



AFORTI Capital Group

Financial Results for the II quarter of 2018

August 14, 2018

Zyskaj na przyszłość.

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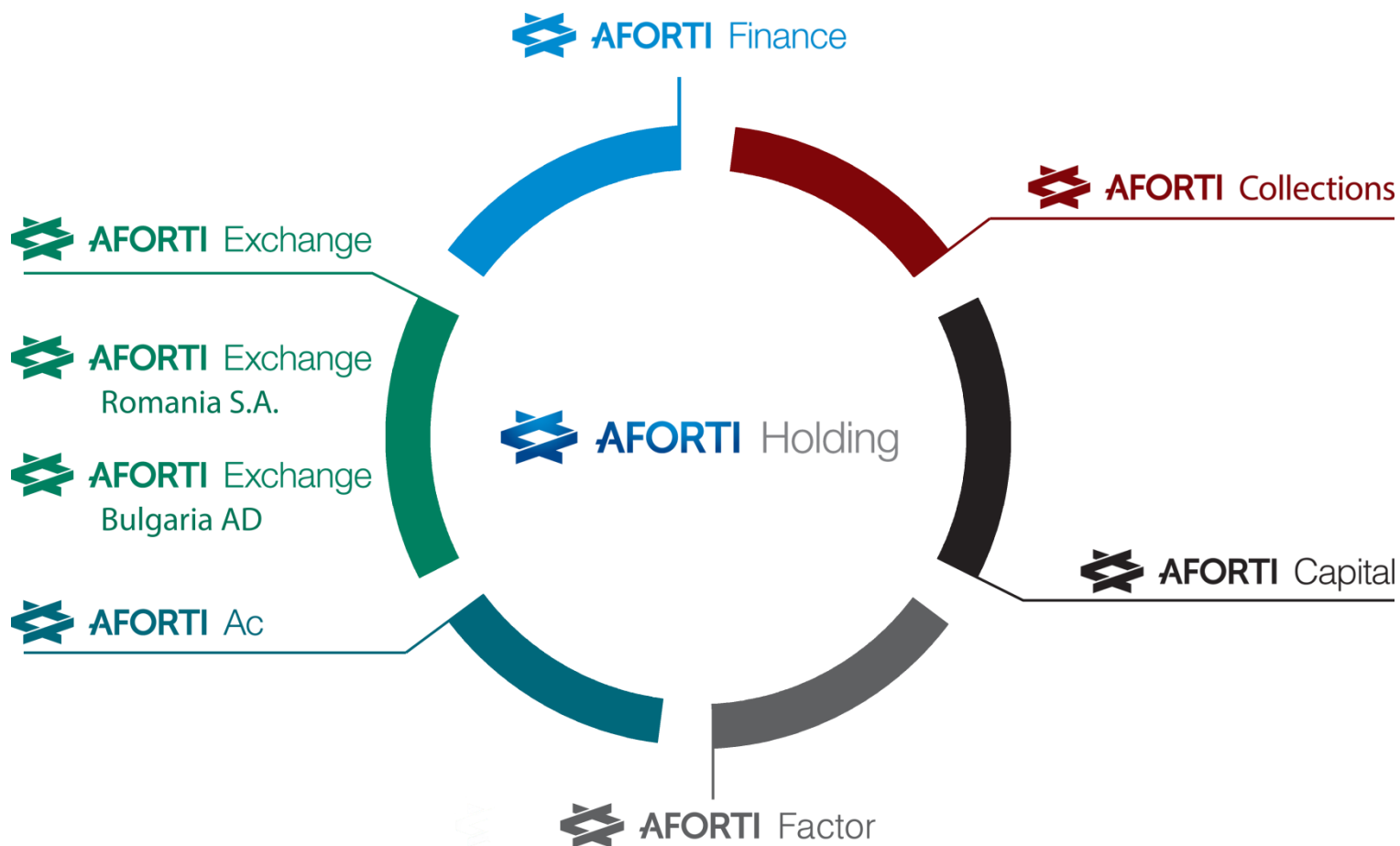


KEY INFORMATION

- ✧ Aforti Holding S.A., is a company listed on the NewConnect market, standing at the head of the growing Financial Group.
- ✧ AFORTI Group responds to the needs of entrepreneurs and companies from the SME sector, offering a wide range of financial services supporting business development, such as: financing of operations, online currency exchange, receivables management or factoring.
- ✧ AFORTI bases its services on highly qualified managerial staff and on the highest standards of professionalism and expert knowledge.
- ✧ Competitive advantage is based on building long-term relationships with customers.

