

20
24

AX GROUP

**2024 FINANCIAL
PERFORMANCE AND
KEY HIGHLIGHTS**

A YEAR OF
SUCCESS STORIES



CONTENTS

1. PERFORMANCE INDICATORS
2. DIVISIONAL PERFORMANCE
3. OTHER INVESTMENTS
4. FUTURE OUTLOOK
5. BEYOND THE BUSINESS

01 PERFORMANCE INDICATORS

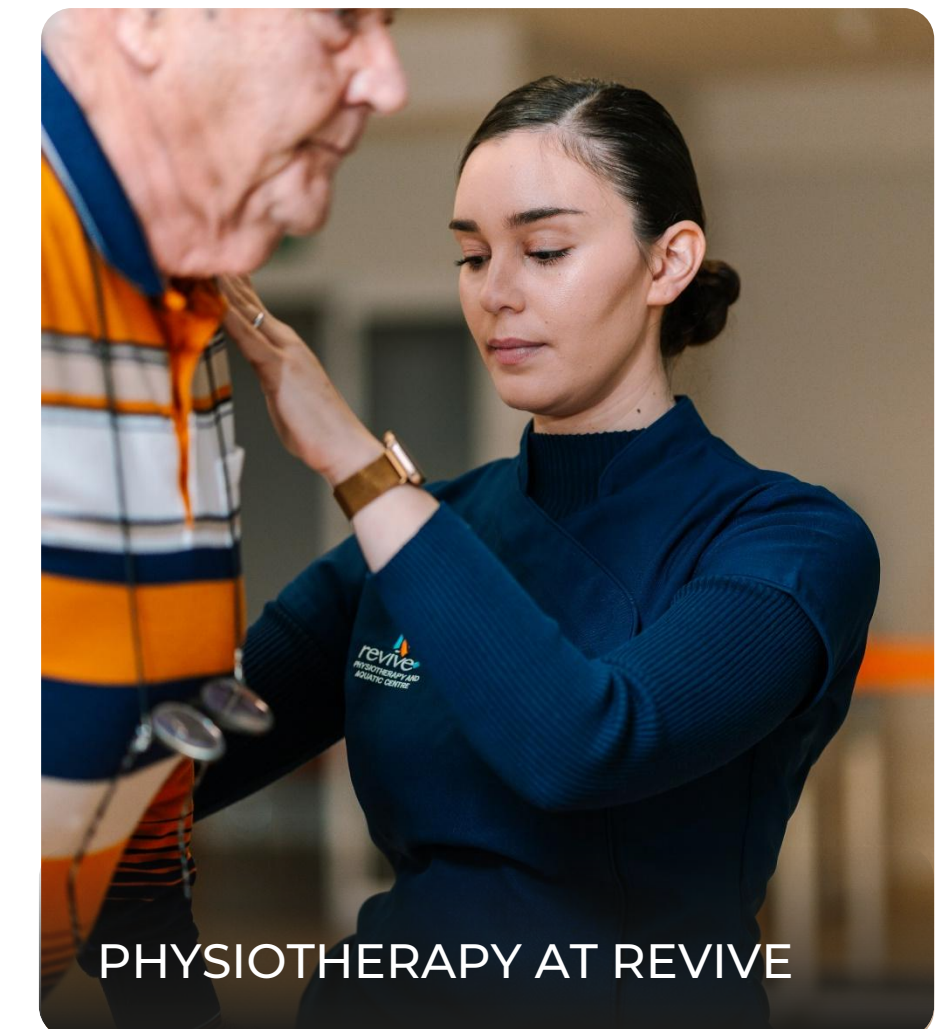
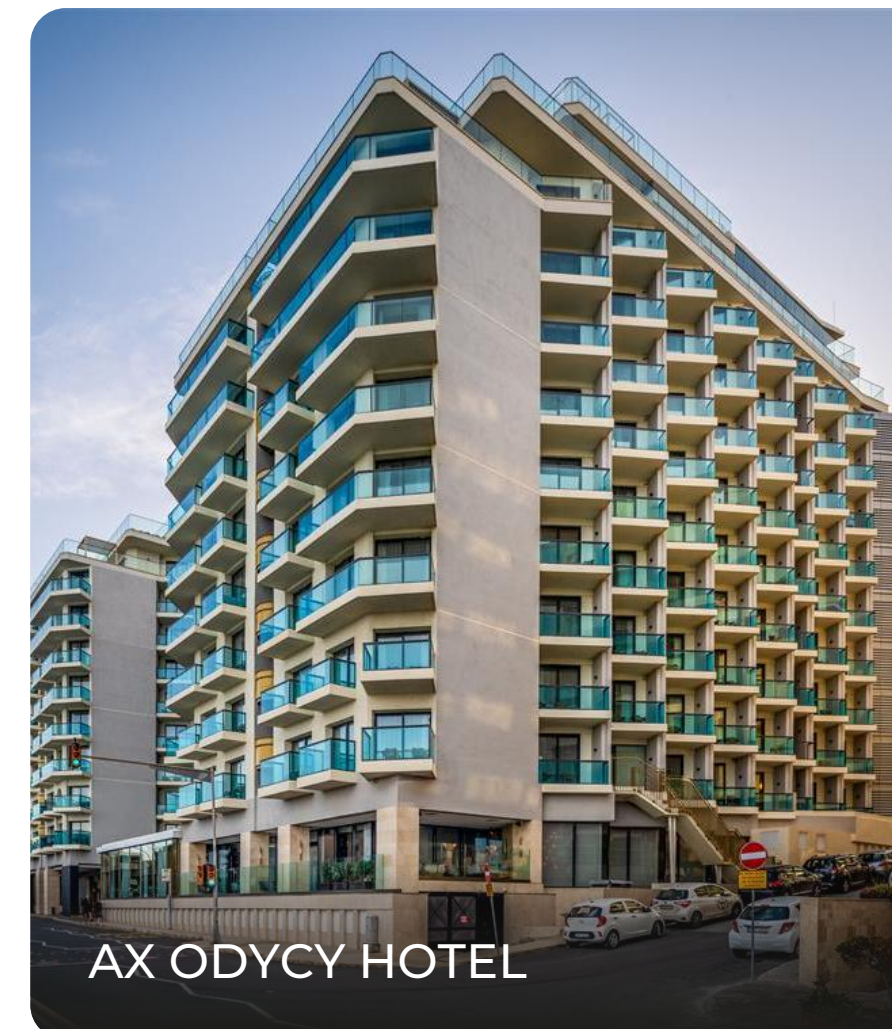
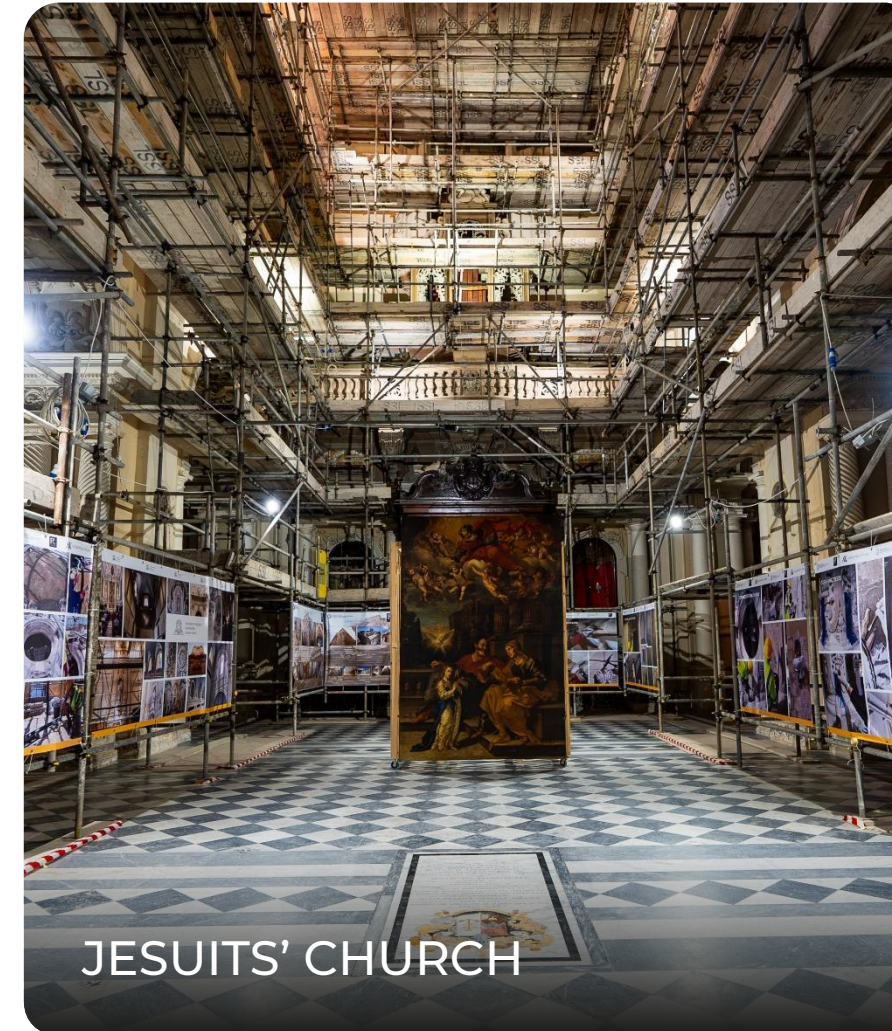
AX GROUP



1. PERFORMANCE INDICATORS
2. DIVISIONAL PERFORMANCE
3. OTHER INVESTMENTS
4. FUTURE OUTLOOK
5. BEYOND THE BUSINESS

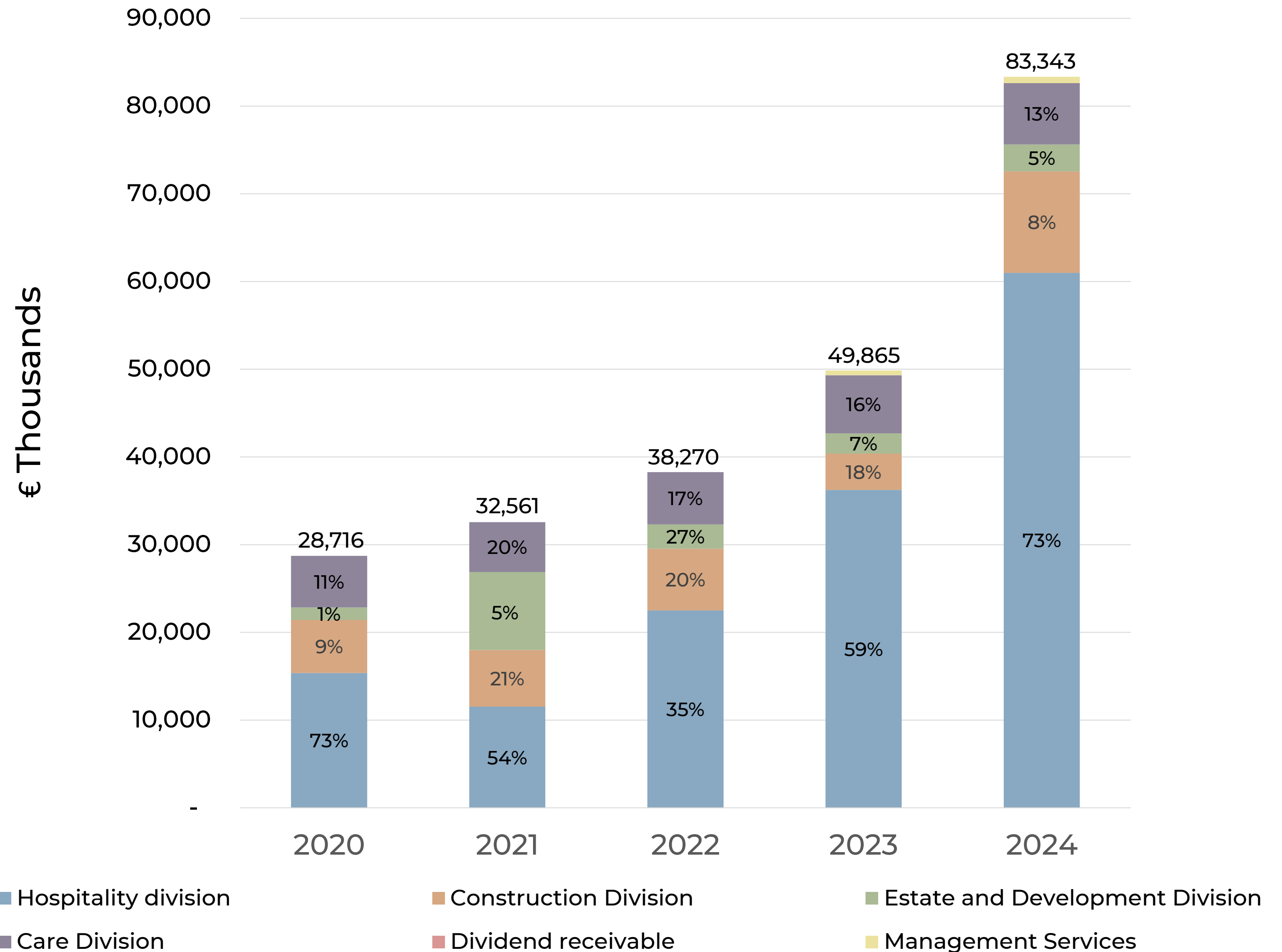
PERFORMANCE HIGHLIGHTS

- **EXCEPTIONAL FINANCIAL PERFORMANCE:** OVERALL INCREASE OF 67% IN GROUP REVENUE RESULTING IN AN GROUP EBITDA GROWTH OF 223% OVER PREVIOUS YEAR
- **HOTELS SURPASS EXPECTATIONS:** AX HOTELS OUTPERFORMED PROJECTIONS, DRIVEN BY A STRONG TOURISM SEASON AND ENHANCED OPERATIONAL EFFICIENCIES
- **STEADY GROWTH IN CARE DIVISION:** AX CARE CONTINUES TO SHOW CONSISTENT, INCREMENTAL GROWTH, MAINTAINING HIGH OCCUPANCY RATES
- **CONSTRUCTION SECURES KEY CONTRACTS:** AX CONSTRUCTION EXPANDED ITS PORTFOLIO BY SECURING MAJOR THIRD-PARTY CONTRACTS, STRENGTHENING ITS MARKET POSITION
- **AX REAL ESTATE EXCEEDS EXPECTATIONS:** THE DIVISION CONTINUES TO DELIVER STRONG RESULTS, WITH INCREASED TURNOVER. THE FLEXIBLE OPERATING MODEL IS PROVING SUCCESSFUL, ALLOWING AX REAL ESTATE TO CAPITALIZE ON THE BOOMING HOTEL BUSINESS



