EUROWAG

W.A.G payment solutions plc HY 2022 results

6 September 2022

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Today's Agenda

1. **Introduction and Highlights**
   What we do and the opportunity
2. **Financial results**
   Delivered resilient performance
3. **Strategic Update**
   Delivered progress against our strategy
4. **Conclusion**
   Well placed to continue growing
5. **Q&A**

Introduction and Highlights

Martin Vohánka / Founder and CEO

Commercial Road Transport sector

Vital to the whole European economy

5%

of European GDP[1]

20m

CRT related jobs across Europe[3]

Large and growing market for Eurowag

9.1m

commercial road transport trucks in Europe[2]

~25%

of which based in Eurowag's core markets of Central and Eastern Europe

In need of transformation

>90%

European trucking businesses are SMEs

13%

Digital adoption rate for Logistics services providers

Notes: (1) Eurostat, 2020; (2) IHS Markit and Eurostat, 2020; includes international heavy goods vehicles; (3) Company data

Making CRT cleaner, fairer and more efficient

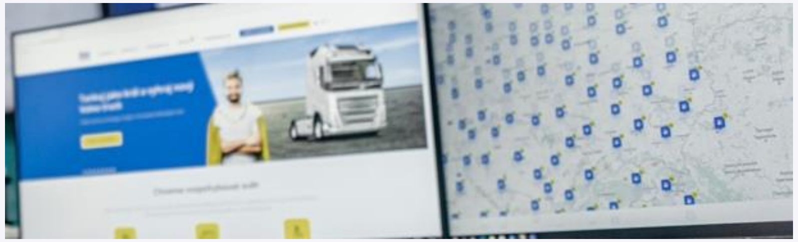
An integrated
platform digitalising and connecting
the Commercial Road Transport industry

Payment solutions

Essential services

- **Energy payments**
- **Toll payments**

Mobility solutions



Digitalising the industry and driving efficiencies

- **Tax refund**
- **Vehicle information (Incl. telematics)**
- **Smart routing**
- **Other adjacent services**

Responsibility and Sustainability

Delivering integrated payment and mobility solutions

Growth drivers

Digitalisation
Digital adoption rate for logistics service providers is only 13%

Growing market
Addressable market to grow 300% over coming years

Highly fragmented industry
Over 90% of heavy CRT operators are SMEs, without the resources to invest in sustainability

Big data
Innovative platform gathers millions of data points to enhance services

Resilient business model

Business critical
Critical end-to-end services, from payments to mobility

Recurring revenues from loyal customers
>110% average net revenue retention

Barriers to entry
Few players with physical and digital infrastructure to deliver a holistic, integrated solution

Platform scale
~17,000 energy payment points in 30 countries and toll payments network across 23 countries[1].

Strong financial profile

Financial strength
Highly attractive financial profile at scale underpinned by robust balance sheet

Strong growth & cash conversion
3-year net revenue CAGR 19-21 of 15.6%

High margin
Adjusted EBITDA margin of 40.2% in H1 2022; 22% EBITDA CAGR 2019-2021

Track record
Resilient business delivering growth and profitability through the economic cycle

Notes: (1) EW Annual Report 2021

First half 2022 highlights

Net energy and services sales

€87.0m

19.4% YoY growth

Adjusted EBITDA

€35.0m

40.2% margin

Adjusted earnings

€16.9

11.2% YoY growth

Active payment solutions trucks

87,626

7.3% YoY growth

Average net revenue retention

>110%

2017-2022

Operational highlights

Payment solutions

- Certified and admitted as EETS Germany provider, launched operations and strengthened competitive moats.
- Activated mobile payments on EW truck parks and in acceptance network, 388 POS ready for mobile payments.
- Completed end-to-end digital customer journey, can tailor credit limit requirements with automated scoring mechanism.
- Added LNG/CNG stations across 12 European countries with total number of LNG stations rising to 304, which represents more than 50% of the European market.
- Added 104 new locations in card acceptance network for traditional fuels.
- Installed photovoltaic panels on truck park in Spain to reduce GHG emissions.

