

**Annual Analysts Conference Call,
May 6th 2026**

FAIS GROUP

One Group. Infinite Possibilities

FAIS GROUP S.A.

Company Presentation



45

years of solid experience of the company's shareholders in retail and wholesale operations



4

different sectors of activity (business units)



6

presence in 6 countries of Southeast and Central Europe ⁽¹⁾



15+

Long-term cooperations with 15+ famous international brand houses in apparel & footwear / cosmetics



100+

brands



141

131 physical and 10 digital active points of sales



700+

wholesale customers



1,250+

employees

1. In process of expanding operations of the cosmetics business unit in Slovakia

€226_{mn}

consolidated turnover
FY 2025

+7% vs FY 2024¹

€102.4_{mn}

consolidated gross profit
FY 2025

+7% vs FY 2024¹

€45.1_{mn}

a-EBITDA^{1,2}
FY 2025

+9% vs FY 2024

€345.2_{mn}

Total Assets FY 2025

+3.5% vs FY 2024

€118_{mn}

Equity FY 2025

+64% vs FY 2025

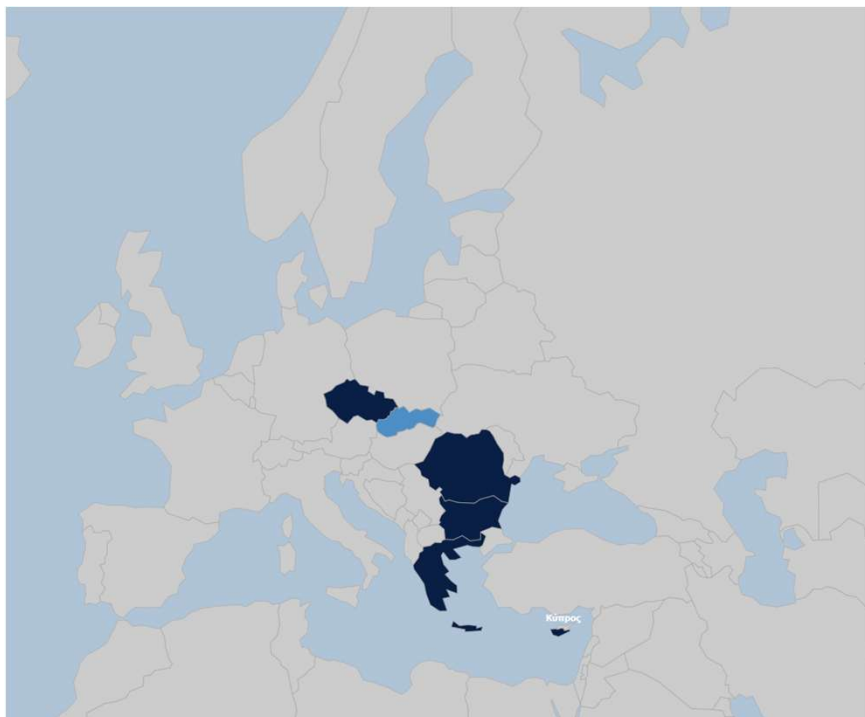
€64.7_{mn}

Net Debt FY 2025

-25% vs FY 2024

¹The results of FY 2024 included extraordinary revenue of €5.5 mn, related to a non-recurring sale of a yacht. This cooperation has been terminated.

² For the 2025 fiscal year: Excluding non-operating results, namely, the loss of €1.9 million from a cost provision for the free share distribution program to Group executives, as well as advertising expenses related to the Company's public offering amounting to €0.8 million. For the 2024 fiscal year, excluding from the comparable period the EBITDA profit of approximately €500 thousand from the yacht invoicing, as well as an extraordinary expense of €630 thousand from a cost provision for the free share distribution program to Group executives.