Data in PLN	30.06.2018 r.	Change	30.06.2017 r.
Sales revenues	243 746 956,66	224,27%	75 166 977,29
Net profit	1 012 484,47	26,90%	797 853,54
EBIT	8 080 334,75	163,01%	3 072 222,66
EBITDA	2 413 195,41	99,33%	1 210 625,68
Assets	117 893 986,44	107,25%	56 885 821,35
Equity	5 508 296,67	4,85%	5 253 710,11
Human resources	165	63,37%	101

THE STRUCTURE OF AFORTI CAPITAL GROUP



HIGHLIGHTS

Aforti Holding S.A.

- ✚ Over PLN 243 mln consolidated revenues on sales in the I half of 2018 – 224.27% of dynamics year-on-year (YoY)
- ✚ Over PLN 117 mln of assets at the end of June 2018 r. – 26.90% of dynamics YoY

Aforti Finance S.A.

- ✚ The value of loans granted in the first half of 2018 increased by 136.62% in the first half of the year
- ✚ The value of submitted applications in the first half of 2018 increased by 280.73% in the first half of the year
- ✚ Launching its own call center

Aforti Exchange S.A.

- ✚ Record turnover in the first half of the year, which exceeded EUR 112 million and was higher by 239.25% yoy.
- ✚ Participation in trade fairs in Poland and London

Aforti Exchange Romania S.A.

- ✚ In the second quarter of this year over EUR 12 million of currency listed by Romanian entrepreneurs
- ✚ Entrance to the new region: Constanca

Aforti Collections S.A.

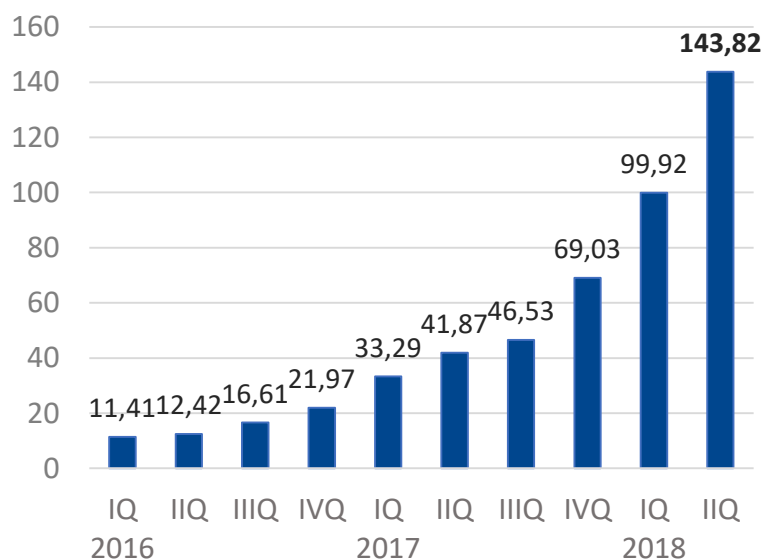
- ✚ Continuation of the construction of operating structures
- ✚ The nominal value of debt collection orders in the first half of 2018 amounted to PLN 9.6 million

Aforti Factor S.A.

