

# WABERER'S GROUP

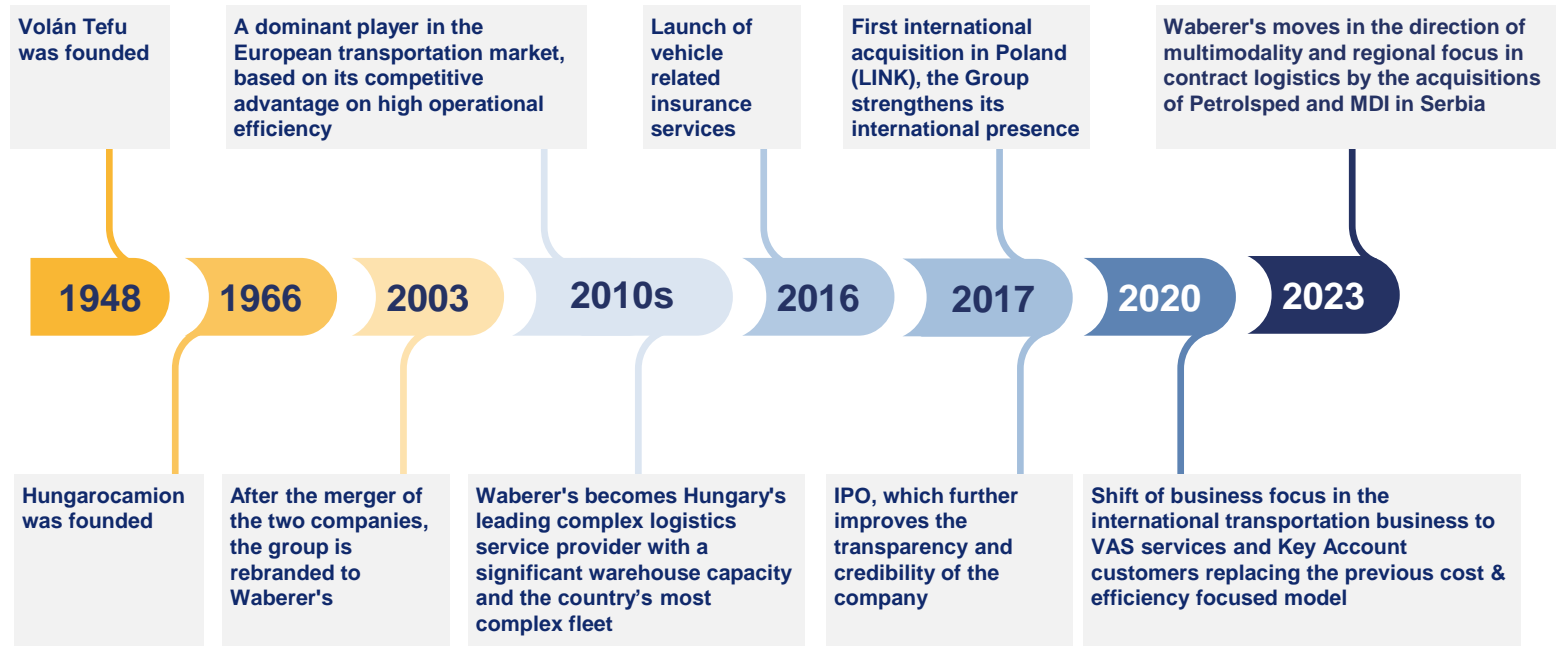
Strategy 2027

” BUILDING THE NUMBER ONE COMPLEX LOGISTICS SERVICE PROVIDER IN CENTRAL AND EASTERN EUROPE.