86%

of 12M 2025 turnover
generated in Greece

14%

of FY 2025 turnover generated
abroad



Countries already present



Countries in process of expanding operations of the cosmetics
business unit, ie Slovakia

Very broad, differentiated and well-balanced brand portfolio, comprising of best-in-class assortment of major brands capturing current trends

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Brand Portfolio

Wholesale and/or retail distribution contracts or franchise contracts

LUXURY FASHION

FERRAGAMO
TODS
HOGAN
Chloé

LIFESTYLE FASHION

MICHAEL KORS
UGG DKNY
MANGO Levi's
fittop De Air Max
Own brands

SPORTS

UNDER ARMOUR PUMA
New Era CEP

KALOGIROU HARALAS

Other indicative brands⁽¹⁾

Dolce & Gabbana, Jacquemus, Miu Miu, Prada, Stuart Weitzman

Apparel & Footwear

Cosmetics

Real Estate Investments

Other activities

KIKO MILANO

one SALONICA OUTLET MALL

Radisson BLU ZAFFRON RESORT SANTORINI

SPORTS EQUIPMENT

TECHNOGYM Wilson

MOTORCYCLES

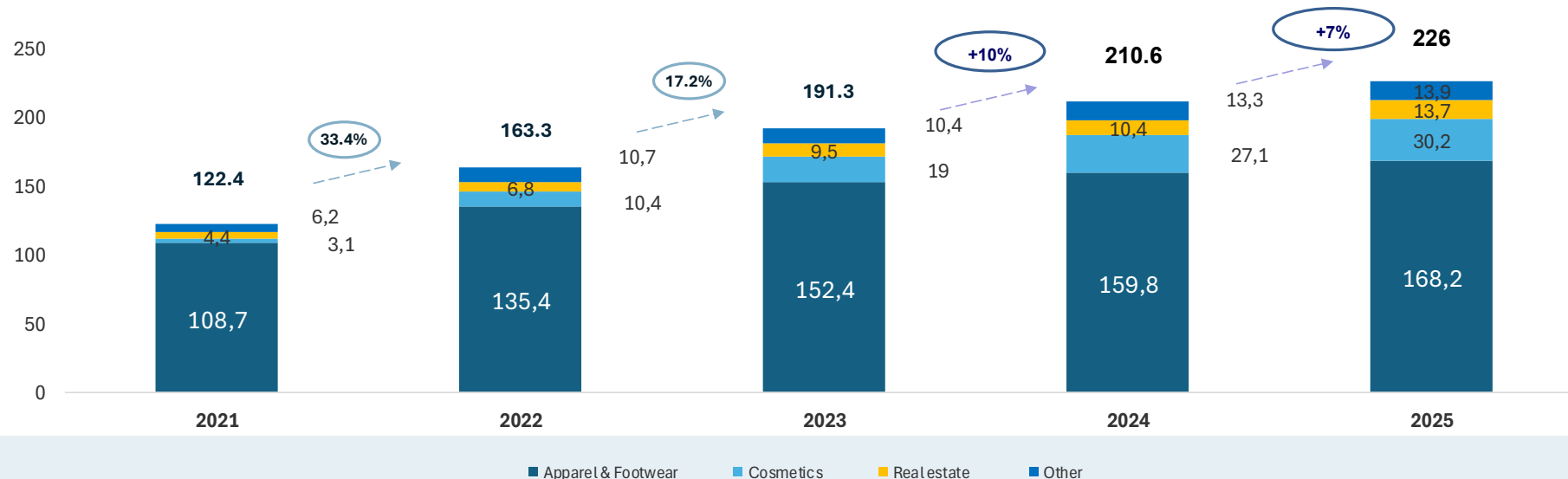
HARLEY-DAVIDSON MOTORCYCLE Indian MOTORCYCLE

1. Numerous brands' products are distributed through KALOGIROU S.A. by multi-brand stores "KALOGIROU" and "HARALAS", procured under purchase orders from Greek and foreign suppliers

Steady revenue growth, fueled by the expansion of operations in apparel & footwear and cosmetics business units

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Revenue evolution (€ mn)

