EVRY ASA

Q2 2019 PRESENTATION

CEO PER HOVE
CFO HENRIK SCHIBLER

Agenda

- Group highlights
- Business update
- Financial highlights
- Concluding remarks
- Q&A

Group highlights Q2 2019

FINANCIALS

REVENUE (NOKm)	**EBITA**[2] (NOKm)	**BACKLOG** (NOKbn)
3 178	354	18.1
ORGANIC GROWTH[1]	**EBITA MARGIN**[2]	tieto EVRY
-3.4%	11.2%	

BUSINESS UPDATE

- Tieto and EVRY to create one of the most competitive digital services and software companies in the Nordics
- Revenue down y-on-y due to seasonality and Fulfilment services
- Growth in Consulting and Application Services drives favourable revenue mix and supports the strategic direction
- Financial Services experiences high activity driven by demand across geographies, solutions and services areas
- Data-driven services across the Nordic
- Continuing our journey towards becoming a Nordic Consulting Powerhouse
- Reduced margin due to seasonality (2 working days less in Q2) and performance in Sweden

1) ADJUSTED FOR CURRENCY EFFECTS, ACQUISITIONS AND DIVESTMENTS
2) BEFORE OTHER INCOME AND EXPENSES

Great positions in the recent Universum rankings

1	Google	26	Forsvarets forskningsinstitutt
2	Microsoft	27	Itera
3	DNB	28	Acando
4	EVRY	29	Schibsted Media Group
5	Equinor	30	Hydro
6	Sopra Steria	31	Making Waves
7	Forsvaret	32	Oracle
8	Bekk	33	Computas
9	Telenor	34	Sparebank 1
10	FINN.no	35	Sintef
11	IBM	36	Hewlett Packard Enterprise
12	Capgemini	37	Gjensidige
13	Kongsberg Gruppen	38	Nordea
14	Accenture	39	Tine
15	Aker Solutions	40	Forsvarsmateriell
16	Datatilsynet	41	Statnett
17	Cisco Systems	42	Capra Consulting
18	Bouvet	43	Opera Software
19	Knowit	44	Oslo Børs VPS
20	Visma	45	Nets
21	Skatteetaten	46	DNV GL
22	ATEA	47	Storebrand
23	EY (Ernst & Young)	48	Avanade
24	Funcom	49	CGI
25	Telia Norge	50	BearingPoint

- EVRY awarded as one of the most attractive IT consultancy firms to work for amongst Norwegian students!
- EVRY fastest growing employer in the Universum ranking in Sweden → climbed to no. 87, up 67 positions

universum
The Most Attractive Employers of 2019

UNIVERSUM RANKING FOR EVRY IN NORWAY

Business update

Focus on key growth areas

1. Continuing our journey towards a Nordic Consulting Powerhouse
2. Data-driven services across the Nordic
3. Financial Services

Continuing our journey towards a Nordic Consulting Powerhouse

A strong mix of deliveries and sales motions also in the second quarter

Understanding of possibilities → Clarity of direction → Enabling value creation → Realizing potential → Sustaining performance

Digital Experience	(~ 300 FTEs)
Business Consulting	(~ 300 FTEs)
AI, Analytics & Insight	(~ 100 FTEs)
Application Innovation	(~ 700 FTEs)
Business Applications	(~ 450 FTEs)
Security & Risk	(~ 140 FTEs)
Cloud & Infrastructure	(~ 160 FTEs)

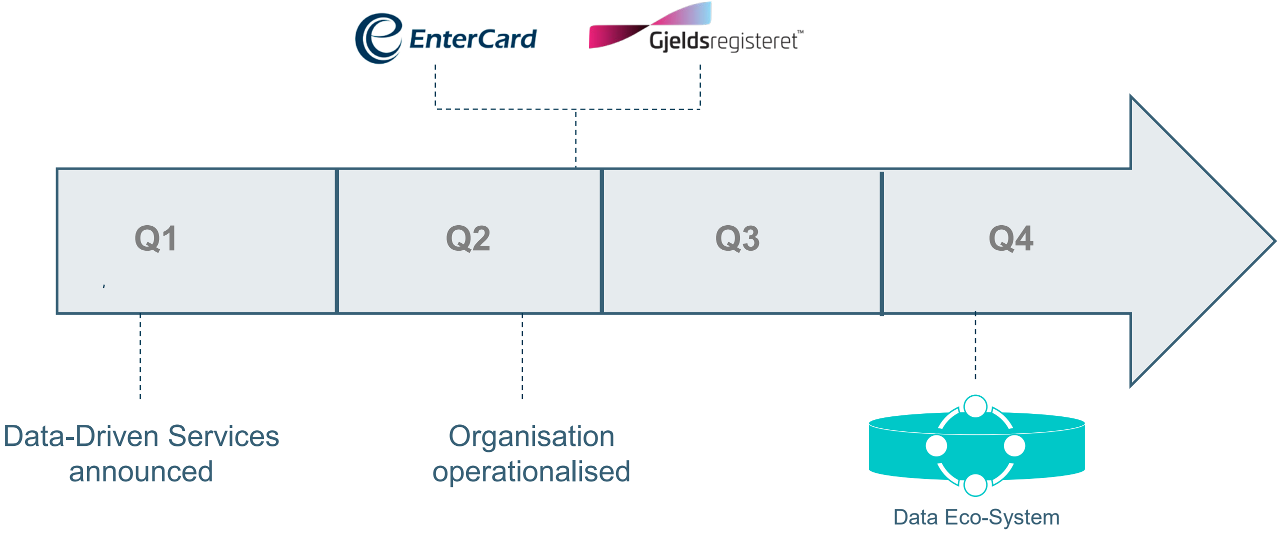
EnterCard
Säästöpankki
Fremtind
Gjeldsregisteret
GASSCO
petoro
Linköpings kommun
Arbeidstilsynet
CREDITINFO
Derome
BOLIDEN
STANGELAND

A NORDIC CONSULTING ORGANISATION WITH APPROXIMATELY 2 150 CONSULTANTS IN OUR 7 PRACTICES5 (EXCLUDING GLOBAL DELIVERY)

EVRY

EVRY Data-driven services across the Nordic

New Nordic Constellation



Experian
t-rank
DOW JONES FACTIVA
Statens vegvesen
Brønnøysundregistrene
Skatteetaten
Kartverket
infotorg

EXAMPLE OF DATA SOURCES

Q1 | INITIATION

- Data-Driven Sevices with over 200 experts across the Nordics.

Q2-Q3 | EXECUTION

- EnterCard TCV 65mSEK.
- Launch of Gjeldsregisteret AS.

Q4 | INNOVATION

- Open API & Analytics community, creating a data eco-system for customers and partners.

