

Building on trust. Growing digitally.

FACT SHEET March 2026

AUSTRIACARD
(HOLDINGS)

Overview

A global provider of identity and payment solutions, with a strategic focus on digital transformation technologies, powered by proprietary technology and AI capabilities

Headquartered in Vienna, Austria with **10 manufacturing hubs** across strategic markets (Europe & US) and a **global sales footprint** ensuring client proximity and service excellence

Clients are blue-chip Financial Institutions [Banks, Neobanks], Corporates [Energy, Telecoms, Retail & Other], Public Sector

17 countries **>50 countries**
Physical Presence Commercial Activity

2,360
Workforce

16
Sales Offices

Production facilities in
10 countries

Solutions Portfolio



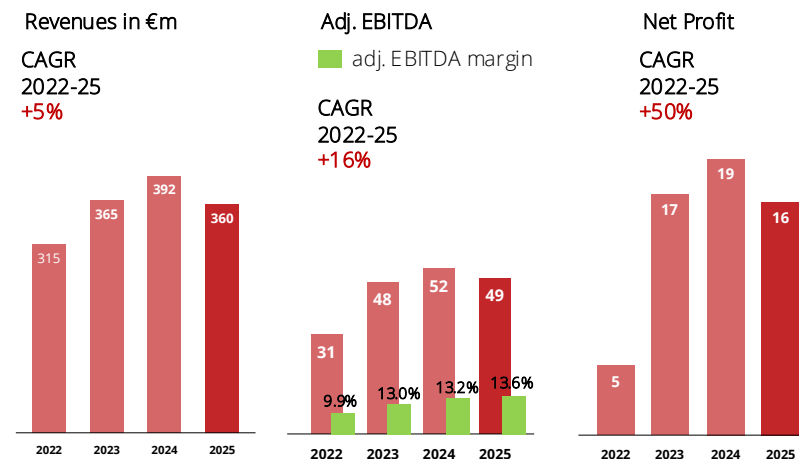
Digital Technologies

- Artificial Intelligence Empowered Solutions & GaiaB™ Appliances
- KYC/KYB Onboarding & Trusted Services for eSignature
- Digitalization & Data Capture Technologies
- Process & Content Management Intelligence

A global applied technology company



...with remarkable growth



All financial information is based on 2025 Annual Financial Report
1. Operating Cash Flow = Cash flows from operating activities; 2. Leverage = Net Debt / adj. EBITDA

Identity & Payment Solutions

- Payment Cards
- Card as a service (CaaS)
- Sustainable/Eco Friendly Cards
- Citizen Enrolment & Authentication



Key Milestones

Building Foundations (1897-2007)

Founded in 1897 by P. Lykos as a printshop, the company evolved steadily through the 20th century.

- ATHEX listing of INFORM P. LYKOS HOLDINGS S.A. in 1994
- establishment of INFORM LYKOS ROMANIA in 2000, marking the Group's first international expansion

Scaling into a Multinational End-to-End Provider (2007-2019)

Strategic acquisitions established significant operations across Europe and transformed the Group into a comprehensive multinational provider.

- acquisition of Austria Card GmbH (2007),
- opened a smart card personalization center in Poland (2012)
- acquisition of Türkiye's largest personalization center (2012)
- acquisition of TAG SYSTEMS (2019)

Accelerating Technology-Led Transformation (2019-Ongoing)

Recent years have seen accelerated growth through strategic technology acquisitions. These moves position the Group at the forefront of secure, intelligent technology solutions.