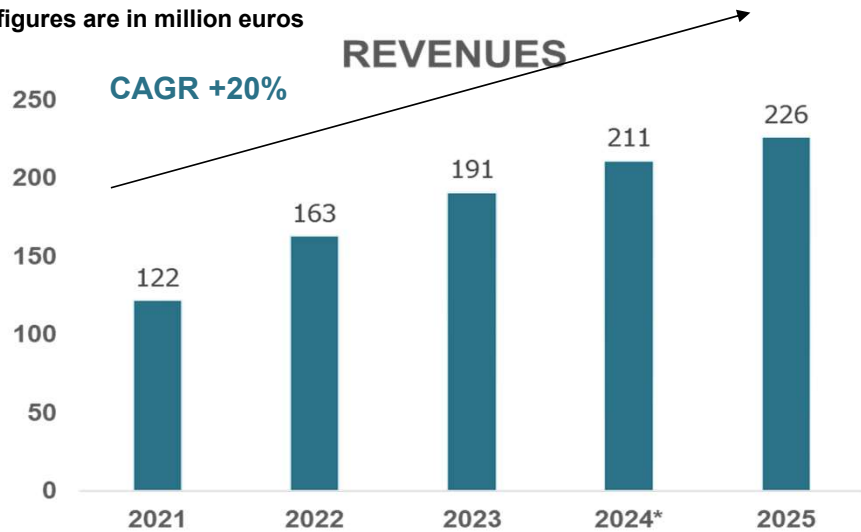


- **Apparel & footwear:** Increase in FY 2025 mainly driven by (a) increased sales points (retail), (b) wholesale sales for brands PUMA, UNDER ARMOUR, UGG and NEW ERA, as well as (c) the sales of the newly-added brands Levi's, byByblos.
- **Cosmetics:** High-growth rates (235% in 2022, 84% in FY 2023 vs prior years and 43% in 2024) due to the rapid store and shop-in-shop network expansion in Greece and Cyprus, in late 2023 in Bulgaria and 2025 in Romania. Cosmetics stand for 13% in 2025 of revenues. Strong recovery in operating performance as stores gradually mature. H2-'25 reported EBITDA +1.8% yoy (vs. H2-'24), compared to 26% yoy decline in H1-'25 (vs. H1-'24).
- **Real Estate operations:** One Salonica Outlet Mall +7%, while LS Santorini +3.7 mn euro contribution due to full year consolidation.
- **Other activities:** Sales in FY 2025 remained relatively stable ie +4%

