

asreco

SOUTH EASTERN EUROPE

Asseco South Eastern Europe

Group Presentation

Agenda

- Asseco at a Glance
- Facts & Figures: Asseco SEE
- Asseco SEE Solutions and Services
- Asseco SEE Financial Results

Asseco
at a Glance.

Asseco at a Glance.

- Founded in 1991
- 6th largest software producer in Europe
- Traded on the WSE, included in the WIG20 Blue Chip index
- More than 20 900 employees worldwide
- Selling proprietary software and services

Asseco Group.

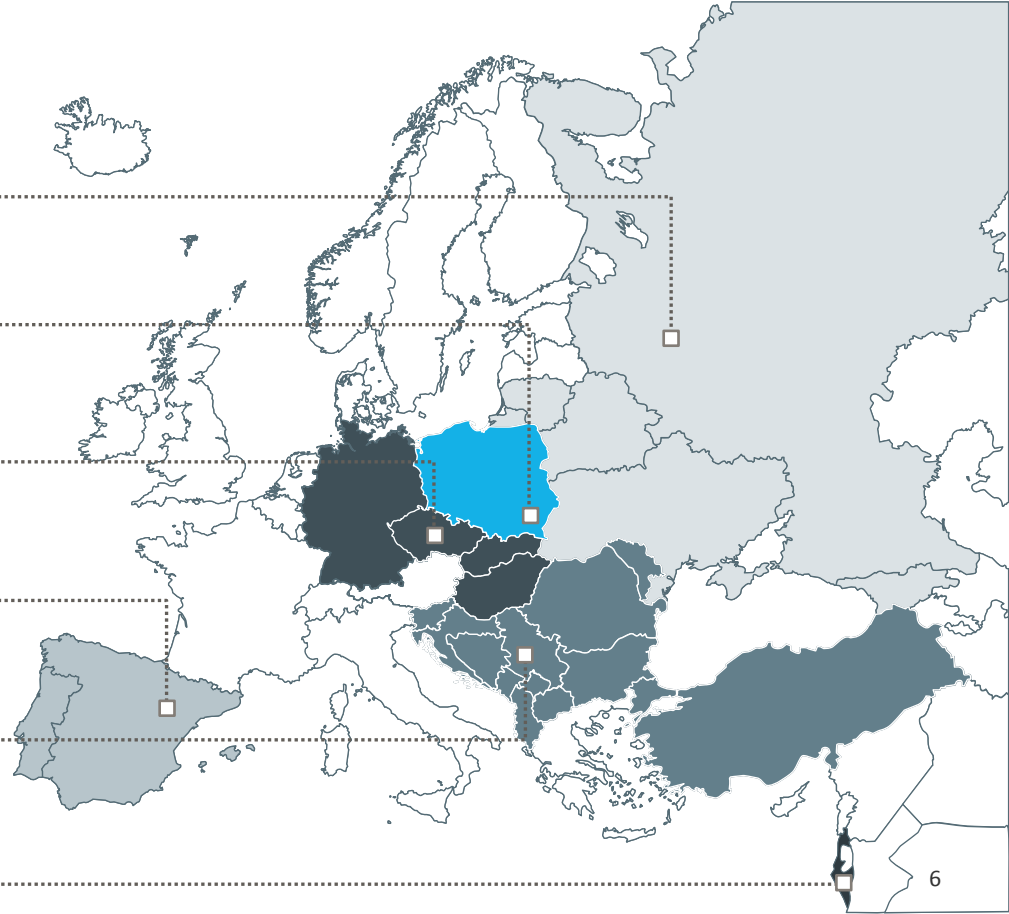
ASSECO
EASTERN EUROPE

ASSECO
POLAND

ASSECO
CENTRAL EUROPE

ASSECO
WESTERN EUROPE

ASSECO
SOUTH EASTERN EUROPE



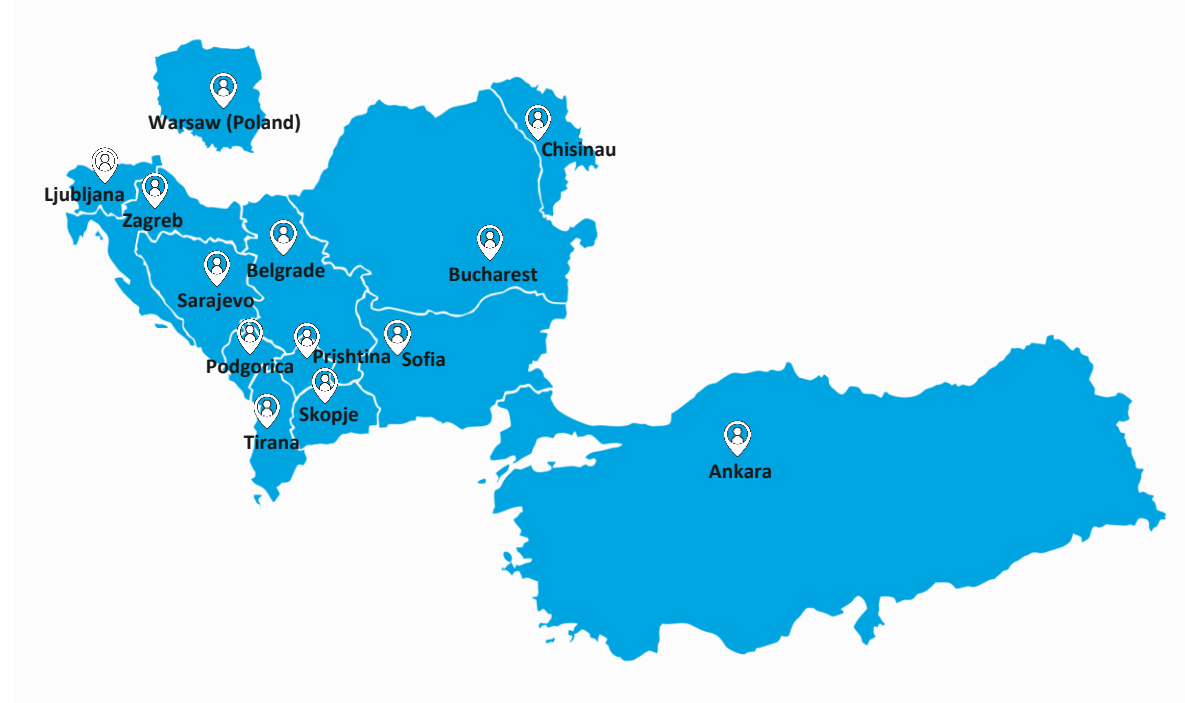
Facts & Figures: Asseco SEE.

ASEE creation – milestones.

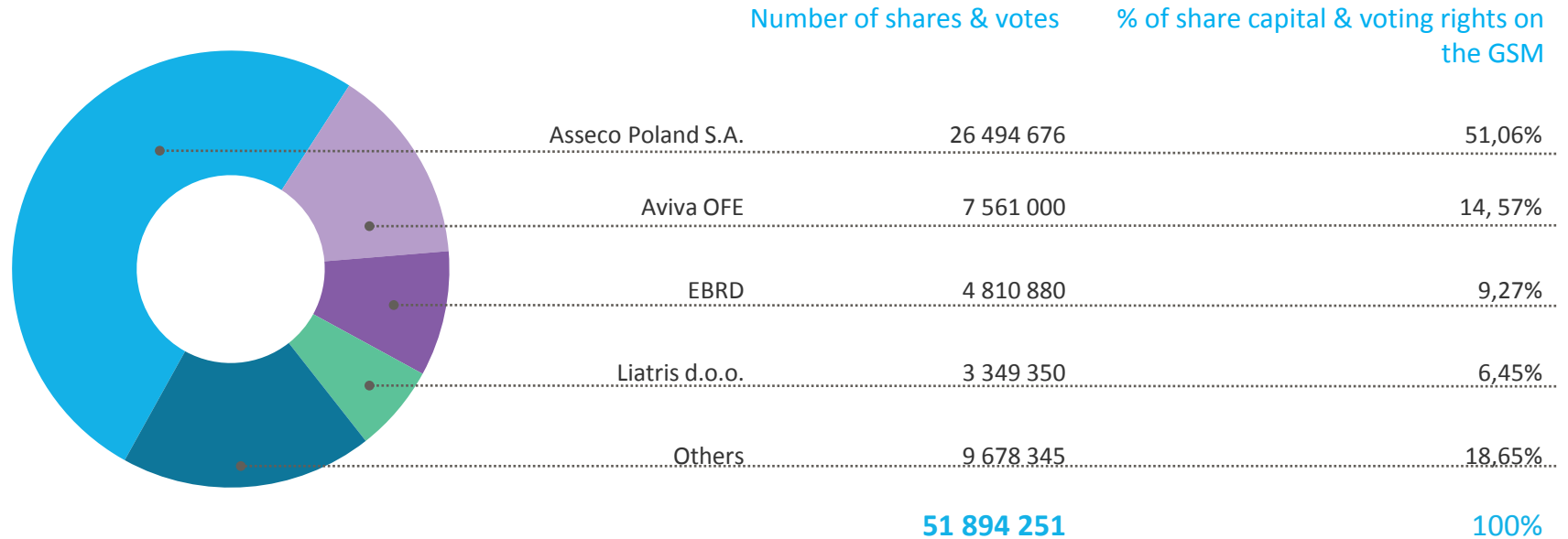


Asseco SEE Facts & Figures.

