BME - GROWTH
Palacio de la Bolsa
Plaza de la Lealtad, 1
28014 Madrid

Alicante, 30 de septiembre de 2026

COMUNICACIÓN – OTRA INFORMACIÓN RELEVANTE - FACEPHI BIOMETRIA, S.A.

Muy Sres. Nuestros,

En virtud de lo previsto en el artículo 17 del Reglamento (UE) nº 596/2014 sobre abuso de mercado y en el artículo 227 de la Ley 6/2023, de 17 de marzo, de los Mercados de Valores y de los Servicios de Inversión, y disposiciones concordantes, así como en la Circular 3/2020 de BME Growth de BME MTF Equity, ponemos en su conocimiento la siguiente información relativa a la sociedad FACEPHI BIOMETRIA, S.A. (en adelante "Facephi" o "la Sociedad" indistintamente).

Con motivo de la participación de la Sociedad en el **European Midcap Event 2026**, organizado por CF&B en París el próximo 1 de octubre de 2026, se adjunta la presentación corporativa que se utilizará durante el evento.

De conformidad con lo dispuesto en la Circular 3/2020, se indica que la información comunicada en el presente documento ha sido elaborada bajo la exclusiva responsabilidad de la Sociedad y sus Consejeros.

Quedamos a su disposición para cuantas aclaraciones consideren oportunas.

Atentamente,

Javier Mira Miró
Presidente del Consejo de Administración

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European MidCap Conference | Paris

Strong revenue growth, higher profitability and lower leverage



October 2026

Dual-listing at

BME Growth EURONEXT

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At a Glance

The first global digital trust platform that unifies identity, fraud prevention, and regulatory compliance in regulated industries.

Revenue 2020-2025	**+37.7% CAGR**
Revenue 2025	**€ 36.0M** (+24.6%)
Normalized EBITDA 2025	**€ 10.5M** (+917.5%)
Net Profit 2025	**€ 0.4M** (+€1.6M cc*) (vs. -€8.9M in 2024)

Revenue 2026e	**€46.2M** (+28.4%)
EBITDA 2026e	**€11.0M** (+5.0%)
FCF 2026e	**+€4.3M** (FCF/EBITDA: >39%)

Revenue growth above the sector average of ~12%

MKT CAP	**€41M**
P/Sales**	**1.1x**
EV/EBITDA***	**4.4x**
Rule of 40 (EBITDA)	**53.7%**

(*) In Constant Currency (CC) with USD/EUR 1.075 average in 2024 vs 1.152 average in 2025

****P/Sales:** S&P500 IT Sector and STOXX600 Technology indexes: 9.9x and 5.3x respect. (Bloomberg)

*****EV/EBITDA:** S&P500 IT Sector and STOXX600 Technology indexes: 25.7x and 20.6x respect. (Bloomberg)

Note: Market múltiples as of Sept. 2026

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Why Facephi, why now

Leader in a high-growth market

Digital identity market CAGR 2025–2030e: +15%.

Growth above the industry average

Revenue CAGR 2020-25: +37.7%.

Fraud-prevention platform

Proprietary technology from account opening to transaction, with high switching costs.

Attractive growth projections 2026e

Revenue & EBITDA 2026e: +28% y +5% resp.

FCF/EBITDA 2026e: 30%+

AI accelerating fraud

Rising fraud and regulation are driving demand.

Compelling valuation based on Company estimates

0.9x P/Revenue 2026e*

4.2x EV/EBITDA 2026e**

52.2% Rule of 40 (2026e)

*P/Revenue: S&P 500 IT Sector and STOXX 600 Technology indices at 7.9x and 4.7x respectively. **EV/EBITDA: 17.7x and 16.8x respectively (Bloomberg). Market figures from third-party sources and company estimates.

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Market Perspective

Identity verification market

Fraud will cost financial institutions US$58.3B **in 2030,** up from US$23.0B in 2025, +20,6% CAGR.