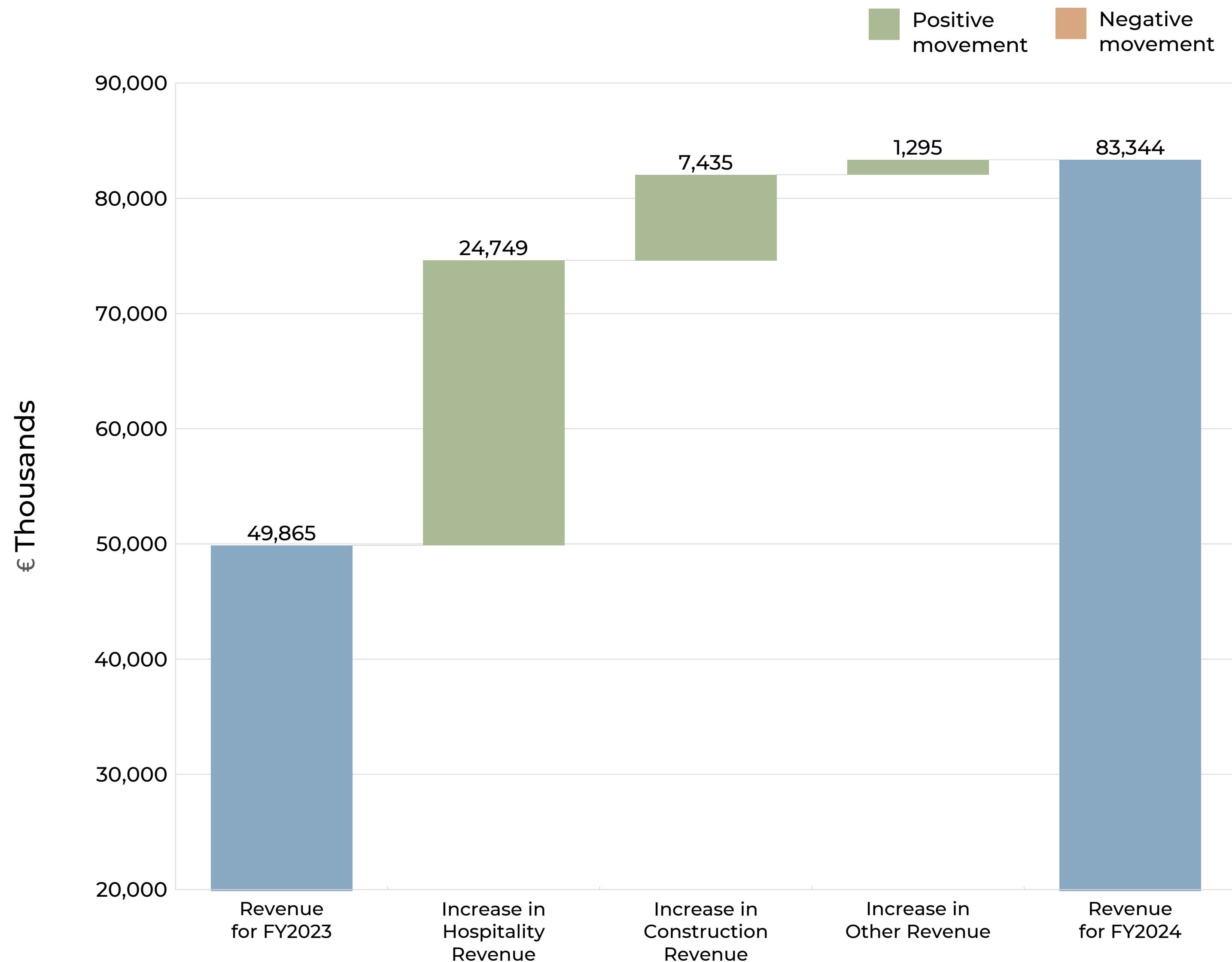
REVENUE COMPOSITION

FINANCIAL YEAR 2024
PERFORMANCE REVIEW



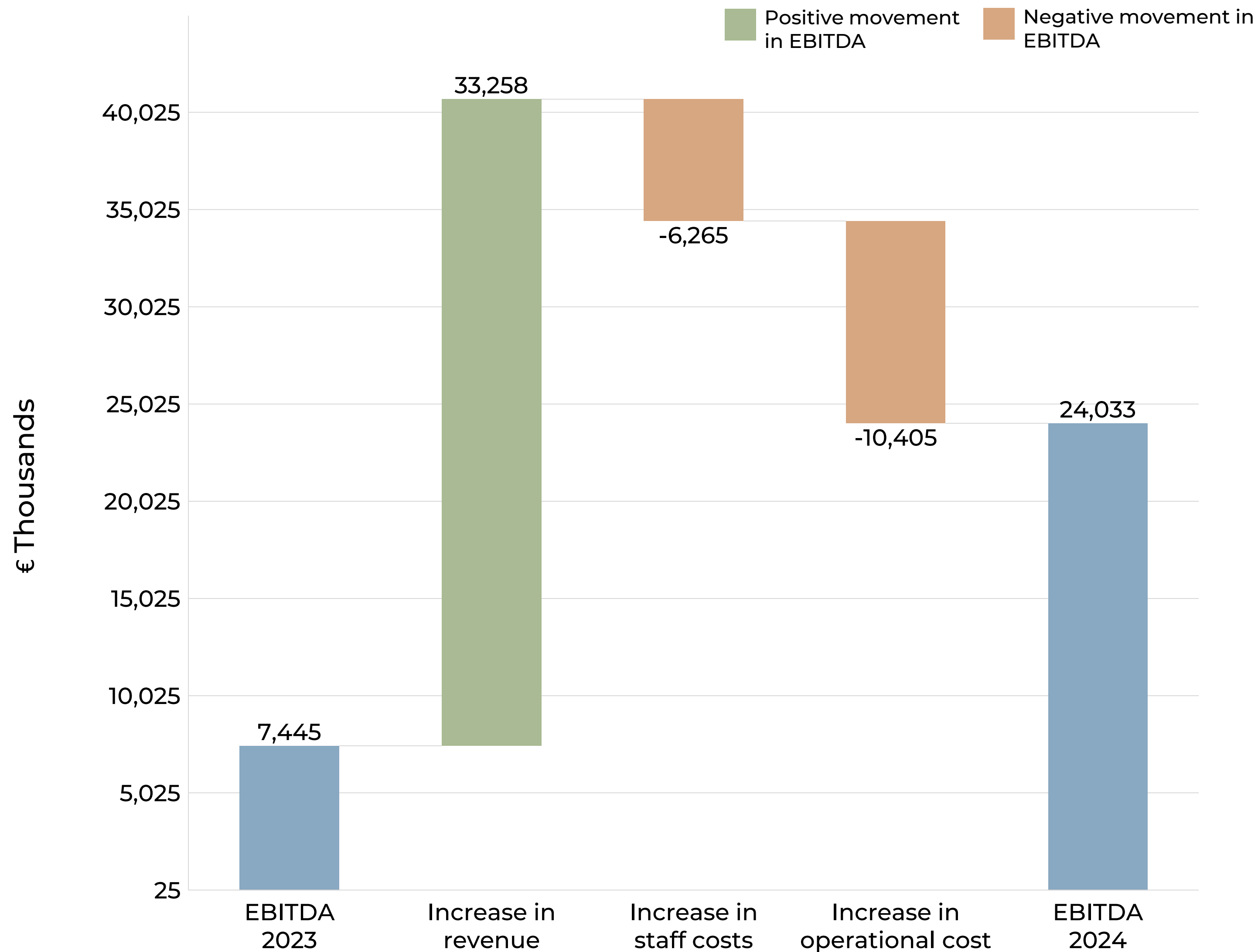
MOVEMENT IN GROUP REVENUE

FINANCIAL YEAR 2024
PERFORMANCE REVIEW



MOVEMENT IN GROUP EBITDA

FINANCIAL YEAR 2024
PERFORMANCE REVIEW



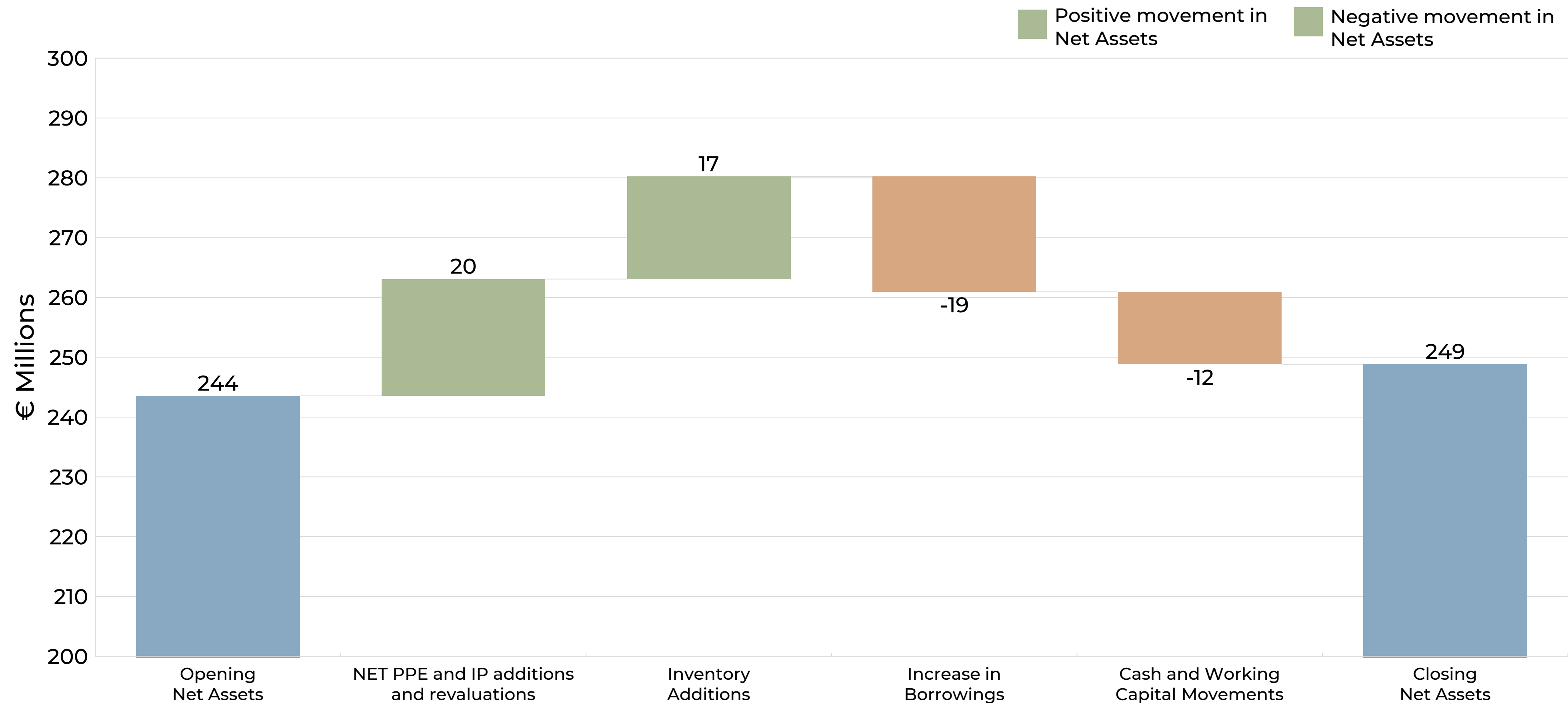


GROUP PROFIT AND LOSS STATEMENT

FINANCIAL YEAR 2024
PERFORMANCE REVIEW

	FY 2024 EUR	FY 2023 EUR
Revenue	83,343,606	49,865,256
Operating charges	(59,310,487)	(42,419,915)
EBITDA	24,033,119	7,445,341
Depreciation	(10,077,922)	(9,337,751)
Share of results of associates and joint ventures	2,104,953	975,602
Finance costs	(7,770,523)	(6,003,519)
(Loss)/gain on revaluation of investment properties	(2,477,613)	103,161
Profit/(loss) before taxation	5,812,014	(6,817,166)
Taxation	(744,664)	2,995,582
Profit/(loss) for the year	5,067,350	(3,821,584)
Other comprehensive income net of tax	5,753,886	847,653
Total comprehensive income/(loss)	10,821,236	(2,973,931)
EBITDA MARGIN %	28.8%	14.8%
INTEREST COVER	3.09x	1.24x

MOVEMENT IN NET ASSETS





GROUP PERFORMANCE OVERVIEW

FINANCIAL YEAR 2024
PERFORMANCE REVIEW

	FY 2024	FY 2023	
Total Assets	€ 513m	€ 474m	▲
Total Liabilities	€ 264m	€ 230m	▲
Net Assets	€ 249m	€ 244m	▲
Gearing	43.3%	40.7%	▲
ROE	9.7%	3.1%	▲
ROCE	5.5%	1.9%	▲
Free Cash Flow	(€ 18m)	(€ 50m)	▲

02 DIVISION PERFORMANCE



1. PERFORMANCE INDICATORS
2. DIVISION PERFORMANCE
3. OTHER INVESTMENTS
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5. BEYOND THE BUSINESS