Mobility solutions

- Completed WebEye acquisition with cross-sell and up-sell opportunities across both segments.
- Introduced hybrid financing for tax refunds.
- Expanded the acceptance network for roadside service payments.
- Road Lords app now installed on more than 3m mobile devices across Europe with the active installation base reaching 600k drivers.
- Deployed valuable new telematics features to automate fleet operations and improve efficiency.
- Introduced simplified ways of connecting existing e-Mobility Service Provider (EMSP) accounts.
- Joined new consortium to advance Hydrogen for CRT sector and engage across the eMobility sector to promote standards for e-Trucks.
- Started the next phase of the eTruck pilot project with DHL.

Financial Results

Magdalena Bartoś, CFO

Highly attractive financial profile

Large scale and network

16,523

Active payment solutions customers

87,626

Active payment solutions trucks

Proven growth track record

12.3%

CAGR 19-21
Active payment solutions customer growth

15.6%

CAGR 19-21
Net energy and services sales growth

High revenue retention and diversification

>110%

Average net revenue retention 2017-2022

7.2%

Net revenue contribution from top 50 customers[1]

Highly profitable

40.2%

Adjusted EBITDA margin

81.1%

Adjusted operating cash flow conversion[2]

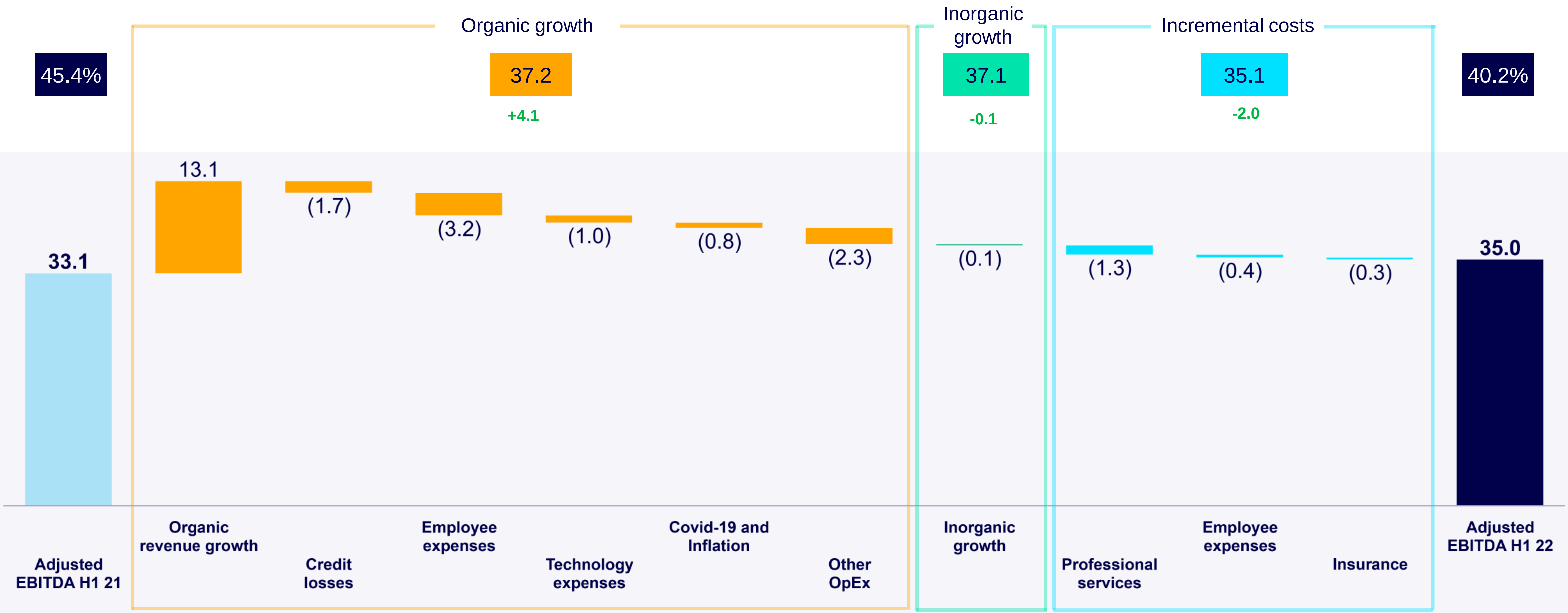
Notes: (1) Represents consolidated Group data; (2) Calculated as a ratio of Adjusted EBITDA less ordinary capital expenditure to Adjusted EBITDA