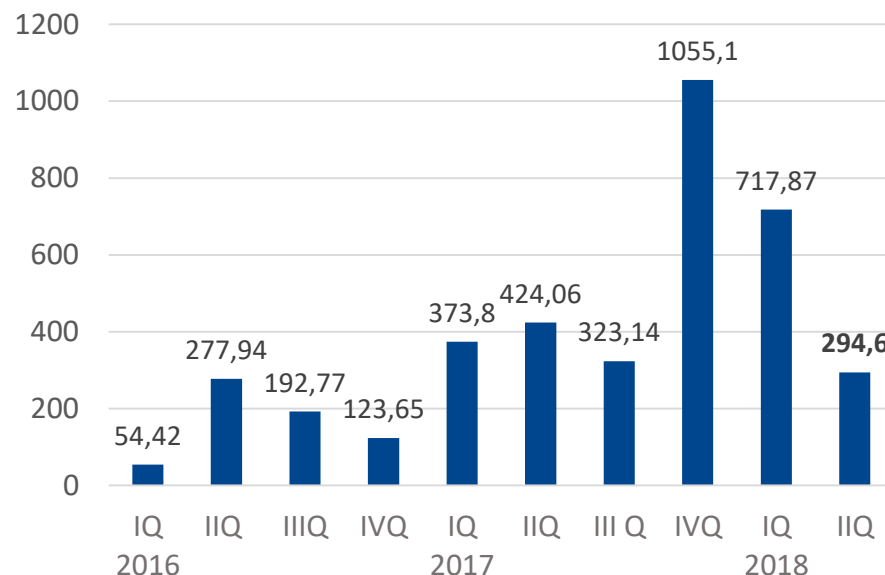
- ✚ Operational activity started in January 2018.
- ✚ In the first half of 2018, the value of financed receivables recorded by Aforti Factor S.A. amounted to PLN 8.7 million

FINANCIAL RESULTS

Consolidated revenue (mln PLN)



Net Profit/Loss (k. PLN)



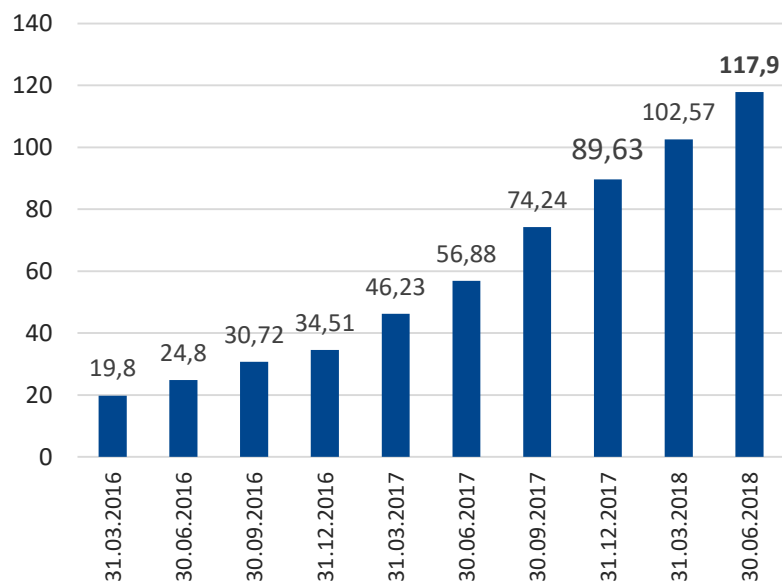
✧ An increase in sales revenues of 224.27% year-on-year

✧ Net profit in the second quarter of 2018 decreased by approx. PLN 129 thousand PLN, and after the first half of this year it was PLN 1.01 million and was higher by 26.90% yoy

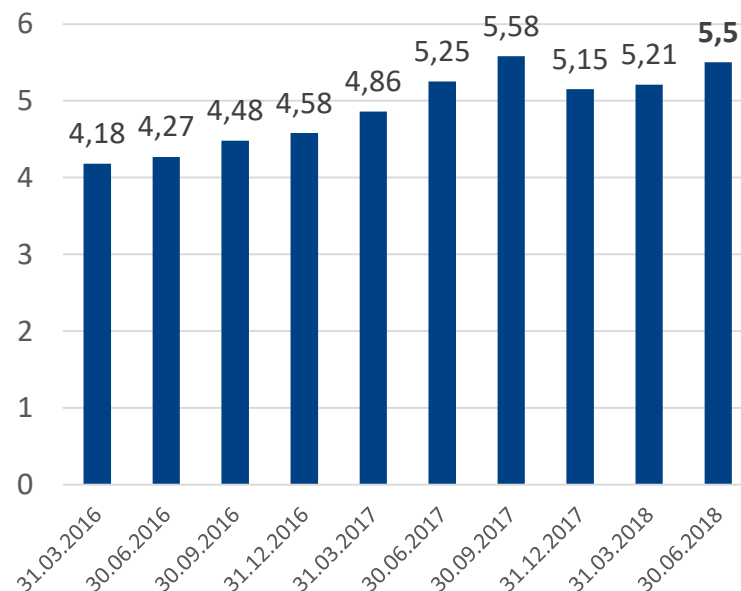
✧ The Group maintains the dynamics of growth by launching new services