COMPLEXITY | EXPANSION | SUSTAINABILITY | STABILITY | PEOPLE-FOCUSED



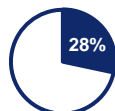
# 75 years: Development on the basis of core values



# Waberer's Group today – business segments

## CONTRACT LOGISTICS <sup>1</sup>

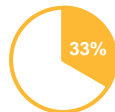
TURNOVER  
WEIGHT  
(2022)



Market-leading Hungarian complex logistics service provider with an integrated portfolio of services (4PL solutions) tailored to specific industry needs and customers, primarily with regional focus

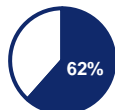
- Inhouse logistics solutions in the automotive, electronics and oil industries
- Transportation and distribution (retail, container, dry and refrigerated FTL, other specialised transport)
- Warehousing
- Home delivery and B2C solutions

EBIT WEIGHT  
(2022)



## TRANSPORTATION & FREIGHT FORWARDING <sup>2</sup>

TURNOVER  
WEIGHT  
(2022)



Leading FTL (Full-Truck Load) transportation and freight forwarding service provider with Hungarian & Polish headquarter and European focus

- Own fleet and subcontracted operations & intermodal services (combination of rail and road transport)
- Focus on the main industrial centres of Europe (UK, DE,FR,IT,ES,PL,HU,SK)
- Providing standard FTL and high value-added services (VAS) to customers

EBIT WEIGHT  
(2022)



## INSURANCE <sup>3</sup>

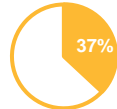
TURNOVER  
WEIGHT  
(2022)



Insurance business focusing on non-life insurance products with primary operation in Hungary.

- Comprehensive non-life insurance portfolio (motor, liability, home, property)
- Specialist in passenger and commercial vehicle insurance (MTPL, casco, CRM) with significant market share
- Cost-efficient operation, high profit margin
- Serving customers and partners through digital channels

EBIT WEIGHT  
(2022)