EVRY

Financial Services experiences high activity and demand across geographies, solutions and services area

Good traction in ATM, payments and cards

Selected contracts and highlights

geldmaat

ABN·AMRO ING Rabobank

Start of a uniform, independent ATM network

- From June 2019, the ATMs of Geldmaat will gradually start to appear on streets of Dutch cities
- The renewed ATMs will be evenly distributed throughout the country

Important agreement in Sweden

- Contract extension with a large bank in Sweden on Front-end card payment processing
- A three year agreement with a TCV of approx. NOK 190 million

Säästöpankki

Extension of contract in Finland

- The Savings Banks Group in Finland selects EVRY for five more years
- The agreement includes production of debit and credit card as well as associated services

EVRY

Financial highlights

Group financial highlights

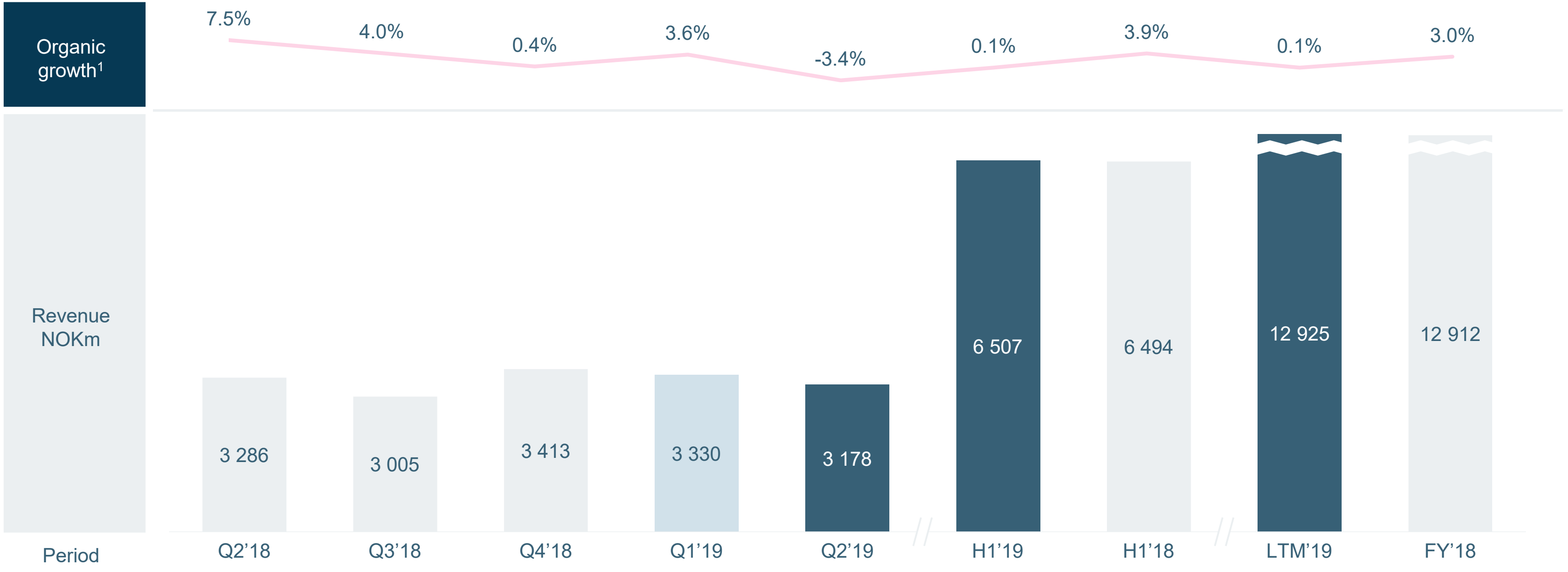
	EVRY GROUP		NORWAY		SWEDEN		FINANCIAL SERVICES	
	Q2 2019	H1 2019	Q2 2019	H1 2019	Q2 2019	H1 2019	Q2 2019	H1 2019
REVENUE NOKm	3 178	6 507	1 419	2 921	767	1 584	862	1 749
ORGANIC GROWTH[1]	-3.4 %	0.1 %	-5.2 %	-1.4 %	-7.1 %	-4.7 %	1.9 %	5.2 %
EBITA[2] NOKm	354	686	129	286	37	68	119	213
EBITA MARGIN[2]	11.2 %	10.5 %	9.1 %	9.8 %	4.9 %	4.3 %	13.8 %	12.2 %

CASH CONVERSION	FREE CASH FLOW (FCF)	EPS[2]	BACKLOG
85.7% LTM Jun’19	NOK 48 m Q2’19	NOK 0.56 Q2’19	NOK 18.1bn 30 Jun’19

Organic growth Q2 2019
Consulting Services 1.9 %
Application Services 6.0%
Digital Platform Services -2.0%
Fulfilment Services -41.9%

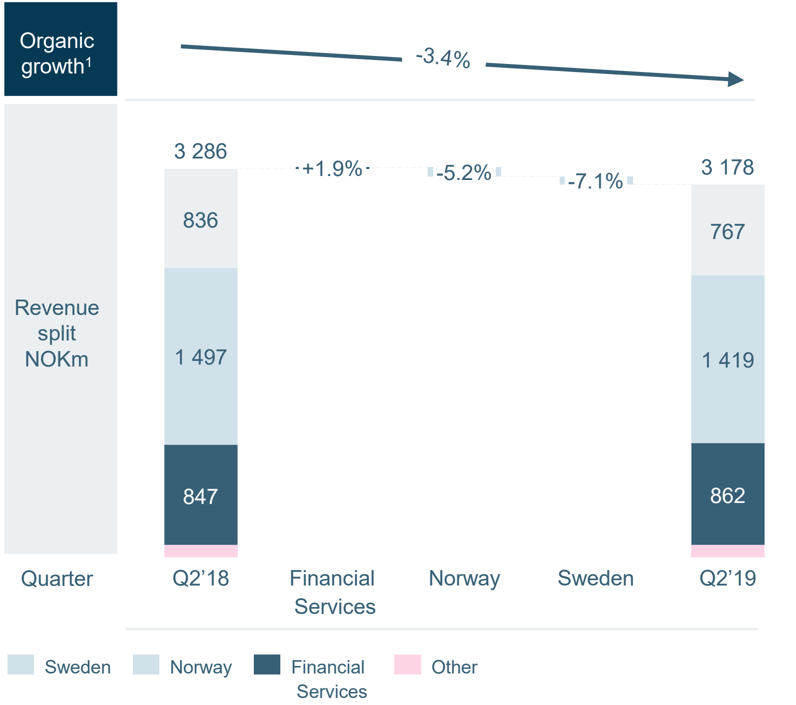
1) ADJUSTED FOR CURRENCY EFFECTS, ACQUISITIONS AND DIVESTMENTS
2) BEFORE OTHER INCOME AND EXPENSES
* ALL FIGURES INCLUDING CASH CONVERSION, FCF, EPS AND BACKLOG ARE COMPARED YEAR-ON-YEAR

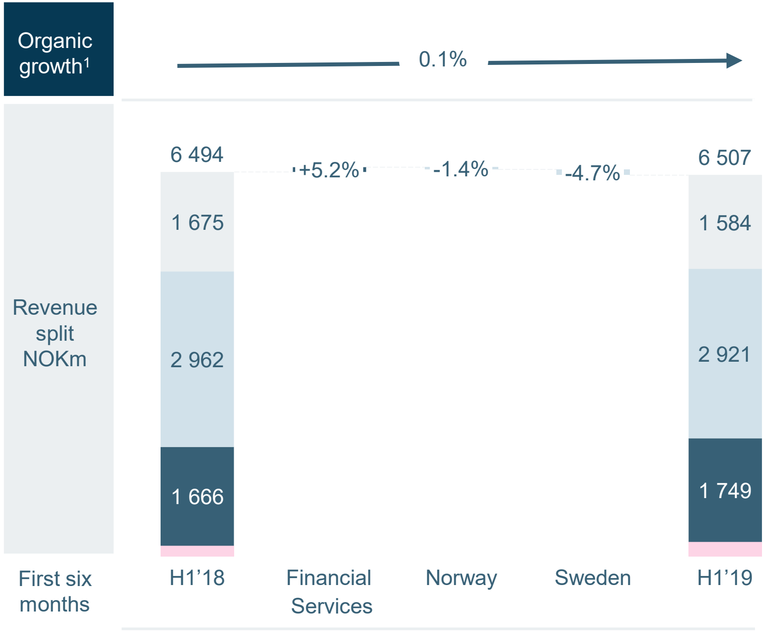
Soft results in the quarter, but the first six months are driven by favourable product mix in line with strategy



