



**AFORTI Capital Group**  
**Financial Results for the III quarter of 2020**

November 13, 2020

# AGENDA

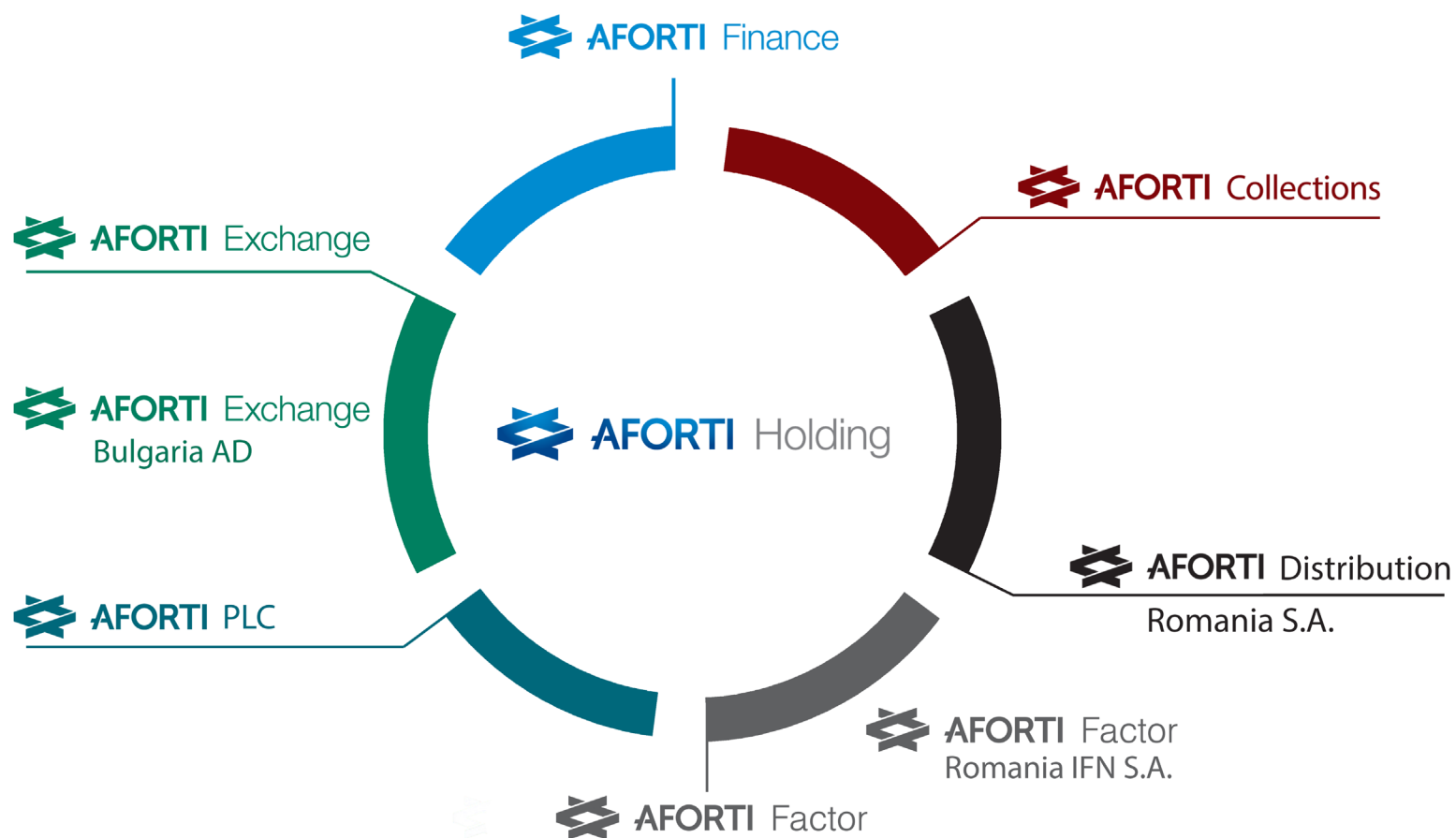
- **KEY INFORMATION**
- **THE STRUCTURE OF AFORTI GROUP**
- **FINANCIAL RESULTS**
- **SELECTED FINANCIAL DATA OF SUBSIDIARIES**
- **LAW DISCLAIMER**
- **CONTACT**

