

Digital Technologies Forward

AUSTRIACARD HOLDINGS **Investor Day 2025**

Delivering sustainable and profitable growth

May 8, 2025 – AUSTRIACARD HOLDINGS (ACAG), an international applied technology group headquartered in Vienna and listed in the Athens and Vienna Stock Exchanges under the symbol ACAG, presented its "Path to Growth" yesterday at the **Investors Day 2025**.

The management team outlined the company's growth strategy and shared its medium-term financial targets for the next three years.

Today's updates are the foundation for the company's growth and strategic priorities. Over the past few years, AUSTRIACARD has enhanced its products and organizational capabilities, resulting in strong growth and significant improvements in profitability.

The company has transformed from a leading payment solutions provider into an applied technology provider specialising in digital technologies, empowered by AI. The GaiaB platform and Agentic AI solutions deliver advanced capabilities for digitization and automation, serving both public and private sectors across Europe, the Middle East, and Africa. AUSTRIACARD maintains a leading position in its traditional business, which is card payment solutions.

Management discussed the anticipated challenges from 2025 onwards, as well as the opportunities that lie ahead.

These opportunities are central to our strategy, which is built on **three key growth pillars**:

1. **Geographical Expansion:** This involves targeting key markets and assessing their expected contributions in the medium term.
2. **Market Share Expansion:** This includes initiatives to drive growth, such as investments in our organizational structure and pursuing strategic acquisitions.
3. **Products and Services Portfolio Enhancement:** We aim to better meet customer needs through solution-led offerings and recurring revenue models.

As part of the evolution of the growth strategy, management has updated the financial targets for the medium-term period of 2025 to 2027. The revised targets are as follows:

- Average annual organic revenue growth of **6-7%**
- Adjusted EBITDA margin improvement in the range of **15%-17%**
- Capital expenditure as a percentage of revenues in the range of **4-5%** per annum
- We reaffirm our commitment to maintaining a progressive dividend of **20-25%** of net profit and maintaining a Net debt to EBITDA ratio of 1.5 to 2 times (excl. M&A activity).

These targets will be supported by cash flow generation and strategic capital investments.

Manolis Kontos, Group CEO of AUSTRIACARD HOLDINGS AG, commented:

"During our Investor Day today, we shared insights into the implementation of our strategy, the growth drivers of our business, and the foundations of our strong growth.

We remain committed to the three pillars of our strategic growth: geographical expansion, market share growth, and enhancement of our products and capabilities. We plan to continue making significant investments to transform our offerings and become a holistic solutions provider, with a strong focus on technology.

We aim to pursue inorganic opportunities to enhance our product solutions and market positioning. These targeted initiatives will enrich our client offerings across different regions and further develop our capabilities.

Furthermore, we will invest in talent to enhance our organizational structure and establish the foundation to implement our future plans”.

You can find the presentation here: [ACAG_Investor-Day_Presentation.pdf](#)

ABOUT AUSTRIACARD HOLDINGS AG

AUSTRIACARD HOLDINGS AG leverages over 130 years of experience in information management, printing, and communications to deliver secure and transparent experiences for its customers. They offer a comprehensive suite of products and services, including payment solutions, identification solutions, smart cards, card personalization, digitization solutions, and secure data management. ACAG employs a global workforce of 2,400 people and is publicly traded on both the Athens and Vienna Stock Exchanges under the symbol ACAG.

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