FINANCIAL RESULTS

ASSETS (mIn PLN)



EQUITY (mIn PLN)

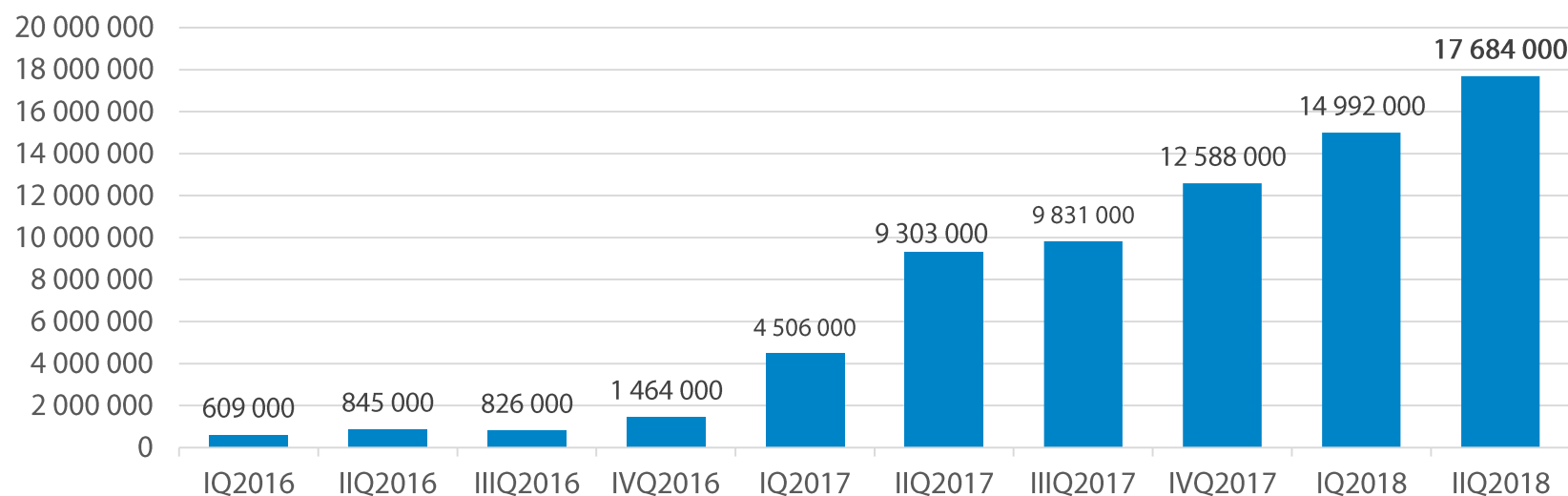


- ✦ The value of the Aforti Group's assets at the end of June 2018 amounted to approximately PLN 117.90 million and was higher by 107.25% year-on-year
- ✦ The value of equity in the Aforti Group increased by 4.85% to PLN 5.50 million year-on-year

AFORTI FINANCE S.A. – The loans to small and medium businesses



The value of sold micro-loans (PLN)