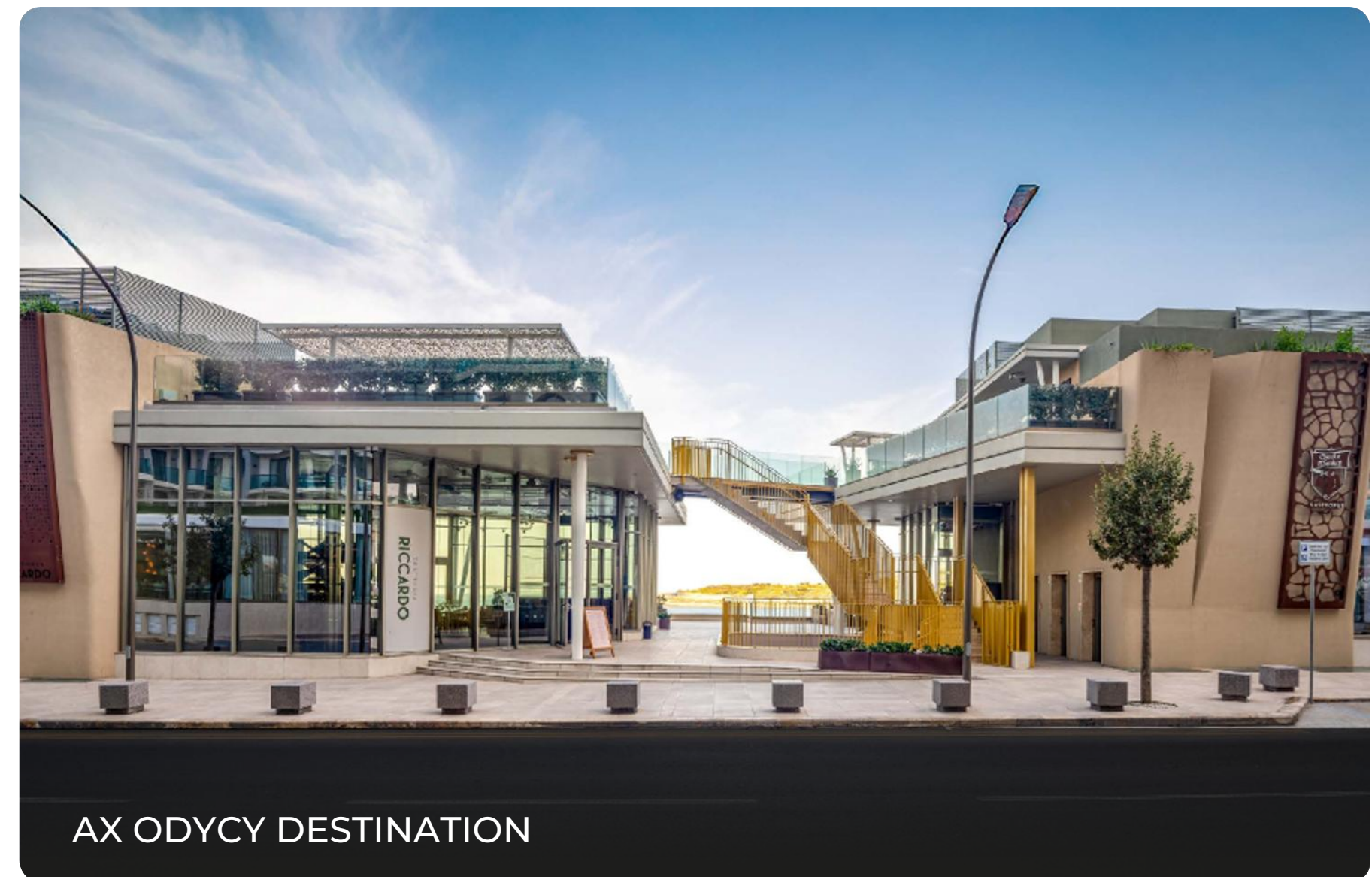


AX HOTELS

HOSPITALITY DIVISION

AX HOTELS

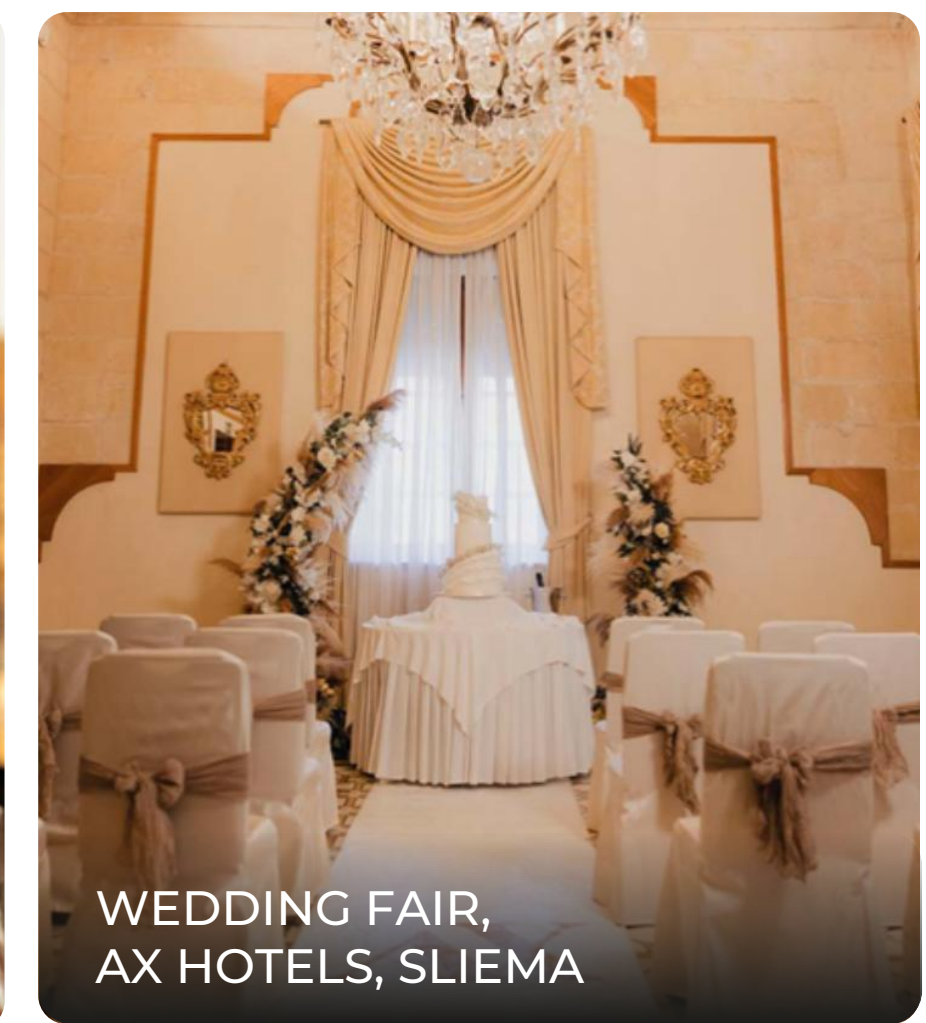
- AX HOTELS EXCEEDED BUDGETED PERFORMANCE – AN IMPROVEMENT OF EUR 6.8M (13%) OVER BUDGET
- PRIMARILY DRIVEN BY THE PERFORMANCE OF THE FIRST FULL YEAR OF AX ODYCY
- STRONG RATINGS ON ONLINE PLATFORMS
- PREPARATIONS FOR ENTRY IN THE WELLNESS MARKET WITH VERDALA WELLNESS HOTEL
- IN ADDITION TO INVESTING IN OUR PROPERTIES, WE CONTINUALLY INVEST IN OUR PEOPLE
- COMMITMENT TOWARDS SUSTAINABLE PRACTICES – FIRST IN MALTA TO ACHIEVE GSTC CERTIFICATION
- CONTINUOUS INVESTMENT IN TECHNOLOGY - UPGRADED PMS AND POS ACROSS ALL OUR HOTELS AND MAXIE, AN AI-POWERED CHATBOT



AX ODYCY DESTINATION



CRAFTING DRINKS AT OVER GRAIN, VALLETTA



WEDDING FAIR,
AX HOTELS, SLIEMA

AX HOTELS | QAWRA

- AX ODYCY HOTEL HAS BEEN ESTABLISHED AS THE LEADING HOTEL IN THE NORTH OF MALTA
- FULL YEAR OF OPERATION HAS DELIVERED EXCEPTIONAL RESULTS WITH OCCUPANCY & RATES EXCEEDING TARGETS
- AX ODYCY'S FOOD AND BEVERAGE CONCEPTS HAVE NOT ONLY ATTRACTED A LOYAL CUSTOMER BASE BUT GENERATED IMPRESSIVE RETURNS
- FOCUS ON GUEST EXPERIENCE – RATINGS ON ONLINE PLATFORMS REMAINS EXCEPTIONALLY HIGH
- AX ODYCY HOTEL ACHIEVED MULTIPLE AWARDS –
 - TRAVELLER REVIEW AWARD 2024,
 - TRIPADVISOR TRAVELLERS' CHOICE AWARD FOR 2024,
 - INTERIOR ARCHITECTURE AWARD FOR HOSPITALITY AND TOURISM PROJECTS AWARD AT THE 2023 MASP



AX HOTELS | SLIEMA

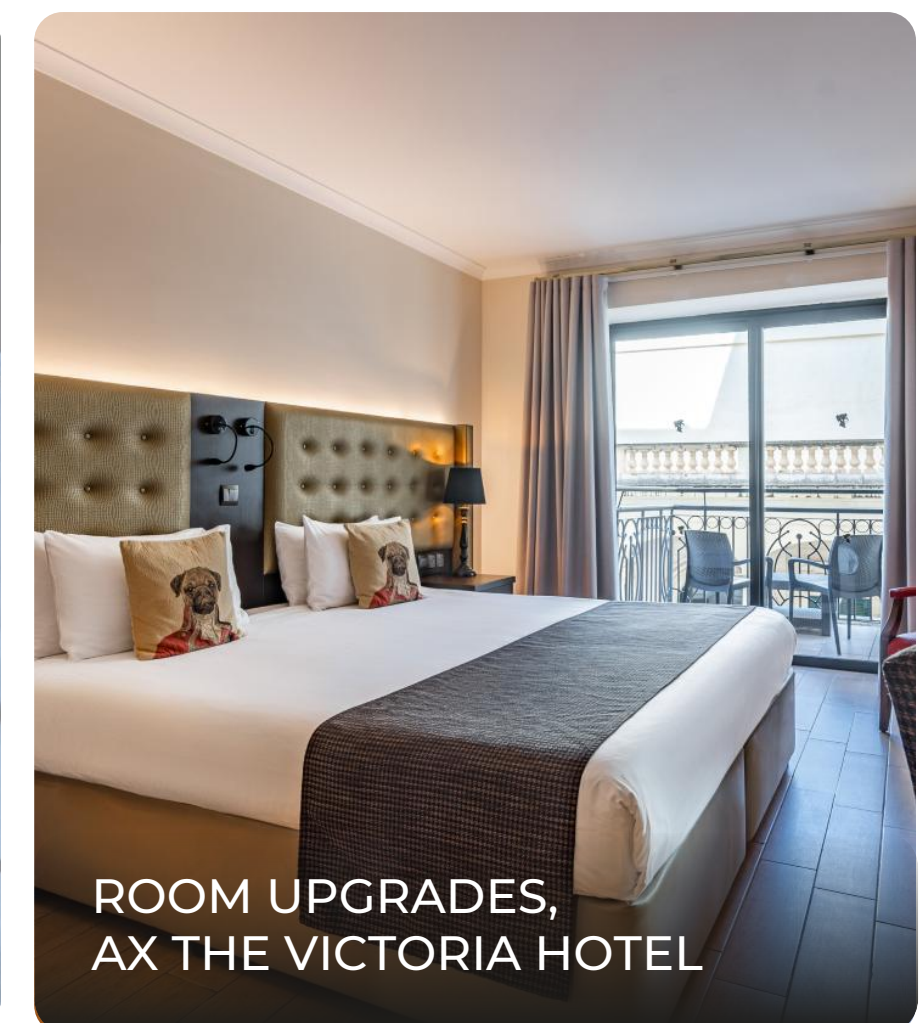
- DESPITE INCREASING COMPETITION IN SLIEMA AREA, BOTH HOTELS EXPERIENCED A GROWTH IN REVENUE WITH HIGHER OCCUPANCY AND ROOM RATES
- THE SLIEMA HOTELS WERE THE FIRST HOTELS IN MALTA CERTIFIED BY THE GLOBAL SUSTAINABLE TOURISM COUNCIL (GSTC)
- THE TEMPTASIAN RESTAURANT RECEIVED THE BEST HOTEL RESTAURANT AWARD AT THE MALTA CULINARY AWARDS 2024
- FOCUSED ON STAFF DEVELOPMENT AND AN INCLUSIVE CULTURE THROUGH STAFF RECOGNITION PROGRAMMES
- REPLACEMENT OF WI-FI INFRASTRUCTURE ENHANCING GUEST EXPERIENCE
- PLANNED REFURBISHMENT OF AX THE PALACE IN 2026 TO MAINTAIN GROWTH AND COMPETITIVE ADVANTAGE



