

Your technology partner
for the financial industry

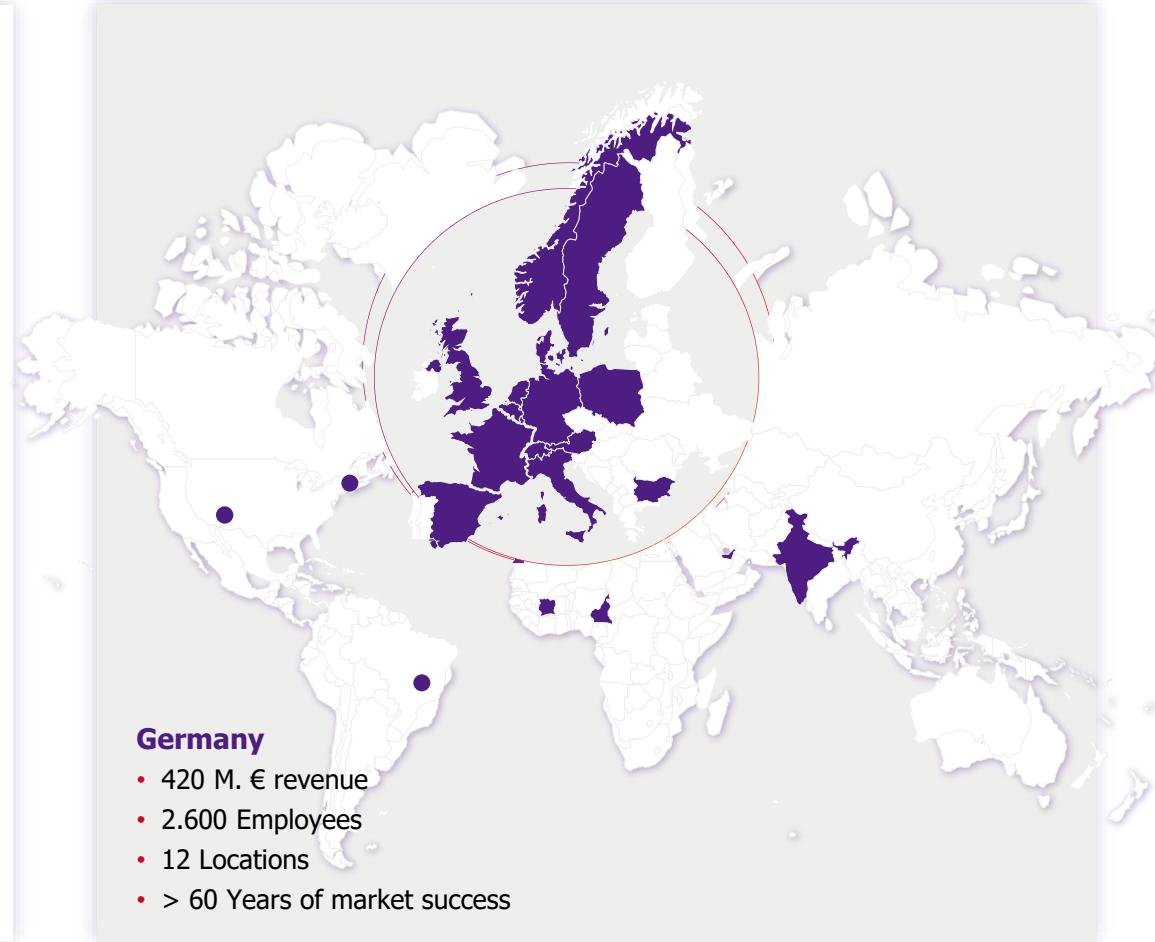
Corporate Presentation

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 servies
companies**

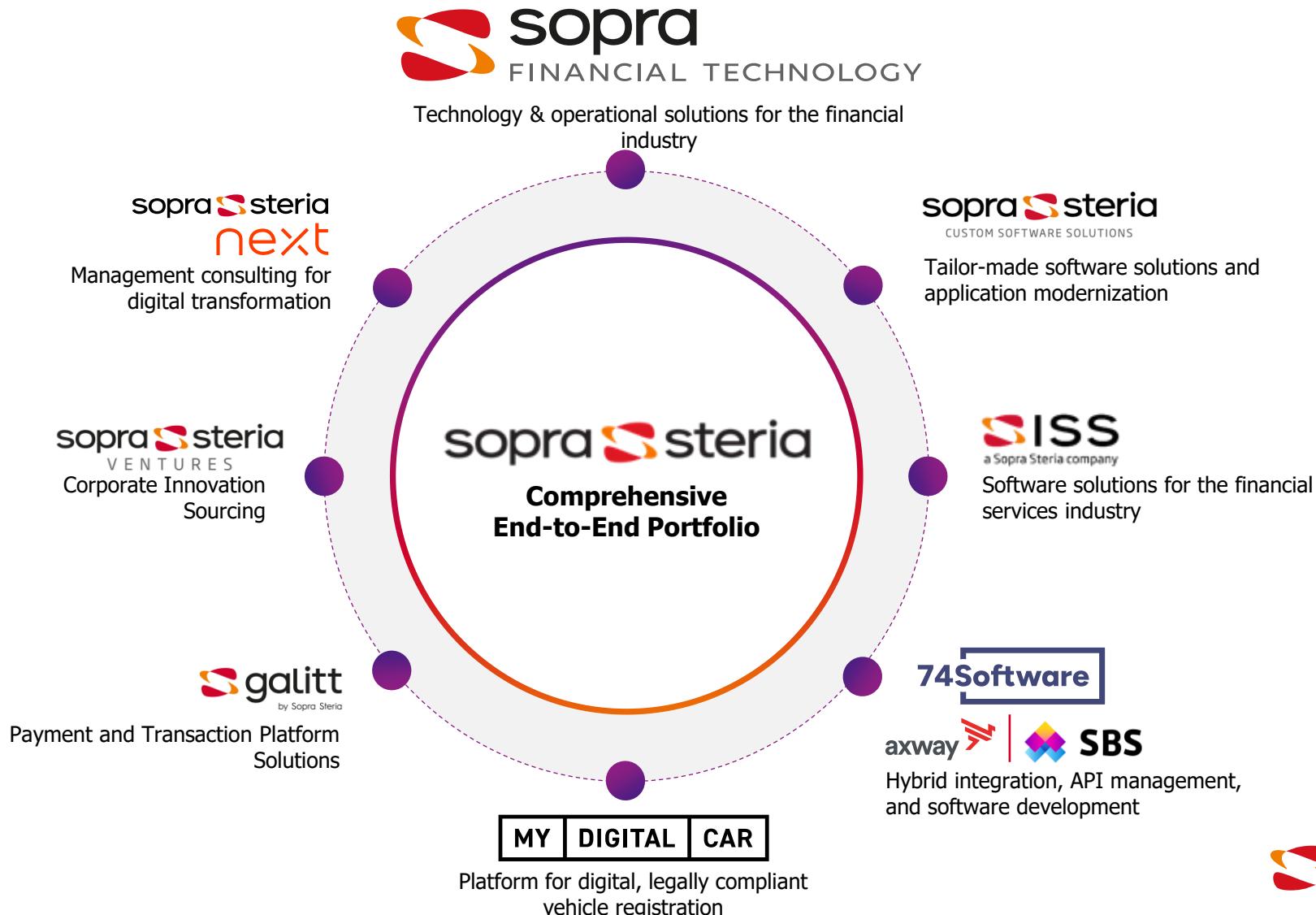
≈ 30

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

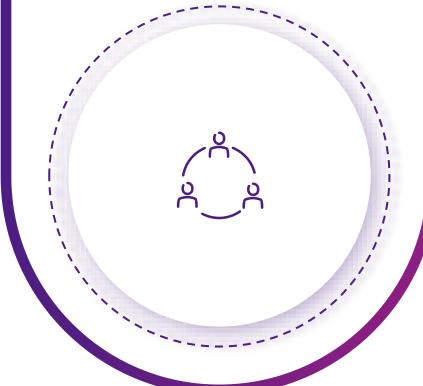
Our Values and Identity

Our primary emphasis is on the people.



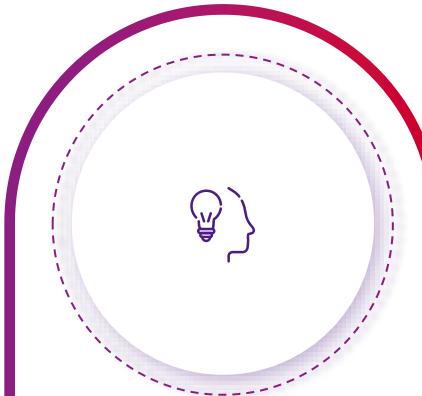
Empathy

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.



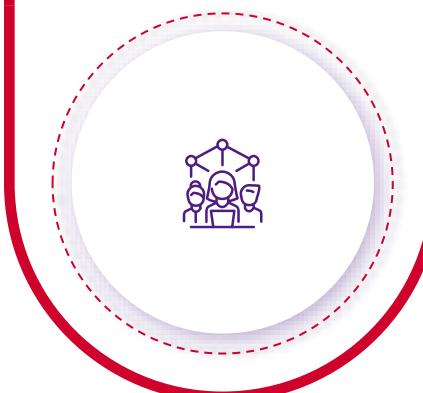
Collaboration

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 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 budget constraints are the main reason and obstacle to digital transformation.</p>	<p>43% of banks risk losing customers to competitors</p> <p>Outdated banks lose customers who opt for better user experiences and innovative services.</p> <p>4 out of 10 customers are not satisfied with their bank's services.</p> <p>Service Deficits: Only 39% of German banks use managed services</p>	<p>280 Bn € change the bank annually</p> <p>€400 billion are inherited and gifted annually in Germany – with an increasing trend</p> <p>The generation of digitally savvy Millennials benefits particularly strongly from the wealth transfer.</p> <p>70% of heirs change their advisor if they do not feel well cared for</p>	<p>9 of 10 Consumers want to use digital services</p> <p>Consumers' needs must be placed at the center of all development and design processes.</p> <p>Customers expect digital, flexible, and fast services</p>	<p>40 M € Budget wasted in just one year</p> <p>In 2024, BaFin imposed fines amounting to 40 million euros due to violations of regulatory standards (four times more than the previous year).</p> <p>Loss of Trust: 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

Digital Platform Services – efficient & secure

We take full end-to-end responsibility for the IT operations of our own and third-party services, cloud, applications, and regulatory compliance. This allows our customers to benefit from stable, scalable, and future-proof managed services.

Technological Excellence & Industry Expertise

Our expertise in banking, insurance, and leasing, combined with state-of-the-art technology and agile methods, ensures services and solutions that meet the demands of today and tomorrow.

Enable Growth & Innovation

We create free spaces for transformation and innovation. Through comprehensive services, modern IT operating models, and innovative solutions such as our Trusted AI Platform, Sopra Crypto Solutions, and Financial Service Content Suite, we drive your progress forward.

Governance, Risk & Compliance by Design

With over 40 years of experience in regulated markets, we are a reliable partner for implementing legal requirements and protecting companies from cyber threats.

Cyber Security & Resilience

We offer comprehensive security concepts that minimize risks and enhance digital resilience – for a stable and secure future in an increasingly connected world.

Our Main Offers

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

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.