H1 2022 Group financial highlights

All figures in € million	H1 22	H1 21	YoY
Net energy and services sales	87.0	72.9	19.4%
Payment solutions	63.5	54.2	17.2%
Mobility solutions	23.5	18.7	25.7%
Adjusted EBITDA	35.0	33.1	5.7%
Adjusted EBITDA margin	40.2%	45.4%	
Investing Activities: Capex and M&A	47.5	27.1	75.3%
Transformational Capex	13.3	11.6	
Net cash/debt	28.7	(84.0)	
Net Leverage	(0.15)	2.12	

- The Group's net energy and services sales growth at 19.4% with organic growth of 18.0% YoY.
  - Growth in payment solutions driven by strong new customer and truck acquisitions and underpinned by strong Net revenue retention.
  - Increase in mobility solutions reflects effective cross sell and sales to automotive partners supported by WebEye consolidation.
- Adjusted EBITDA margin of 40.2%, reflecting:
  - Incremental PLC-related costs;
  - PSP expenses;
  - Inflation and normalisation of costs post Covid;
  - WebEye consolidation.
- Net cash position of €28.7m as at 30 June 2022.
- Strong balance sheet allowing the business to take advantage of strategic opportunities.
- Continued to invest into digital transformation and inorganic growth.

Adjusted EBITDA bridge



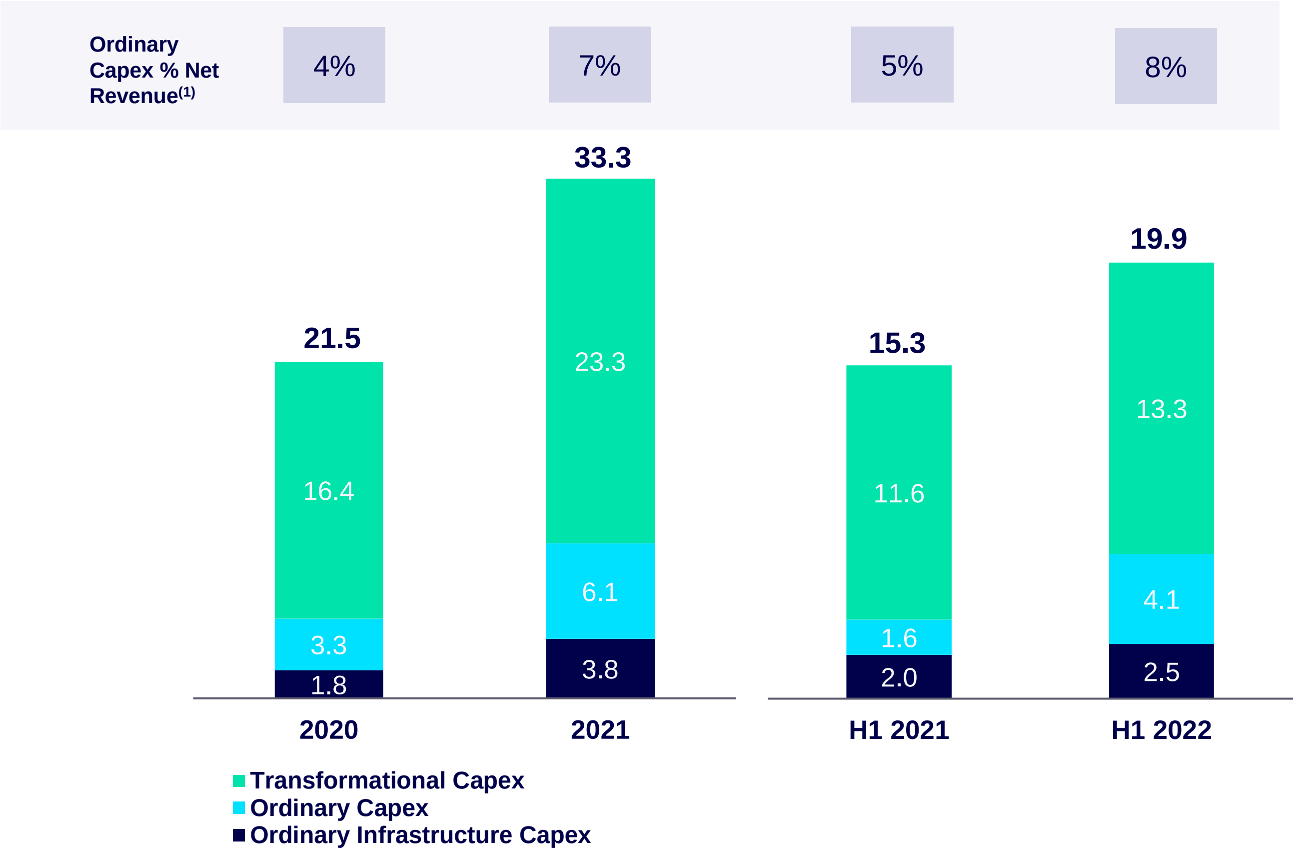
Notes: All figures in € million; differences in totals due to rounding; % Adjusted EBITDA margin