MALTA KULINARJA COMPETITION, 2024



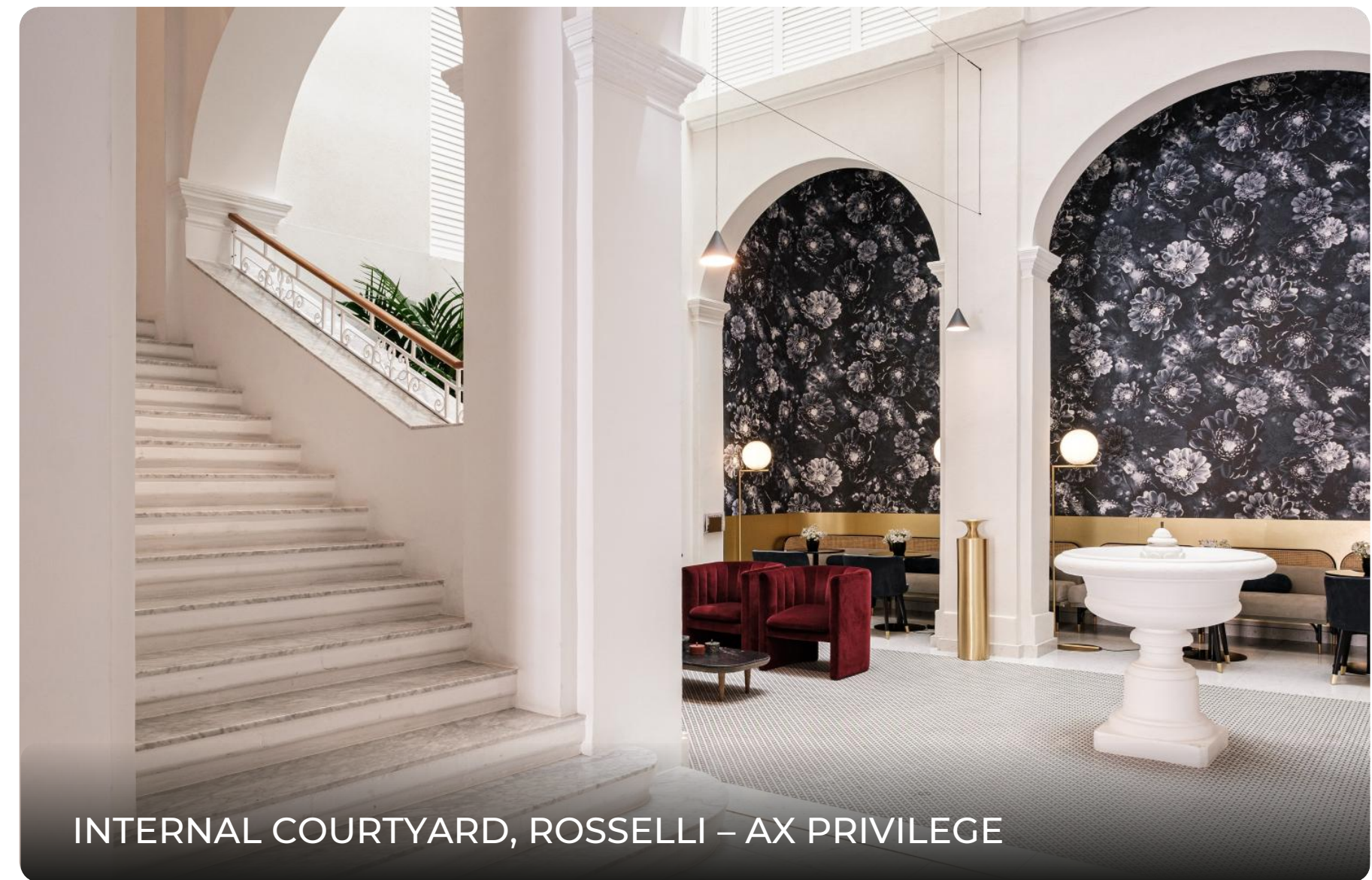
GSTC CERTIFICATION



ROOM UPGRADES,
AX THE VICTORIA HOTEL

AX HOTELS | VALLETTA

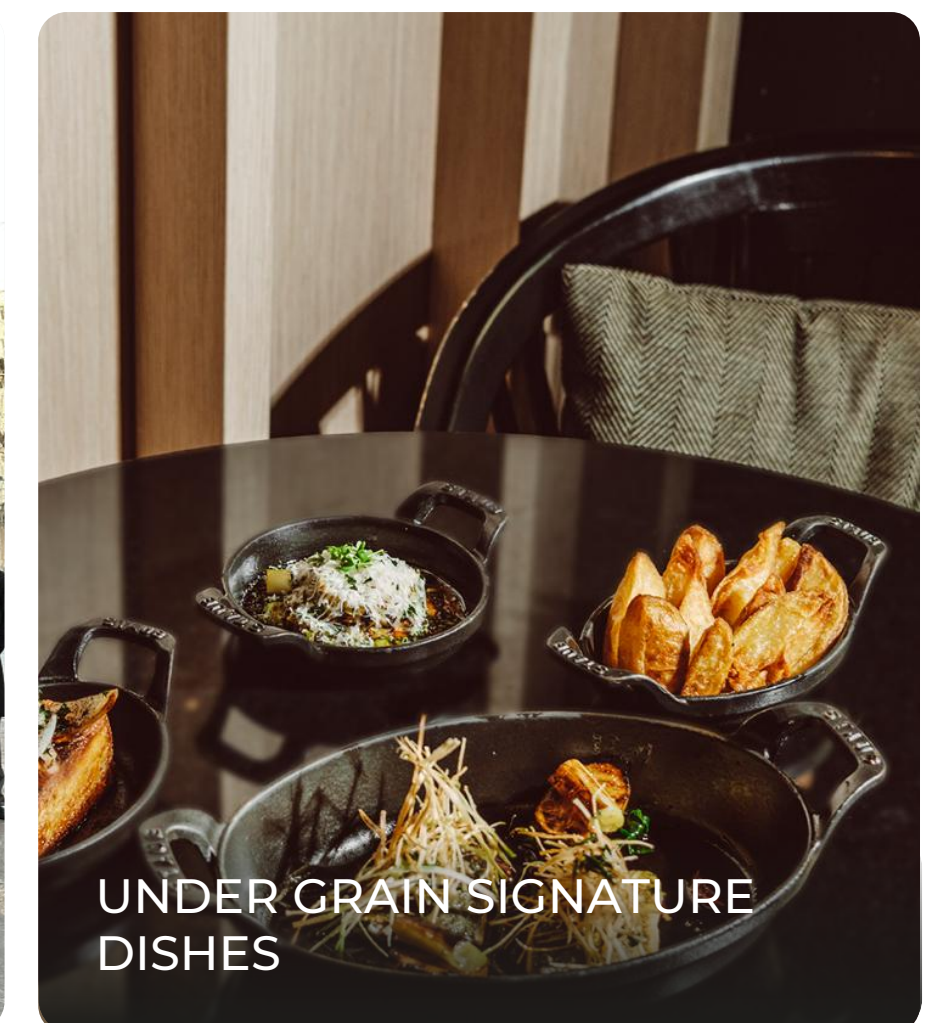
- AX THE ST. JOHN HOTEL AND ROSSELLI – AX PRIVILEGE ACHIEVED HIGHER OCCUPANCIES AND ROOM RATES WHEN COMPARED TO BUDGET
- ROSSELLI – AX PRIVILEGE HAS NOW BEEN ESTABLISHED AS A LEADING LUXURY HOTEL IN MALTA
- WE CONTINUE INVESTING IN OUR PROPERTIES – INCORPORATED A GYM AND ENHANCED OVER GRAIN CONCEPT
- VARIOUS ACHIEVEMENTS:
 - ROSSELLI – AX PRIVILEGE CLASSIFIED AS FORBES RECOMMENDED HOTEL
 - UNDER GRAIN – RETAINED THE MICHELIN STAR AND RECEIVED 3 FORKS FROM FORBES
 - GRAIN STREET – RETAINED ITS BIB GOURMAND RATING



INTERNAL COURTYARD, ROSSELLI – AX PRIVILEGE



UNDER GRAIN TEAM



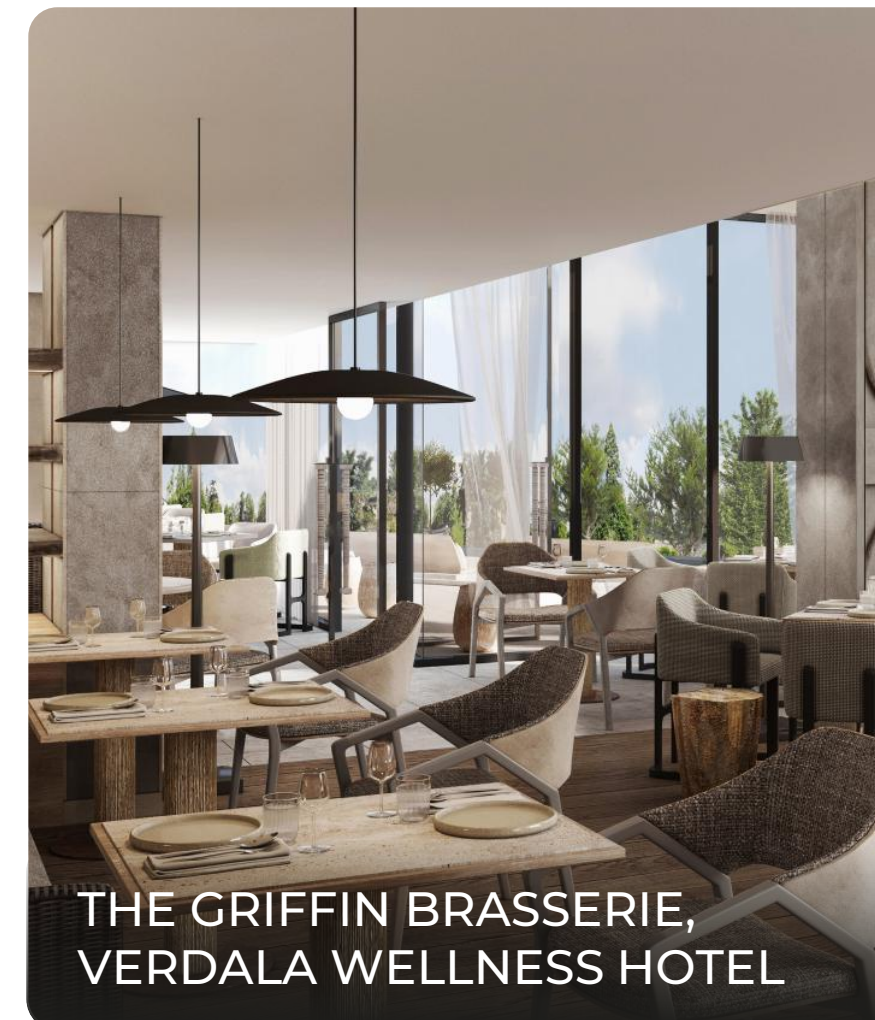
UNDER GRAIN SIGNATURE DISHES

AX HOTELS | RABAT

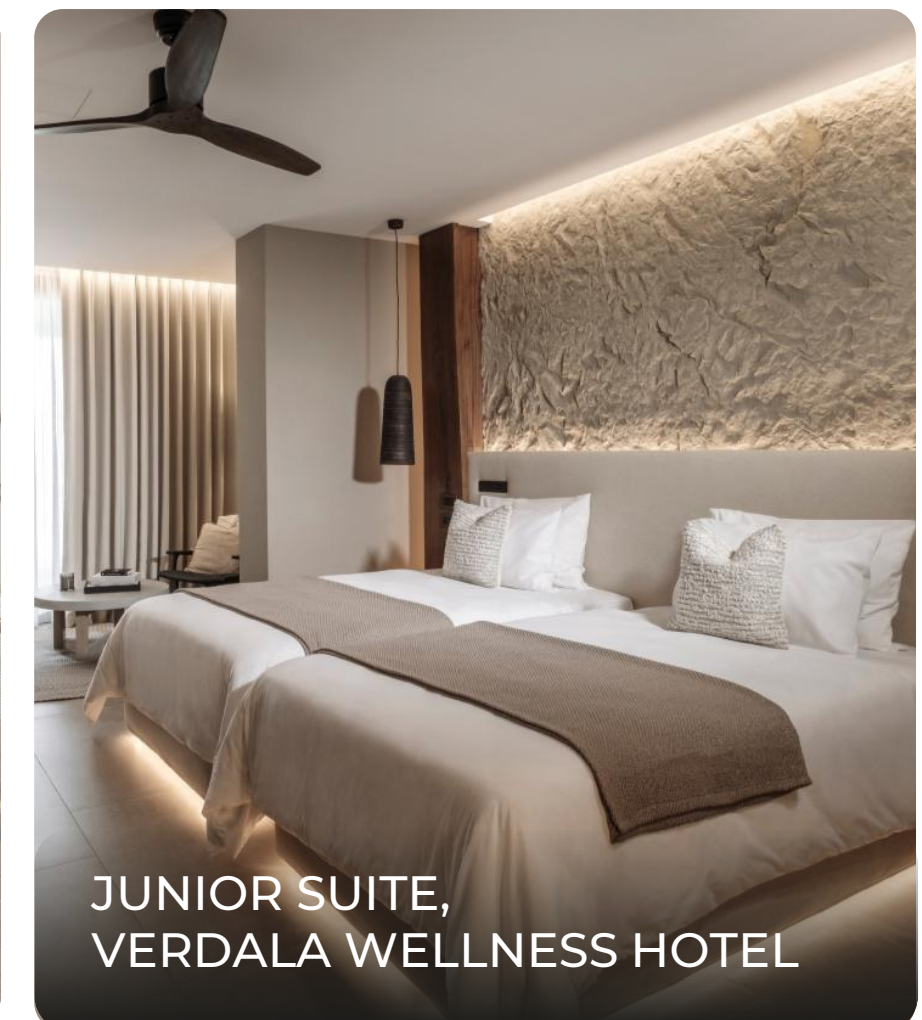
- FOCUS ON WELLNESS FEATURING 46 ROOMS, INCLUDING PENTHOUSES AND DESIGNER SUITES, WITH TOP-TIER WELLNESS AMENITIES INCLUDING AN INFINITY POOL, MEDITATION ZONE, HAMMAM, SALT CAVE, INFRARED SAUNA AND MORE
- THE VERDALA SPA COMPRISES OF A 1,500-SQUARE-METRE WELLNESS AREA OFFERING A MIX OF ADVANCED THERAPIES, HOLISTIC PRACTICES, AND NON-INVASIVE TREATMENTS
- ENHANCED WELLNESS THROUGH DINING MENUS FOCUSED ON USING LOCAL, SEASONAL INGREDIENTS, BLENDING NOURISHMENT AND LUXURY
- MARKETING STRATEGIES SET TO ATTRACT WELLNESS TOURISTS AND RETREAT GROUPS, FOCUSING ON THE US, UK, AND OTHER KEY MARKETS



LOBBY, VERDALA WELLNESS HOTEL



THE GRIFFIN BRASSERIE,
VERDALA WELLNESS HOTEL



JUNIOR SUITE,
VERDALA WELLNESS HOTEL

HOTELS
KPI'S

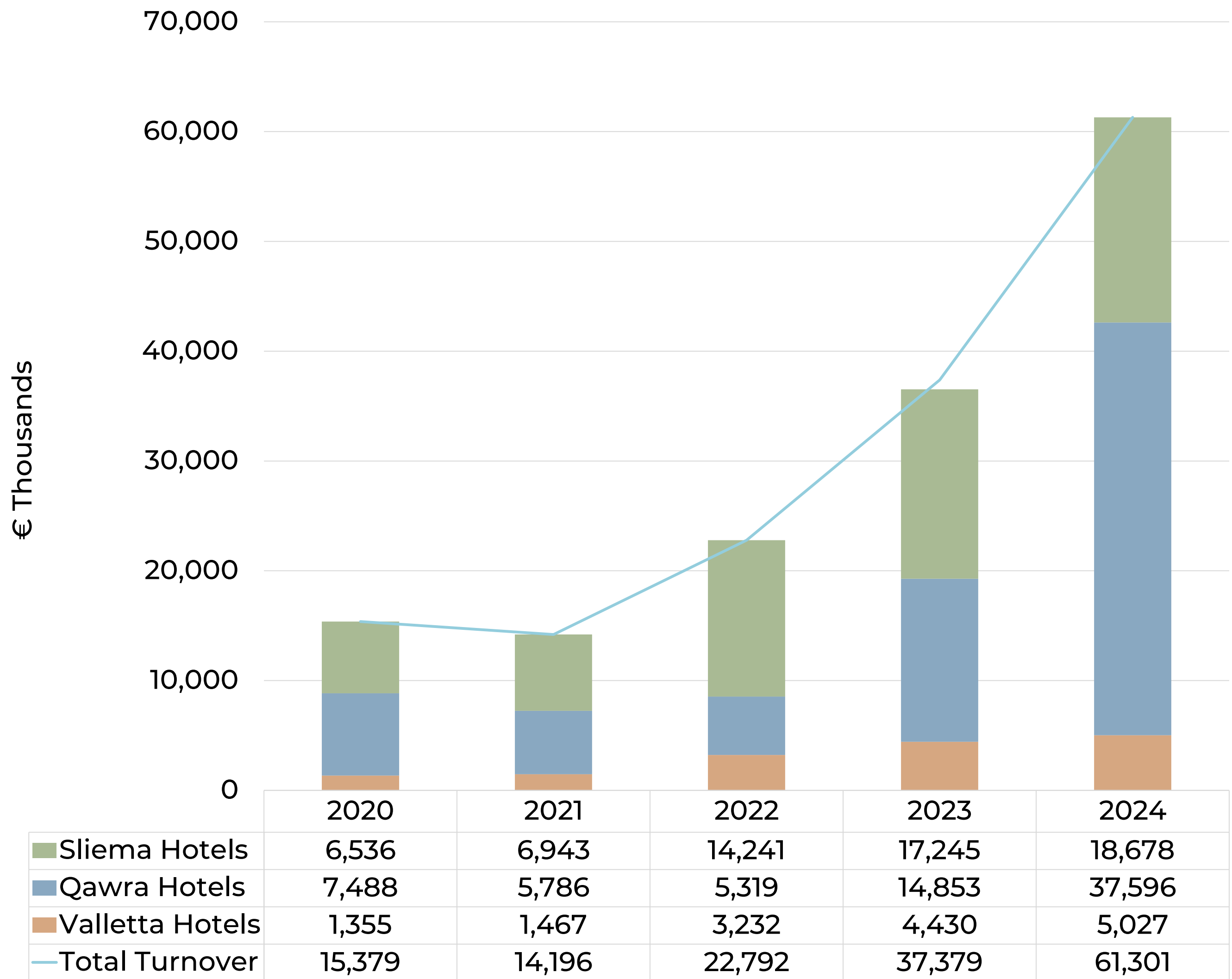
OCCUPANCY	2020	2021	2022	2023	2024
The Palace	44%	45%	72%	91%	95%
The Victoria	34%	26%	79%	88%	94%
AX Odycy	35%	33%	-	47%	81%
The Sunny Coast	44%	26%	69%	75%	76%
The Saint John	33%	29%	81%	83%	86%
Rosselli	28%	25%	33%	57%	64%

ADR	2020	2021	2022	2023	2024
The Palace	€ 90	€ 113	€ 135	€141	€133
The Victoria	€ 75	€ 101	€94	€102	€106
AX Odycy	€ 43	€ 76	-	€126	€112
The Sunny Coast	€ 67	€ 95	€ 92	€98	€102
The Saint John	€ 103	€ 139	€ 138	€156	€162
Rosselli	€ 164	€ 183	€ 243	€251	€258