1) ORGANIC GROWTH: ADJUSTED FOR CURRENCY EFFECTS, ACQUISITIONS AND DIVESTMENTS

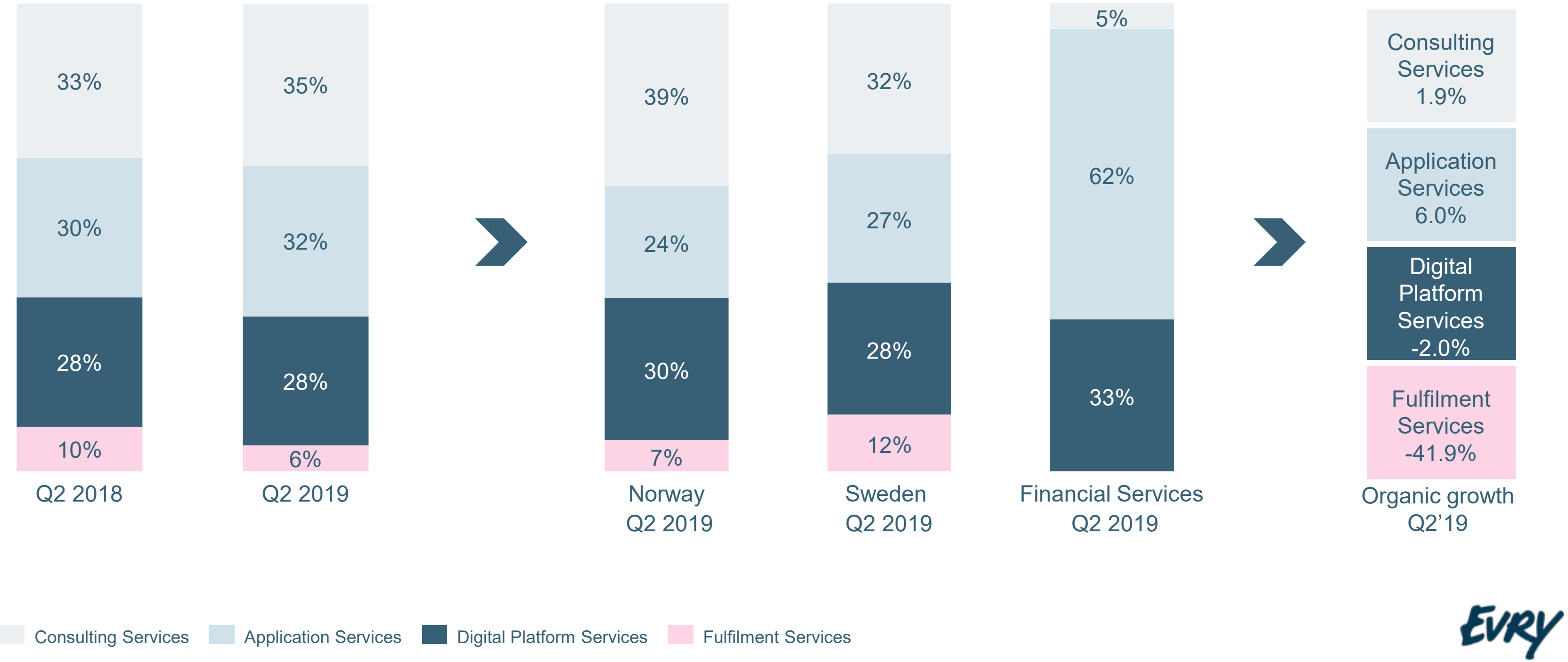
Financial Services experiences high activity driven by demand across all solutions and services areas