Corporate expenses

	Reported			Adjusted		
All figures in € million	**H1 22**	**H1 21**	**YoY**	**H1 22**	**H1 21**	**YoY**
Employee expenses	32.8	26.5	23.8%	28.6	24.4	17.2%
Impairment losses of financial assets	2.7	1.2	125.0%	2.7	1.2	125.0%
Technology expenses	3.9	2.8	39.3%	3.7	2.7	37.0%
Other operating income	(0.2)	(0.3)	(33.3)%	(0.2)	(0.3)	(33.3)%
Other operating expenses	18.3	15.0	22.0%	17.2	11.8	45.8%
Depreciation and amortisation	12.4	10.5	18.1%	9.0	6.9	30.4%
Total	**69.9**	**55.7**	**25.5%**	**61.0**	**46.7**	**30.6%**

- Employee expenses increased as the Group focused on priority hires, talent retention, strengthening the structure and remuneration schemes appropriate for a listed company.
- Increase in impairment losses of financial assets due to higher notional credit exposure, reflecting higher energy prices.
- Increase in technology expenses largely as a result of the Group's focus on technology transformation, cloud transition, and expenses related to the new generation ERP system.
- Other operating expenses increased mainly due to the incremental PLC-related costs, return of travel and other costs post Covid, and inflation.
- Depreciation and amortisation grew primarily as a result of increased transformational technology being put into production.

Capital expenditure



High single digit % of net revenue

€50m cumulative for 2022-2023

Investing in value enhancing technology (e.g. RoadLords) rather than legacy infrastructure maintenance