- Top player for banking in SEE
 - Strong in other industrial verticals
 - **1.400** employees in the region
 - **116.4 m EUR** revenue in 2015
 - **12.7 m EUR** EBIT in 2015
-
- **13** countries & actively selling on other markets
 - Market size **135** m people
 - **8** languages



Shareholders structure:



Asseco SEE Solutions and Services.

Asseco SEE - Solutions & Services.

Focusing on value added to our Clients.

Banking

64 out of 291 banks in the SEE region are using our CORE systems and most of others are our clients.

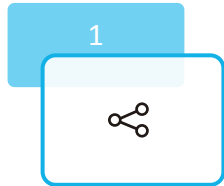
Payments

Transferring global trends into local markets and shaping the payment industry in the region.

Systems Integration

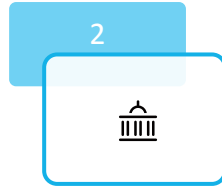
Full range of integration services using world leading vendors. Proprietary ASEE solutions other than banking & payment.

Asseco SEE - Banking.



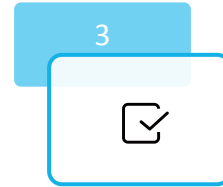
Omnichannel sales & servicing

- Branch
- Contact Center
- Internet
- Mobile
- Security
- Party Data Management
- Personal Finance Management



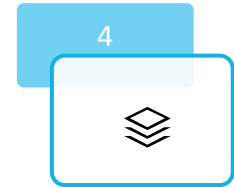
Banking Operations

- Loans and Deposits
- Consumer Services
- Trade Finance
- Treasury
- Collateral Management
- Payments



Risk & Compliance

- Risk Management
- Profitability
- Scoring
- Antifraud
- AML
- Regulatory Reporting
- Management Reporting



Business Support

ERP

180 +

Banks in client network

7

different languages

One-stop shop for Banking*

8

monetary systems

64

service centers

* other solutions for Banking presented in remaining business units

Asseco SEE - Payments.

Solution for payment & financial institutions.

- Processing
- E-commerce & Mobile Payment
- POS & ATM related services
- Security, Fraud and other

Solution for merchants.

- Mobile & Bill Payment & e-Commerce
- Payment Acceptance
- POS related services & solutions
- Security & Fraud Control
- Loyalty, Contact center & Additional services

Process **24MM** eCommerce transactions per month and active outside SEE region

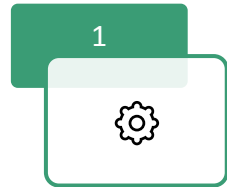
Process **1MM** tokenization transactions per month

90+ Banks have chosen ASEE to be their partner for **ATM** and **80+** for **POS**

Maintain **6,000 +** ATMs

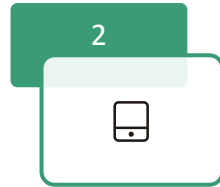
200,000 POS units in 10 countries

Payments– Solution for payment and financial institutions.



Processing

- Acquiring
- Issuing
- Switching
- Personalization
- Call center-as a service
- Pre-Paid & Top up solutions
- Aggregation services
- Fraud management



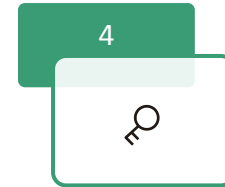
E-commerce and Mobile Payment

- HCE (HCE as a service)
- Closed loop mobile payment (m:cash, m:pay)
- Virtual POS
- Online banking payment
- Switching
- Tokenization



POS & ATM related services

- Outsourcing
- POS & ATM software
- POS & ATM infrastructure & services
- Shared ATM network
- mPOS



Security, Fraud & other

Payments – Solution for merchants.

1



Mobile & Bill Payment & e-Commerce

- Virtual POS
- Online banking payment
- Merchant Payment Gateway
- Tokenization & Switching
- Fast check out

2



Payment Acceptance

- Payment facilitator
- Switching
- TopUp
- Bill payment

3



POS related services & solutions

- Outsourcing
- POS software
- mPOS
- POS infrastructure & services

4



Security & Fraud Control

- Analytics & Monitoring
- Authentication

5



Loyalty, Contact center & Additional services

Asseco SEE – Systems Integration.

Telco & Utilities

- Voice/Contact center
- Utilities billing system
- Mobile Wallet and mPayment
- Mobile Top Up
- Networking and IT infrastructure

Public Services & Government

- Local government business suite
- Business process and document management
- eTax solution
- Border control solution
- GIS applications
- System integration

Providing systems integration with very close cooperation with our partners

Networking and IT Infrastructure using world leading vendors

We base on proven technologies and the latest trends in IT

Our solutions are reliable and flexible, and can be easily customized

Asseco SEE - Outsourcing.

