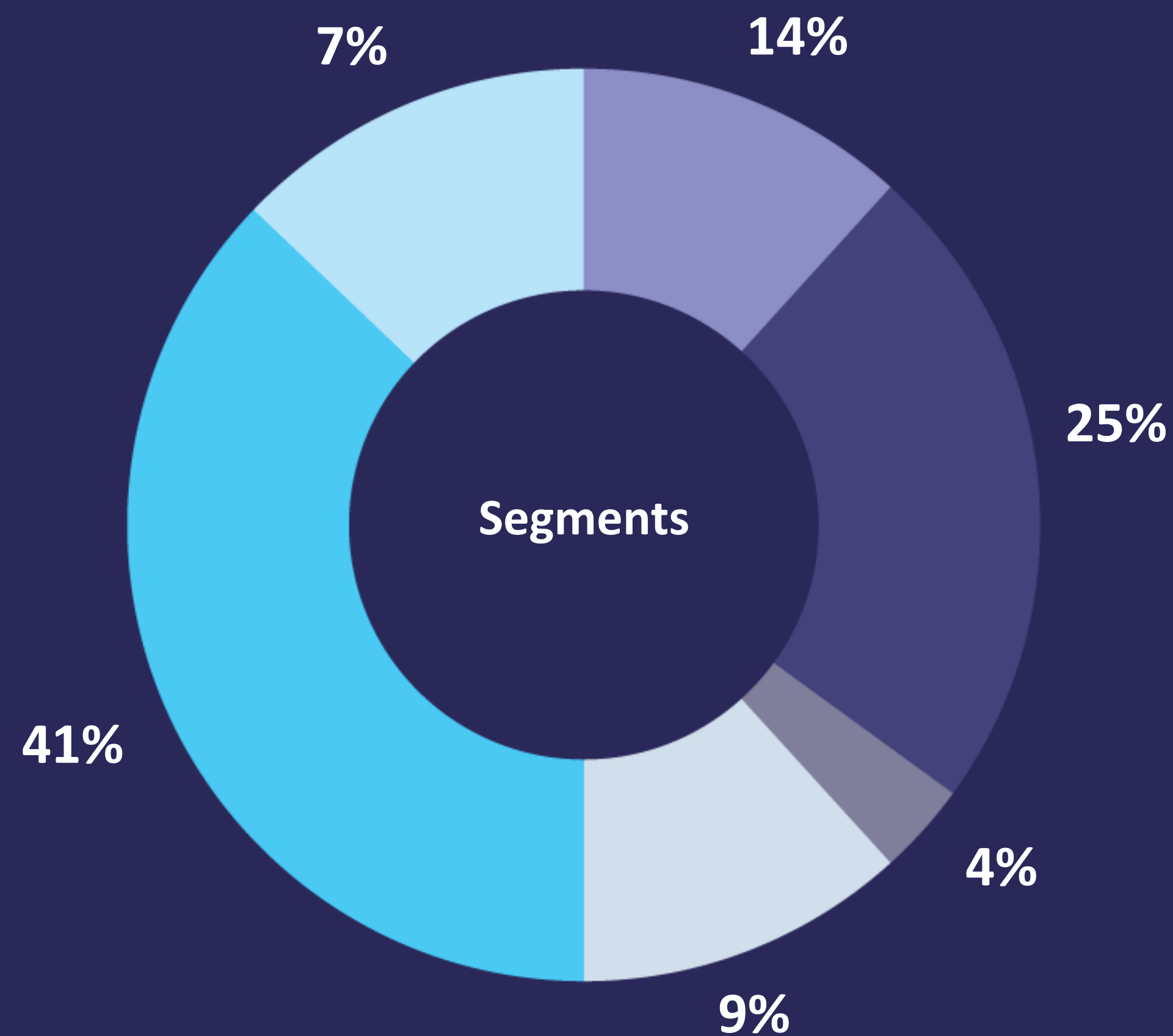
Results 1H 2026

Consolidated financial results for the period ending on June 30, 2026

Revenue	Y/Y	EBITDA	Y/Y	Net Profit
34 EUR million		2.6 EUR million		1.1 EUR million
▲ 14 %		▲ 48 %		
Closing Price at 30.06.2026 of SIRM	Y/Y	Sales in Europe + UK	Y/Y	Dividends FY2025
0.795 EUR		30 EUR million		863 EUR thousand
▲ 17 %		▲ 18 %		