Fuente: Juniper Research

14.342
USD BN 2025

29.324
USD BN 2030

TACC
15.4%

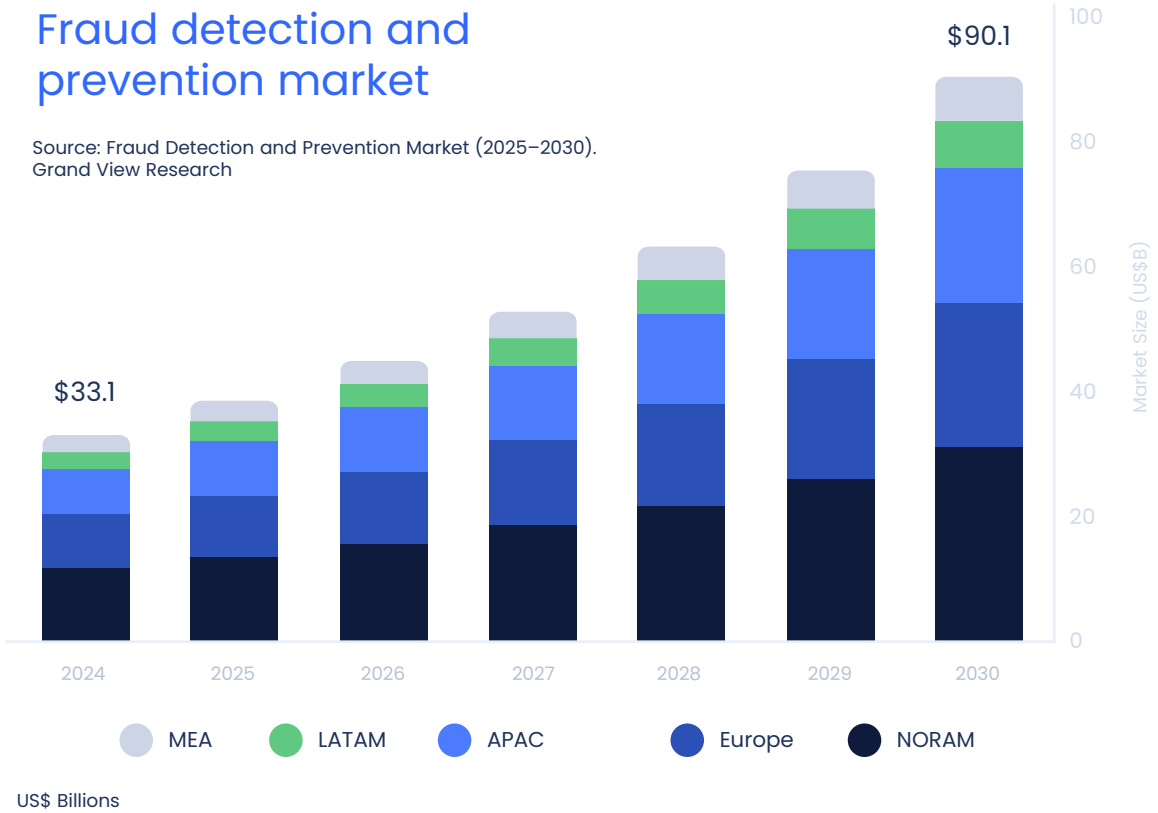
Market Size (2026–2033):

Global liveness detection market 2033e: ~US$6.800M, CAGR ~17.5%.

Source: Zentono Lexyn Systems

Fraud detection and prevention market

Source: Fraud Detection and Prevention Market (2025–2030). Grand View Research



US$ Billions

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AI: threat or opportunity?



AI is not an added feature.

This architecture is built over years. Those who have not done so will be left out starting in 2026.

The digital identity and fraud prevention market is at a structural inflection point driven by **4** converging vectors that reinforce each other.