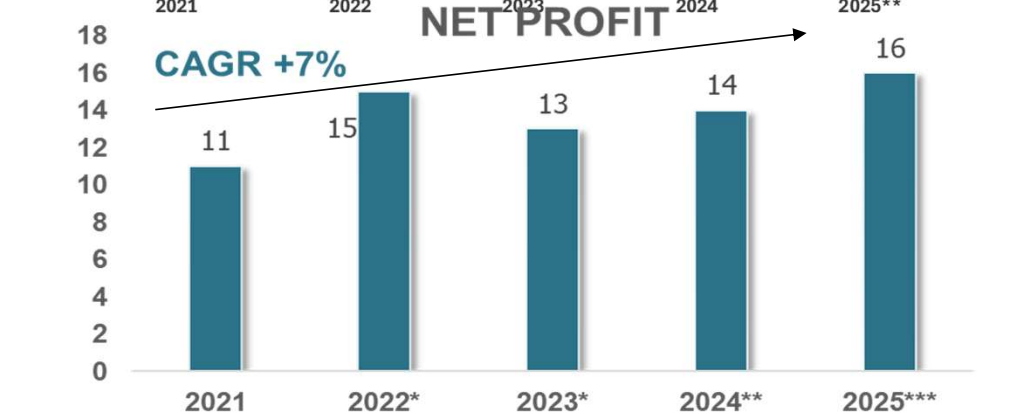
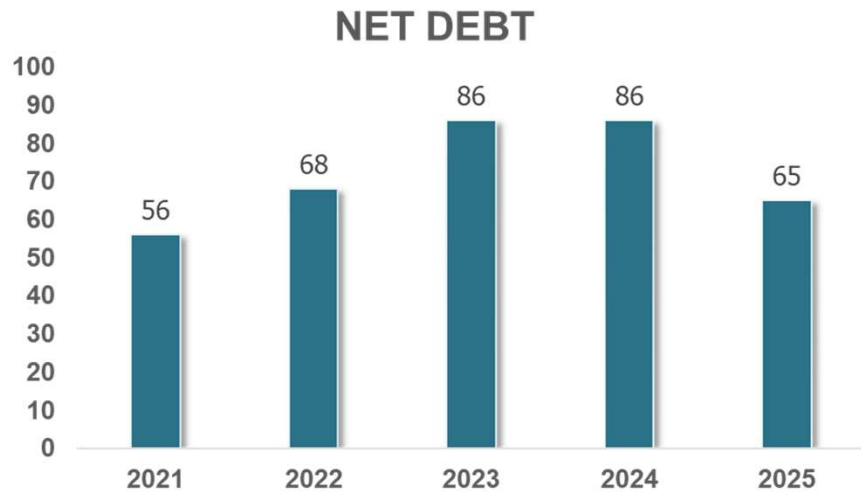
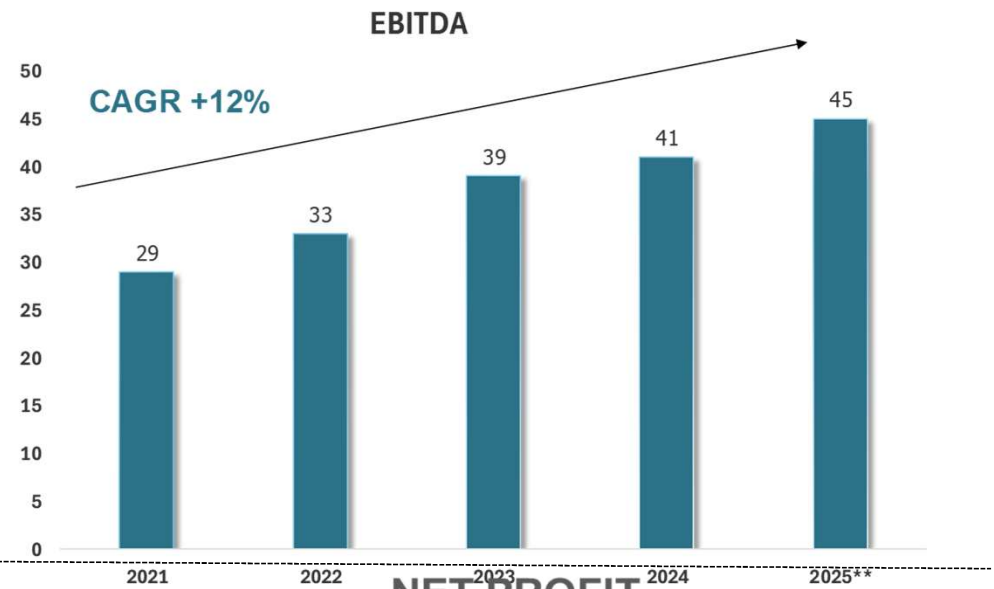
Financials

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All figures are in million euros



*The results of FY 2024 included extraordinary revenue of €5.5 mn, related to a non-recurring sale of a yacht. This cooperation has been terminated.



- *Adjusted for impairment tests
- ** Adjusted for one-off stock award to personnel (initial distribution) and net profit of the yacht sale
- *** Adjusted for one-off stock award to personnel (remaining distribution) and IPO marketing expenses, ie 2.7mn euro

