

# Your technology partner for the financial industry

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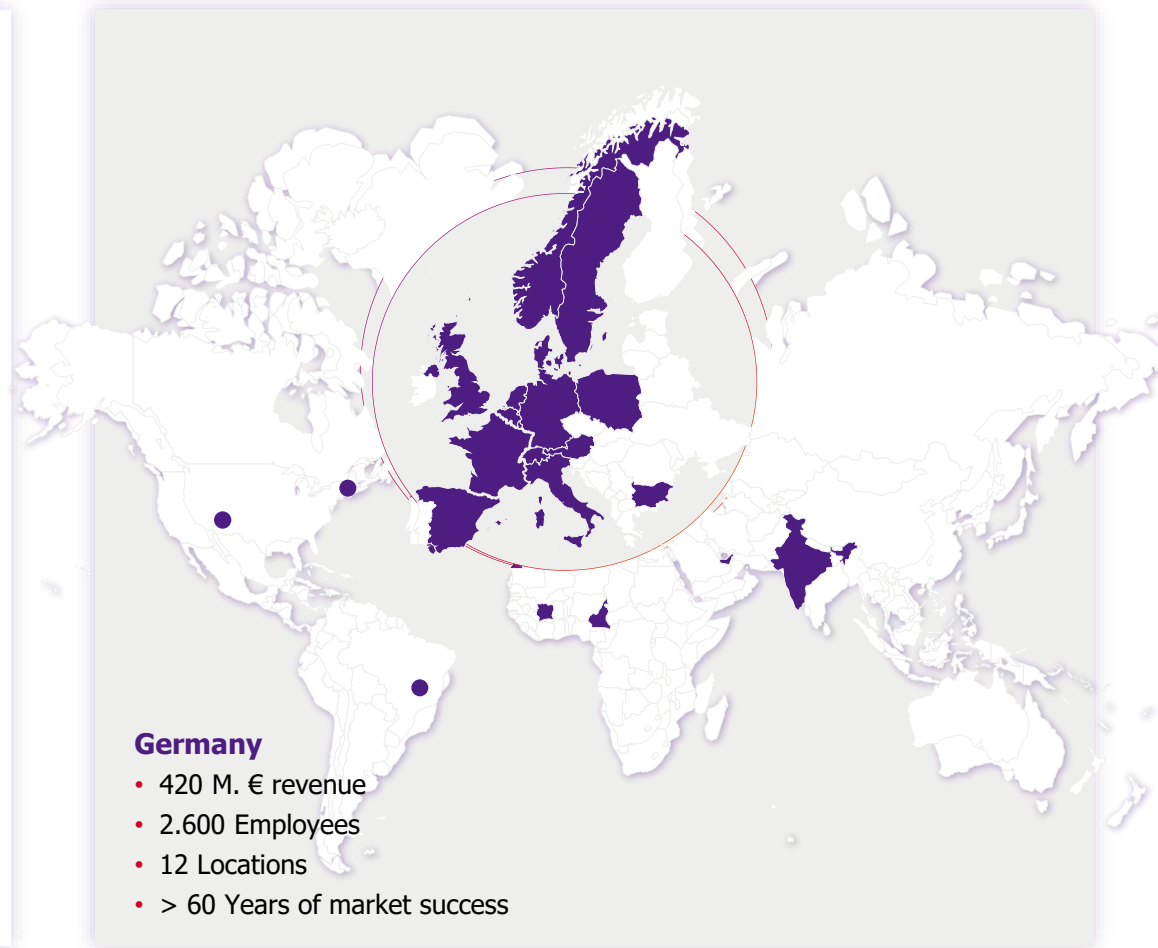
Corporate Presentation

# A leading tech player in Europe

Sopra Steria: #TeamDigitalEurope in Numbers

Comprehensive  
**End2End-Portfolio** with  
recognized expertise in  
**Consulting, Digital Services**  
and **Software Development**

Extensive **Industry Expertise:**  
Aerospace, Automotive,  
Banking, Energy, Utilities,  
Insurance, Manufacturing,  
Public Sector,  
Telecommunication, Transport  
& Logistic