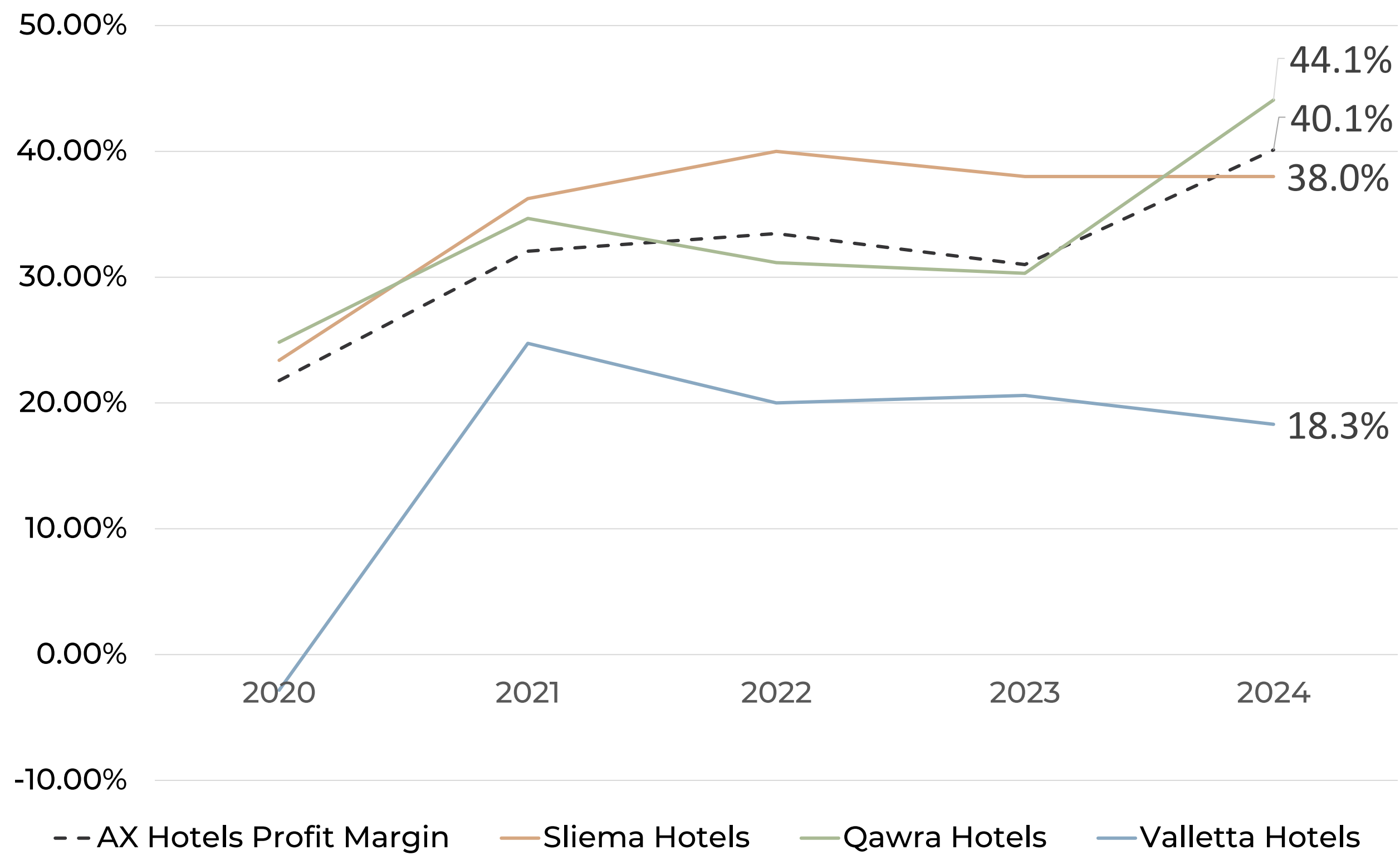
HOSPITALITY REVENUE

FINANCIAL YEAR 2024
PERFORMANCE REVIEW





HOSPITALITY GOP%





AX CARE

HEALTHCARE DIVISION



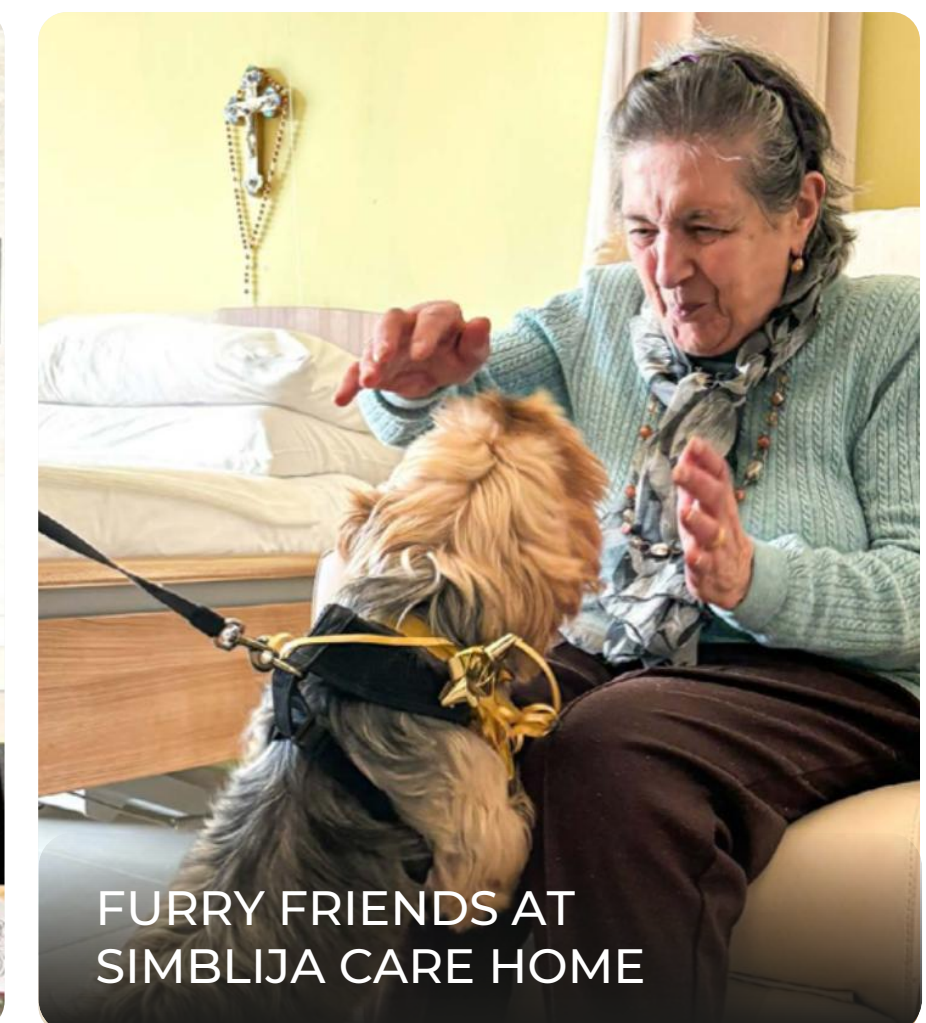
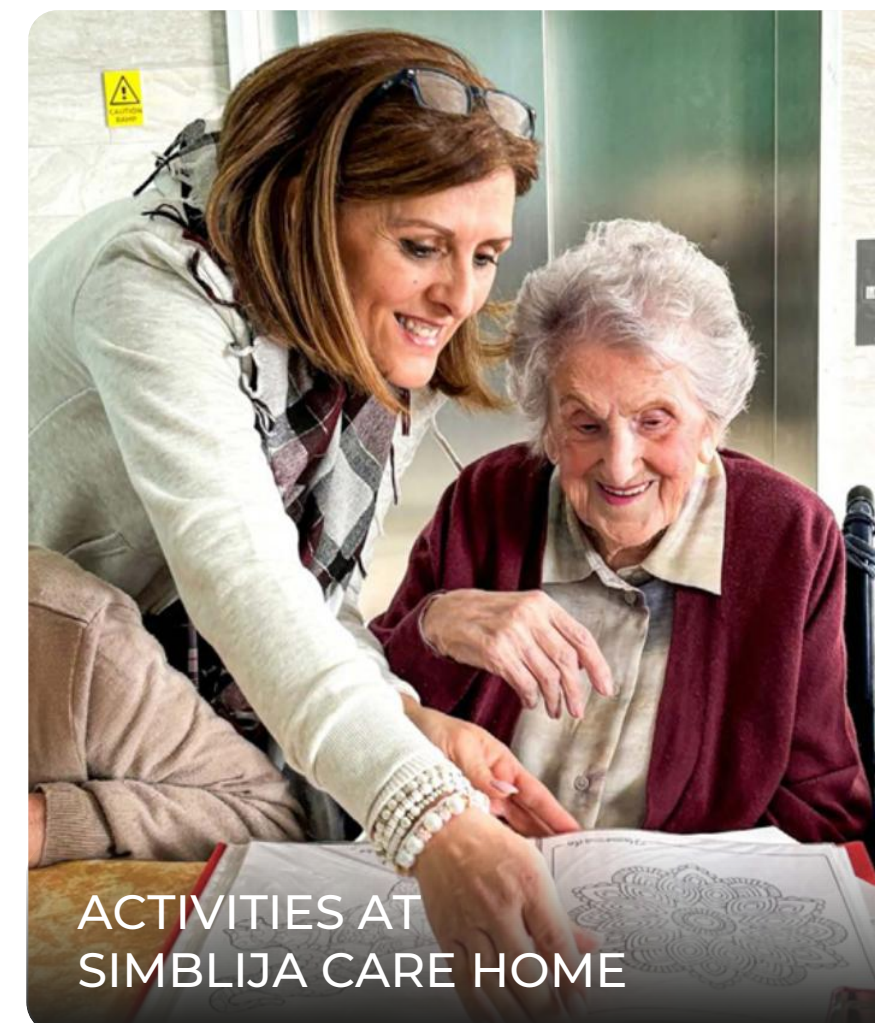
- PRIORITISING THE WELL BEING OF OUR RESIDENTS WITH AN ACTIVE CALENDAR OF EVENTS
- COMMUNITY PARTNERSHIPS: COLLABORATED WITH ARTHRITIS AND RHEUMATISM ASSOCIATION MALTA AND THE DEMENTIA ASSOCIATION
- SAFETY AND WELLNESS: LAUNCHED A FALLS PREVENTION PROGRAMME AT REVIVE



FRIENDSHIPS FLOURISHING AT HILLTOP GARDENS, NAXXAR



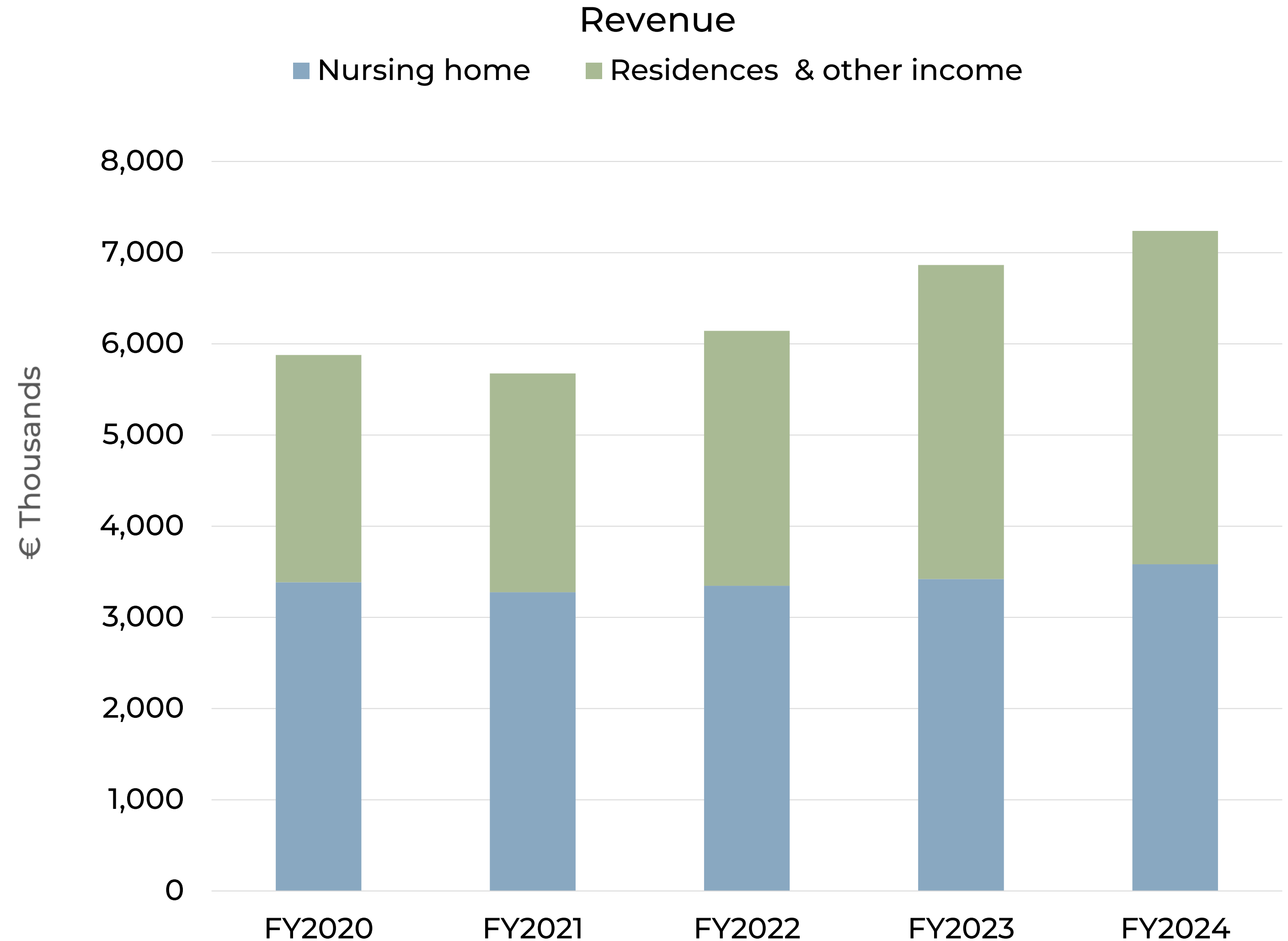
- CONTINUED STRONG DEMAND FOR THE HILLTOP GARDENS' INDEPENDENT UNITS – WAITING LIST EXCEEDING 100 CUSTOMERS
- SIMBLIJA CARE HOME ACHIEVED AN OCCUPANCY OF 90% WITH A BALANCED MIX BETWEEN LONG TERM AND SHORT-TERM RESIDENTS
- REVIVE PHYSIO AND AQUATIC THERAPY – COLLABORATION WITH VARIOUS CLUBS & ASSOCIATIONS IN 2024 LED TO IMPROVED RETURNS