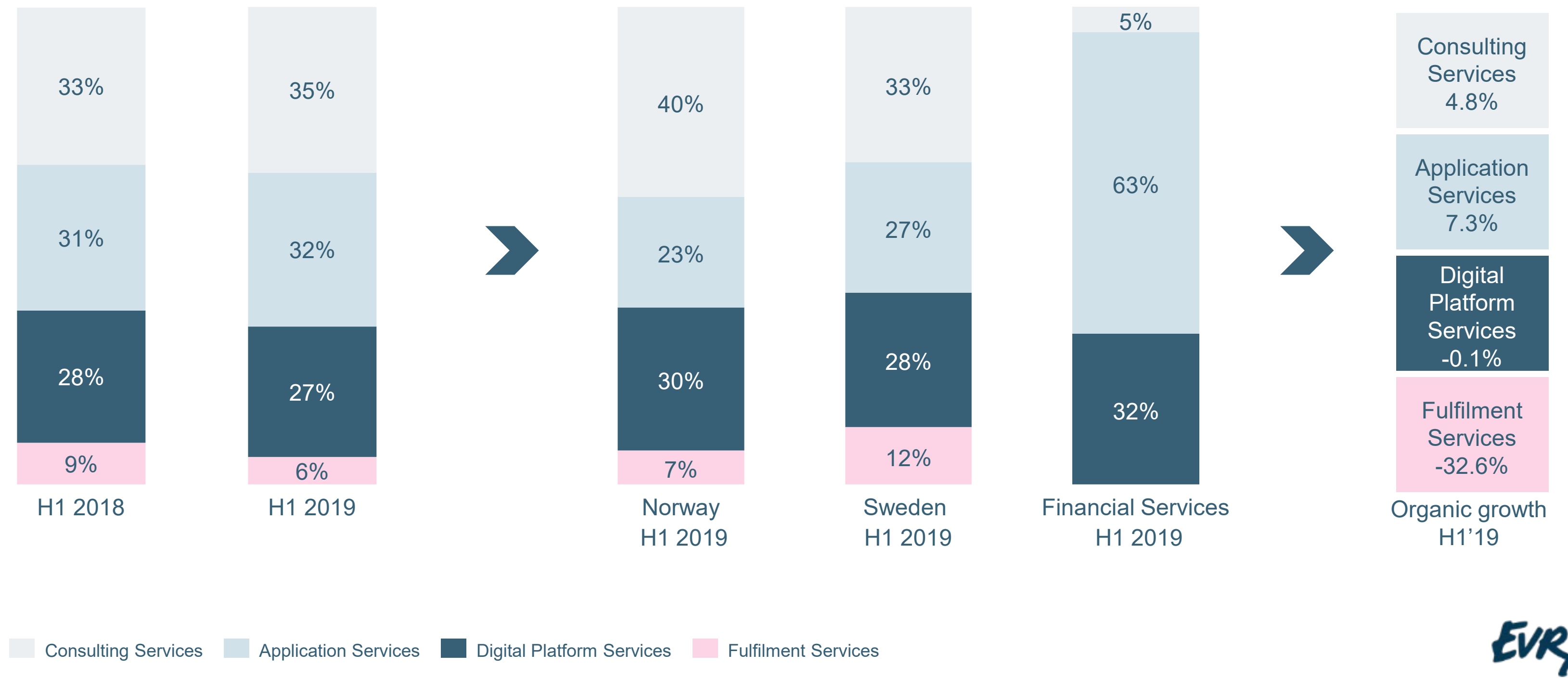


1) ORGANIC GROWTH: ADJUSTED FOR CURRENCY EFFECTS, ACQUISITIONS AND DIVESTMENTS

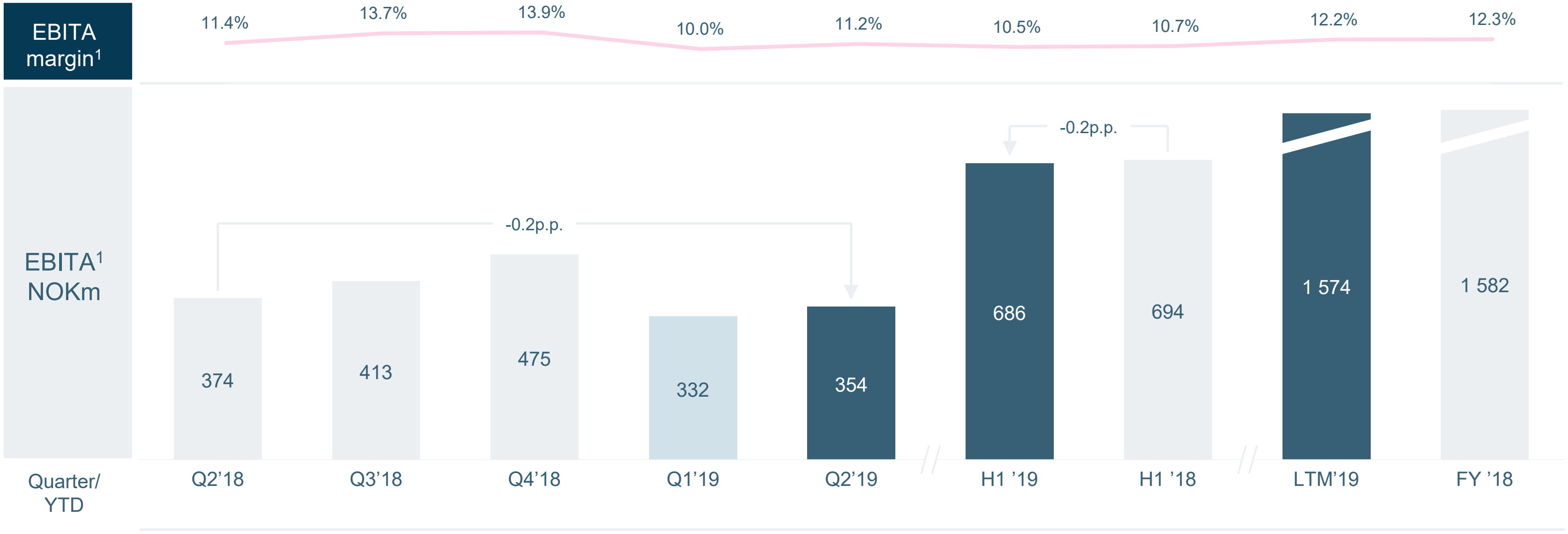
Growth in Consulting Services and Application Services underlines a positive shift in revenue mix as higher margin services are delivered



Reduced revenue from infrastructure services and fulfilment is in line with corporate strategy – to sell services higher up in the value stack

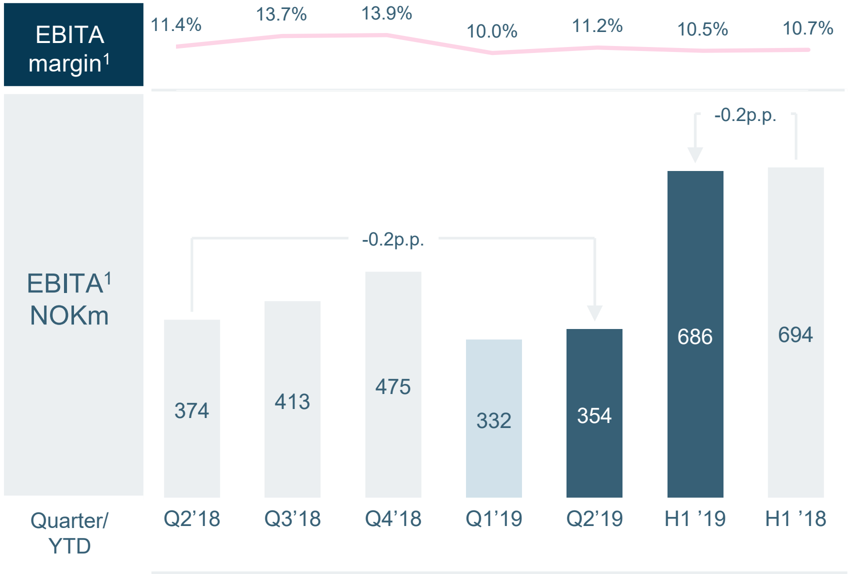


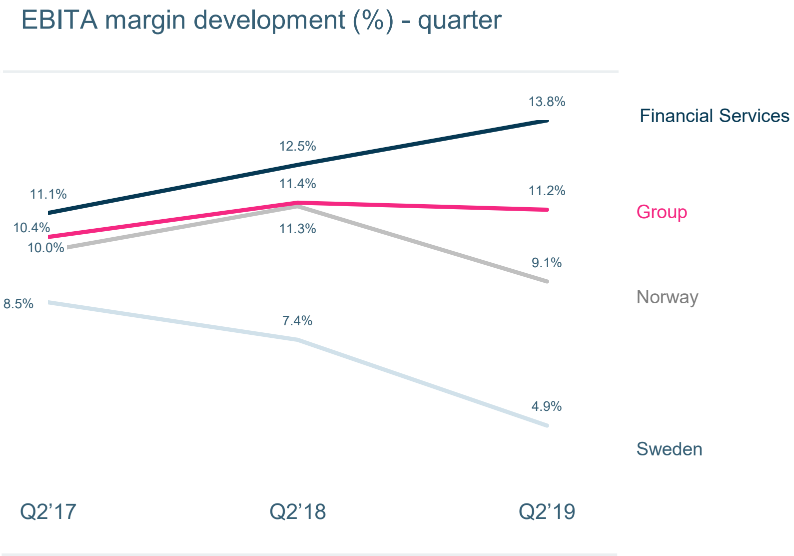
Sweden continues to impact the margin performance in Q2



1) EBITA: BEFORE OTHER INCOME AND EXPENSES

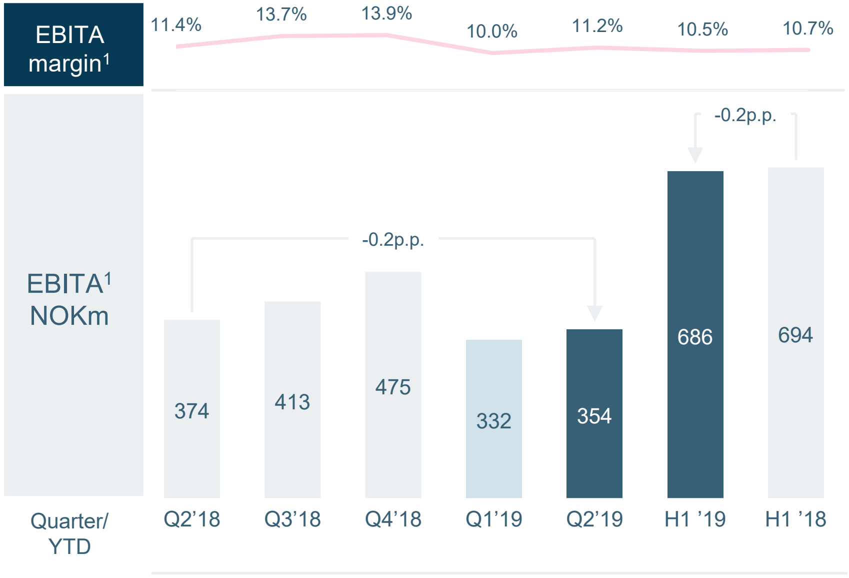
Margin softened by less working days in Q2 and Sweden