# 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.

	IIIQ 2020 r.	Zmiana	IIIQ 2019 r.
<b>Sales revenues</b>	283 988 100,66 PLN	+20,17%	236 312 868,15 PLN
<b>Net profit</b>	1 057 681,73 PLN	+297,27%	266 235,84 PLN
<b>EBIT</b>	2 810 220,68 PLN	+22,94%	2 285 773,14 PLN
<b>EBITDA</b>	- 6 161 734,39 PLN	+5,41%	- 6 514 393,29 PLN
<b>Assets</b>	246 349 696,99 PLN	+28,69%	191 433 010,65 PLN
<b>Equity</b>	58 477 108,09 PLN	+1146,13%	4 692 686,54 PLN
<b>Human resources</b>	141	-29,85%	201

# THE STRUCTURE OF AFORTI GROUP



# HIGHLIGHTS

## AFORTI Holding S.A.

- Over EUR 62.73 million of consolidated sales revenues of the AFORTI Group at the end of September 2020.
- The net profit amounted to over EUR 233,65 thousand and was higher by 297.27% compared to the result recorded in the year.
- The Issuer's Management Board has published a share buyback program.

## AFORTI Finance

- Due to the occurrence of the COVID-19 coronavirus, an increase in credit risk and due to the increased cost of financing offered by institutional investors from Poland and Europe, the company decided to suspend accepting applications and granting financing in the form of loans at the beginning of August 2020.

## AFORTI Exchange

- Continuation of work related to the publication of Aforti Exchange S.A. on the main market of the London Stock Exchange and raising up to EUR 5 million in a private placement, as well as another GBP 4.5 million in an IPO on the LSE. Conclusion of an agreement with a broker operating on the British market - EGR Corporate Broking Ltd based in London. Creation of a subsidiary under the name of AFORTI PLC based in Great Britain.

## AFORTI Collections

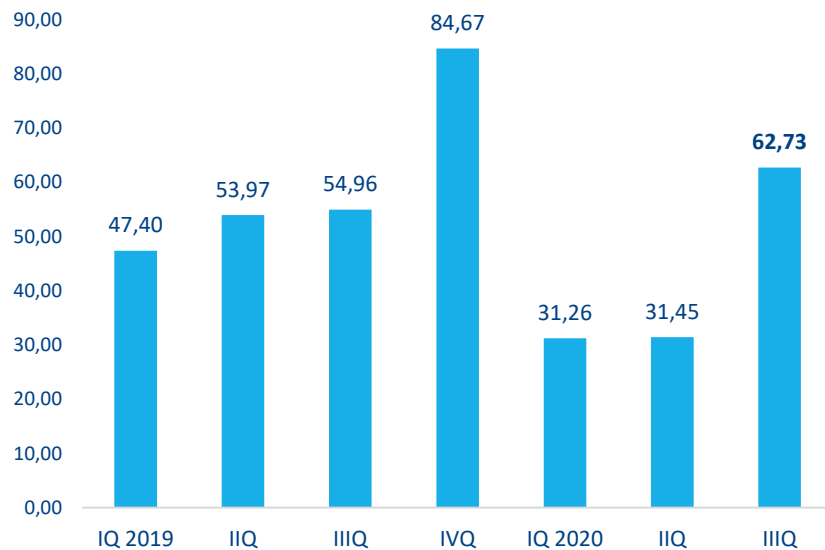
- Conclusion of a significant agreement for the purchase of a debt portfolio with an entity operating in the debt collection sector. As part of the concluded contract, Aforti Collections S.A. acquired a portfolio of maturing consumer loans with a total nominal value of PLN 8,231,334.

## AFORTI Factor

- Implementation of a new policy of provisions related to credit risk creating provisions and write-downs related to credit exposures.