No additional Transformational Capex expected from 2024 onwards

Expanding customer capabilities

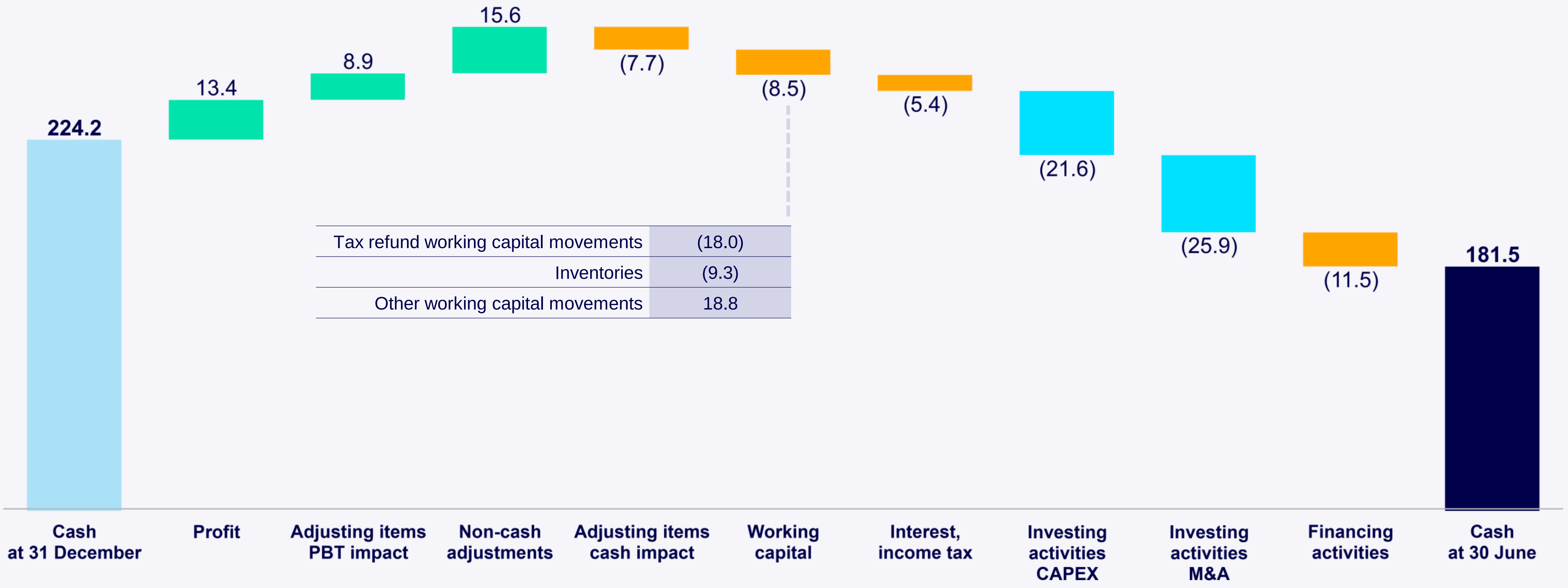
- Mobile payments
  - Improved customer experience and security
- End-to-end customer digital journey
  - Online onboarding, automated credit scoring, customer self-care improvements
- Next generation ERP implementation
  - Energy payment transaction processing and enrichment

Expanding product capabilities

- EETS Germany certification and launch
  - Bolster competitive moat
- Payment Management System upgrade
  - Tech-forward payment offerings
- New telematics features and Road Lords
  - Improving efficiency and building community

Notes: All figures in € million; differences in totals due to rounding; (1) Ordinary Capex including Ordinary Capex and Ordinary Infrastructure Capex

Cash flow bridge



Tax refund working capital movements	(18.0)
Inventories	(9.3)
Other working capital movements	18.8

Notes: All figures in € million; differences in totals due to rounding

Capital allocation principles

Investment in Business for Organic Growth

- End-to-end integrated ecosystem
- Investments into technology
- Expanding capabilities

Disciplined Strategic M&A

- Looking at accretive acquisitions
- Business and operational fit with financial discipline
- Delivering synergies

Robust Balance Sheet

- Financial strength providing strategic flexibility
- Net cash position creating headroom for investments

Prioritise growth over dividends

- No intention to declare a dividend in the near term
- Prioritise growth opportunities

Current trading and outlook

- The Group has performed in line with management expectations year-to-date.

- Business is demonstrating resilience and adaptability despite significant headwinds, notably the war in Ukraine and its knock-on effects on fuel supplies and the macroeconomic environment. Key challenges include:

  - Inflation and higher energy prices;
  - Significant uncertainty about the future of European economy;
  - Potential impacts of the sanctions on imports of Russian fuel; introduced by the European Union.