- acquisition of NEXT DOCS (2019)
- acquisition of Cloudfin and NITECREST UK (2021)
- dual listing on ATHEX and VSE (March 2023), following completion of cross-border merger with INFORM P. LYKOS HOLDINGS S.A.
- acquisition of Pink Post in Romania (2023)
- acquisition of LSTech and Global Trust (2024)



Document Lifecycle Management

- Secure Digital Printing
- E-Billing & Registered Communications
- Electronic Document Archiving
- Enterprise Content Management – ECM/DMS

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Investment Proposition



Strategically located global footprint enabling superior lead times, delivery agility, and customer proximity



Diversified end-to-end solutions portfolio with strong cross-synergy potential



Blue chip customer base with high average tenure



Proprietary technologies and chip operating systems



Strong R&D capabilities drive innovation in digital technologies using Machine Learning, AI & Data analytics



A platform built for scale with a proven track record of growth

Operational footprint

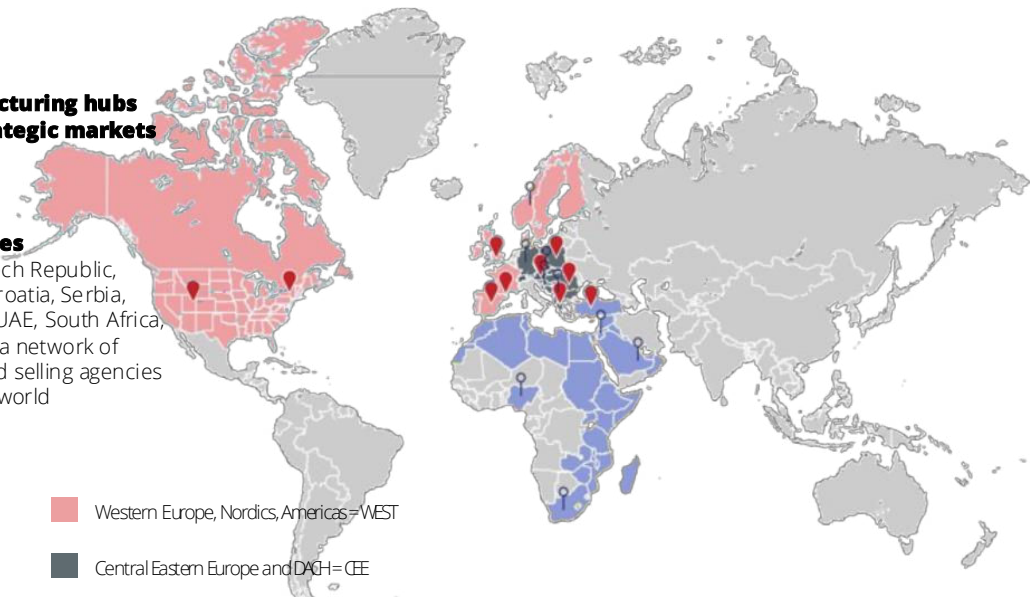


10 Manufacturing hubs across strategic markets



Sales Offices

Norway, Czech Republic, Germany, Croatia, Serbia, Jordan, the UAE, South Africa, Nigeria and a network of partners and selling agencies around the world



- Western Europe, Nordics, Americas=WEST
- Central Eastern Europe and DACH=CEE
- Türkiye, Middle East and Africa=MEA

Indicative Clientele

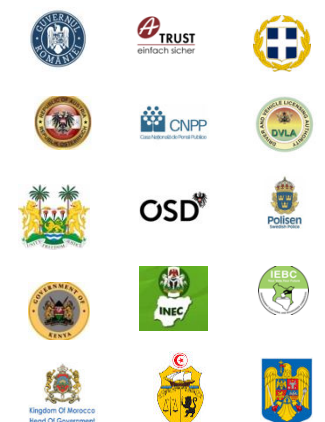
Banks & Neobanks



Energy, Telecoms, Retail & Other



Public Sector



Stock Data

- Dual Listing: Vienna & Athens Stock Exchange
- Sector: Technology
- Symbol: ACAG
- BLOOMBERG: ACAG GA, REUTERS: ACAGr.At
- Commencement Of Trading: March 23, 2023
- Numbers Of Shares: 36,353,868*
* Own shares: 362,302