Vector	Impact	Oportunity for Facephi
IA accelerates fraud	Mule account networks, the use of generative AI to create synthetic identities, and deepfakes.	AI-driven end-to-end multi-layer defense: session, account, and transaction. Dynamic systems that respond to attacks in real time.
IA: a value-chain disruptor	Providers that do not integrate it as a decision-making engine will quickly lose detection capability, accuracy, and competitiveness.	Proprietary ML engines, explainable AI, onboarding agents, and behavioral biometrics for better execution. An AI-native architecture that peers cannot quickly replicate.
Digital-first banking	Customer expectations require onboarding in seconds. Legacy systems are competitively obsolete.	*Go-live in weeks with no/low-code orchestration; KYC completed in under 30 seconds..*
Regulatory escalation	PSD3, eIDAS 2.0, DORA, AML6, etc., require traceability, integrated evidence, and proof.	*Compliance-by-design as a competitive advantage; natural entry into new geographies.*

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Fraud intelligence for regulated industries

We are experts in
digital identity protection

Fraud prevention

with an *AI-First* perspective

Countries	+30
Clients	+ 350
Sectors	+10

Unique identity verification and continuous monitoring through onboarding, multi-biometric authentication and behavioral patterns, transaction signals, and compliance. Auditable AI and certifications that support the most demanding regulatory frameworks.

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A new perspective

Identity

can no longer be understood as a one-off event



Verifying who a person is at onboarding is not enough.

Authenticating them when they log into an app is not enough

Nor is analysing a single transaction in isolation.

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Identity as an axis



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New models, new answers

Facephi's innovation response to the new generation of fraud

1

Facephi Intelligence Platform (FIP)

Identity, risk and operations in one continuous-protection model, from onboarding to transaction.

2

Injection-attack and deepfake defence

iBeta ISO 30107-3 Level 1 & 2 including injection detection; featured in the 2026 Injection Attack Detection Market Report.

3

Behavioural biometrics and mule detection

Everest Group Top 16 in Advanced Fraud Prevention & Behavioral Analytics (2026).

4

Know Your Agent (KYA)

Extending KYC discipline to AI agents that act on behalf of customers.

5

Research at the frontier

Peer-reviewed work in IEEE T-BIOM, third PAD-ID Card Challenge at IJCB 2026 and coercion-detection R&D.

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The rise of Agentic AI

01 Verification of identity

02 Capabilities and limits

03 Evaluation Continuous risk

04 Transparency and auditability

From KYC to KYA

Meet the agents too

KYC

Know Your Customer

Who is the human behind this account?

KYA

Know Your Agent

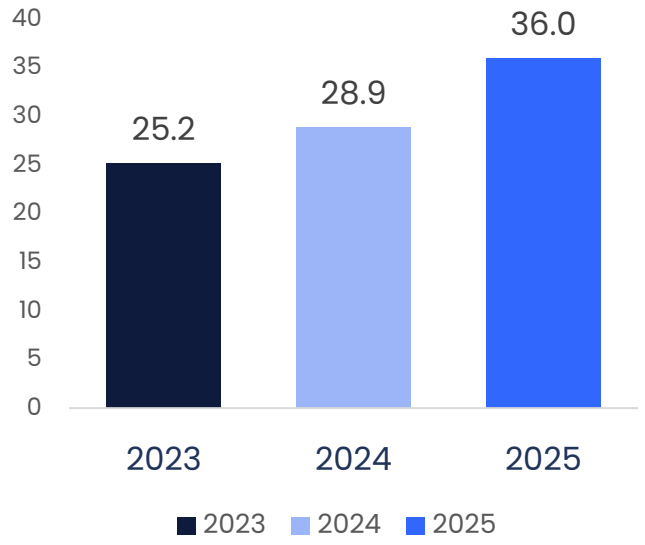
Which agents can act on this account, under what rules and who is responsible for them?