**worldwide**

**50.000**  
employees

**5,8 Bn. €**  
2024 revenue

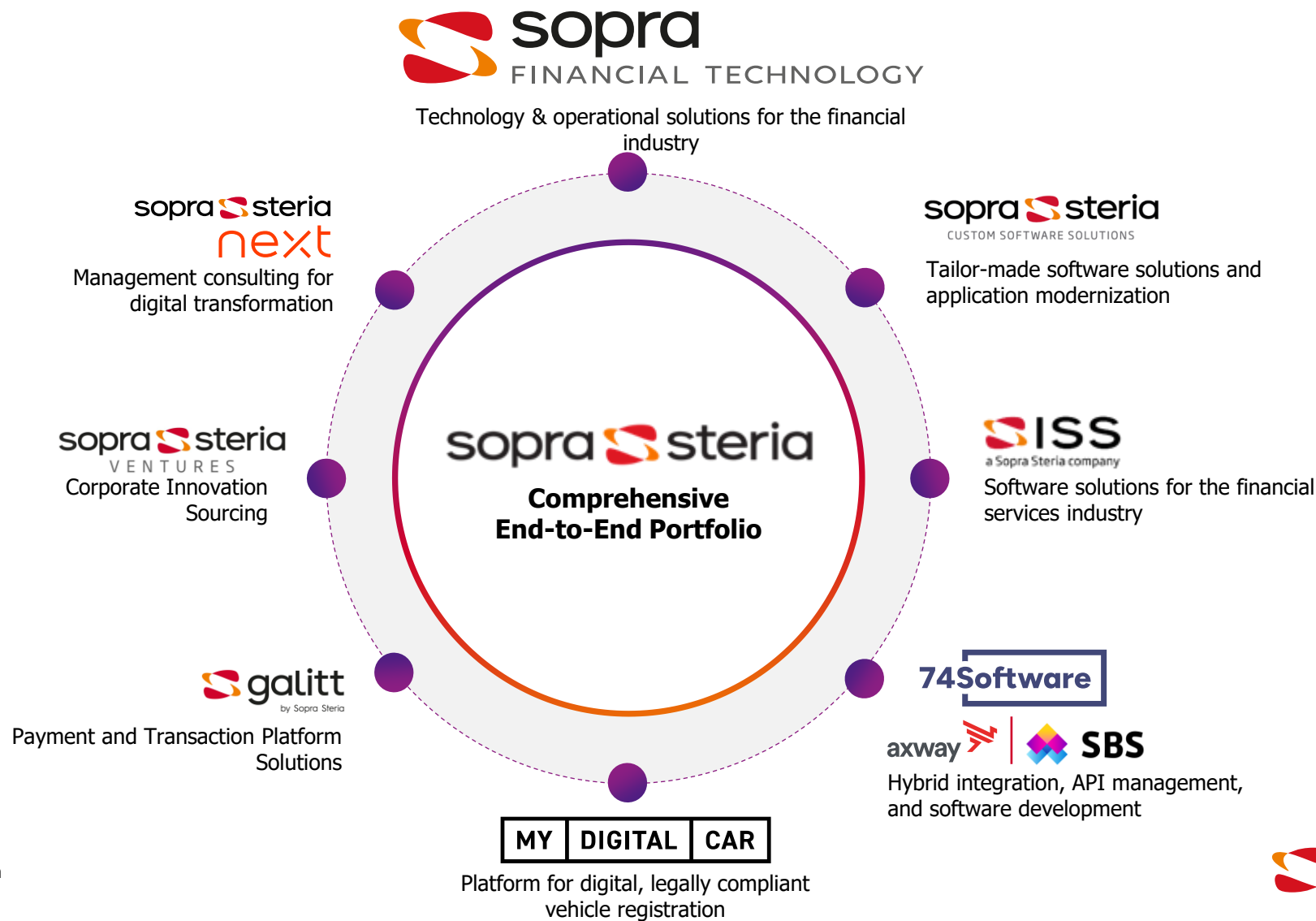
**Top 5**  
European digital services  
companies

**≈ 30**  
Countries

International Service Centers:  
India, Poland, Bulgaria, Spain, North Africa

# Sopra Steria Financial Services

10.000 Experts in Financial Services



# Shaped by duality

Global expertise meets local agility. Experience meets innovative spirit.

## Strength through an international corporation and extensive experience

- Publicly traded family business with a long-term strategy
- Economic stability and scalability through corporate structure
- Comprehensive tech expertise with over 40 years of experience
- Regulatory-compliant services with international expertise



## Agility and Start-up Mentality

- People at the center through a culture of openness, curiosity, and team spirit
- Deep industry expertise shaped by a forward-looking mindset
- Flexibility and innovative strength through modular services and solutions
- Rapid implementation thanks to flat hierarchies and agile methods

# Our Values and Identity

Our primary emphasis is on the people.



## Empathy

We are empathetic, recognizing and responding to the needs of our counterparts – both as customers and as individuals. This also applies to our employees and partners.

## Collaboration

We are collaborative, believing in the synergies within the team, with partners, and with clients. Openness and cooperation are integral parts of our excellence.



## Innovation

We are innovative, agile, and bring new perspectives for the technological future of all financial service providers. We offer our customers innovation on an individual level.