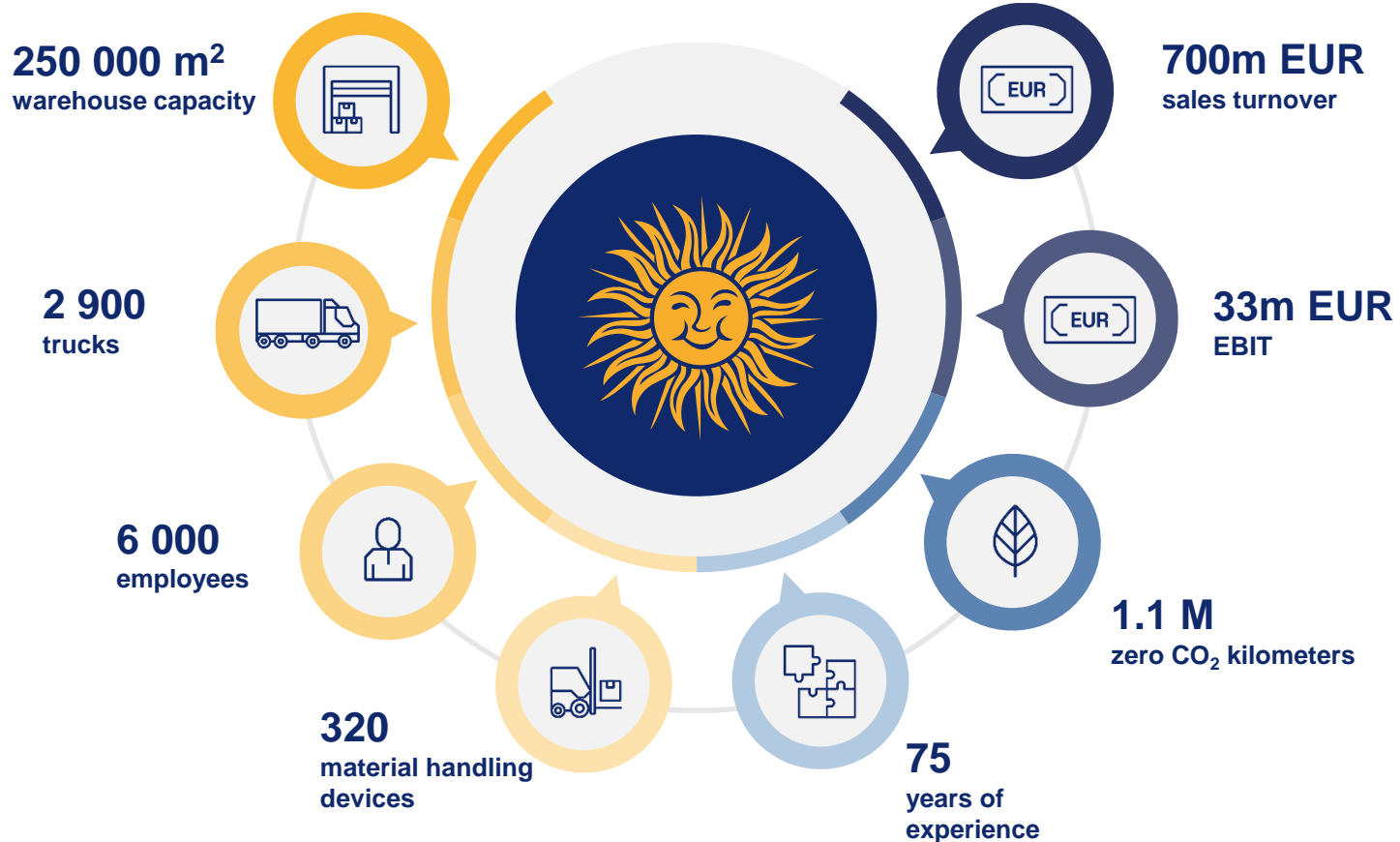


1. Previously Regional Contract Logistics (RCL)

2. Previously International Transport Segment (ITS)

3. Wáberer Hungária Insurance Company Plc. (WHB)

# Waberer's Group today – in figures



# Waberer's Strategy 2027

” Waberer's Group aims to become the number one complex logistics service provider in the CEE region, with a complete, customer-focused and sustainable service portfolio

## Strategic Pillars

Infrastructure and Technology Development

Increase in Added Value

Diversification

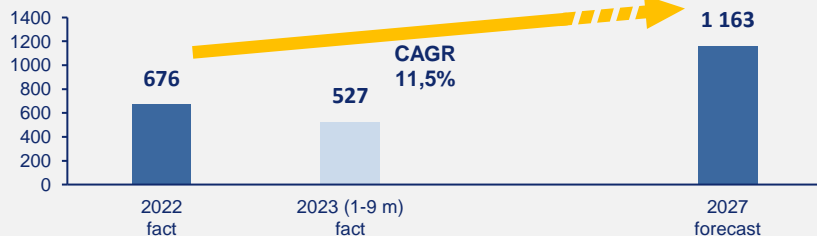
Sustainability

## Planned investment needs: EUR 105 million

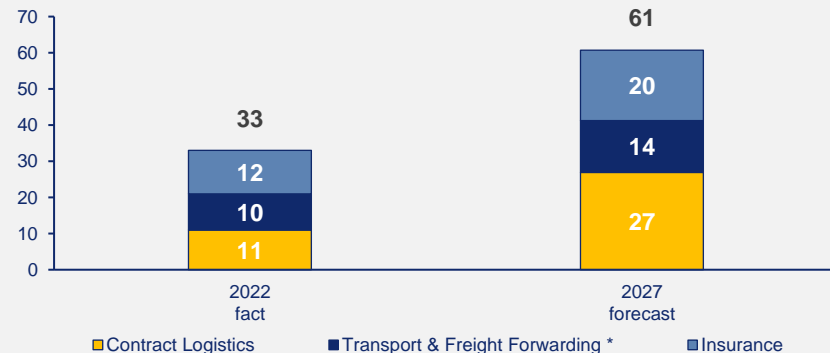
EUR 46 million from 2022 bond issuance

Monitoring of optimal funding opportunities for EUR 59 million

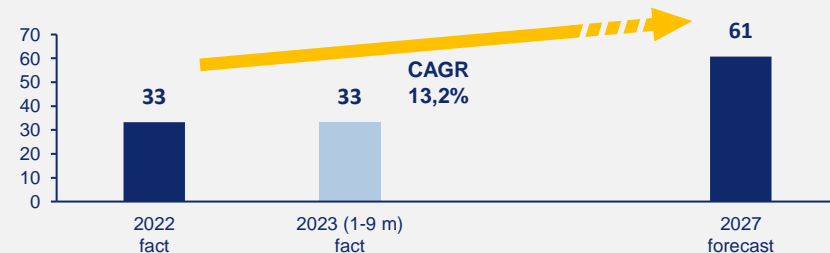
## Waberer's Group revenue (in million EUR)