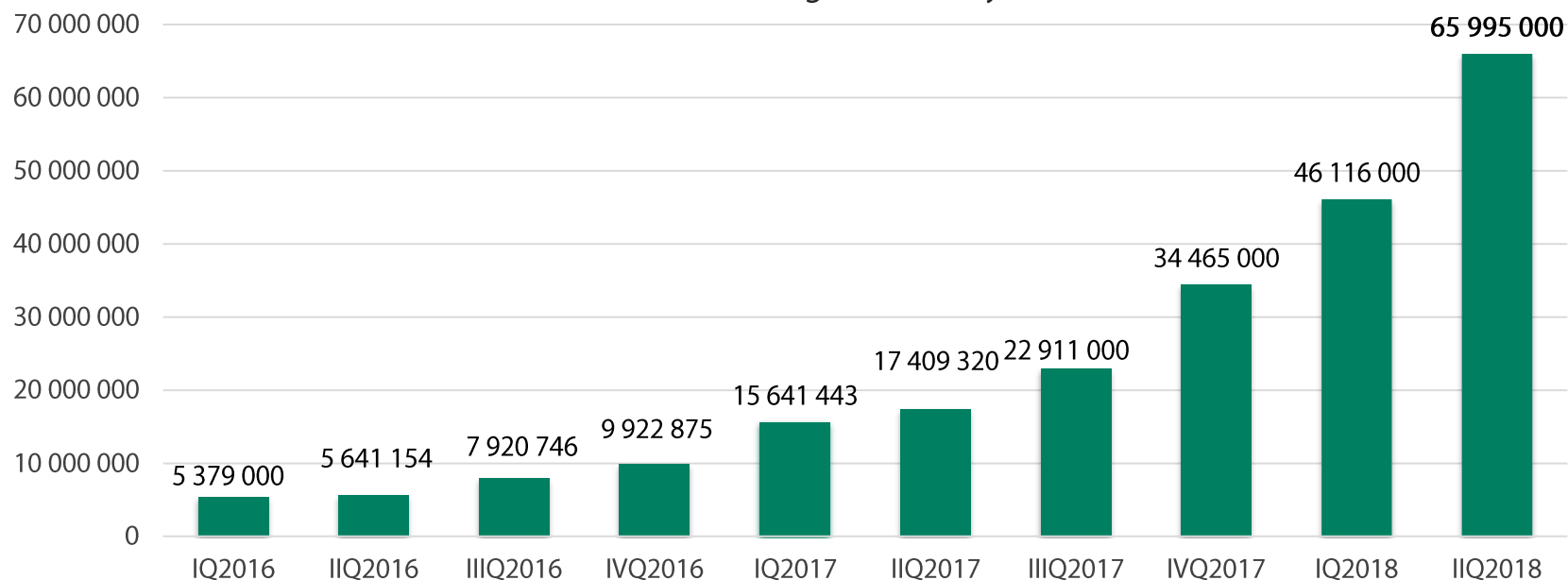


- ⚡ In the second quarter of this year the value of microloans sold increased by 90.09% year-on-year
- ⚡ Expansion of the verification and debt collection team (new locations: Rzeszów and Wrocław)
- ⚡ Launching your own call center

AFORTI EXCHANGE S.A. – ONLINE CURRENCY EXCHANGE PLATFORM FOR COMPANIES



The value of exchanged currency (EUR)