Revenue by Segment 1H 2026



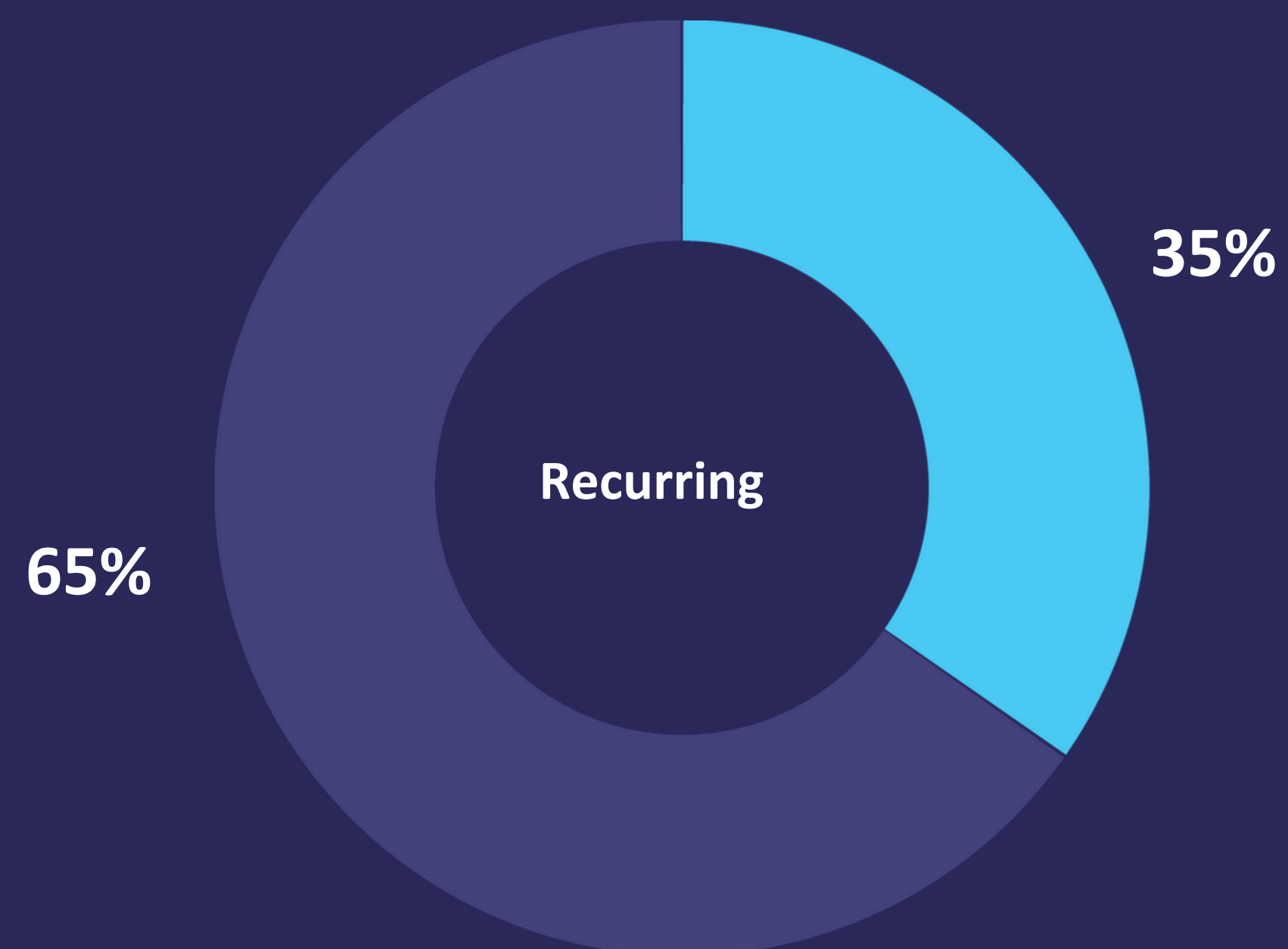
System Integration	13.8 M EUR
Hospitality	2.4 M EUR
BFSI	4.6 M EUR
IT Services	8.4 M EUR
Manufacturing	1.3 M EUR
Strategic Development	3.1 M EUR



