



2026 Annual General Meeting

HARVEST TECHNOLOGY_{p.l.c.}

2026 ANNUAL GENERAL MEETING

Simon Montanaro, Chairman

Agenda

- 01 Business update
- 02 Financial highlights
- 03 2026 outlook
- 04 Resolutions

Harvest: Group-wide vision



Integrated product offering

Leverage the collective resources and expertise of Apco, PTL, and Apcopay to create products and USPs across the Group

Leaner organisation driven by automation

Enhance our data and embed AI across all business units and platforms augmenting automation, analytics, and decision-making

Our portfolio

The Apco logo is displayed on a red square. It consists of the word "apco" in a white, lowercase, sans-serif font.The ptl logo is displayed on a dark blue square. It features a red icon resembling a stylized greater-than sign (>) positioned above the lowercase letters "ptl" in a white, serif font.The Apcopay logo is displayed on a dark blue square. It features a blue icon consisting of three overlapping triangles forming a larger triangle, positioned above the word "Apcopay" in a white, sans-serif font.



APCO LIMITED

BUSINESS UPDATE



Core business

apco

Supply, Install and Maintenance of automated solutions enabling leaner, data driven, operations for our customers.

Provision of electronic security solutions, including access control, surveillance, and integrated security systems.



Providing customers with enhanced solutions enabling leaner, more secure operations

Access Control

- Video management system
- Physical Identity and Access Management (PIAM)
- Biometrics
- Video analytics
- Parking solutions

Automated Customer interfaces

- Interactive teller & non-financial kiosks in banking
- Zero touch payment solutions for retail
- Document management lockers and solutions
- Digital cards

Engineering

- HVAC
- BMS
- EV charging

Market growth & technology focus

apco

Branch digital transformation

Innovation from queuing, interactive tellers, non-financial kiosks

Retail Industry

Offering self checkout technology and in store anti-pilferage

Increase brand representations and partnerships in additional verticals

Delivering holistic solutions to customers, focused on data and lower FTE



PTL LIMITED

BUSINESS UPDATE

2025 Snapshot



Achievements

- Broader IP
- Cybersecurity and managed service models
- Solidified pipeline
- Steadily growing partnership relationships

Operations

- Gradual organisational restructuring to leaner, more focused operations
- Focus on continuous improvement, specifically delivery and efficiency

Market growth & technology focus

Looking ahead



- In Q2 '26, PTL won an international tender in Mauritius for IT architecture
- Border Security: actively engaged with existing clients on large tender opportunities
- Health: Recent product development efforts enable PTL to compete for additional services
- Continued traction with Cybersecurity and Managed Services
- Onboarded first clients in Compliance & Quality market
- Continued expansion of partner-led business models for ERP solutions



APCOPAY LIMITED

BUSINESS UPDATE



2025 in numbers



2M+

Unique cards processed



40+

Acquiring partners



50+

Countries



55+

Supported payment methods



30 million

Transactions processed



€1.5 billion

Annual processing volume

Business update



ApcoPay operates in a challenging and competitive environment.

In 2026, it refocused on:

Bank & platform integrations –

Ongoing enhancement of connectivity, security and partner integrations.

Merchant portfolio – Continued support for a broader customer base.

Product Development – Legacy decommissioning in final stages & product capabilities improvement through upgrades.



Harvest Technology p.l.c.

FINANCIAL HIGHLIGHTS

Neacail Micallef Interim CEO & CFO

Extract of consolidated income statement

2025 actual vs 2024 actual



	2025 Actual	2024 Actual
Revenue	€18.2m	€19.8m
EBITDA	€2.5m	€2.7m
Pre-tax profit	€1.6m	€1.8m
EBITDA margin	13.6%	13.7%
PBT margin	8.6%	9.0%

Extract of consolidated financial position

2025 actual vs 2024 actual



Financial position	2025 Actual (€m)	2024 Actual (€m)
Non-current assets	10.9	10.8
Current assets	10.0	9.9
Total assets	20.9	20.7
Current liabilities	6.8	6.3
Non-current liabilities	0.7	0.7
Total liabilities	7.5	7.0
Net assets	13.4	13.7

Extract of consolidated cashflow

2025 actual vs 2024 actual



	2025 Actual (€m)	2024 Actual (€m)
Cash from operating activities	2.2	2.3
Cash used in investing activities	(0.8)	(0.8)
Cash used in financing activities	(1.7)	(1.8)
Closing cash balance	2.0	2.4

Key performance indicators

2025 actual vs 2024 actual



	2025	2024
Return on capital employed	12%	13%
Current ratio	1.5	1.6
Gearing ratio	0%	0%
Earnings per share	€0.05	€0.05
Dividend paid & declared	€0.06	€0.065

2026 outlook



H1 results were stronger, with consolidated revenue reaching €8.4 million, up 15% compared to H1 2025. Profit before tax improved, reaching €0.3 million.

Management remains confident that revenue growth will continue in H2 2026, although profit before tax is expected to come under pressure.



Annual General Meeting

ORDINARY RESOLUTIONS

01. Audited Financial Statements

That the Audited Consolidated Financial Statements of the Company for the financial year ended 31 December 2025, together with the Directors' Report and Auditors' Report thereon, be hereby received and approved.



Annual General Meeting

ORDINARY RESOLUTIONS

02. Dividend

That the aggregate of dividends declared by the Directors on August 25 and December 10, 2025 and April 13, 2026 amounting to a final gross dividend for the financial year ended December 31, 2025 of €1,927,591 equivalent to €0.084 per share (final net dividend of €1,252,934, equivalent to €0.055 per share) following rounding, be hereby approved.



Annual General Meeting

ORDINARY RESOLUTIONS

03. Re-appointment of Auditors

That the appointment of Grant Thornton as auditors of the Company be hereby approved and that the Board of Directors be hereby authorised to fix their remuneration.

Thank you