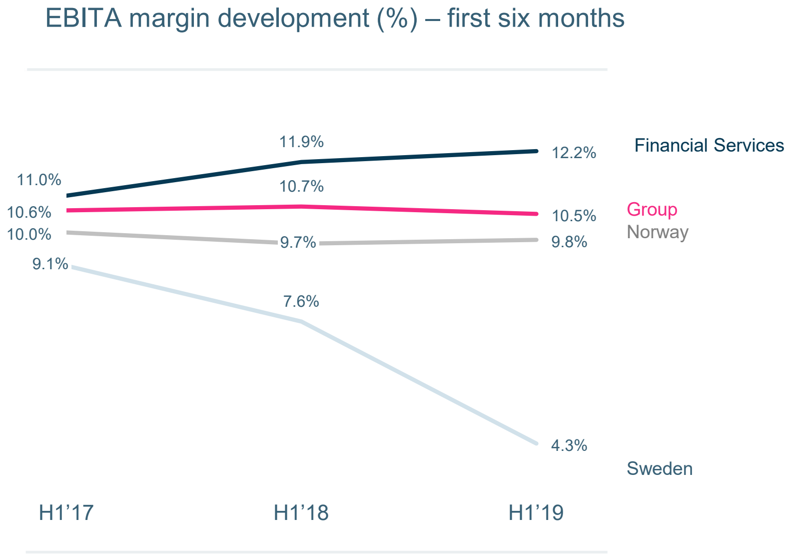




 1) EBITA: BEFORE OTHER INCOME AND EXPENSES

Margin softened by less working days in Q2 and Sweden

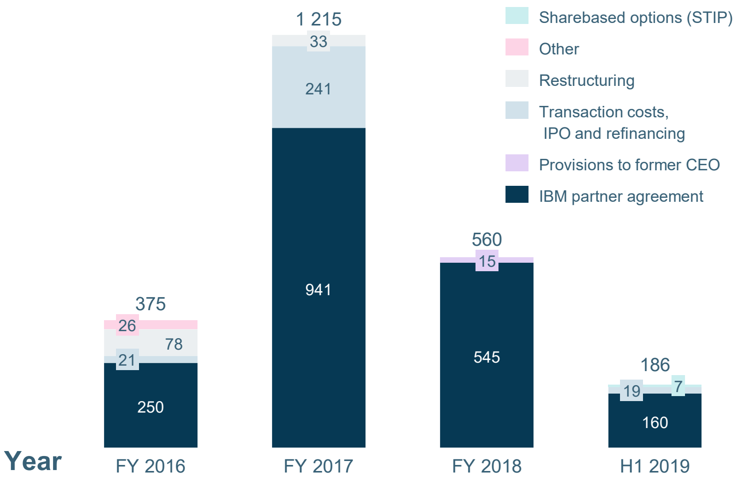




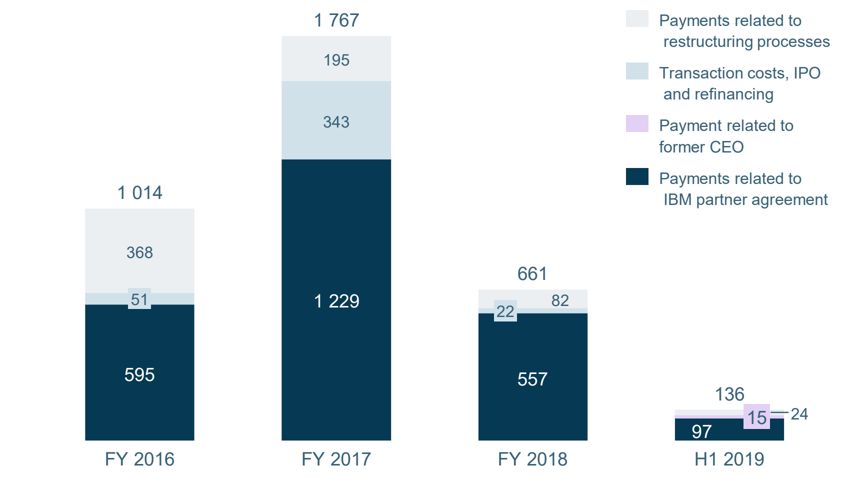
1) EBITA: BEFORE OTHER INCOME AND EXPENSES

Other income and expenses according to plan significantly lower in relation to IBM

OIE with P&L effect (NOKm)



OIE with cash flow effect (NOKm)



Increased cash conversion of 85.7%, up from 78.3% in Q2 2018

	Q2'18	Q3'18	Q4'18	Q1'19	Q2'19
Cash conversion[1]	78.3%	82.8%	86.2%	97.0%	85.7%
LTM FCF[2]	887	950	997	1 256	1 015
Quarter end on weekend/ holiday	Yes	Yes	No	Yes	Yes

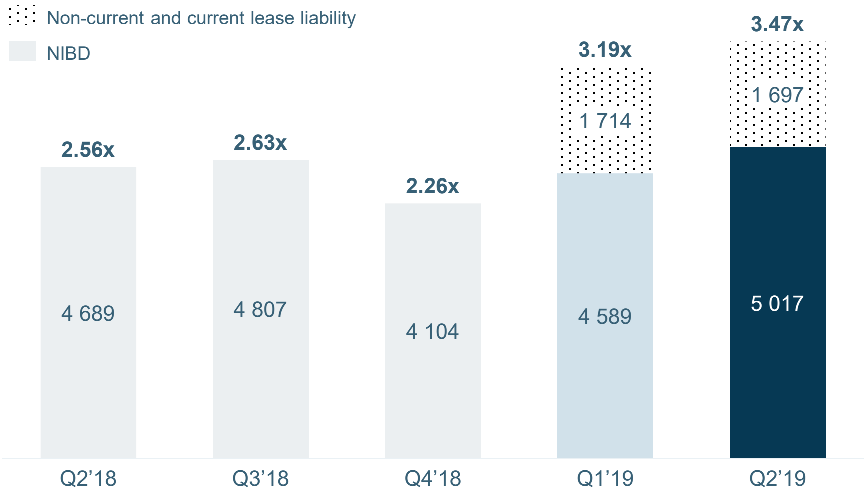
- LTM Cash conversion as of June 2019 ended at 85.7%, compared to 78.3% as of LTM June 2018
- The increased cash conversion was explained by reduced working capital outflow and increased operational cash flow before paid interests relative to adjusted EBITDA for the last twelve months ended 30 June 2019
- As of 30 June 2019, the LTM DSO was 38.3 days, compared to 36.5 days for LTM June 2018, an increase of 1.8 days.