Provable link: human · organization · Agent

Financial Report 2025

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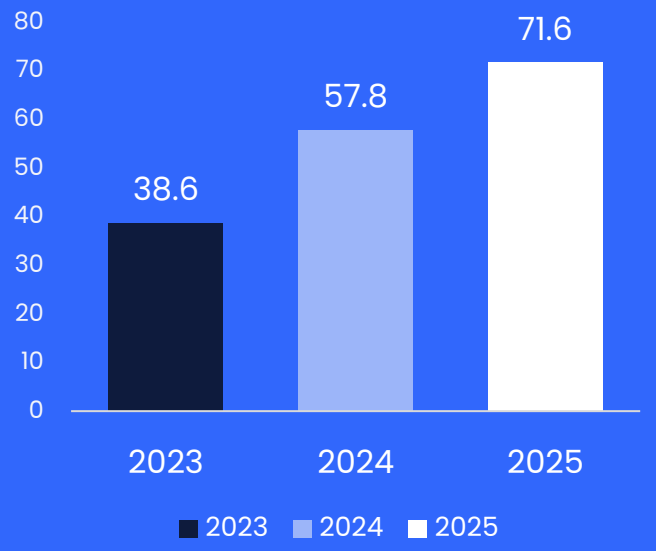
Revenue



+20.0% TACC 2023-2025

TCV

(Total Contract Value)