Capital Increase · Period 27 Mar – 31 Dec 2025

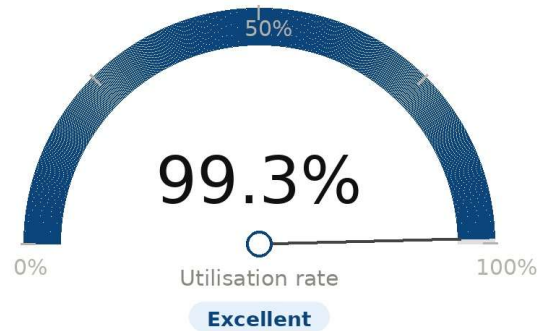
€42.77M

Total Raised

(incl. issuance costs)

€42.48M

Deployed



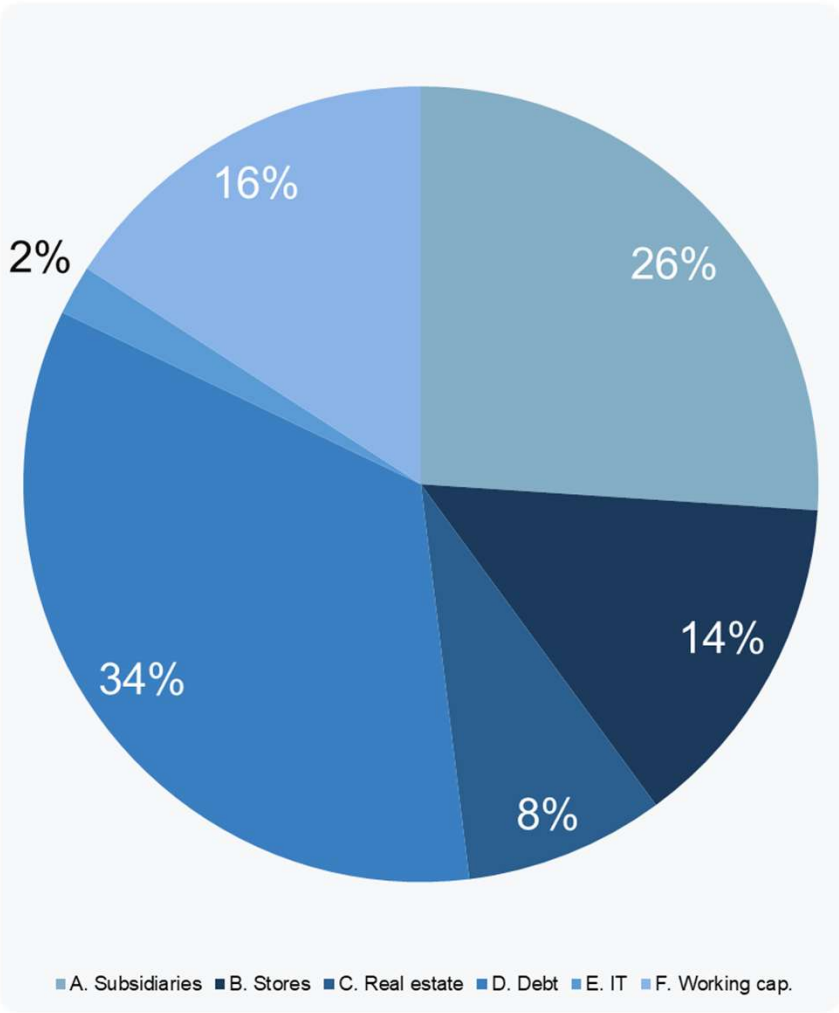
€0.29M

Undeployed

(IT — held in current account)

Proceeds Allocation

Purpose	Amount (€)	% of Total
A. Subsidiaries — equity contributions	10,317,621	26%
B. Physical store network expansion	5,500,000	13.9%
C. Real estate & fixed assets	3,218,485	8.1%
D. Debt repayment	13,490,000	34.1%
E. IT systems & software	800,000	2.0%
F. Working capital	6,286,345	15.9%
TOTAL	39,612,451	100%



- Proposed Dividend of 0.1555 euro/share ie DY% of 4.3% (as of close 04/30/2026)
- Signed binding agreement for the Sale of the hotel unit in Santorini for €28.3 million. This transaction is expected to generate a profit of approximately €5.5 million at the Group consolidated level.

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Q&A

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