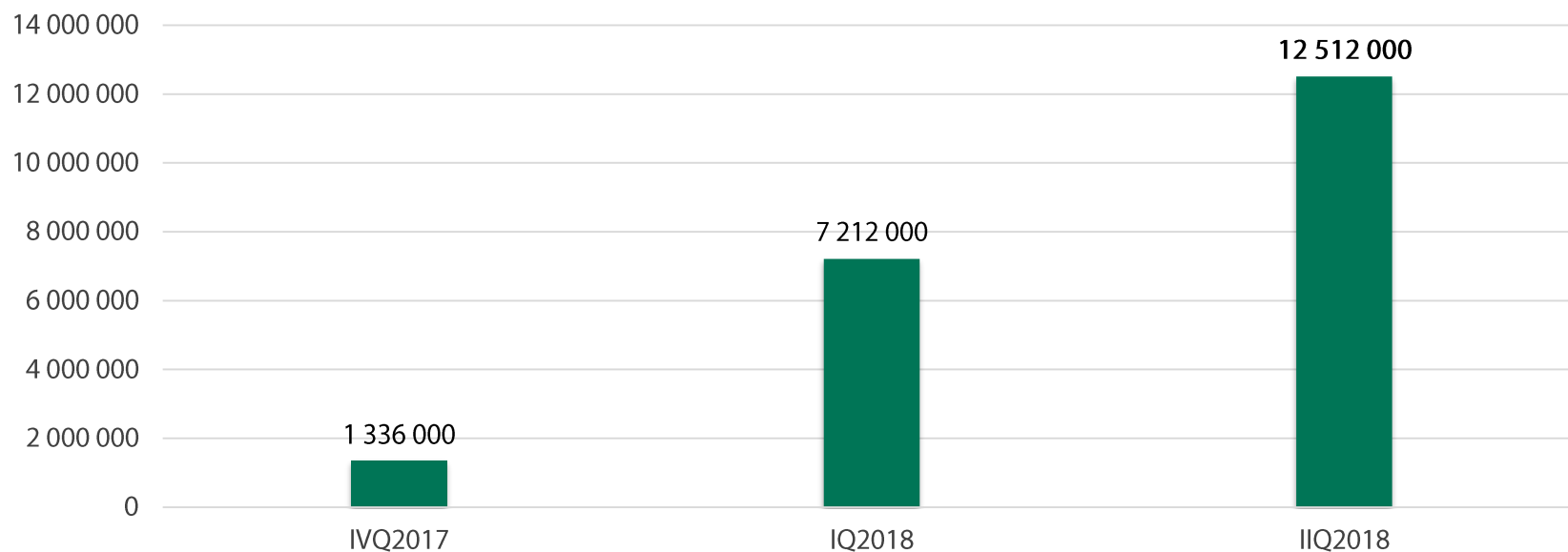
✚ The dynamics of the year-on-year currency (Q2 2018 to Q2 2017) on the Polish platform was 279.08%

✚ The company took part in the FinTech industry fairs in Poland and London

AFORTI EXCHANGE ROMANIA S.A.



The value of exchanged currency in Romania (EUR)