1) CASH CONVERSION: MEASURES HOW EBITDA IS CONVERTED INTO CASH AND IS DEFINED AS ADJUSTED OPERATIONAL CASH FLOW BEFORE PAID INTERESTS DIVIDED BY ADJUSTED EBITDA. IN ADDITION, CASH CONVERSION IS ALSO CALCULATED AFTER INVESTMENTS IN TANGIBLE OPERATING ASSETS AND IN-HOUSE DEVELOPED SOFTWARE AND SALE OF TANGIBLE ASSETS.
2) FREE CASH FLOW (FCF): IS DEFINED AS OPERATIONAL CASH FLOW ADJUSTED FOR CASH EFFECT OF OTHER INCOME AND EXPENSES LESS NET OPERATIONAL INVESTMENTS

Net leverage of 3.47x in Q2 2019

- The Group had total long-term interest-bearing debt of NOK 6 693 million at the end of June 2019, where of NOK 1 392 million was related to non-current lease liabilities (due to the implementation of IFRS 16)
- The cash balance was NOK 341 million as of 30 June 2019 and current lease liabilities and other current interest-bearing liabilities amounted to NOK 322 million
- This implies a net interest-bearing debt (NIBD) of NOK 6 713 million and a net leverage of 3.47x LTM Adjusted EBITDA

Net leverage multiples[1]



1) NET INTEREST BEARING DEBT/ ADJUSTED LTM EBITDA

Concluding remarks

Ambitions for 2019

	2019 ambitions	Comments
	Revenue[1] 2 ⬌ 4% organic growth	▪ EVRY Sweden stabilizing topline ▪ Application Services remains a key area for growth ▪ Focus on growth within Consulting
	EBITA margin[1] 12 ⬌ 13%	▪ Continue to increase Application and Consulting ▪ Renewed focus on Sweden will drive improvements ▪ Margin pressure remains within infrastructure
	OIE[2]	
P&L effect	NOK 200 ⬌ 250m	P&L seasonality ▪ Linear over the year, but somewhat front loaded in H1 2019
Cash effect	NOK 70 ⬌ 120m	Cash flow seasonality ▪ Q1 some higher than remaining quarters
	Capex +/- 2.5%	▪ Mainly related to IP within Financial Services and other key verticals ▪ Limited infrastructure Capex
	Dividend: ~60%	▪ Dividend payout ratio of around 60% of Adjusted Net Profit

1) ADJUSTED FOR CURRENCY EFFECTS, ACQUISITIONS AND DIVESTMENTS
2) EXCLUDING MERGER COST

Q&A

Upcoming events

- **31 Oct 2019:** Q3 2019 earnings release
- **6 Feb 2020:** Q4/FY 2019 earnings release

Appendix

Appendix: Business area performance

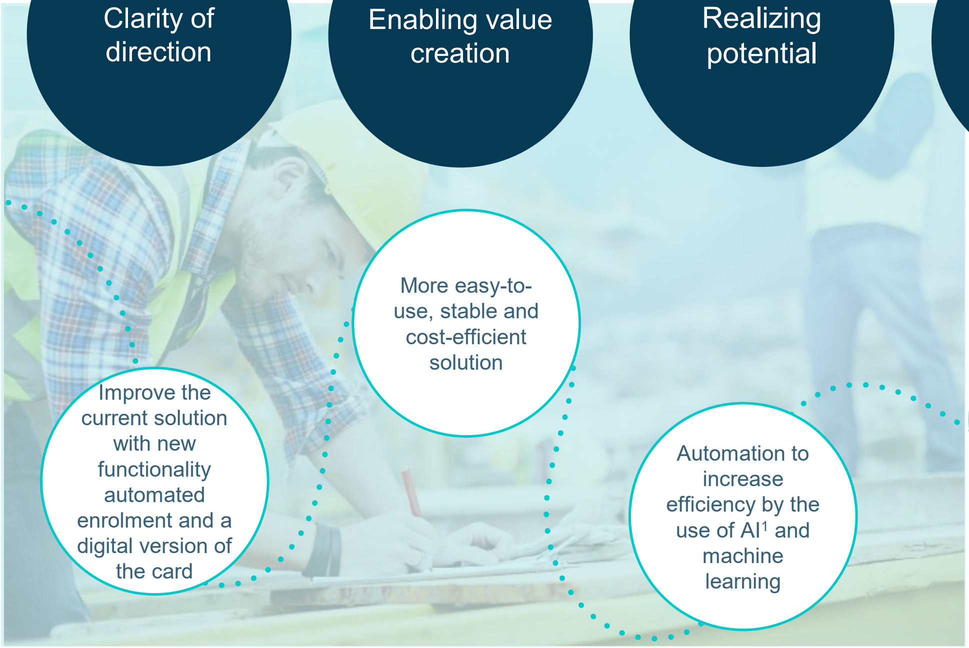
Financial highlights

	NORWAY		SWEDEN		FINANCIAL SERVICES		GLOBAL DELIVERY	
	Q2 2019	H1 2019	Q2 2019	H1 2019	Q2 2019	H1 2019	Q2 2019	H1 2019
ORGANIC GROWTH[1]	-5.2 %	-1.4 %	-7.1 %	-4.7 %	1.9 %	5.2 %	19.8%	19.3%
EBITA MARGIN[2]	9.1 %	9.8 %	4.9 %	4.3 %	13.8 %	12.2 %	13.9 %	14.9 %
30 JUN. 2019 BACKLOG	NOK 6.8bn		NOK 3.2bn		NOK 8.0bn			

1) ADJUSTED FOR CURRENCY EFFECTS, ACQUISITIONS AND DIVESTMENTS
2) BEFORE OTHER INCOME AND EXPENSES

Support the Norwegian Labour Inspection Authority in improving safety in workplaces

Arbeidstilsynet



Understanding of possibilities

Clarity of direction

Enabling value creation

Realizing potential

Sustaining performance

A future-oriented, flexible and secure solution that easily adopt to future needs

Improve the current solution with new functionality automated enrolment and a digital version of the card

More easy-to-use, stable and cost-efficient solution

Automation to increase efficiency by the use of AI[1] and machine learning

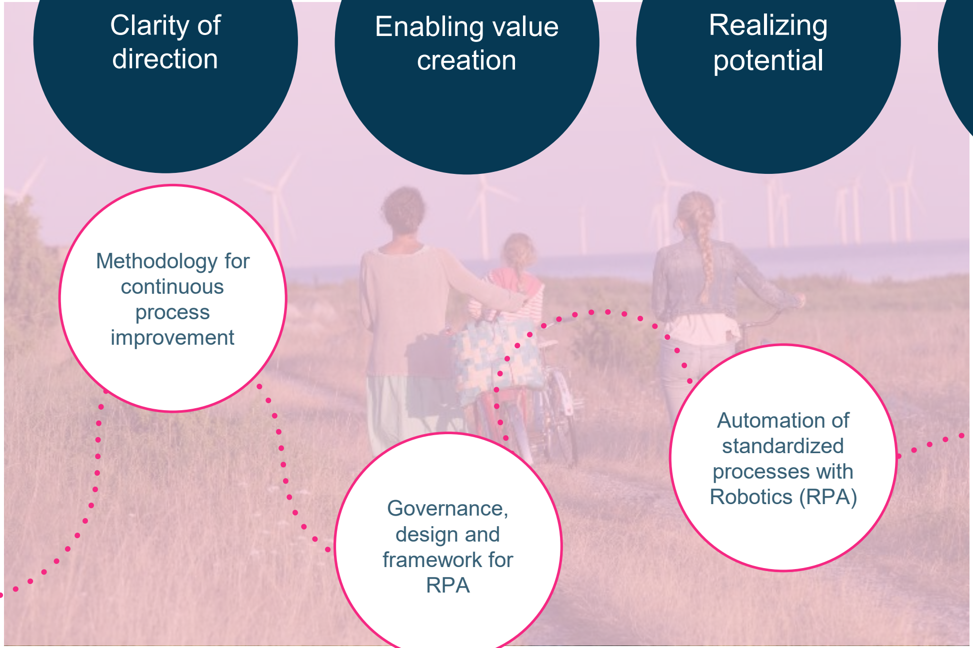
Support the customer in protecting HSE[2] in Norwegian workplaces