CARE DIVISION PERFORMANCE

FINANCIAL YEAR 2024
PERFORMANCE REVIEW

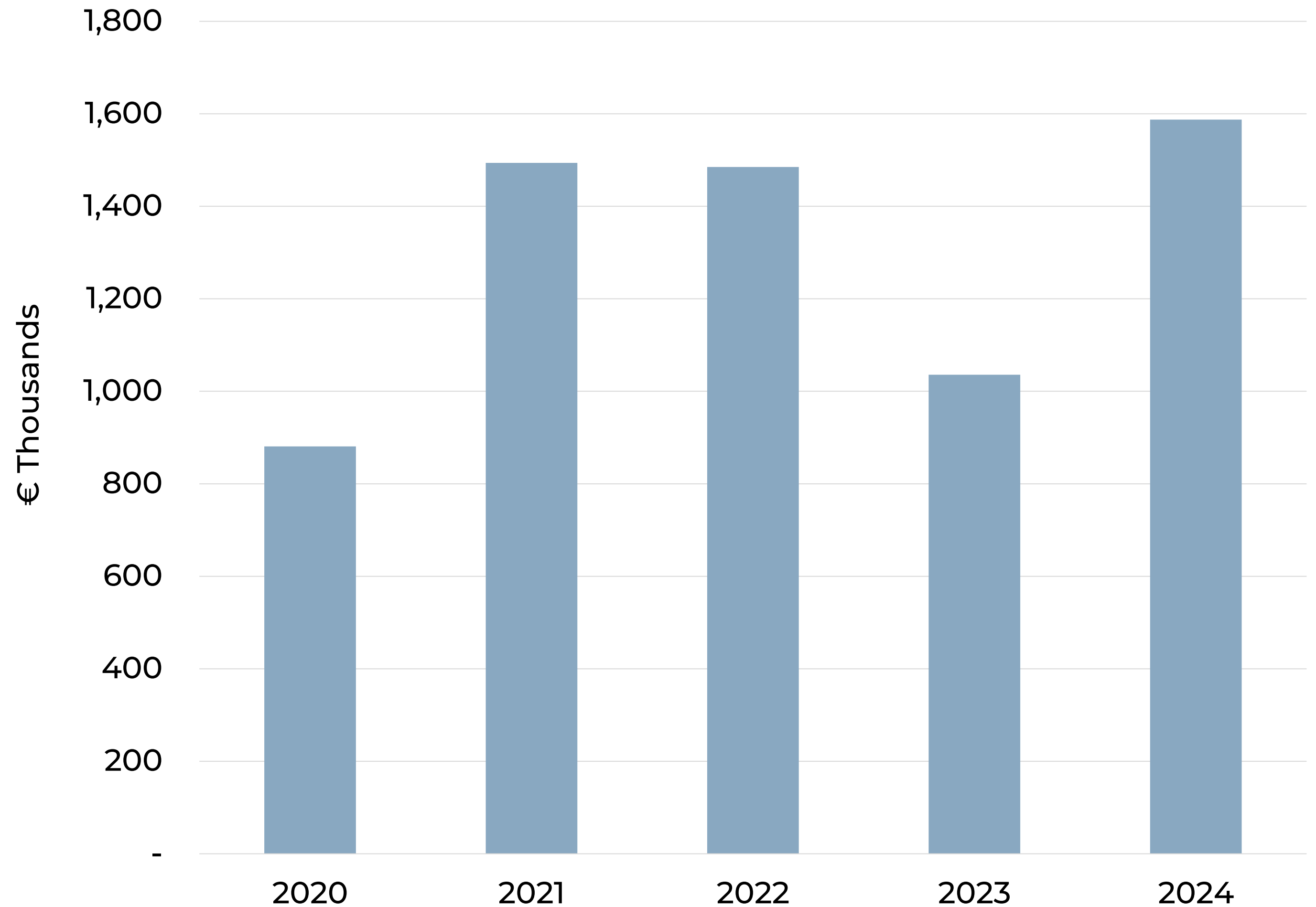




CARE DIVISION PERFORMANCE

FINANCIAL YEAR 2024
PERFORMANCE REVIEW

Gross Operating Profit





AX DEVELOPMENT

**DEVELOPMENT
DIVISION**

VERDALA
WELLNESS HOTEL

GRAND
MANSIONS

ROYAL
MANSIONS

VERDALA
MANSIONS

VERDALA PROJECT

JAN 2025

VERDALA TERRACES

RESIDENTIAL DEVELOPMENT

📍 RABAT

- RESIDENTIAL BLOCKS (THE GRAND & ROYAL MANSIONS) ARE READY
- FIRST RESIDENTS HAVE STARTED MOVING IN
- DEEDS OF SALE ARE BEING FINALISED
- NEW SALE AGREEMENTS ARE PROGRESSING AS EXPECTED

THE VERDALA
TERRACES



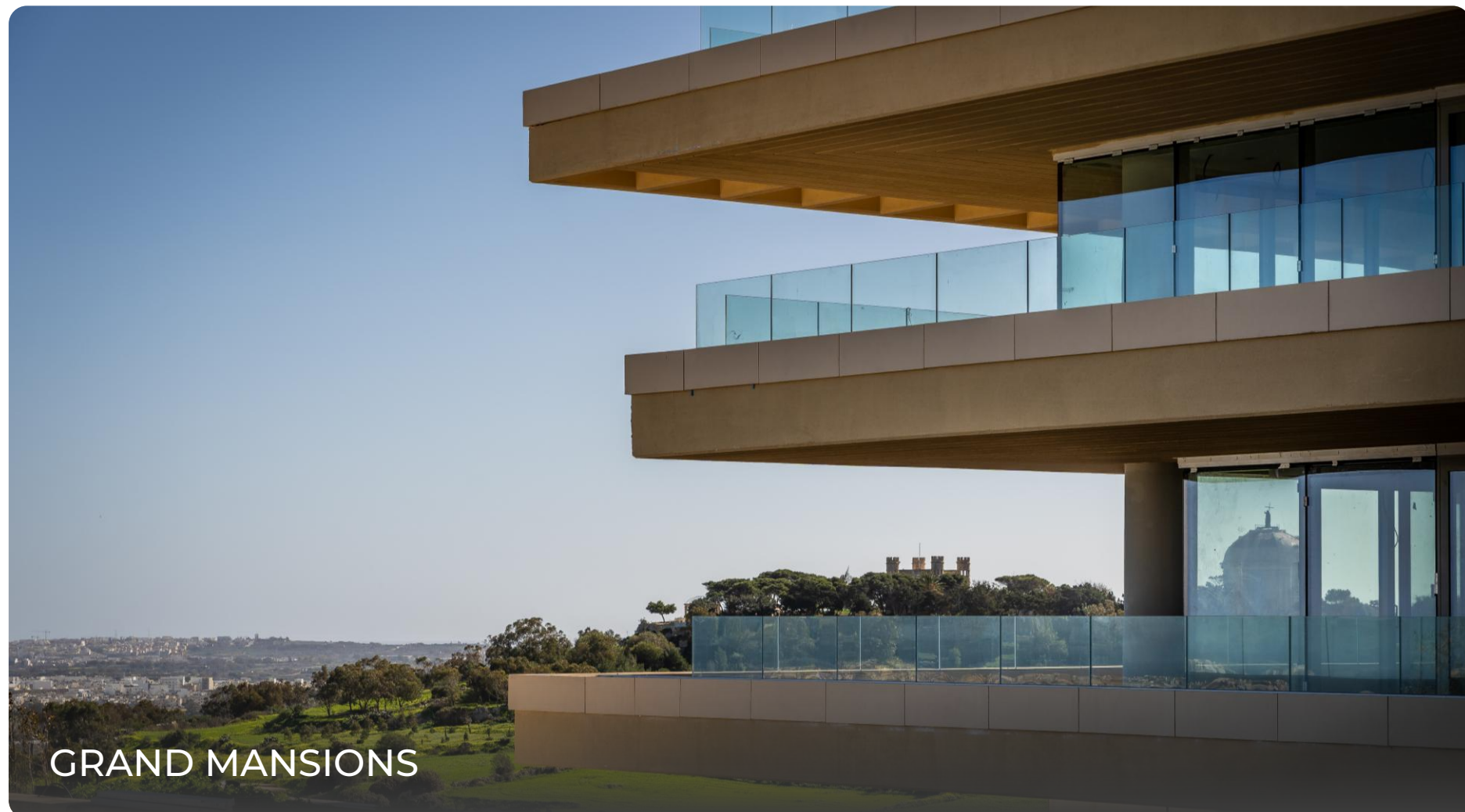
INFINITY POOL AND GRAND MANSIONS RESIDENCES,
VERDALA TERRACES



OPEN LIVING SPACES - GRAND MANSIONS



OPEN LIVING SPACE - ROYAL MANSIONS



GRAND MANSIONS



OUTDOOR TERRACE - GRAND MANSIONS

VERDALA WELLNESS HOTEL

📍 RABAT

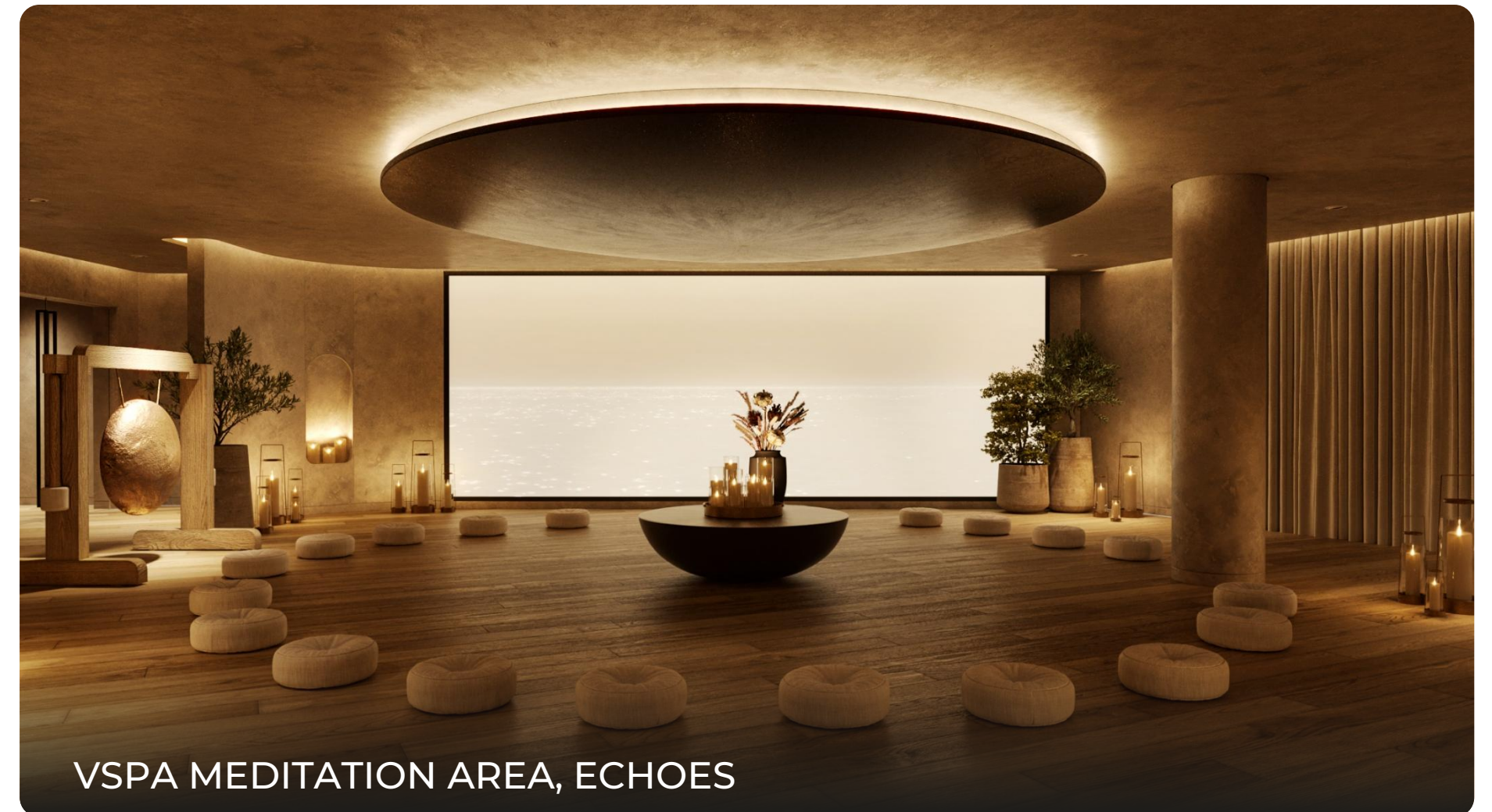
- HOTEL FINISHES ARE PROGRESSING RAPIDLY, WITH A CLEAR END IN SIGHT
- THE HOTEL IS SET TO OPEN IN Q2 OF 2025
- WORKS ON VERDALA HEIGHTS RESIDENCES IS ALSO PROGRESSING AT A STEADY PACE AND ARE EXPECTED TO BE COMPLETED IN Q3 OF 2025
- THE HOSPITALITY CONCEPT IS NOW WELL-DEFINED
- RECRUITMENT OF THE HOTEL MANAGEMENT TEAM AND OPERATIONAL STAFF IS PROGRESSING STEADILY