## Trust

We are trustworthy, experienced, and continue our history. Our knowledge of regulatory and process matters is the foundation of security for our customers.



## Excellency

We are excellent at identifying what is necessary and implementing what is possible for our customers – in results, execution, and implementation.



# Challenges of the financial industry

Enormous need for transformation in Germany

<p>Every 12th</p> <p>German bank must close within one year</p> <p>Consolidation of the market through closures and mergers of banks</p> <p>37% of banks say that <b>budget constraints</b> are the main reason and obstacle to digital transformation.</p>	<p>43%</p> <p>of banks risk losing customers to competitors</p> <p>Outdated banks <b>lose customers</b> who opt for better user experiences and innovative services.</p> <p>4 out of 10 customers are <b>not satisfied</b> with their bank's services.</p> <p><b>Service Deficits:</b> Only 39% of German banks use managed services</p>	<p>280 Bn €</p> <p>change the bank annually</p> <p>€400 billion are inherited and gifted annually in Germany – with an increasing trend</p> <p>The generation of <b>digitally savvy Millennials</b> benefits particularly strongly from the wealth transfer.</p> <p>70% of heirs <b>change their advisor</b> if they do not feel well cared for</p>	<p>9 of 10</p> <p>Consumers want to use digital services</p> <p><b>Consumers' needs</b> must be placed at the <b>center</b> of all development and design processes.</p> <p>Customers expect <b>digital</b>, flexible, and fast services</p>	<p>40 M €</p> <p>Budget wasted in just one year</p> <p>In 2024, BaFin imposed <b>fin</b>es amounting to 40 million euros due to violations of regulatory standards (four times more than the previous year).</p> <p><b>Loss of Trust:</b> 84% of customers leave the bank after a compliance scandal</p>
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We drive digital transformation and empower our clients to operate efficiently, securely, and customer-centric in a technology-driven financial world.

# Three industries, one goal: advantage

Our smart offering for the financial sector



## **Banking – Stability and Innovation in Harmony**

We combine technological innovation with in-depth regulatory expertise. We help banks modernize their IT landscapes, integrate new business models, and comply with complex regulatory requirements. We always keep an eye on scalability, security, and future-proofing.

## **Insurance – Digital Transformation with Regulatory Depth**

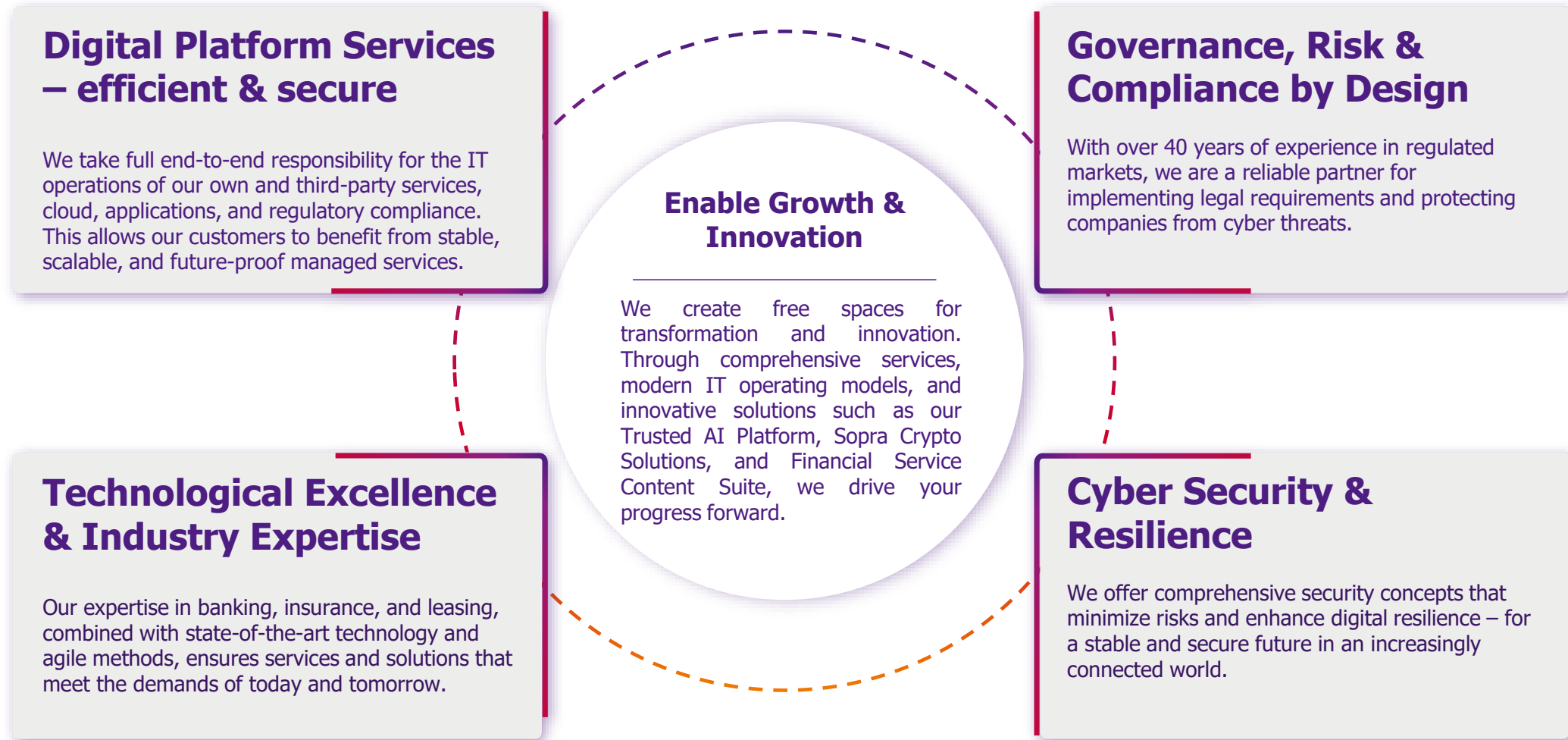
We combine complex regulatory requirements with modern digital solutions. We understand the challenges surrounding customer retention, process automation, and IT security, and we help insurers sustainably transform their business models.