- Eurowag has continued to respond pro-actively to emerging risks and opportunities, supported by:

  - Strong pan-European network;
  - Long-standing relationships with suppliers;
  - Business-critical nature of products and services provided to our customers;
  - Management with experience proven throughout the cycle;
  - Strong balance sheet in net cash position.

Q3 interim performance

- Organic net energy and services sales for Q3 are expected to be at least €44.5m with strong LTM growth in excess of 19.0% YoY.

- The WebEye contribution to the Group's top line for Q3 is expected to be at least €3.5m.

Based on current trading, and assuming no significant worsening of the current environment, we remain confident in our future outlook, and we anticipate delivering results in line with our mid-term financial guidance.

Summary financial guidance

Net revenue growth

- **Organic net revenue growth between high teens and low twenties over the medium term**
  - Expect both payment solutions and mobility solutions to grow at a similar pace over the medium term

Adjusted EBITDA margin

- **Adjusted EBITDA margin from mid forties trending to high forties over the medium term**
  - Incremental PLC related costs to impact level of margin expansion in the short term

Capital expenditure

- **Ordinary Capex at around high single digit % of net revenue over the medium term**
- **Transformational Capex** expected in the range €50m cumulative for 2022–23

Capital structure and dividend policy

- **Leverage target of 1.5x–2.5x over the medium term**
  - Our leverage ratio may temporarily exceed the top end of the range depending on the quantum and timing of potential acquisitions
- **The Group intends to prioritise growth opportunities over dividends in the near-term**

Strategic Update

Martin Vohánka / Founder and CEO

Supportive market trends

Digitalisation of the CRT industry

The digital adoption rate for logistics services providers is at 13%[1]

>90% of the industry's SMEs have less than 50 employees with limited resources and know-how to scale up

Rise of integrated solutions

Businesses are looking for integrated solutions that improve operational efficiency and provide convenience through one platform or application

CRT businesses are also looking for easy, convenience access to financing

Expanding road mobility market

Total transaction value of energy payments forecast to grow to €361bn[2] by 2027[1]

Total transaction value of toll payments to grow to €33bn[2] by 2027[1]

Push towards net zero

There is increasing pressure from investors as well as consumers for businesses to set out and implement strategies to shift towards net zero

EW

Eurowag provides digital solutions, driving efficiencies for customers

Our integrated payments and mobility platform is a long-term solution for CRT businesses

We are building share in a market which is itself growing significantly

Eurowag is innovating solutions to empower the CRT industry's transition to a low-carbon future

Notes: (1) Company and company estimates based on data as of May 2021; Allied Market Research (2020); BearingPoint (2015); BIS Research (2020); Mordor Intelligence (2017); Fitch/BMI; Industry report.
(2) Converted from USD to EUR at a fixed rate of USDEUR 0.8250 and represents the total energy payments market (including passenger fleets).

Five drivers of sustained long-term growth

Growth
from existing customers

- Industry tailwinds
- Focus on solving evolving customer needs
- Deeper entrenchment and retention
- Proven upsell and cross-sell strategy

- Expanded the acceptance network with a focus on LNG.
- Strengthened competitive moats with EETS certification and launch in Germany.
- Maintained strong net revenue retention >110%.

Geographic
expansion and penetration

- Consolidating market shares
- Enter new markets to serve existing and new customers

- Increased number of payment solution active customers by 13% with the majority coming from already established markets.
- Started expansion into DACH region (Germany, Austria, Switzerland).
- Continued the roll out of digital sales channels in Western Europe.

Go-to
market channel expansion

- Digital, telesales and field channels
- Seamless customer experience

- Launched an end-to-end, fully automated digital customer acquisition, credit scoring and onboarding channel in 5 countries.
- Signed new OEM contracts with large automotive manufacturers.

Digital
platform development

- Fully digital end-to-end ecosystem
- Financing platform
- Expanding the services and partnership network with API integration
- Digital freight forwarding

- Further developed the digital platform by expanding pilots for receivables financing.
- Simplified settlement and improved security by activating mobile payments on all owned truck parks, as well as in the acceptance network.