## Waberer's Group EBIT distribution (in million EUR)



## Waberer's Group EBIT (in million EUR)



# Focus remains on diversification and added value



Waberer's Group aims to become the number one complex logistics service provider in the CEE region, with a complete, customer-focused and sustainable service portfolio

We pay particular attention to sustainability while implementing our strategic pillars



## INFRASTRUCTURE AND TECHNOLOGY DEVELOPMENT

CONTRACT LOGISTICS

- Increasing **warehouse capacity** (national coverage) in an energy efficient way
- Expanding the **alternative fuel fleet**

TRANSPORTATION & FREIGHT FORWARDING

- Fleet **modernisation for more efficient** operation

INSURANCE

- Digitalization of claims settlement and back-office activities
- Expansion and digitalization of **sales channels**

## INCREASING ADDED VALUE

- **Inhouse** logistics growth
- **Fulfillment** logistics capability
- **Home-delivery** growth

- **Increasing** the share of revenue from **specialised FTL services**

- Delivering **full digital customer experience**

## DIVERSIFICATION

- Regional **expansion** (MDI acquisition)
- Entry into **new specialized logistics service segments**

- Increasing the share of **multimodal services** (Petrolsped acquisition)

- **Expanding the product portfolio**
- Evaluating **regional market entry opportunities**

# Building a sustainable service portfolio



## Focus areas

### Developing green services

- Increasing the share of rail and intermodal transportation
- Increasing the use of alternative powertrains
- Increasing the use of alternative fuels
- Creating sustainable warehousing operations
- Greening the insurance segment's investment portfolio

### Emission reduction

- Setting and publication of emission reduction targets
- Increasing green infrastructure investment
- Reducing fuel use
- Increasing energy efficiency actions
- Digitalization

### Creating an attractive workplace

- Employee training and development, increasing employee engagement
- Improving working conditions (salary, work-life balance, health and safety, comfort, environment)
- Exploiting the potential of diversity

### Operational excellence

- Adherence to and application of corporate governance principles recommended for public companies
- Developing internal operational standards
- Establishing ESG governance at group level
- Strengthening stakeholder relationships
- Exploiting green financing opportunities

# WABERER'S GROUP

Strategy 2027



DETAILED BUSINESS SEGMENT STRATEGIES



# Contract logistics segment



**Market leader regional complex logistics service provider**

## BUSINESS CHARACTERISTICS

- The Contract Logistics business unit provides complex logistics solutions, tailored to the specific needs of its clients

## OPERATING ENVIRONMENT

- Significant foreign direct investment (FDI) is expected in Hungary in the coming years, generating growing demand for logistics services
- Demand for regional coverage for key customers
- Growing demand for sustainable logistics solutions



## Strategic goals

Sustainable solutions



EXPANSION OF OWN  
WAREHOUSE  
CAPACITY



REGIONAL  
EXPANSION



CUSTOMER  
ACQUISITION AND  
DIVERSIFICATION



E-COMMERCE  
SERVICES

# Strategic goals – Contract logistics segment

## EXPANSION OF OWN WAREHOUSE CAPACITY

Development of an energy-efficient own logistics warehouse network with Hungarian coverage and regional reach



At least 3 own warehouses in Budapest and in the main industrial centres by 2027

## REGIONAL EXPANSION

Building regional contract logistics positions according to customer needs



Acquisitions in the region: in addition to Serbia (MDI acquisition), 2 further acquisitions in the region

## CUSTOMER ACQUISITION AND DIVERSIFICATION

Expanding the most complex in-house logistics services and building a diverse customer base



Sales strategy focusing on new automotive and automotive supplier FDI investments in Hungary and in the region  
Broadening industry focus

