



# AFORTI Capital Group

## Financial Results for the IV quarter of 2018

February 14, 2019

Zyskaj na przyszłość.

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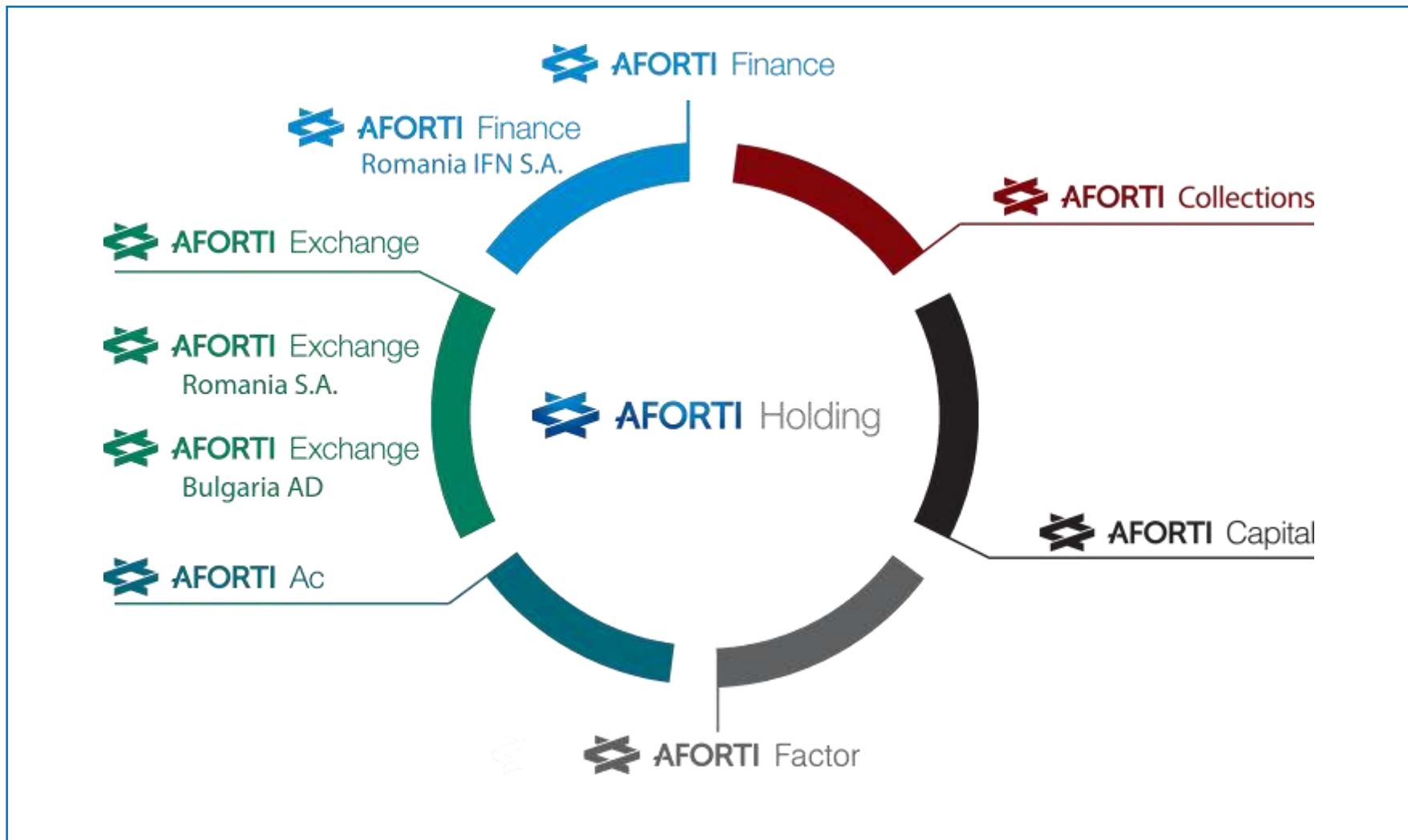


# KEY INFORMATIONS

- ✦ 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	31.12.2018 r.	Change	31.12.2017 r.
Sales revenues	571 882 623,66 zł	200,07%	190 582 632,51 zł
Net profit	1 635 798,04 zł	34,38%	1 217 334,26 zł
EBIT	10 609 444,11 zł	50,95%	7 028 263,63 zł
EBITDA	-11 891 017,74 zł	--	-2 380 341,89 zł
Assets	157 581 846,59 zł	76,64%	89 212 580,93 zł
Equity	6 131 610,24 zł	40,09%	4 377 023,62 zł
Human resources	204	36,91%	149

# THE STRUCTURE OF AFORTI CAPITAL GROUP



# HIGHLIGHTS

## Aforti Holding S.A.

- ✦ Almost PLN 572 million of consolidated sales revenues of the Aforti Group at the end of 2018 (+200.07% in relation to 2017)
- ✦ Increase of consolidated net profit by 34.38% to the level of PLN 1.63 million
- ✦ Over PLN 157.5 million assets at the end of 2018 - 76.64% dynamics (r-d-r)

## Aforti Finance S.A.

- ✦ The increase in the value of loans granted in the entire 2018 by 63.40% (to more than PLN 59.19 million) YoY, while the value of submitted applications in this period increased by 150.38% YoY
- ✦ In October 2018, Aforti Finance Romania IFN S.A. obtained a non-bank financial institution license and began preparation for launching operational activities