Accretive
M&A

- Proven M&A track record and integration capabilities
- Acquire accretive capabilities
- Potential revenue / cost synergies via strategic acquisitions

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- Completed the WebEye acquisition.
- Continue to screen acquisition targets, and actively manage a pipeline of future opportunities that can support our inorganic growth.

Acquisition of WebEye

WebEye
A Eurowag Company

Leader in **CRT Fleet Management Solution**	Over **58,000** connected trucks	Strong presence in core markets **Hungary** and **Romania**
More than **5,000** customers	Revenue of **€16.4m** for FY2021	Normalised adjusted EBITDA of **€5.6m** for FY 2021

WebEye's FY2021 financials are based on unaudited consolidated management accounts prepared under Hungarian GAAP

- A highly strategic and accretive acquisition, completed on 1 Jul 2022.
- Expands the customer base on our payments and mobility platform, with significant opportunities for cross-sell and up-sell.
- Provides access to a new pool of data with more insights for the development of solutions to improve the efficiency of our customers' operations…
- …while addressing key challenges such as reducing energy intensity and improving road safety.
- Active in 12 countries including the Czech Republic, Poland, Portugal and Germany, with the strongest presence in Hungary and Romania.
- Increasing penetration in our core markets and providing an opportunity for further market expansion.

Dynamic growth engine

Powerful cross-selling platform driven by data and customer-centricity

- Customer / Driver information
- Trucks and trailer information
- Payments and transactions data
- Destination and routing info
- Geo-localisation
- Tax refund
- Behaviours data

Responsibility and sustainability

Key developments in 1H:

- Joined new consortium to **advance Hydrogen for CRT** industry.
- Commissioned customer research in 9 European markets to identify and improve ways we can help customers accelerate the **move to low carbon solutions**.
- Developed **GHG calculation** of shipment in EW Telematics.
- Continued providing **support to employees and communities** affected by the war in Ukraine.

ESG targets

Reduce direct emmisions by
50%
by 2030

Increase female representation in leadership roles to
40%
by 2025

Reach the top
25%
of employee engagement score in EU Tech companies by 2025

Donation
1%
of consolidated earnings before tax annually to charitable causes

Our industry

- Building a better-connected industry
- Increasing access to low carbon solutions
- Reducing emissions in the CRT value chain

Our customers

- Enabling the energy transition and efficiency
- Improving wellbeing and safety
- Driving business success

Our company, colleagues & communities

- Reducing direct and supply chain emissions
- Embracing inclusion and diversity
- Giving back to our communities

Key takeaways

1. Strong and resilient financial performance
2. Robust balance sheet
3. Delivering long-term growth across five strategic pillars
4. Large and growing market
5. Navigated uncertainty with confidence and reaffirm medium-term guidance

EUROWAG

Q&A

investors@eurowag.com

Appendix

Revenue model

	Payment solutions		Mobility solutions			
	Re-occurring transaction-based revenue streams		Re-occurring transaction, recurring subscription and other fee-based revenue streams			
	Energy payments	**Toll payments**	**Tax refund**	**Vehicle information (Incl. telematics)**	**Smart routing**	**Other adjacent services**
Revenue model	# of transactions (x) Average units per transaction (x) Fee per unit[1]	Processed volume (x) % Take rate	Processed volume (x) % Take rate	• Subscription based	• Subscription based and lifetime license fees	• Various
Net revenue *(% Total)*	73%		27%			
Contribution [2] *(% Margin)*	87%		71%			

Notes: Financials as of H1 2022. (1) Units: e.g. litres of fuel, kilo of LNG /CNG, kWh for EV. (2) Contribution is defined as net energy and services sales less operating costs that can be directly attributed to or controlled by the segments. Contribution does not include indirect costs and allocation of shared costs that are managed at group level.

