

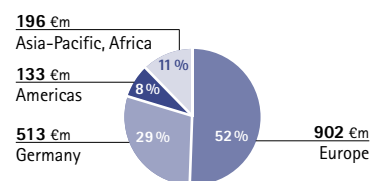
# A SUCCESSFUL FISCAL 2004/2005.

▶ Net sales up 11% and profit up 17% ▶ Internationalization process continued, further strong growth in Europe ▶ Solutions and services now making up 41% of revenue ▶ Established as an outsourcing partner for branch banking ▶ Another significant increase in business value

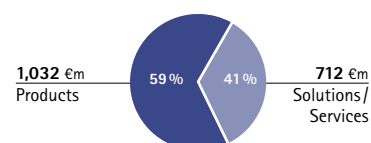
## Key Figures.

	2004/2005 <sup>1)</sup>	2003/2004 <sup>2)</sup>	Change
<b>Statement of Income (€ million)</b> <sup>3)</sup>			
Net sales	1,744	1,576	11 %
Gross profit	486	458	6 %
Gross profit as a percentage of net sales	28 %	29 %	-
Research & development expenses	-78	-73	7 %
R&D expenses as a percentage of net sales	4 %	5 %	-
Selling, general and administration expenses <sup>4)</sup>	-271	-272	0 %
SG&A expenses as a percentage of net sales	16 %	17 %	-
Operating profit (EBIT)	137	113	21 %
Goodwill amortization	0	3	-
EBITA <sup>5)</sup>	137	116	17 %
EBITA as a percentage of net sales	7.9 %	7.4 %	-
Depreciation of tangible assets and amortization of licenses	31	27	15 %
EBITDA	168	143	17 %
EBITDA as a percentage of net sales	9.6 %	9.1 %	-
Net profit for the period	55	44	25 %
Net profit for the period as a percentage of net sales	3.2 %	2.8 %	-
Net profit for the period before carve-out	71	61	16 %
Earnings per share (€) <sup>6)</sup>	4.29	3.68	-
<b>Cash flow (€ million)</b>			
Cash flow from operating activities	133	122	9 %
Cash flow from investment activities	-55	-49	12 %
	Sept. 30, 2005	Sept. 30, 2004	Change
<b>Key Balance Sheet Figures (€ million)</b>			
Working Capital	204	183	21
as a percentage of net sales (annualized)	12 %	12 %	-
Net debt	176	234	-58
Equity	228	194	34
<b>Human Resources</b>			
Number of employees (September, 30)	6,937	6,114	823

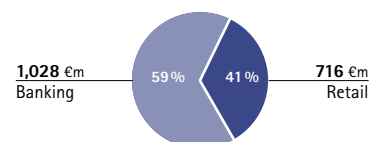
## Net Sales by Region



## Net Sales by Business Stream



## Net Sales by Segment



<sup>1)</sup> October 1, 2004 – September 30, 2005

<sup>2)</sup> October 1, 2003 – September 30, 2004

<sup>3)</sup> before profit charges arising from carve-out

<sup>4)</sup> including other income and expenses as well as investment result

<sup>5)</sup> net profit on operating activities before interest, taxes and amortization of goodwill and product know-how

<sup>6)</sup> calculated on basis of 16.542 million shares

## THE COMPANY.

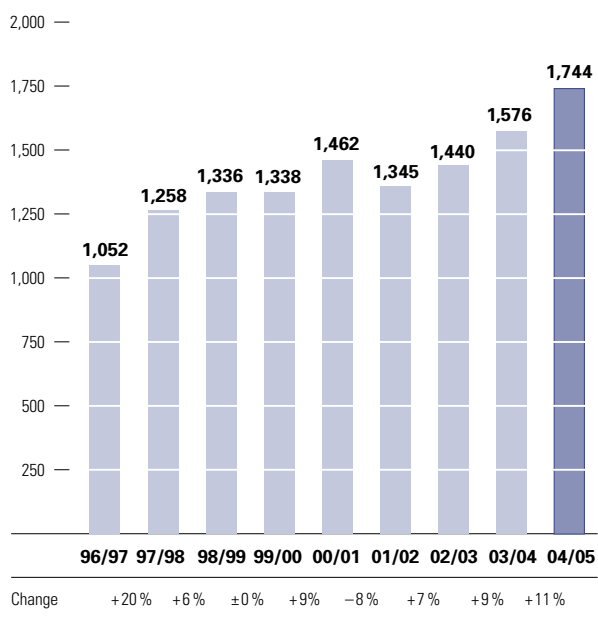
▶ Presence in over 90 countries, with subsidiaries in 31 of these ▶ Approximately 7,000 employees worldwide ▶ Strong position in Europe: No. 1 in programmable ePOS systems, No. 2 in ATMs ▶ World's No. 3 in ATMs and programmable ePOS systems.