★★★★★
VERDALA
WELLNESS HOTEL





SPA LOBBY, VERDALA WELLNESS HOTEL



VSPA MEDITATION AREA, ECHOES



LOBBY, VERDALA WELLNESS HOTEL



DESIGNER SUITE, VERDALA WELLNESS HOTEL

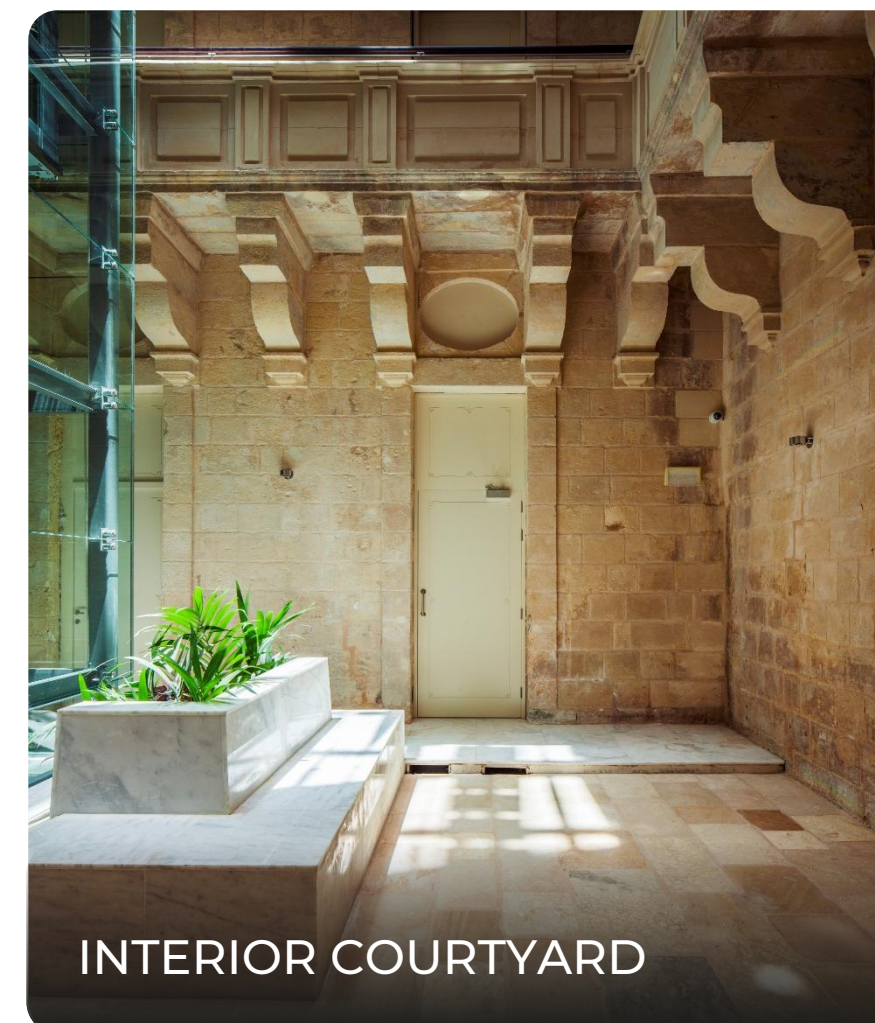
PALAZZO LUCIA

9 VALLETTA

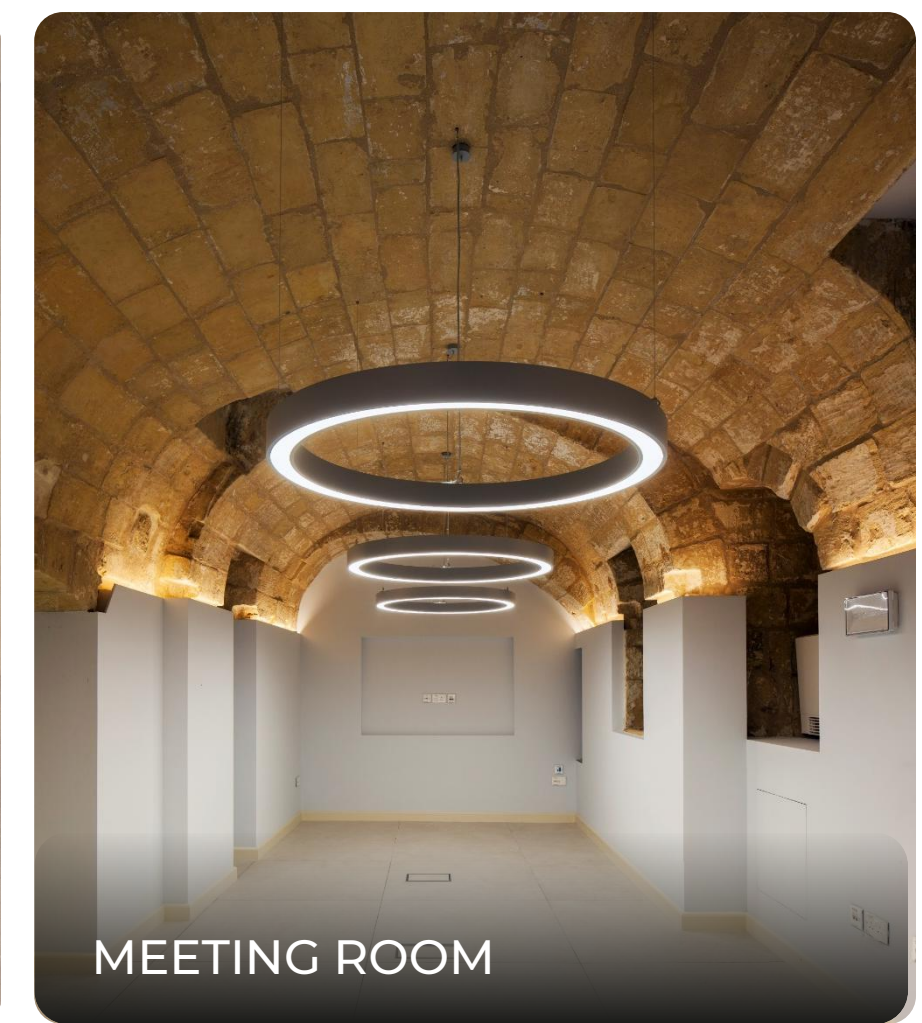
- WORKS ON PALAZZO LUCIA WERE COMPLETED IN JUNE 2024
- THE RENOVATED PALAZZO OFFERS 1,248 SQM OF OFFICE SPACE WITH MODERN AMENITIES
- UPON COMPLETION, THE PROPERTY WAS FULLY LEASED OUT FOR A 10-YEAR TERM TO A GOVERNMENT MINISTRY



PALAZZO LUCIA FACADE



INTERIOR COURTYARD



MEETING ROOM



AX CONSTRUCTION

CONSTRUCTION DIVISION

AX CONSTRUCTION

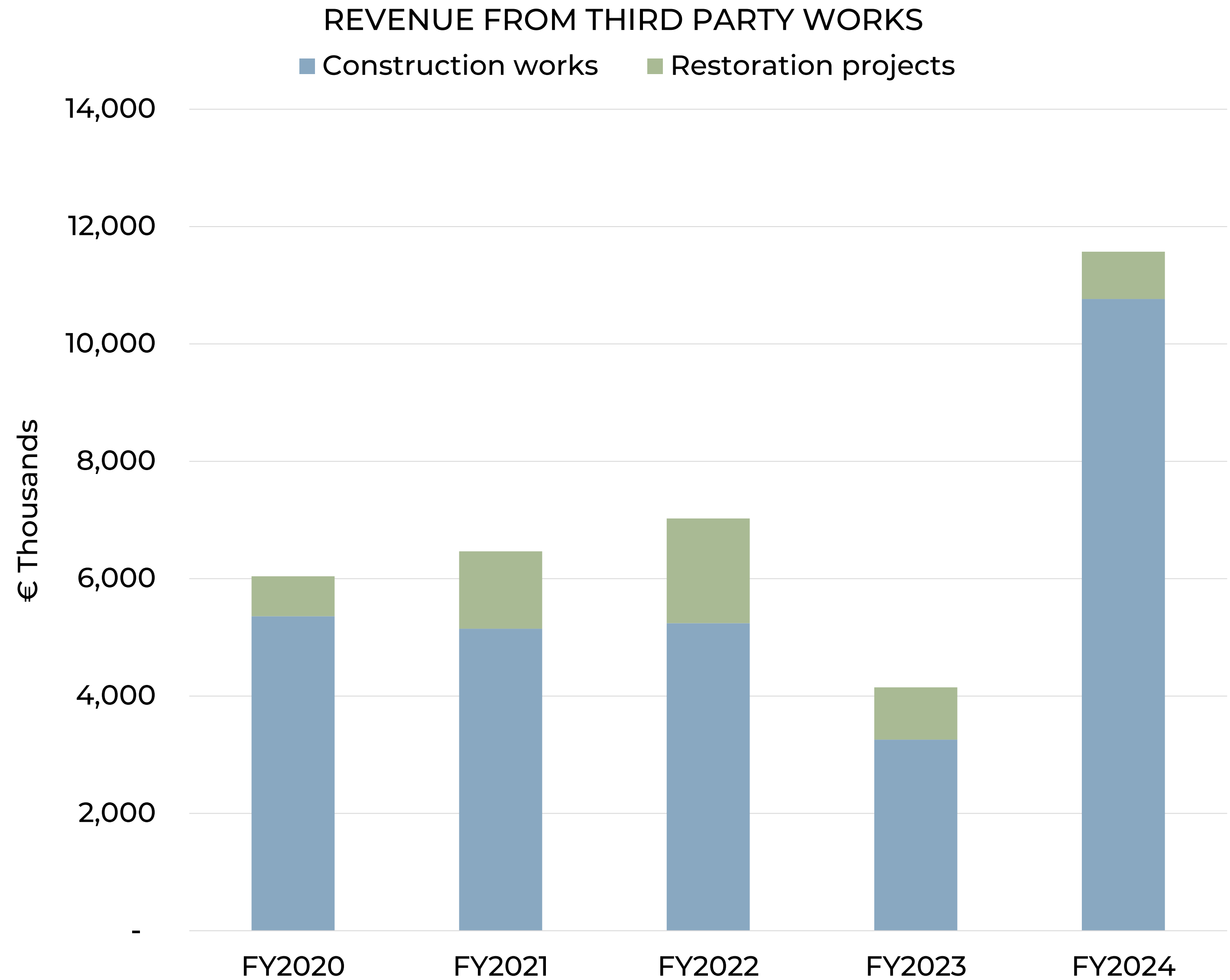
- REBALANCING THE BUSINESS MIX - FOCUS ON THIRD PARTY PROJECTS
- MAIN PROJECTS:
 - SCHENGEN DEPARTURES, MALTA INTERNATIONAL AIRPORT, LUQA
 - ST. JOHN'S CO-CATHEDRAL, VALLETTA
 - JESUITS' CHURCH, VALLETTA
 - VILLA LUNGINSLAND, RABAT
 - QUINTANO FOODS, MARSA
 - THE VERDALA WELLNESS HOTEL, RABAT
- DESPITE THE FOCUS ON EXTERNAL WORK, AX CONSTRUCTION IS PIVOTAL FOR THE REALISATION OF AX PROJECTS
- COMMITTED TO A SAFE WORK ENVIRONMENT WHILST RESPECTING THE COMMUNITIES WE OPERATE IN



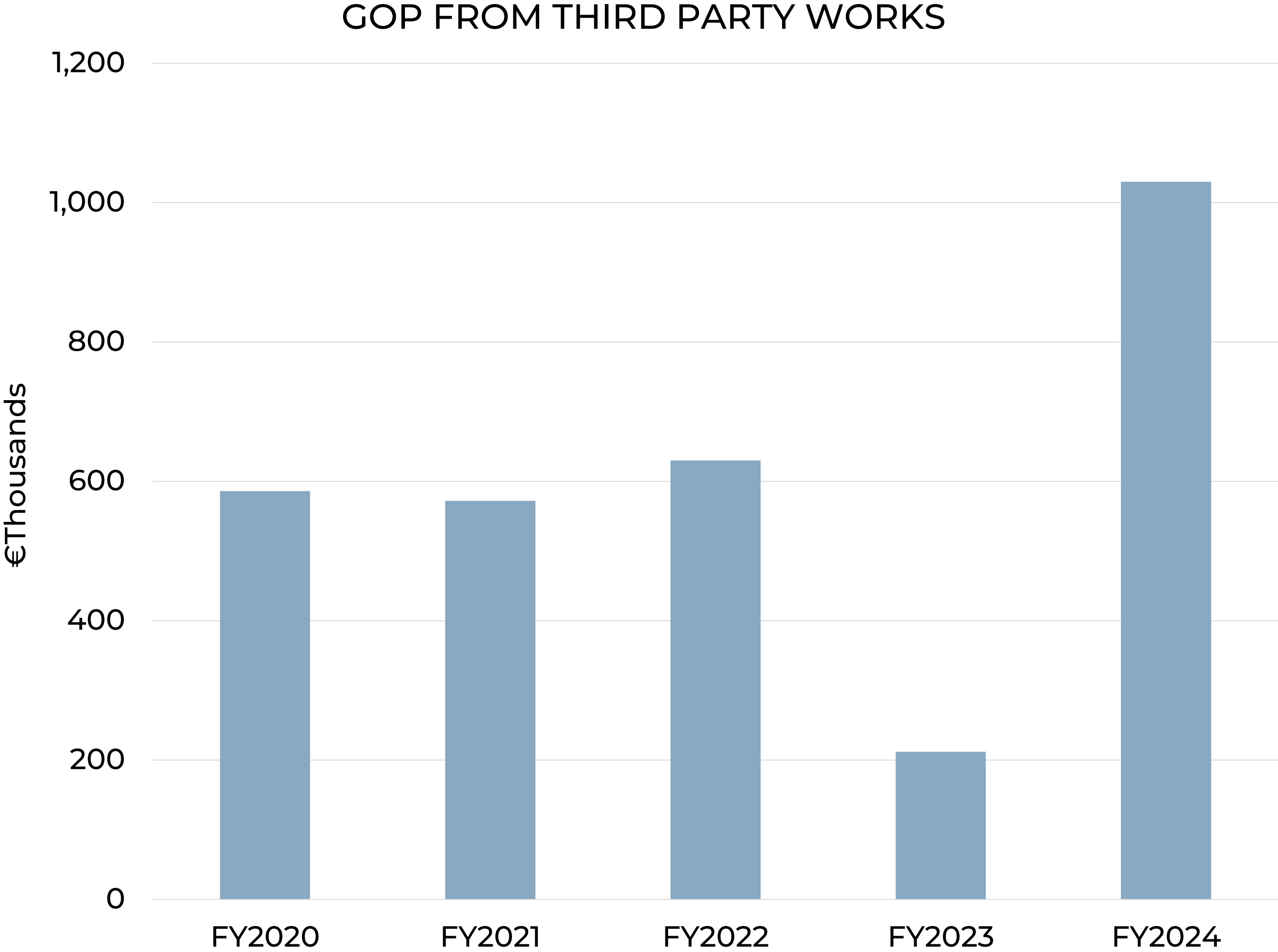
INSTALLATION OF CLADDING AT
ROYAL MANSIONS, VERDALA TERRACES

CONSTRUCTION DIVISION PERFORMANCE

FINANCIAL YEAR 2024
PERFORMANCE REVIEW



CONSTRUCTION PERFORMANCE





ESTATE DIVISION

AX REAL ESTATE

- AX REAL ESTATE PLC SIGNIFICANTLY OUTPERFORMED BUDGET EXPECTATIONS. THIS IS A RESULT OF THE EXCEPTIONAL PERFORMANCE OF OUR HOTELS
- TOTAL REVENUES SURGED TO EUR 19.5 MILLION, MARKING A 64% INCREASE FROM THE PREVIOUS YEAR
- ALL PROPERTIES REMAIN FULLY LEASED OUT
- THE ADDITION OF THE VERDALA WELLNESS HOTEL WILL CONTINUE TO ENHANCE THE REVENUE GENERATION OF AX REAL ESTATE P.L.C.
- DISTRIBUTED TOTAL INTERIM DIVIDENDS OF EUR 6.0 MILLION DURING THE YEAR