1) AI = ARTIFICIAL INTELLIGENCE
2) HSE = HEALTH, SAFETY AND THE WORKING ENVIRONMENT

EVRY

Linköping is the latest municipality to embrace the hottest trends in digital transformation

Linköpings kommun



- **Understanding of possibilities** – Collaborative process mapping and design
- **Clarity of direction** – Methodology for continuous process improvement
- **Enabling value creation** – Governance, design and framework for RPA
- **Realizing potential** – Automation of standardized processes with Robotics (RPA)
- **Sustaining performance** – Knowledge transfer and training for a customer CoE

EVRY

Unite Derome group business process through common ERP platform

Derome

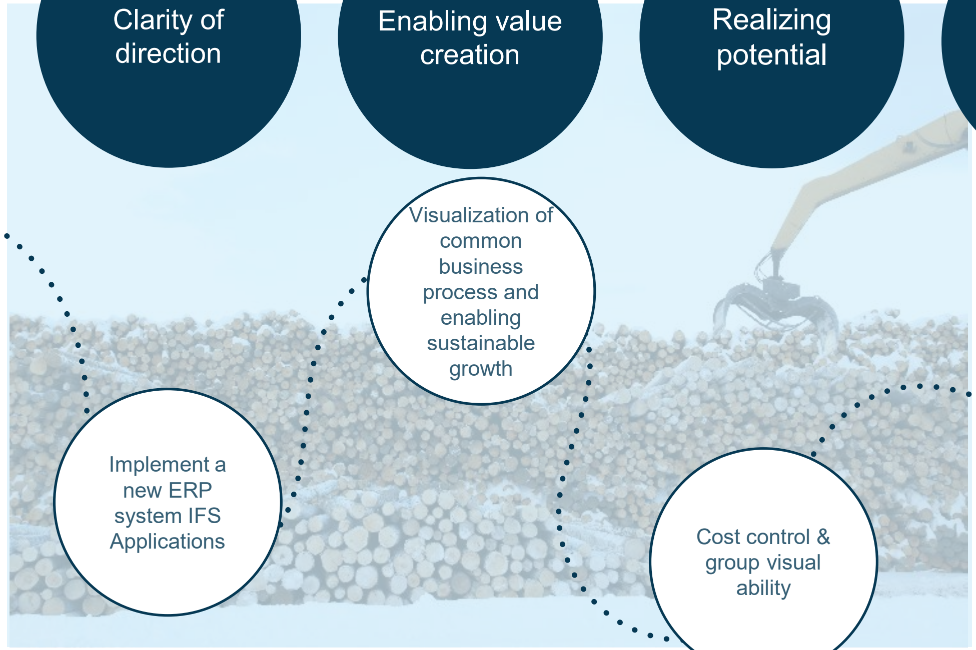
Understanding of possibilities

Clarity of direction

Enabling value creation

Realizing potential

Sustaining performance



One common digital platform for visual business processes

Implement a new ERP system IFS Applications

Visualization of common business process and enabling sustainable growth

Cost control & group visual ability

Build strong practices across geography during the project time period

EVRY

Appendix: Financials

Profit & Loss

Profit & loss (NOKm)	Q2 2019	Q2 2018	H1 2019	H1 2018	FY 2018
Revenue	**3 178**	**3 286**	**6 507**	**6 494**	**12 912**
Cost of goods sold	1 052	1 136	2 174	2 234	4 354
Salaries and personnel costs	1 489	1 405	3 034	2 835	5 612
Other operating costs	160	316	372	622	1 133
Adjusted EBITDA	**477**	**429**	**927**	**802**	**1 812**
Depreciation and write-down of tangible assets and in-house developed software	122	55	241	108	230
Adjusted EBITA	**354**	**374**	**686**	**694**	**1 582**
Other income and expenses	**98**	**123**	**186**	**248**	**560**
EBITA	**257**	**251**	**500**	**446**	**1 022**
Amortisation of customer contracts	-	1	-	2	1
EBIT	**257**	**250**	**500**	**444**	**1 021**
Net financial items	-87	-76	-181	-144	-231
Profit/-loss before tax	**170**	**174**	**318**	**300**	**791**
Taxes	39	61	69	88	151
Profit/-loss	**131**	**113**	**250**	**213**	**640**

- Adjusted for currency impact and acquisitions, the organic growth was -3.4% in Q2 2019 and 0.1% in H1 2019
  - **Consulting Services:** Total revenue of NOK 1 163m in Q2 2109 (34.6% of total group revenues), up from NOK 1 130m in Q2 2018 (32.9% of total group revenues). Organically this implies an increase of 1.9% in the Q2 2019.The utilization in Q2 2019 (Norway and Sweden combined) was 78.0%. The decrease was impacted by two less working days in Q2 2019 and lower activity level in Sweden.
  - **Application Services:** Total revenue of NOK 1 083m (32.2% of total group revenues), an improvement from NOK 1 024m in Q2 2018. Organically this implies a growth of 6.0% in Q2 2019 and is a result of the Group’s focus on increasing sales of higher value-added services. Of the revenues within Application Services, Financial Services amounted to NOK 534m (49.3% of the Application Services revenues), and the business area reported an organic growth of 5.7% within application services in Q2 2019.
  - **Digital Platform Services (Infrastructure Services):** Total revenue of NOK 928m in Q2 2019 (27.6% of total group revenues), declined from NOK 949m in Q2 2018. This is a result of the ongoing process with focus on changing in business mix, where infrastructure services become a relatively lower part of total revenues. Revenues within Fulfilment Services was NOK 190 m, equal to 5.6% of total group revenues in Q2 2019. In Q2 2018 Fulfilment Services revenues amounted to NOK 328m (9.6% of total group revenues). Q2 2018 was positively impacted by a license sale within the Public and Health division in Norway
- Reduced margin in Q2 2019 was due to two less working days than in the Q2 2018 and to the continuance of lower activity level and performance experienced in EVRY Sweden.
- Financial expenses in Q2 2019 increased by NOK 19m compared to Q2 2018 as a result of the implementation of IFRS 16 and were negatively impacted by an exchange rate effect of. NOK 13m
- Tax expenses in Q2 2018 includes withholding tax of NOK 21 million related to dividend from foreign subsidiary.