We are one of the world's leading providers of IT solutions to retailers and retail banks. Our extensive portfolio of propositions is aimed at optimizing the business processes within retail stores and bank branches. Essentially, it is about reducing complexity and improving service to the end

customer. We are also using the expertise from our core business with banks and retailers to expand into related sectors, including post offices, lottery operators, the hospitality trade and service station chains.

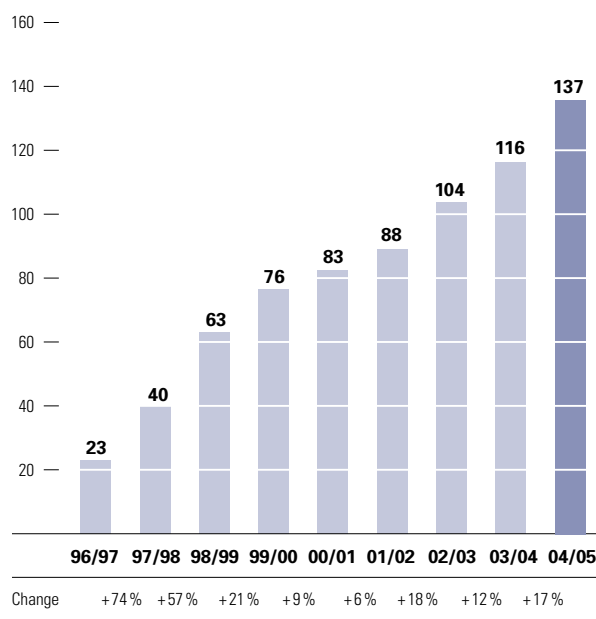
**9-year Net Sales History.**

€m



**9-year EBITA History.**

€m



## OUR AIMS FOR FISCAL 2005/2006.

▶ Increase net sales revenue by 8% and profit by 10% ▶ Grow international business and reinforce our global position ▶ Increase competitive strength with innovations already introduced successfully to the market ▶ Expand solutions and services as a proportion of total revenues ▶ Spur growth through outsourcing contracts and expand into neighboring sectors.

# BUSINESS ACTIVITIES.

**Banking.** We offer banks a broad spectrum of services for shaping their cash processes. It ranges from automated teller machines with a wide variety of options to cash deposit terminals and "cash recycling" systems that take deposited cash and use it for withdrawals. Banking customers can use our transaction terminals to conduct banking tasks. At the heart of our software offerings are multivendor solutions that can be used to operate terminals from different manufacturers. We also offer multichannel solutions, which banks can use to operate their different applications and terminals on a single uniform, server-based software architecture.

**Retail.** For retailers, we offer electronic point-of-sale systems and associated checkout software as well as IT solutions for automation and self-service applications. Innovative examples of these are reverse vending systems for handling bottle and can returns, and self-checkout systems enabling consumers to conduct their own payment processes. Our broad, internationally compatible software portfolio for store organizations means we can ensure complete integration of in-store business processes into retailers'

corporate IT infrastructures. In selected countries, we also offer IT and business consulting services focused on SAP applications.

**Services.** We meet the central requirements of our customers in terms of high system availability (up-time) with a comprehensive range of services. From our 21 customer care centers, we monitor our customers' connected systems online across the world to detect irregularities immediately. We offer traditional maintenance, remote fault rectification, software and network management, and ensure the safety and security of IT networks. In many countries, we have our own technicians located close to our customers and supply over one million spare parts annually from our distribution (logistics) centers spread around the world. Increasingly, banks are turning to us to take over and operate their ATM networks, servers and PCs. At the same time, they are entrusting us with cash management processes, giving us responsibility for operations they no longer view as core business. Through such outsourcing arrangements, we help banks reduce their costs and improve the availability of their systems.

## Key Performance Indicators: Banking. €m

	04/05	03/04	Change
Net Sales	1,028	930	+ 11 %
EBITA	105	92	+ 14 %
EBITA Return on Sales (%)	10.2 %	9.8 %	0.4

## Key Performance Indicators: Retail. €m

	04/05	03/04	Change
Net Sales	716	646	+ 11 %
EBITA	32	25	+ 28 %
EBITA Return on Sales (%)	4.5 %	3.8 %	0.7