## **Leasing – Industry Expertise for Dynamic Business Models**

We assist companies in designing their processes efficiently and future-proof. Our deep understanding of industry-specific requirements – from contract management to regulatory compliance to the digitization of customer interaction – makes us a reliable partner for leasing companies of all sizes.









# Our commitment to performance

Your technology provider and operator in the financial services industry





# Our Main Offers

	 <b>Advisory &amp; Architecture</b>	 <b>Expertise &amp; Solutions</b>	 <b>Managed Services</b>
 <b>Infrastructure</b>	Roadmap & Strategy As-is/to-be Audit & Recommendation Assessment & Benchmark	Software Defined Data Center Infrastructure as Code Sovereign Solutions	<b>RightCloud<sup>^</sup></b> <b>RightControl<sup>^</sup></b> <b>RightConnectivity<sup>^</sup></b>
 <b>Cloud</b>	Cloud Vision & Cloud Design Ecosystem Architecture Cloud Governance	Cloud Platforms & Tooling Cloud Scale & Cloud Ops Cloud Migration & Management	
 <b>Modern Work</b>	Modern Workplace Design IT Environment Strategy Copilot Consulting & Analysis	Modern Workplace Management Copilot Implementation AI Contact Center Modernization	<b>RightExperience<sup>^</sup></b>
 <b>Applications Operation</b>	DevOps Architecture Employee & Customer Experience Observability Architecture	DevOps Transformation Application Performance Management Application Monitoring	<b>RightApplications<sup>^</sup></b>
 <b>Cybersecurity</b>	Security Strategy & Governance Risk, Audit & Compliance Crisis Management	Detection & Threat Intelligence Penetration Testing Identity Security	<b>RightSecurity<sup>^</sup></b>

# Our Product & Solutions Portfolio at a Glance

## LeasySOFT

Solution for leasing companies (banks, industry, specialized providers) | Support processes in the leasing lifecycle from POS recording, inventory management to contract termination | Coverage of cross-cutting topics: accounting, payment transactions, document management system | Country-specific adaptations e.g. for Austria

## Crypto Solutions

Modern lending | Digital collateral | Crypto-backed financing | Collateralization of digital assets | Regulatory compliance | Legally secure processes | Transparent credit processes | Modular platform | Fast integration | Technological innovation | Customer-oriented solutions | New target groups | Trusted infrastructure

## Trusted AI Platform

Scalable, compliant, and sustainable AI infrastructure | Operation & transformation of AI use cases, e.g., anti-financial crime | SaaS integration | cloud-based | Monitoring of compliance and security requirements | Monitoring of use cases and data flow | Provision of audit and verification trails

## Financial Service Content Suite

Full-Service Enterprise Content Management | SaaS | Web client | Process automation | Standardised workflows | Application management in the cloud | Custom configuration | Compliance by design | API integration

## Core Xtend Connect

Online banking application | Extension of core banking system with banking-related processes/workflows | API interfaces | Partner integration | DORA-compliant banking operations | SaaS | Application management | Hosting & orchestration of third-party applications

# We love to run compliant financial technology, so you can focus on your business.

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