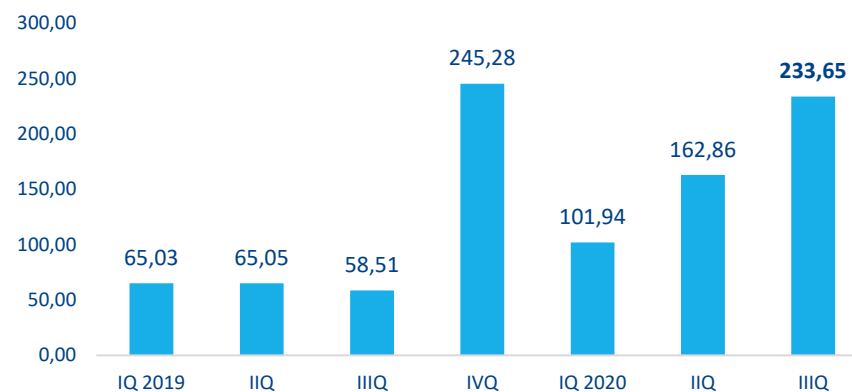
# FINANCIAL RESULTS

Consolidated revenues (EUR mln)



Increase in consolidated sales revenues in the third quarter of 2020 by **20.17%** year-on-year to **over EUR 62.73 million**.

Profit/loss net (EUR thous.)



The consolidated net result in this period amounted to **over EUR 233,65 thousand**, about **297.27%** more than the profit recorded in the same quarter of the previous year.

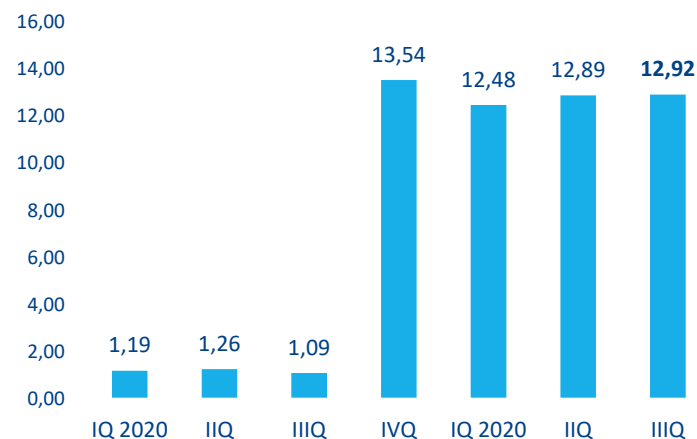
# FINANCIAL RESULTS

Assets (EUR mln)



The value of the AFORTI Group's assets at the end of September 2020 amounted to **over EUR 54.42 million** and was higher by **28.69%** year-on-year.

Own Capitals (EUR mln)



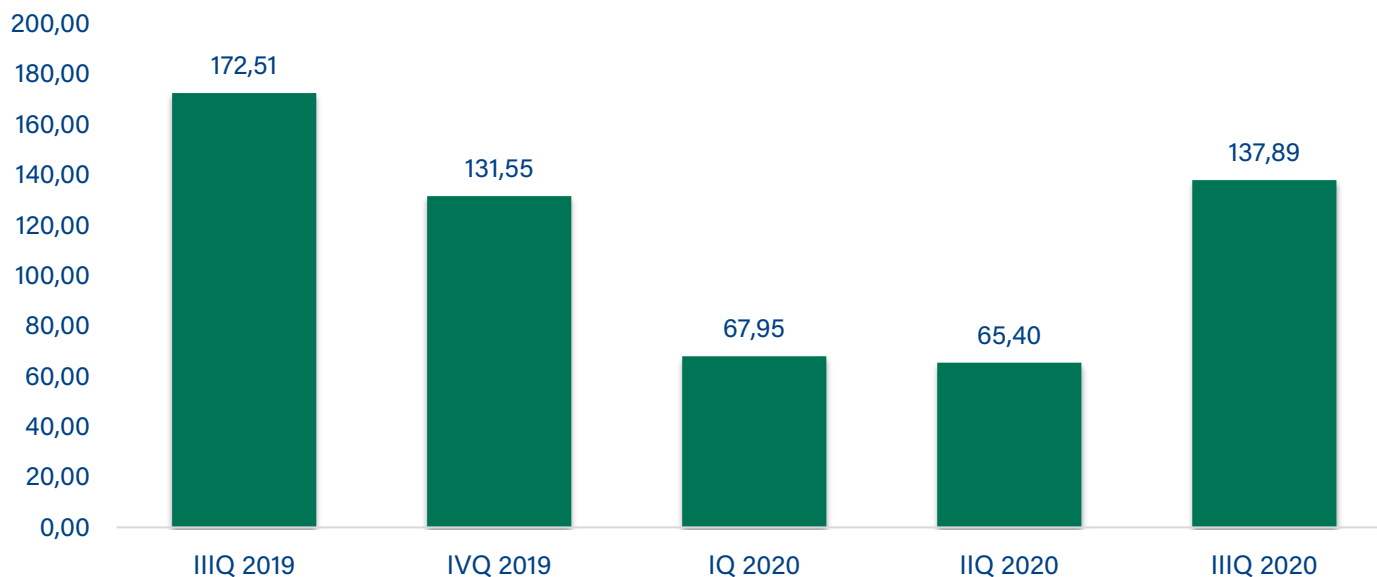
The value of equity in the AFORTI Group as at 30/09/2020 was **over EUR 12.92 million**, an increase of **1146.13%** compared to the previous year. The increase in equity was related to the issue of **new Issuer's shares**, which increased the balance of the issue sale value **over the nominal value of these shares**. The registration of these shares was made on **January 24, 2020**.