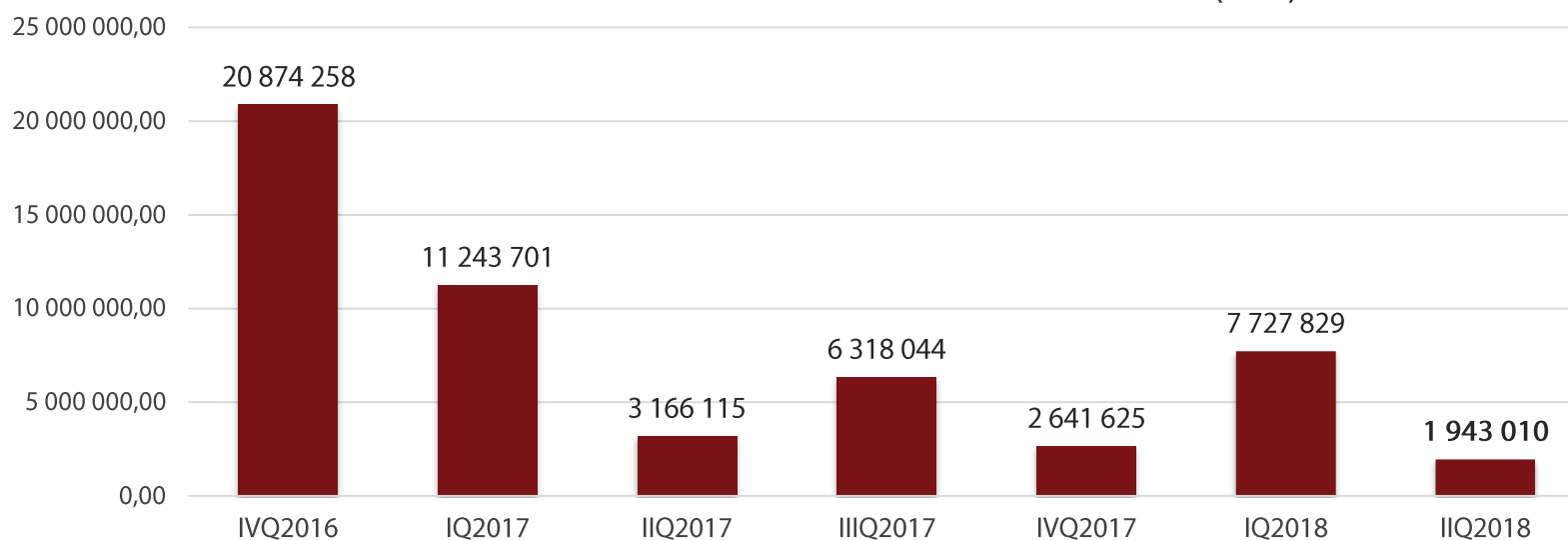


- ✚ The value of trading on the currency exchange platform in Romania in the second quarter of 2018. amounted to EUR 12.5 million
- ✚ PR activities have been launched to increase brand recognition on the Romanian market

AFORTI COLLECTIONS S.A. – RECOVERY



Nominal value of debt collection cases (PLN)



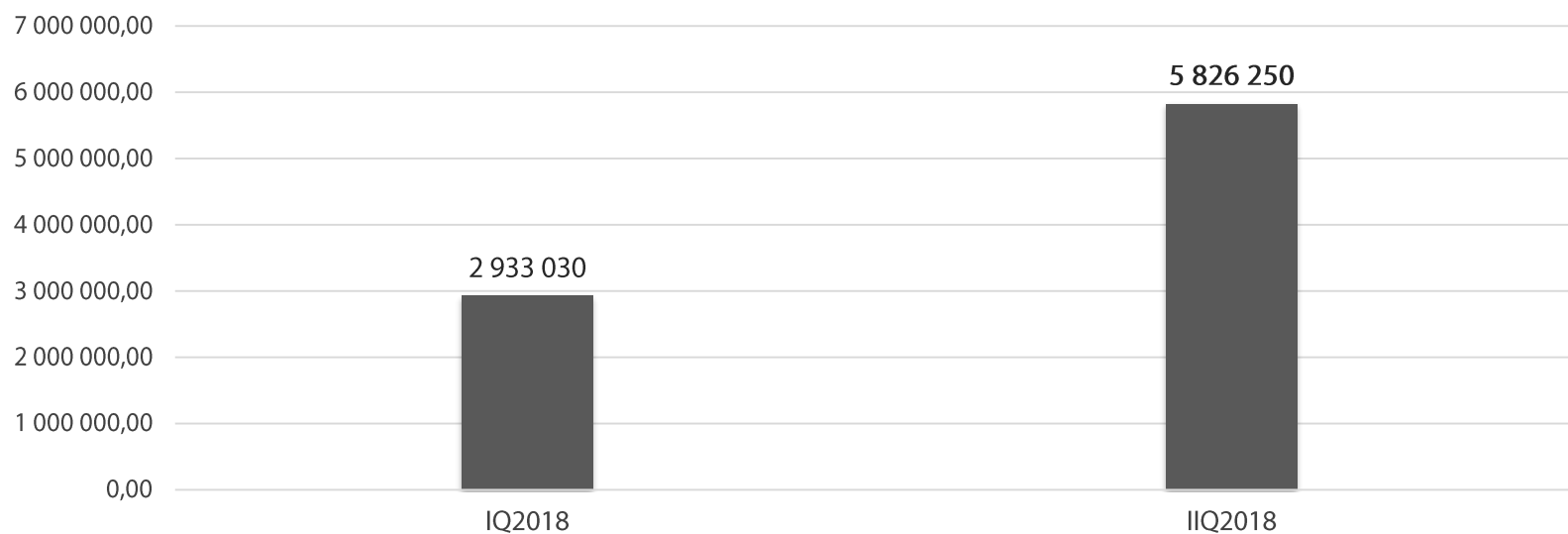
✚ At the end of June 2018, the nominal value of debt collection orders amounted to PLN 9,670.84

✚ Marketing activities were carried out in order to increase the brand's recognition

AFORTI FACTOR S.A. - FACTORING for small and medium-sized enterprises



The value of funded receivables (PLN)



- ✧ Aforti Factor SA after the preparatory period, in the first quarter of 2018 began operating activities.
- ✧ After the first half of this year the value of financed claims reached the level of PLN 8 759.28 thousand
- ✧ Cooperation with the ViVantor peer-to-peer platform has started.

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