Cash flow

Cash flow (NOKm)	Q2 2019	Q2 2018	H1 2019	H1 2018	FY 2018
Profit/-loss before tax	**170**	**174**	**318**	**300**	**790**
Depreciation, write-down and amortization	122	55	241	110	231
Tax paid	-9	-10	-11	-13	-69
Net financial items	37	32	85	54	42
Change in net working capital	-167	-14	-510	-605	-265
Other changes	44	137	110	297	644
Adjusted net cash flow from operations	**198**	**374**	**234**	**142**	**1 374**
Cash effect from other income and expenses	-61	-159	-136	-339	-661
Net cash flow from operations	**136**	**215**	**98**	**-196**	**713**
Net cash flow from investments	-139	-214	-237	-302	-534
Net cash flow from financing	-127	-237	-155	-239	-414
Changes in foreign exchange rates	-4	11	-11	-	1
Net change in cash flow	**-134**	**-224**	**-305**	**-737**	**-234**
Free Cash flow	**48**	**290**	**-14**	**-31**	**997**

- Net cash flow from operations for H1 2019 was NOK 98m as compared to negative NOK 196m for H1 2018.
- Adjusted operational cash flow for H1 2019 was NOK 234m, compared to NOK 142m in H1 2018. The increase in net cash flow from operations was mainly due increased EBITDA and reduced working capital outflow. H1 of 2019 was also less negatively impacted by transition and transformation expenses related to the IBM partner agreement, as these were reduced from NOK 261m in H1 2018, to NOK 97m in H1 2019.
- The change in net working capital was negative in H1 of both 2018 and 2019, and was driven by the H1 ending on a weekend (in both 2018 and 2019), which had a negative effect, as a large number of accounts receivable were due on the last calendar day in the month, with the result that a significant amount of customer payments fell into July.
- Net operational investments for H1 2019 totalled NOK 247m, compared to NOK 173m for H1 2018. Investment in tangible operating assets amounted to NOK 53m for H1 2019, while investment in in-house developed software amounted to NOK 195m in H1 2018. The increase in investments related to in-house developed software was within Financial Services and investments in the core and payment platform. Investment in group companies amounted to negative NOK 11m in H1 2019 and was related to dividend from a joint venture company.
- Net cash flow from financing for H1 2019 was negative NOK 155m, where of payments related to lease liabilities amounted to NOK 159m in H1 2019.
- The company paid out dividend to the shareholders of NOK 646m in May 2019, where temporary draw downs on the Revolving Credit Facility has been done to bridge the pay out.
- FCF for H1 2019 was negative NOK 14m compared to negative NOK 31m for H1 2018.

Other income and expenses

Break down Other income and expenses (NOKm)	Q2 2019	Q2 2018	H1 2019	H1 2018	FY 2018
EBITA	**257**	**251**	**500**	**446**	**1 022**
IBM partner agreement	76	123	160	248	-545
Provision for CEO	-	-	-	-	-15
Transaction costs merger	19	-	19	-	-
Sharebased options (STIP)	2	-	7	-	-
Total Other income and expenses	**-98**	**-123**	**-186**	**-248**	**-560**
Adjusted EBITA	**354**	**374**	**686**	**694**	**1 582**
Depreciation and Write-downs	122	55	241	108	230
Adjusted EBITDA	**477**	**429**	**927**	**802**	**1 812**

Other income and expenses with cash flow effect (NOKm)	Q2 2019	Q2 2018	H1 2019	H1 2018	FY 2018
Adjusted operational cash flow	198	374	234	142	1 374
Payments related to restructuring processes	-10	-27	-24	-56	-82
Transaction, IPO and refinancing payments	-	-12	-	-22	-22
Payments related to IBM partner agreement	-52	-121	-97	-261	-557
Payments related to former CEO	-	-	-15	-	-
Net cash flow from operations	**136**	**215**	**98**	**-196**	**713**

EBITA effect

- Other income and expenses totalled NOK 186m for H1 2019, where of NOK 160m was related to the IBM transition and transformation project. In addition, expenses of NOK 19m was accrued for Q2 2019 related to the proposed merger between EVRY and Tieto as communicated at 18 June 2019. In H1 2018 other income and expenses totalled NOK 248m, which was solely related to the IBM transition and transformation project.

Cash flow effect

- H1 2019 was also less negatively impacted by transition and transformation expenses related to the IBM partner agreement, as these were reduced from NOK 261m in H1 2018, to NOK 97m in H1 2019.

IFRS 16 implementation: implications

- The major asset groups for EVRY are IT equipment, Office buildings and Datacenter (over 90%)
- The outsourcing/service agreement with IBM will not be treated as a lease liability under IFRS 16

- The Group's assessment has identified an increase on the Group's balance sheet (assets and liabilities) of NOK 1.7 billion, with no effect on the book value of total equity (Right of Use Asset equal to Lease Liability). This implies an reduction of the equity ratio as of 31 December 2018 of 3.3pp (i.e. equity ratio of 22.4%)

- In the Consolidated Statement of Comprehensive Income, operating lease costs (in other operating costs) will be replaced by depreciation and interest expenses. As a result, the group expects the EBITDA to increase in the range of NOK 250 - 350 million. The group expects no significant impact on profit for the year as a result of the implementation of IFRS 16.

- In the cash flow statement, the part of lease payments that relates to repayment of the lease liability will be reclassified from cash flows from operations to cash flows from financing.
- See note 4 to the Q1’19 interim report for further information about the implementation effect of IFRS 16

Disclaimer

These materials may contain statements about future events and expectations that are forward-looking statements. Any statement in these materials that is not a statement of historical fact including, without limitation, those regarding the Company's financial position, business strategy, plans and objectives of management for future operations is a forward-looking statement that involves known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Such forward-looking statements are based on numerous assumptions regarding the Company's present and future business strategies and the environment in which the Company will operate in the future. Although management believes that the expectations reflected in these forward-looking statements are reasonable, it can give no assurances that they will materialise or prove to be correct. Because these statements are based on assumptions or estimates and are subject to risks and uncertainties, the actual results or outcome could differ materially from those set out in the forward-looking statements as a result of many factors, including, among others competition from Nordic and international companies in the markets in which the Company operates, changes in the demand for IT services, in particular in the Nordic market, changes in international, national and local economic, political, business, industry and tax conditions, the Company's ability to realise backlog as operating revenue, the Company's ability to correctly assess costs, pricing and other terms of its contracts, the Company's ability to manage an increasingly complex business, political and administrative decisions that may affect the Company's public customer group contracts, the Company's ability to retain or replace key personnel and manage employee turnover and other labour costs, unplanned events affecting the Group's operations or equipment, the Company's ability to grow the business organically, changes regarding the Company's brand reputation and brand image, fluctuations in the price of goods, the value of the NOK and exchange and interest rates, the Company's ability to manage its international operations, changes in the legal and regulatory environment and in the Company's compliance with laws and regulations, increases to the Company's effective tax rate or other harm to its business as a result of changes in tax laws, changes in the Company's business strategy, development and investment plans, other factors referenced in this report and the Company's success in identifying other risks to its business and managing the risks of the aforementioned factors. Should one or more of these risks or uncertainties materialise, or should any underlying estimates or assumptions prove to be inappropriate or incorrect, our actual financial condition, cash flows or results of operations could differ materially from what is expressed or implied herein. The Company assumes no obligations to update the forward-looking statements contained herein to reflect actual results, changes in assumptions or changes in factors affecting these statements.

This presentation does not constitute or form part of, and is not prepared or made in connection with, an offer or invitation to sell, or any solicitation of any offer to subscribe for or purchase any securities and nothing contained herein shall form the basis of any contract or commitment whatsoever. No reliance may be placed for any purposes whatsoever on the information contained in this presentation or on its completeness, accuracy or fairness. The information in this presentation is subject to verification, completion and change. The contents of this presentation have not been independently verified. The Company's securities have not been and will not be registered under the US Securities Act of 1933, as amended (the "US Securities Act"), and are offered and sold only outside the United States in accordance with an exemption from registration provided by Regulation S of the US Securities Act. This presentation should not form the basis of any investment decision. Investors and prospective investors in securities of any issuer mentioned herein are required to make their own independent investigation and appraisal of the business and financial condition of such company and the nature of the securities.

Digital
+Advantage

EVRY Investor Relations
ir@evry.com