## E-COMMERCE SERVICES

Entry and visible growth in the fulfillment and home delivery market

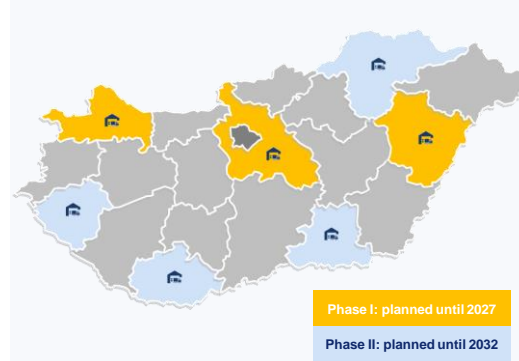


Dominant market share in home delivery of parcels over 40 kg and building state-of-art fulfillment capability

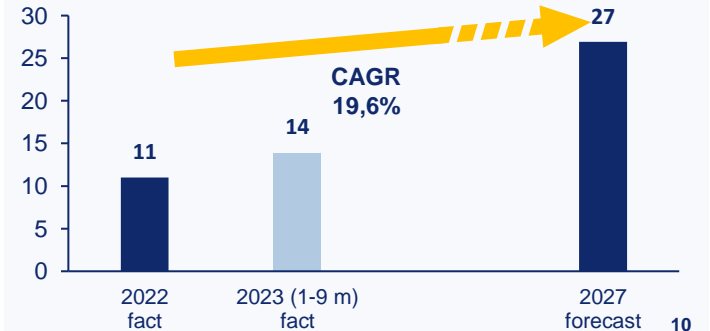
### Regional expansion until 2027 and beyond the strategic time horizon



### Warehouse developments up to 2027 and beyond the strategic time horizon



### Contract Logistics EBIT impact for 2027 (EUR million)



# Transportation & freight forwarding segment

” One of Europe's most trusted corporate business partners in road transportation and freight forwarding

## BUSINESS CHARACTERISTICS

- With 2,100 trucks and more than 1,500 subcontractors, the Tradelane model ensures efficient operation

## OPERATING ENVIRONMENT

- Emergence of specialised, personalised customer needs
- Significant price pressure and competition in the commodity services market
- Added value and flexibility are differentiators in an increasingly competitive international market



## Strategic goals



VALUE ADDED SERVICES



MULTIMODALITY



SUSTAINABILITY

# Strategic goals – Transportation & freight forwarding segment

## VALUE ADDED SERVICES

The differentiating factor, competitive advantage and higher profit contribution will come from value-added transportation services (VAS), which will be increased to 50% of total own fleet segment revenue by 2025 and 60% by 2027.

Our own fleet is critical to retaining and acquiring key account customers, while the size of our own fleet being tailored to actual market demand.

## MULTIMODALITY

We are developing our rail transport and intermodal capabilities by launching dedicated train services and new intermodal relations, by adding standard rail logistics capabilities to our portfolio, and by entering the maritime transportation segment.

## SUSTAINABILITY

In line with our own and our customers' ESG targets, we are converting part of our fleet to low CO2 alternative fuels and providing our customers with environmentally friendly and low emission alternatives for all logistics services.

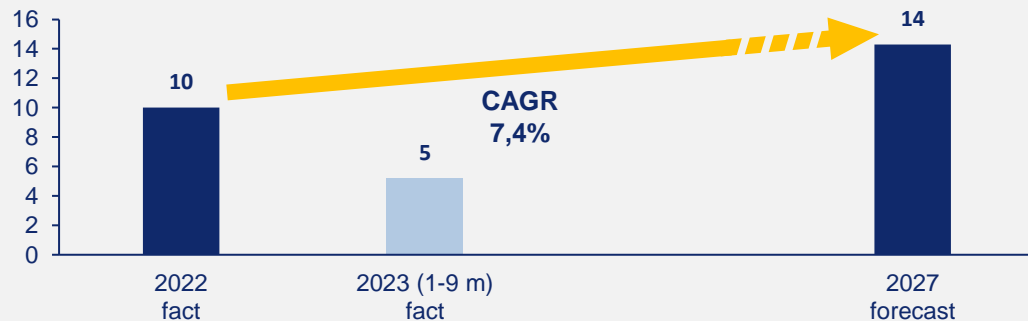
### Successful Tradelane business model

#### TOP 10 INBOUND TOP 10 OUTBOUND

COUNTRY	LOAD	COUNTRY	LOAD
HU	26 061	DE	27 061
DE	24 865	HU	24 169
GB	20 202	GB	19 253
FR	15 607	FR	15 905
IT	12 239	IT	12 373
SK	7 370	SK	9 364
ES	7 283	ES	7 528
NL	5 114	NL	5 720
BE	5 059	AT	3 447
AT	3 432	SE	3 252



### Freight & Forwarding EBIT impact\* for 2027 (EUR million)



\* In line with the standard reporting structure, HQ and management costs are included in the transportation and forwarding segment's figures.