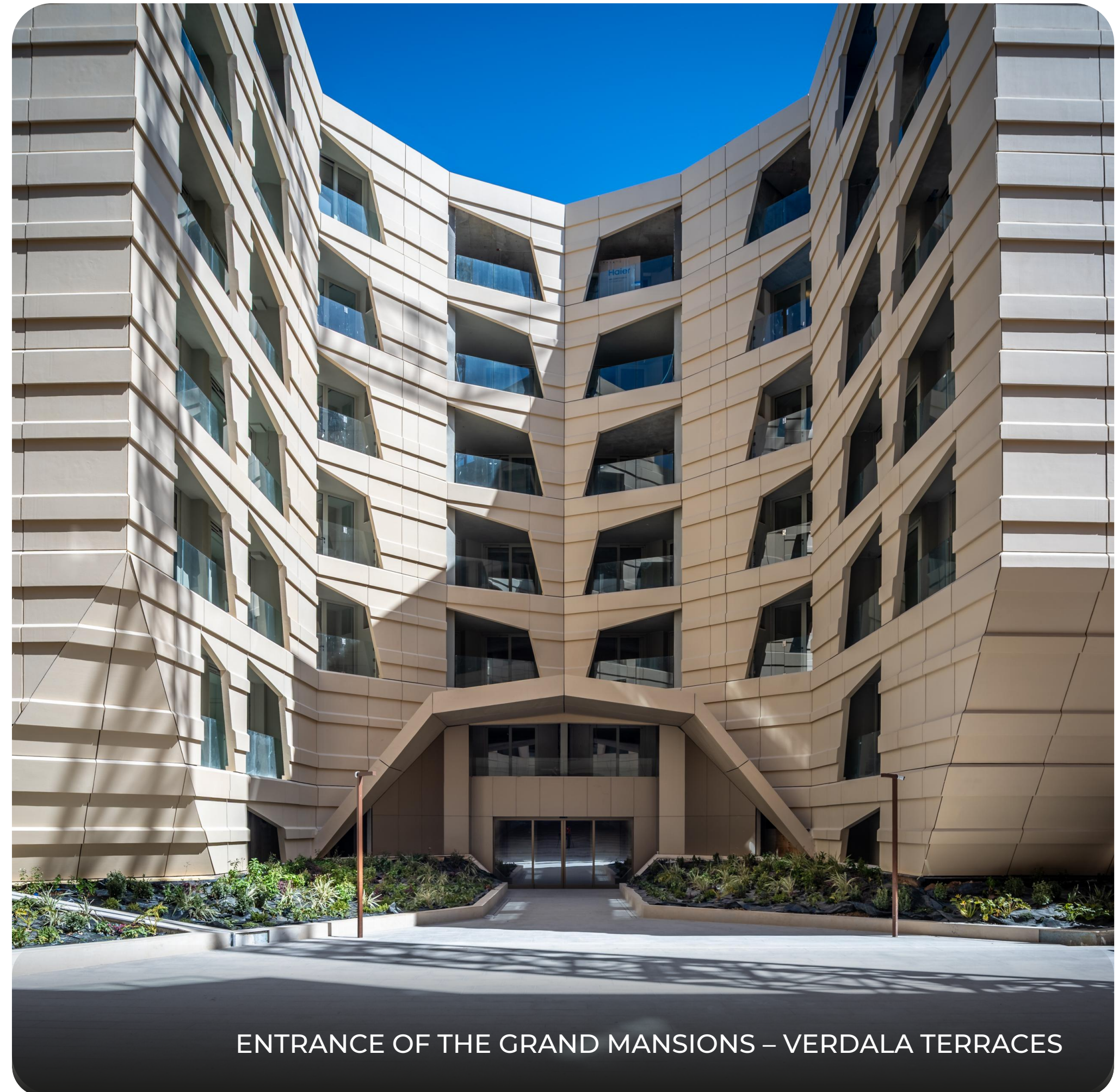


AX ODYCY HOTEL, QAWRA



OTHER AX GROUP PROPERTIES

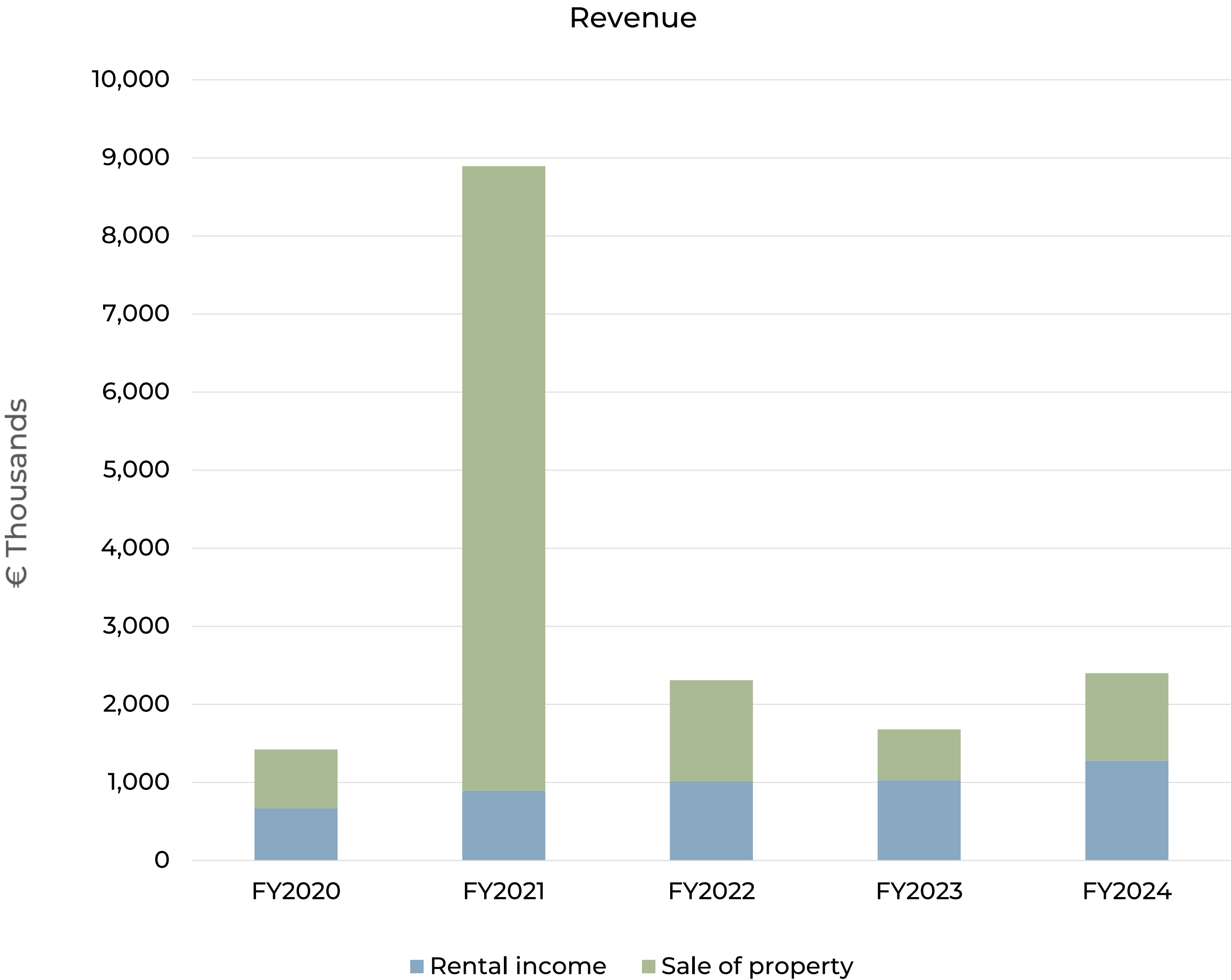
- VERDALA TERRACES SALES - SIGNING OF THE FIRST DEEDS OF SALE STARTED JUST AFTER YEAR END
- SIGNING OF PROMISE OF SALE AGREEMENTS IN LINE WITH OUR EXPECTATIONS
- RENTAL INCOME FROM THE LEASE OF PALAZZO LUCIA STARTED IN JUNE 2024



ENTRANCE OF THE GRAND MANSIONS – VERDALA TERRACES

ESTATE DIVISION PERFORMANCE

FINANCIAL YEAR 2024
PERFORMANCE REVIEW



03 OTHER INVESTMENTS



1. PERFORMANCE INDICATORS
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5. FUTURE OUTLOOK

VALLETTA CRUISE PORT P.L.C.

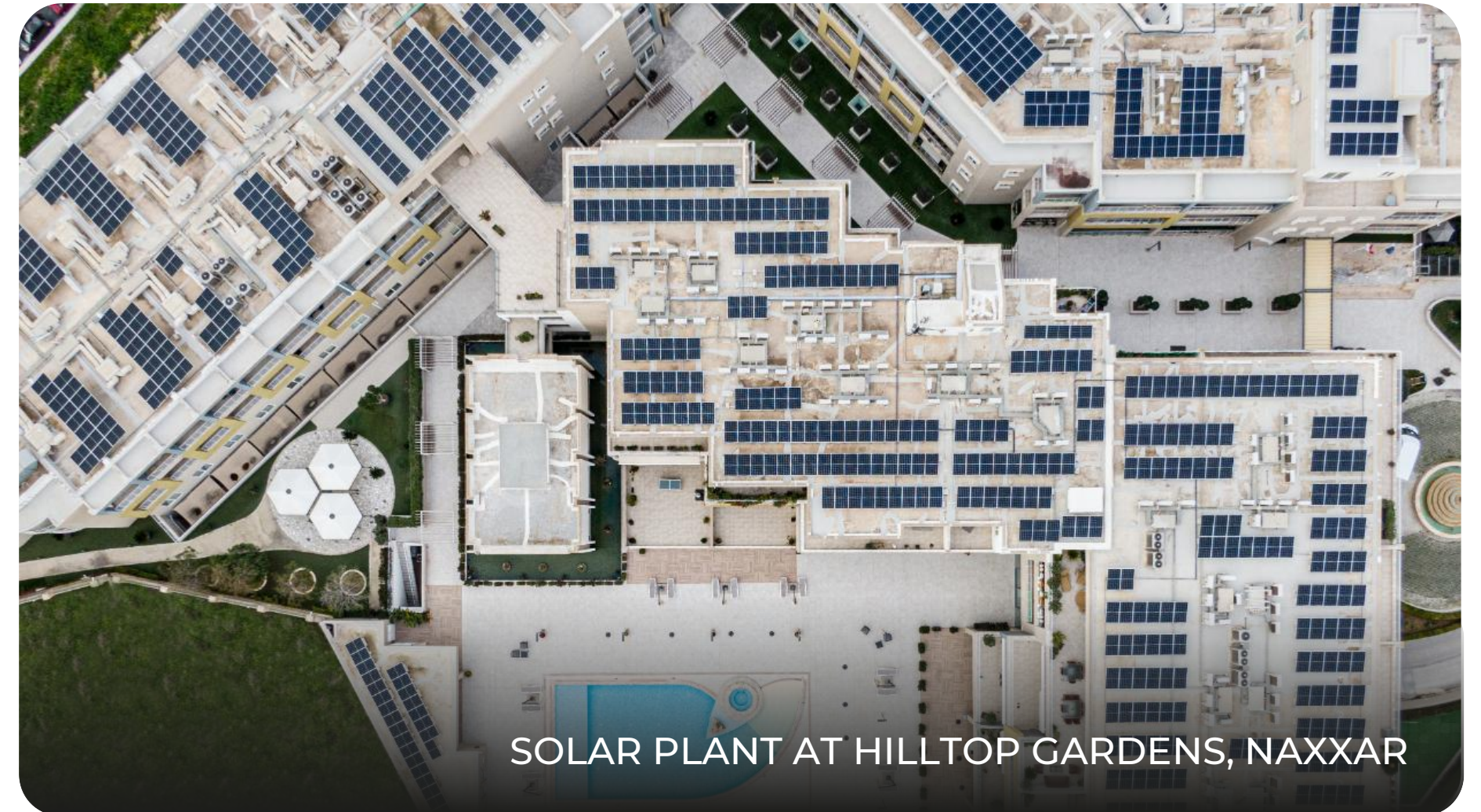
- AX GROUP HOLDS A 36.4% STAKE IN VALLETTA CRUISE PORT P.L.C.
- STRONG PERFORMANCE IN 2024 LED TO 28% REVENUE GROWTH WITH A 40% HIGHER EBIDTA
- IN 2024, VCP HOSTED OVER 940K PASSENGERS FROM 357 CRUISE SHIP CALLS.
- AX GROUP P.L.C. RECEIVED EUR1.3M IN DIVIDENDS
- UPCOMING PROJECTS – ATRIUM CAR PARK AND OLD POWER STATION SITE



VALLETTA CRUISE PORT, P.L.C.

INVESTMENT IN IMSELLIET SOLAR

- AX GROUP HAS 33% STAKE IN IMSELLIET SOLAR JOINT VENTURE
- DURING FY2024 IMSELLIET SOLAR GENERATED TOTAL REVENUE OF EUR1.2 MILLION
- AX GROUP'S INVESTMENT IN SOLAR ENERGY GENERATED STEADY REVENUE AND PROFITS
- IMSELLIET SOLAR OPERATES TWO FULLY OPERATIONAL PLANTS, ONE IN MGARR (IMSELLIET) AND THE OTHER AT HILLTOP GARDENS RETIREMENT VILLAGE



SOLAR PLANT AT HILLTOP GARDENS, NAXXAR



IMSELLIET SOLAR, MGARR

04 FUTURE OUTLOOK

AX GROUP



1. PERFORMANCE INDICATORS
2. DIVISION PERFORMANCE
3. OTHER INVESTMENTS
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5. BEYOND THE BUSINESS

FUTURE OUTLOOK

- THE SALE OF THE REMAINING UNITS AT VERDALA TERRACES CONTINUES TO BE A KEY FOCUS
- EXCITED FOR THE VERDALA WELLNESS HOTEL LAUNCH, THE 8TH AX HOTELS PROPERTY.
- HOTELS EXPECTED TO PERFORM WELL DESPITE STRONG COMPETITION.
- CARE DIVISION REMAINS A STABLE BUSINESS.
- CONSTRUCTION DIVISION SET FOR STRONG RESULTS AFTER SECURING MAJOR CONTRACTS.
- LABOUR SHORTAGES REMAIN A CHALLENGE; SIGNIFICANT INVESTMENT IN AX CAREERS AND EMPLOYEE DEVELOPMENT.
- GEOPOLITICAL UNCERTAINTY AFFECTS INVESTOR CONFIDENCE AND SUPPLY CHAINS.
- PRUDENT GROWTH STRATEGY TO SAFEGUARD STAKEHOLDER INTERESTS.
- TRANSITIONING TO A NEW GROUP CEO.

05 BEYOND THE BUSINESS


AX GROUP



1. PERFORMANCE INDICATORS
2. DIVISION PERFORMANCE
3. OTHER INVESTMENTS
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CORPORATE GOVERNANCE INITIATIVES

- MR. MICHAEL WARRINGTON APPOINTED DEPUTY CHAIRMAN
- MR. KENNETH ABELA APPOINTED CEO DESIGNATE
- STRENGTHENING THE EXECUTIVE MANAGEMENT TEAM WITH KEY APPOINTMENTS
- ON TRACK WITH THE THREE-YEAR IT PLAN TO ENHANCE EFFICIENCY, GROWTH AND CUSTOMER EXPERIENCE



CEO & DEPUTY CHAIRMAN, MICHAEL WARRINGTON
WITH CEO DESIGNATE, KENNETH ABELA

AWARDS AND INDUSTRY RECOGNITION

AX GROUP

European Property Awards 2024

- ODYCY - Leisure Development for Malta
- ODYCY - Commercial Redevelopment for Malta
- ODYCY - Masterplan for Malta
- ODYCY - Hotel Architecture for Malta

Chairman Angelo Xuereb awarded
Lifetime Achievement Award in
Tourism by the Mediterranean
Tourism Foundation

Claire Zammit Xuereb honoured with
Bronze Award for Female Entrepreneur
of the Year – Malta Business Awards
2023

Family Business of the Year – Malta
Business Awards 2024



DENISE XUEREB
EUROPEAN PROPERTY AWARDS 2024



CLAIRE ZAMMIT XUEREB
FEMALE ENTREPRENEUR OF THE YEAR 2023

AX HOTELS

- AX Hotels wins Gold Award 'Leader in Quality Tourism' at the Malta Business Awards 2023

SLIEMA

- Sliema Hotels – GSTC Certified Hotels
- AX The Palace – Quality Award 2023 by Jet2Holidays
- Chefs at TemptAsian win Gold and Silver Medals at Malta Kulinarja 2024
- TemptAsian The Definitive(ly) Good Food Guide Awards by restaurantsmalta.com
- TemptAsian - Winner of the Malta Best Hotel Restaurant at the Malta Culinary Awards 2024
- AX The Palace awarded the 'Recommended on HolidayCheck 2024' award
- AX The Palace Malta and TemptAsian Restaurant and Lounge awarded as Malta's Foremost Employer in the Hotels, Restaurants, and Hospitality by Wines and Restaurants of Malta (WRMC)

QAWRA

- AX ODYCY - Traveller Review Award 2024
- AX ODYCY honoured with the TripAdvisor Travellers' Choice Award for 2024
- AX ODYCY wins Interior Architecture Award for Hospitality and Tourism Projects Award at the 2023 MASP Awards

VALLETTA

- Under Grain proudly awarded a Michelin star for the fifth consecutive year
- Grain Street, earned a spot on the Bib Gourmand list for the third year
- Rosselli and AX The Saint John received an 'excellent' rating – Forbes Service Excellence Award
- Rosselli - AX Privilege Recommended Hotel in the Forbes Travel Guide 2024
- Under Grain bestowed with the prestigious three forks - Forbes Travel Guide 2024
- AX The Saint John is selected by the Forbes Travel Guide as a Recommended Hotel for the 2024 Star Awards



TECHNOLOGY AND ESG

ESG REPORTING: WORKS ARE UNDERWAY FOR THE DRAFTING OF A SUSTAINABILITY REPORT IN LINE WITH THE RELEVANT STANDARDS

SIGNIFICANT STRIDES IN SUSTAINABILITY INCLUDING: PLASTIC REDUCTION, WASTE MANAGEMENT AND ENERGY EFFICIENCY, WHILE ALSO ENSURING THAT PRIMARY FOOD AND BEVERAGE SUPPLIERS COMPLY WITH INDUSTRY ESG STANDARDS

FIRST IN MALTA TO ACHIEVE GSTC ECO-LABEL

STRATEGIC TECHNOLOGICAL TRANSFORMATION: A 3-YEAR STRATEGIC PLAN FOR TECHNOLOGICAL TRANSFORMATION IS IN MOTION, INCLUDING SIGNIFICANT UPGRADES TO IT INFRASTRUCTURE AND SYSTEMS



BUSINESS TRANSFORMATION TEAM



THANK YOU

AX