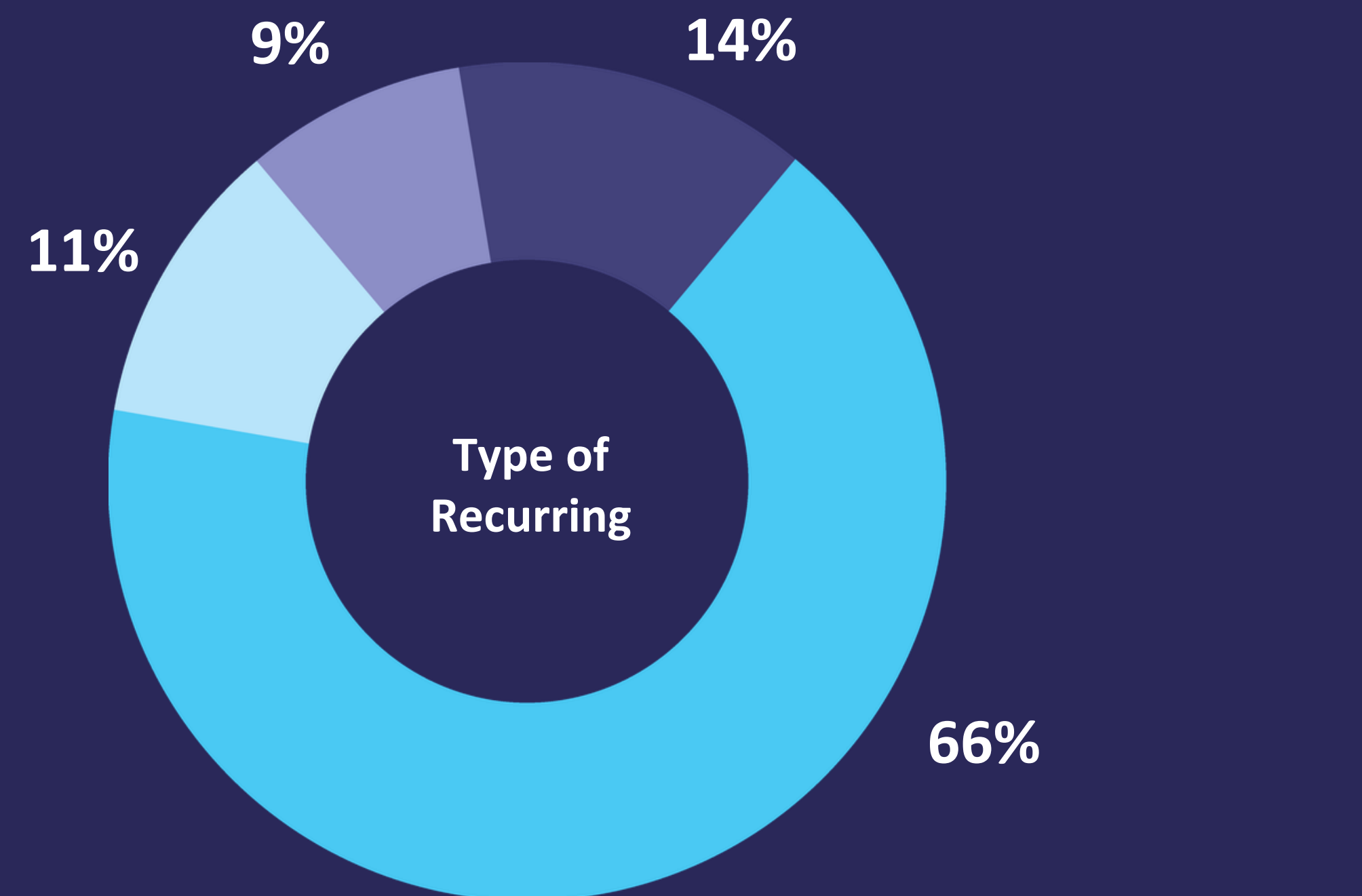
Recurring Revenue 1H 2026

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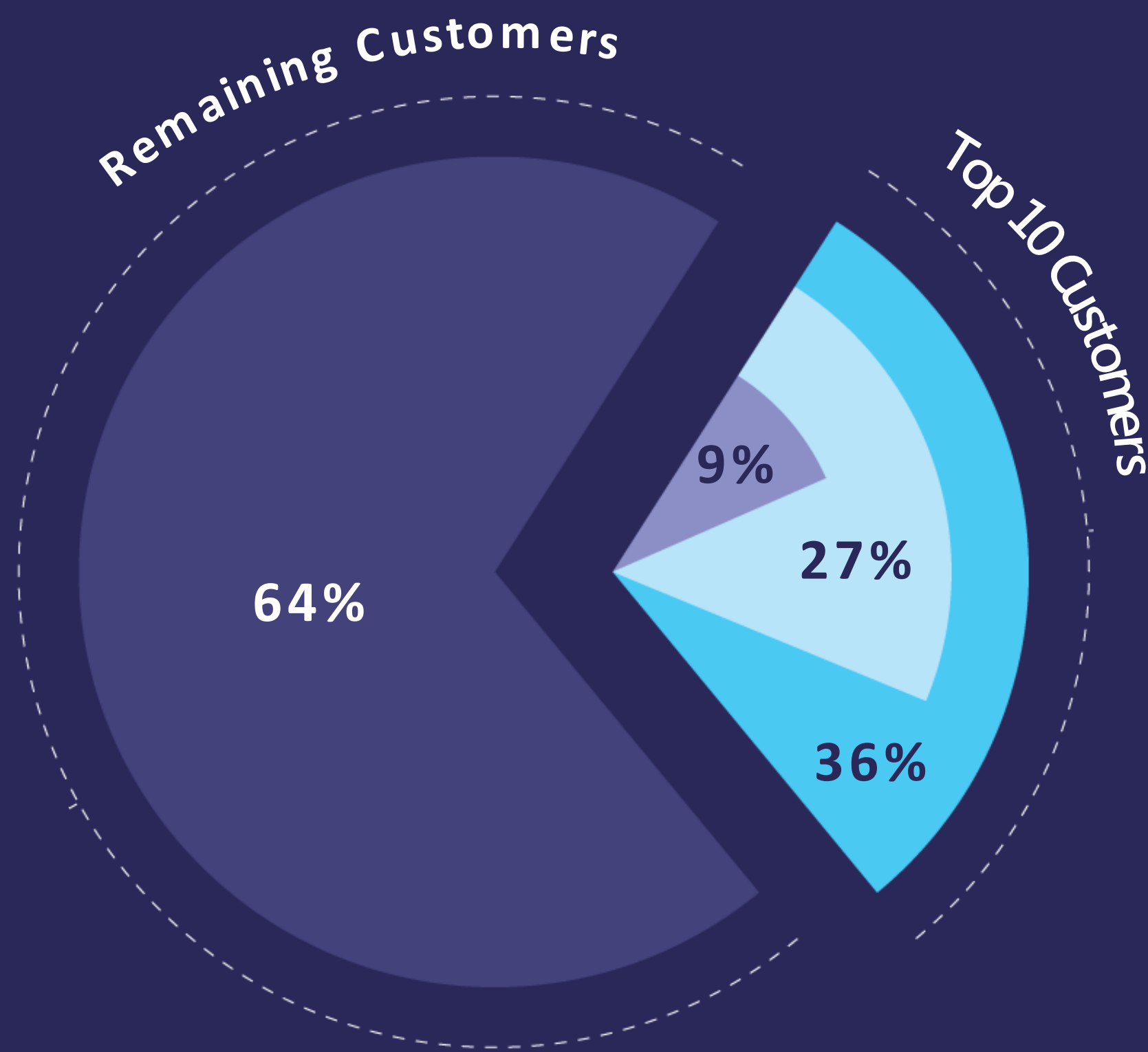
-  Recurring revenue – **11.7 M EUR**
-  Other revenue – **22 M EUR**



-  Maintenance and Service – **1.6 M EUR**
-  Development and management of IT systems – **7.8 M EUR**
-  Subscription and Licenses – **1.3 M EUR**
-  Services on Long-term Contracts – **1 M EUR**



