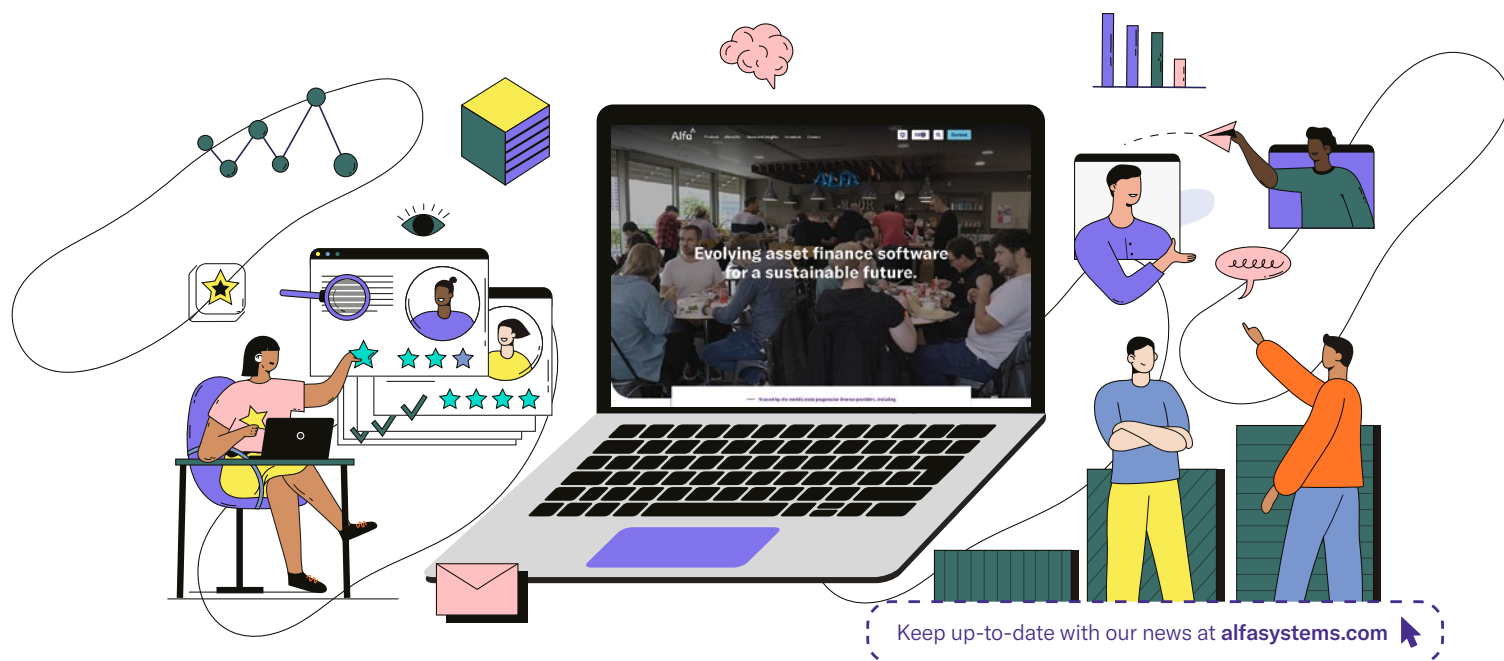


About Alfa

Alfa is a leading provider of software and services to the global auto and equipment finance industries. We deliver our leading-edge technology with smart, diverse people, making our customers future-ready.



Content

Strategic report

- 1 Highlights of the year
- 2 At a glance
- 4 What Alfa does
- 6 Investment Case
- 7 CEO Q&A
- 8 CEO review
- 12 Market overview
- 14 Business model
- 16 Strategy in action
- 26 Key performance indicators
- 28 Financial review
- 32 Risk management
- 36 Principal risks and uncertainties
- 45 Viability statement
- 48 Engaging with our stakeholders
- 48 Section 172 Statement
- 54 Environmental, Social and Governance
- 70 Task Force on Climate-Related Financial Disclosures (TCFD)

Corporate governance

75	Chairman's introduction
78	Board of Directors
80	Company Leadership Team
81	Our governance framework
83	Division of responsibilities
85	Board leadership and Company purpose
88	Composition, succession and evaluation
91	Nomination Committee Report
95	Audit and Risk Committee Report
103	Directors' Remuneration Report
106	Directors' Remuneration Policy
115	Annual Report on Remuneration
129	Directors' report
134	Statement of Directors' responsibilities

Financial statements

- 136** Independent auditor's report
- 144** Consolidated statement of profit or loss and comprehensive income
- 145** Consolidated statement of financial position
- 146** Consolidated statement of changes in equity
- 147** Consolidated statement of cash flows
- 148** Notes to the consolidated financial statements
- 184** Company statement of financial position
- 185** Company statement of changes in equity
- 186** Notes to the Company financial statements
- 191** Five year history

Other information

192 Shareholder information