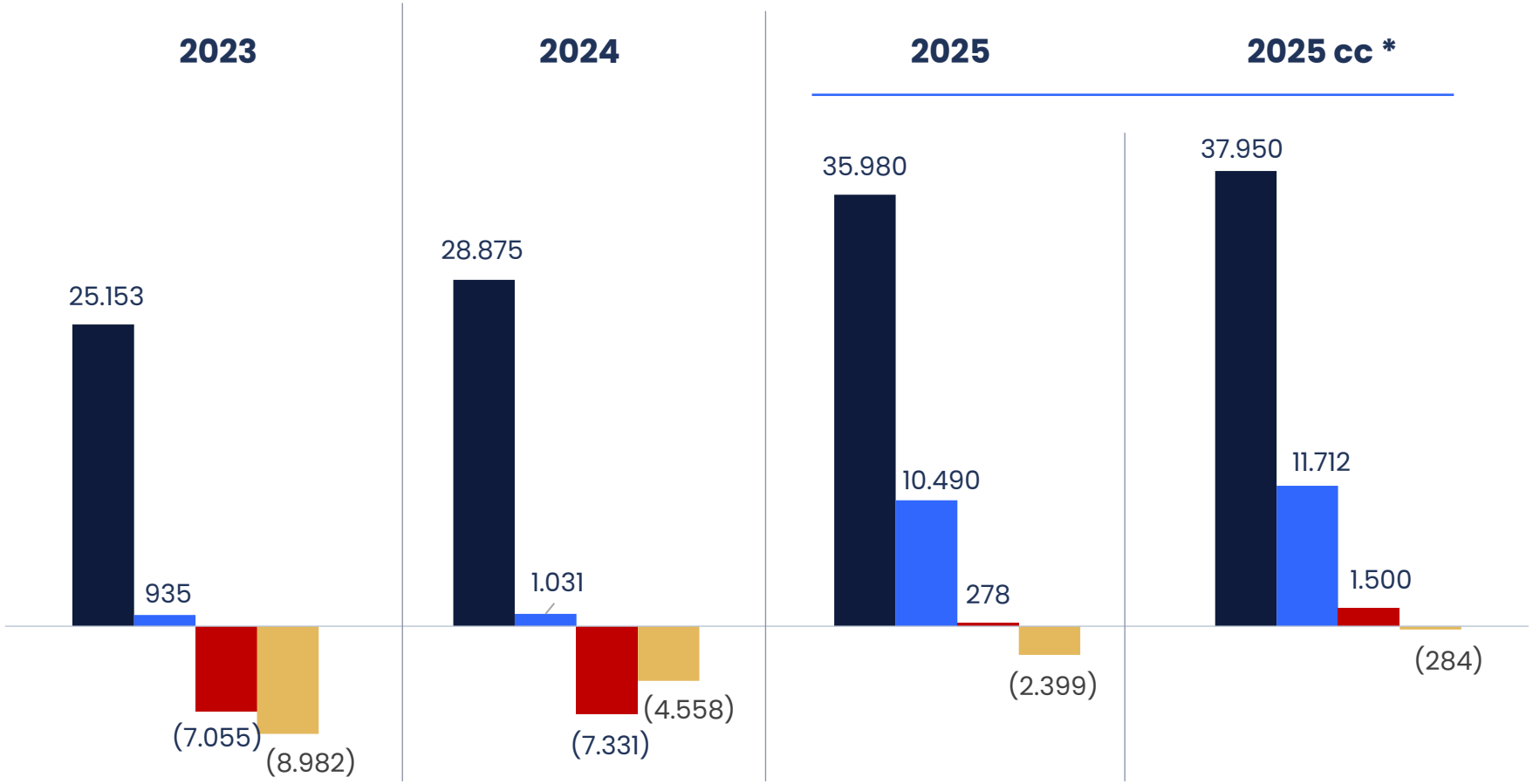


+36% TACC 2023-2025

Notes: Figures in millions of €

Key Financial metrics

(2023-25)



Revenue

Normalized EBITDA**

Cash Flow

Pre-Tax Profit

Notes: Figures in thousands of €

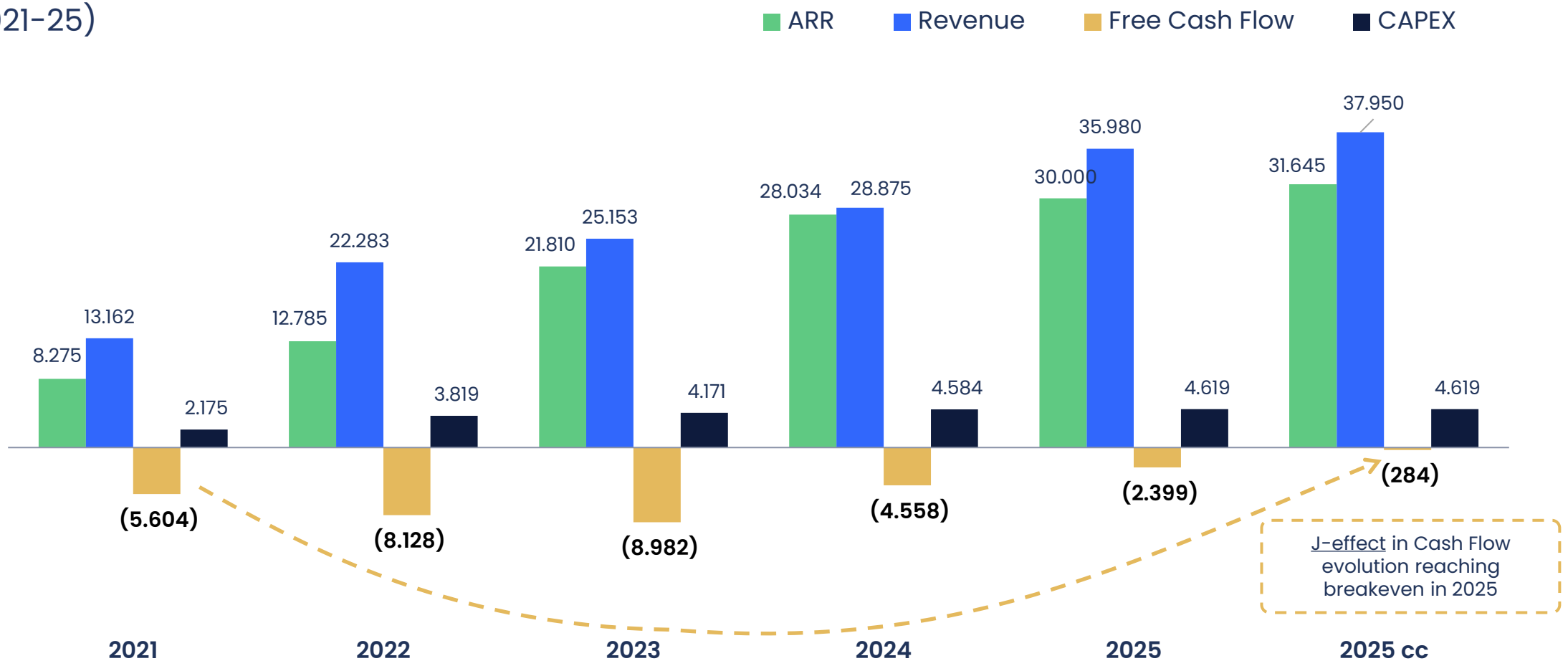
(*) In Constant Currency (CC) with USD/EUR 1,075 average in 2024 vs 1,152 average in 2025.