” WHB provides value proposition to its clients through **digitised services** and innovative pricing, parallel with **operational efficiency**

## BUSINESS CHARACTERISTICS

- Wáberer Hungária Insurance Company (WHB) is a leading player in the domestic MTPL, Casco and supplementary transport insurance market

## OPERATING ENVIRONMENT

- Digitalisation and diversification are growth areas in the current business and macro environment
- The insurance market has seen significant growth in recent years, WHB has grown ahead of the market, with outstanding results and cost efficiency



## Strategic goals



ORGANIC EXPANSION



PARTICIPATION IN MARKET  
CONSOLIDATION

# Strategic goals – Insurance segment

## ORGANIC GROWTH

### I. Expanding the product portfolio

Entry to the home insurance market after the favourable changes of industry regulations

Entry to additional high margin market segments through strategic partnerships.

### II. Expanding sales channels

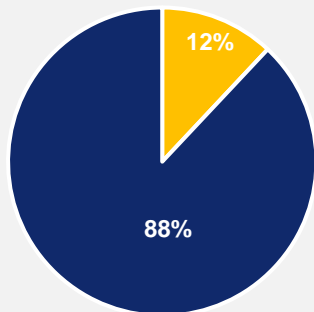
Developing partnerships with industry players covering large customer base and business network in order to sell insurance products.

## PARTICIPATION IN MARKET CONSOLIDATION

We are actively seeking growth and consolidation opportunities in additional insurance segments.

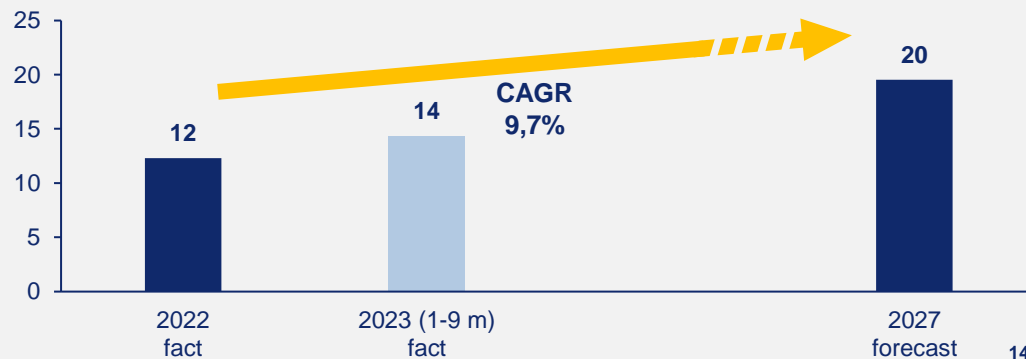
We are exploring the possibility of replicating our successful, cost-effective insurance model in other segments and, through partnership agreements, in other countries in the region.

Client Breakdown (2022)



■ Waberer's Fleet ■ Third Party Clients

Insurance EBIT impact for 2027 (EUR million)



# Disclaimer

*This presentation may contain forward-looking statements. Statements that are not historical facts, including statements about our beliefs and expectations, are forward-looking statements. These statements are based on current plans, estimates and projections, and therefore should not have undue reliance placed upon them. Forward-looking statements speak only as of the date they are made, and we undertake no obligation to update publicly any of them in light of new information or future events. Forward-looking statements involve inherent risks and uncertainties that are not predictable. We caution you that a number of important factors could cause actual results to differ materially from those contained in any forward-looking statement that are not guaranteed by the management. Such factors are described in, among other things, the Annual Report 2022 dated 18 April 2023, which is available on our website for investors at <https://waberers.com>.*

# WABERER'S GROUP

Strategy 2027



**Thank you for your attention!**

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