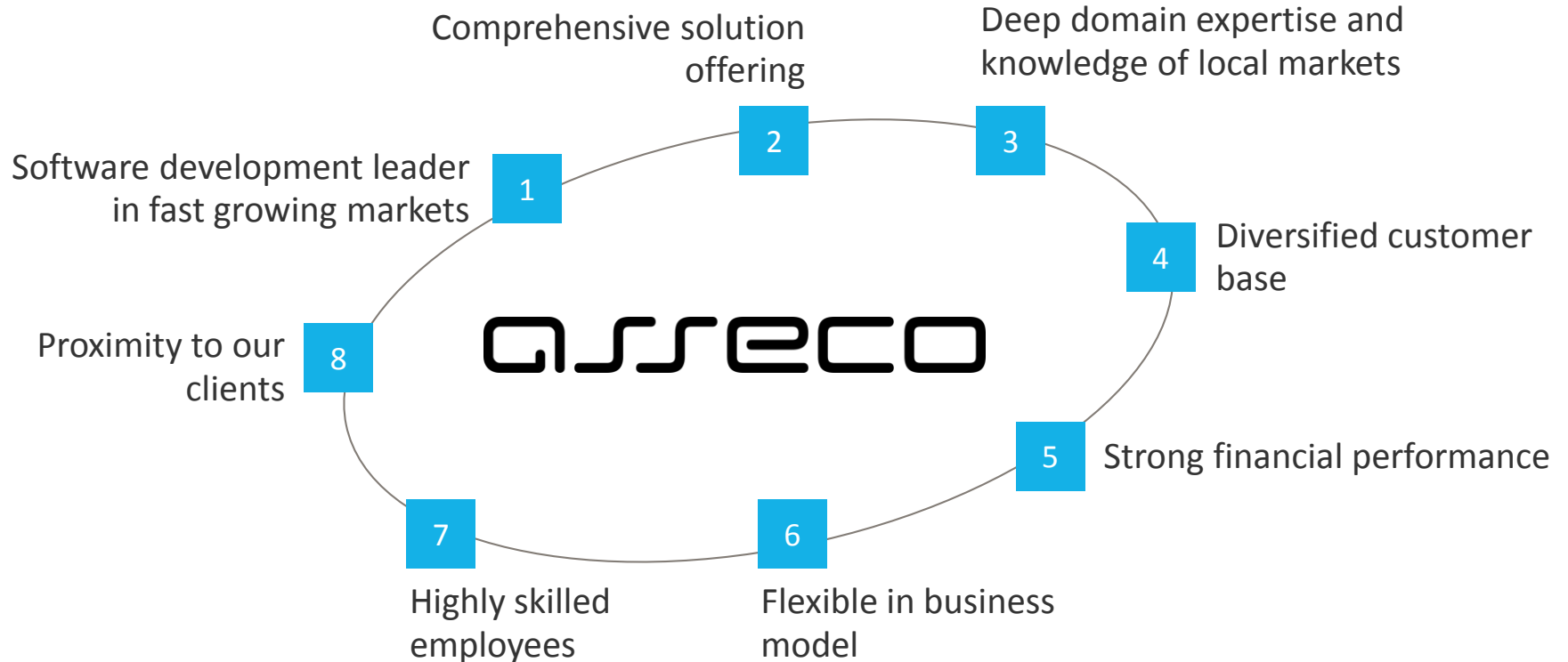
Our outsourcing services are available for any industry and business process:

- Local government business suite
- eCommerce BPO
- ATM & POS outsourcing
- eBanking service center
- Contact Center outsourcing
- Cloud services
- Infrastructure outsourcing

Outsourcing can be a key service to driving your business in efficient way

Working closely together with our clients, we analyze and adjust their operations to maximize the simplicity, efficiency, and agility of their organization

Why Asseco?





Asseco SEE Financial results

Financial Highlights.

Financial Highlights - consolidated <i>(in EUR '000 unless otherwise stated)</i>	H1 2016	2015	2014	2013
Sales revenues	59 362	116 423	119 577	111 708
Operating profit	5 470	12 688	11 036	10 001
Pre-tax profit	5 474	12 824	11 032	10 299
Net profit attributable to Shareholders of the Parent Company	4 652	10 414	9 318	8 537
Total assets	204 566	199 467	199 023	187 311
Total liabilities	43 100	37 714	39 680	30 959
Non-current liabilities	5 570	6 893	6 227	2 979
Current liabilities	37 530	30 821	33 453	27 980
Equity	161 467	161 753	159 343	156 352
Share capital*	117 262	121 775	121 752	125 131
Paid out dividend (in PLN '000)	21 796	20 758	16 606	42 034
Paid out dividend per ordinary share (in PLN)	0,42	0,40	0,32	0,81

* PLN 518 943 000


Solutions
for demanding
business.

assecO

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