Customer Concentration 1H 2026

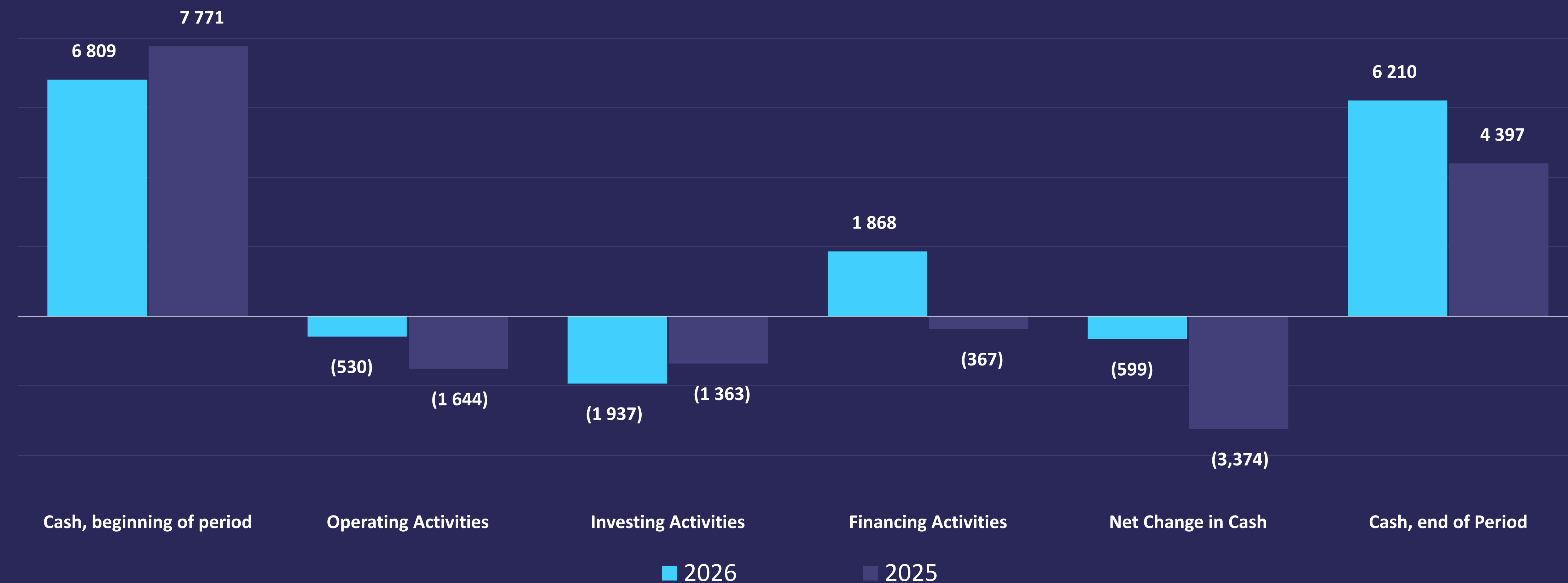


Top 1 Customer	9.37
Top 5 Customers	26.60%
Top 10 Customers	36.29



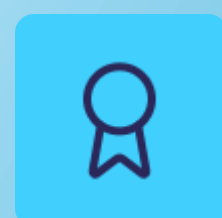
Cash Flows

For the period ending **30/06/2026** compared to the period ending **30/06/2025** in '000 EUR





The Investment Case



34 years of innovation

A proven technology group with deep enterprise and AI expertise.



Diversified & resilient

Multiple industries, international markets and a growing recurring-revenue base.



AI-driven growth

Embedding AI across products, services and customer operations.



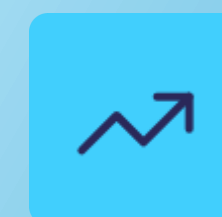
Global expansion

Growing organically and through strategic acquisitions across key markets.



Disciplined execution

Strong governance, prudent capital allocation and long-term shareholder focus.



Positioned for the future

Clear strategy, expanding global footprint and a long runway for growth.



■ Thank you

We welcome your questions.





Who we are

Founded in 1992, **Sirma Group** (Sirma) is a European technology group delivering enterprise software solutions, with a strong and growing emphasis on artificial intelligence as a key enabler of business transformation, and extensive expertise across banking, insurance, healthcare, travel and hospitality, transportation, logistics, retail, and the public sector.

With over 34 years of experience and more than 800 experts, the company combines deep industry knowledge with proprietary platforms, complex enterprise systems, and advanced artificial intelligence, delivered through the **Sirma.AI Enterprise** platform, to support organizations in their digital, data, and process transformations.

Headquartered in Sofia, Bulgaria and double-listed on the Bulgarian and Frankfurt Stock Exchanges [SIRM], Sirma operates globally through offices in the USA, UK, Germany, Albania, Romania, Brazil, and the UAE.





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