(**) Normalized EBITDA: Gross Operating Profit, plus Amortization, plus Provision for operations from previous years, and plus Compensation.

Source: Company.

Key Financial metrics

(2021-25)



Notes: Figures in thousands of €
(*) In Constant Currency (CC) with USD/EUR 1.075 average in 2024 vs 1.152 average in 2025.
Source: Company.

Financial Profile

Business needs debt profile

Working capital facilities

Sufficient limit to address the seasonality of the business.

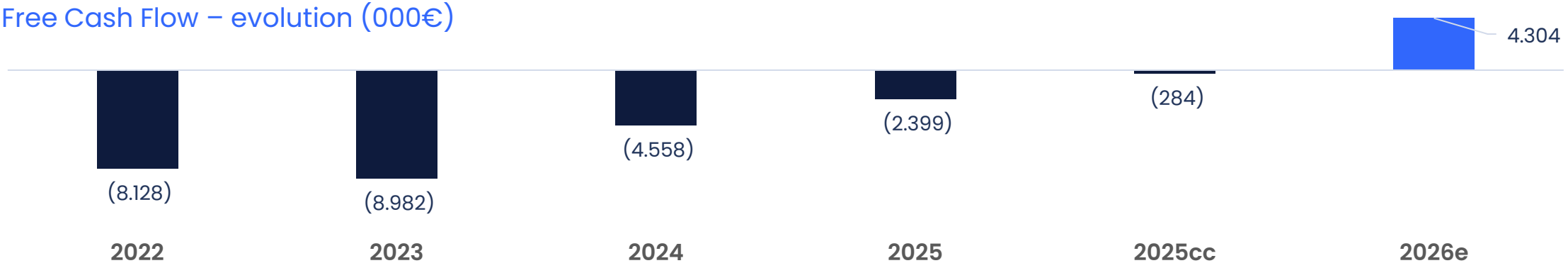
Senior Debt

Financing to ensure a minimum operating cash position as well as support international expansion.

Gross Financial Debt (GFD) / Normalized EBITDA

millions €	2023	2024	2025
GFD	11.7	10.2	7.2
EBITDA	0.9	1.0	10.5
GFD / EBITDA	**13x**	**10x**	**0.7x**

Free Cash Flow – evolution (000€)



(CC) figures expressed in Constant Currency with USD/EUR 1.075 average in 2024 vs 1.152 average in 2025.
Source: Company.

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Revenue breakdown

By Solution

	2022	2023	2024	2025
Onboarding	43.1%	62.1%	60.4%	59.8%
Authentication	37.9%	30.2%	31.0%	34.2%
Digital Platform	3.2%	1.3%	1.0%	0.8%
Consulting, Support and others	15.8%	6.4%	7.6%	5.2%

On Premise / Cloud

	2023	2024	2025
On Premise	53%	52%	14%
Cloud	47%	48%	86%

Facephi / Partners

	2024	2025
Facephi	75%	65%
Partners	25%	35%

By Region

	2022	2023	2024	2025
LATAM	95.5%	94.0%	94.7%	96.6%
EMEA	2.2%	4.2%	1.3%	2.7%
APAC	2.3%	1.7%	4.0%	0.8%
Others	0.0%	0.1%	0.0%	0.0%

By Sector

	2022	2023	2024	2025
Banking	94.4%	93.5%	90.9%	91.1%
Insurance / Pensions / etc.	3.5%	2.4%	3.0%	4.8%
Software consulting, Integration & Services	0.2%	1.0%	1.2%	1.1%
Others	1.9%	3.1%	4.9%	3.0%

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Compliance by design

Forward-Looking Statements

This presentation may contain forward-looking statements regarding Facephi's future plans, objectives, and financial performance. Actual results may differ materially due to various risks and uncertainties. Please refer to the company's filings for a discussion of these risks.