# AFORTI EXCHANGE S.A. –

ONLINE CURRENCY EXCHANGE PLATFORM FOR COMPANIES



Value of exchanged currency (EUR mln)



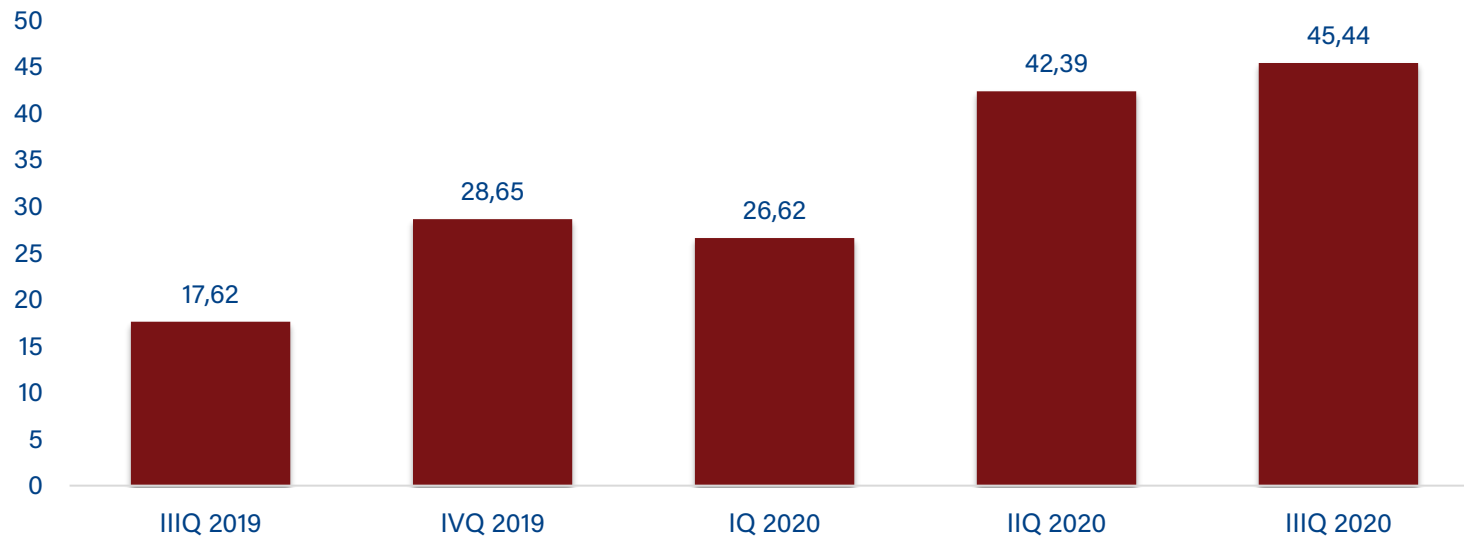
- After nine months of 2020, the value of trading of AFORTI Exchange reached **over EUR 271.24 million**.