Payments and mobility services ecosystem

	PRIOR TO JOURNEY	ON THE ROAD		POST DELIVERY
Our services	Digital freight | Route planning Insurance | Consulting	Energy payments | Toll payments | Incidental spend Roadside services, parking ferries	Smart routing and driving assistant | Road Lords | Fleet Management |	Tax refund | Aftersales Customer self-care | Receivables funding
Business owners	Optimise routing Truck capacity optimisation	Competitively priced energy		Working capital financing and tax refunds
Truck drivers	Accurate maps and navigation tools	Network of fuel stations and road services	Easy processing of toll payments	
Fleet dispatchers	Calculate optimal routs and get accurate ETA	Manage entire fleet from a single tool Deploy driving directions to in-cabin navigation system		Detailed visibility of trip and truck travel costs
Back office	Estimate cost of a trip			Collect invoices in portal Process tax refunds Manage FX risk on liabilities
Merchants & partners	Sales channel for financial services	Driving traffic in energy sales network	Integrating seamlessly with toll providers	

Notes: EVA: Enhanced Vehicle Assistant; MVP: Minimum viable product; AETR: European Agreement concerning the Work of Crews of Vehicles Engaged in International Road Transport.

Maximising returns through M&A & innovation

2000 – **Payment services** launched

2006 – **Toll payments** launched

2014 – Acquisition of **ČESKÁ LOGISTICKÁ**; **Tax refund** launched

2015 – **Vector - first payment tool for freight forwarders** launched

2016 – **Open-loop CRT card and fleet management** launched; **TA Associates** invested

2017 – Acquisition of **Princip**; **New enhanced vision** for the business; **EETS license** obtained

2018 – Acquisition of **Aldobec** and **Hi Software Development**; **Payment institution** license obtained

2019 – Acquisition of **Sygic** and **ADS**; **eMobility and alternative fuels** introduced

2020 – **EVA integrated on-board-unit** introduced; **Electronic money institution** license obtained

2021 – Strategic growth investments in **LMS**, **Drivitty** and **KomTeS**; **eMobility platform** acquired; **Mobile payments** introduced

Today – **ESG commitment to reduce emissions** declared; Acquisition of substantially all of the assets of **WebEye**

M&A

	2008	2017	2020	2021
Employees	58	511	926	1047
Customers	~450	~7.6k	~13.2k	~15.0k
Countries	9	27	30	30

Local fuel card → **Pan-European payments network** → **Mobility technology integrator** → **End-to-end CRT FinTech ecosystem and network**

Notes: "Customers" refers to monthly active payment solutions customers. Activity triggered based on non-zero volume for customer in a given month on payments solutions, averaged for the year (fuel, toll). 2020 figure includes ADS.

Comprehensive go-to-market strategy

Multi-channel sales strategy

Direct — Full control of the client acquisition process - direct “pitching”, on-boarding, sales and post-sales support

Indirect — Extending our reach through strategic partnerships (incl. OEM)

Digital — Recently build-up front-end platform to convert digital leads (e.g. Client Selfcare platform, RoadLords)

>50% leads from digital source

ONBOARDING	BUILDING A RELATIONSHIP	BECOMING A TRUSTED PARTNER
Digital campaign	**Data analytics to build rich picture of customer activity**	
Follow up on digital lead	Customer behavior analysis	Personalised customer experience
Highly customised offering	Upsell of 2nd service	+ Integrated digital marketing
Contract and system activation	Greater customer attachment	**Further up-sell and cross sell opportunities**
	Upsell of 3rd service	

Differentiated integrated CRT offering

Eurowag is a comprehensive network built to serve the CRT industry

	EUROWAG	International oil companies and single product providers	Fuel card issuers and other truck service providers	Telematics and Fleet Management providers	Logistics brokers / DFF
Integrated - bind customers	INTEGRATION	✗	✗	✗	✗
Advanced - monetize data	FLEET MANAGEMENT SYSTEM; NAVIGATION	✗	✗	✓	✓
Relationships - build loyalty	SELFCARE AND APPS; RELATIONSHIP ASM AND CUSTOMER CARE; COMMUNITY	✗	✓	✗	✓
Basic - up-sell	ENERGY; TOLL; TAX REFUND; FINANCING	✓	✓	✗	✗

Notes: ASM: Area Sales Manager