# AFORTI COLLECTIONS S.A. – RECOVERY



Nominal value of debt collection orders (EUR mln)

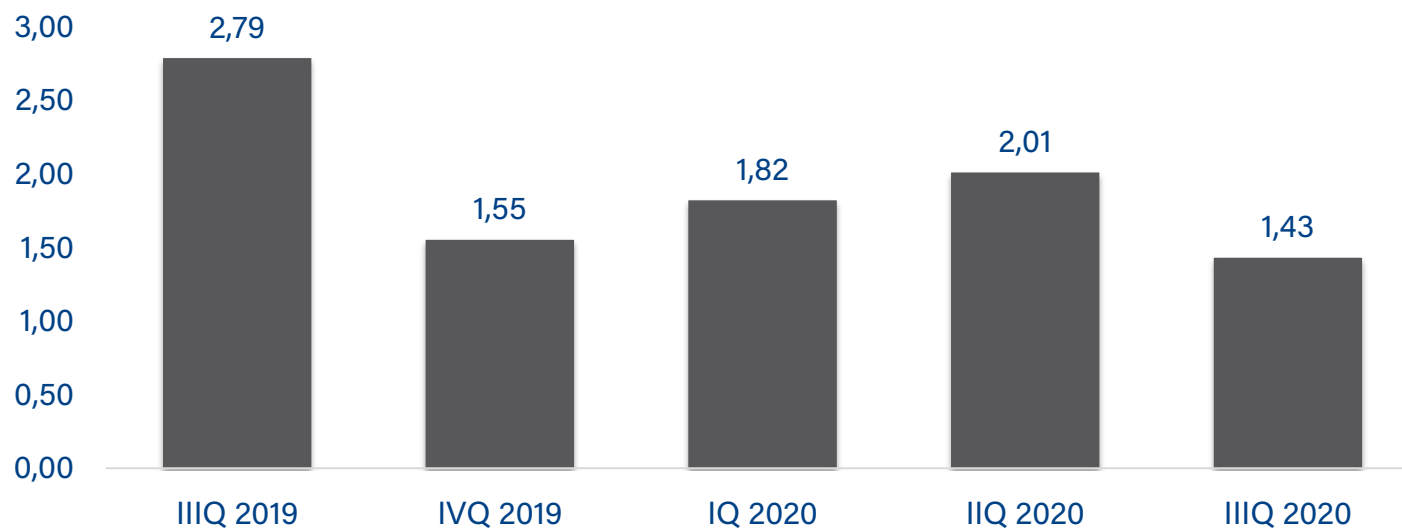


- At the end of September 2020, the total nominal value of AFORTI Collections' collection orders exceeded **EUR 114.45 million**.

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



The value of funded debt (EUR mln)



- After nine months of 2020 AFORTI Factor financed receivables with a total value of **over EUR 5.26 million**.

# LAW DISCLAIMER

*This presentation has been prepared solely for the purpose of providing information about AFORTI Group activity for clients and shareholders and can not be interpreted as an offer or recommendation to any transactions. The information contained in the material comes up from public and reliable sources. AFORTI Holding S.A. is not responsible for the consequences of the decisions made on the basis of information contained in this material. The information contained in the presentation was not a subject to independent verification and in any case may be subject to changes and modifications. The information was provided as part of current or periodic reports prepared by AFORTI Holding SA. or complement them without obligation to provide information imposed on AFORTI Holding SA. as a public company. In no case, the content of this presentation may not be construed as a clear statement or assurance of any kind made by the Company or its representatives. In addition, neither the Company nor persons acting on its behalf shall be liable in any respect for any loss or damage that may arise in connection with the use of this presentation. The Company is not obliged to be disclosed to the public any possible modifications or changes to the information, data or statements forming part of this presentation in the event of a change in the Company's strategy or circumstances that will affect the strategy of the Company. The company notes that the only reliable source of informations on the situation of AFORTI Holding SA, are current and periodic reports provided by AFORTI Holding SA.*

# SPORTS SPONSORSHIP PROJECT



## #AFORTI\_SupPORT

Just as we support entrepreneurs in running their business, we invest in sport in the same way. We support the most popular and those less obvious sports. The most important for us are emotions and a large dose of adrenaline.

## #AFORTI\_MocnyStart

In this program, we see similarities to our business. We prove that thanks to proper financing, we can achieve much more, regardless of whether we are talking about running a company or making preparations to important sports competitions. We believe that supporting young athletes, we will let them smoothly grow to higher leagues, and many of them will have an opportunity to fight for prizes at international championship events.



**AFORTI GROUP**

Chalubinskiego St. 8  
00-613 Warsaw  
+48 22 647 50 00  
[biuro@aforti.pl](mailto:biuro@aforti.pl)  
[www.aforti.pl/en](http://www.aforti.pl/en)