## Aforti Exchange S.A.

- ✦ In the fourth quarter of 2018, the monthly number of transactions was significantly increased due to the acquisition of new customers and the activation of existing clients
- ✦ The own call center was launched

## Aforti Exchange Romania S.A.

- ✦ In the fourth quarter of 2018, the value of trading on the platform is over EUR 33.32 million, which represents an increase of 2394.54% year-on-year

## Aforti Collections S.A.

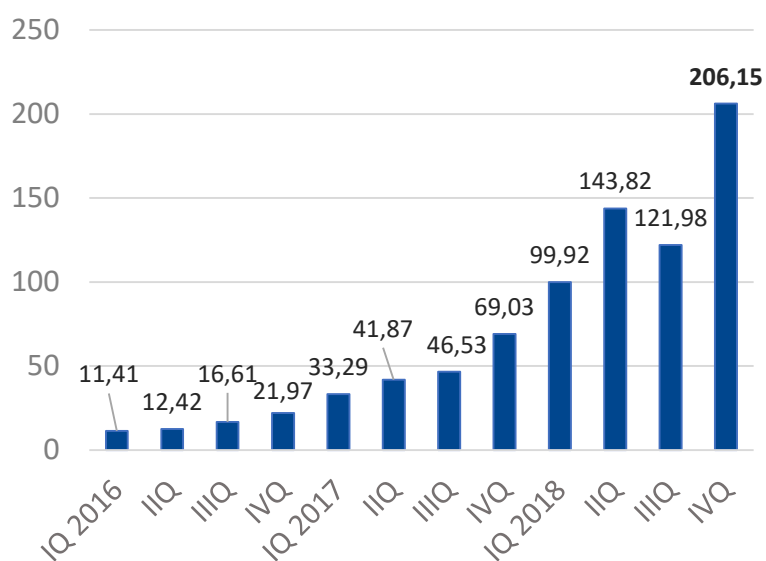
- ✦ Finalization of the merger process with LifeBelt Sp. z o.o. in order to increase market share

## Aforti Factor S.A.

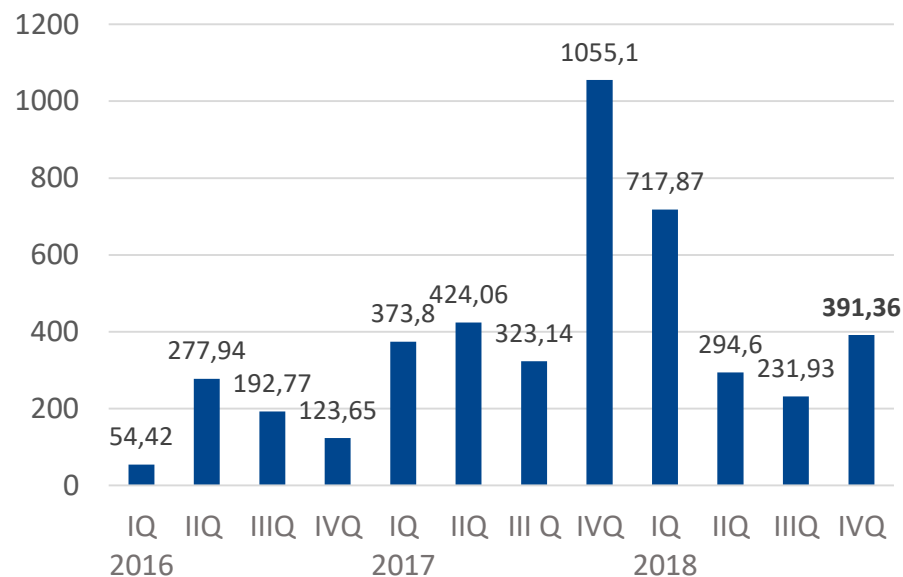
- ✦ In the fourth quarter of 2018, Aforti Factor S.A. financed invoices with a total value of over PLN 10.20 million. A new product has been implemented: debt factoring

# FINANCIAL RESULTS

Consolidated revenue (mIn PLN)



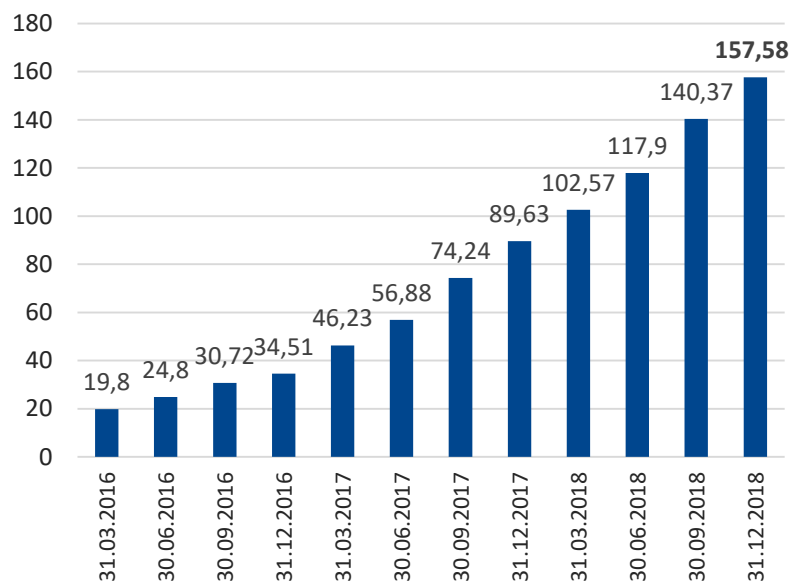
Net Profit/Loss (k. PLN)



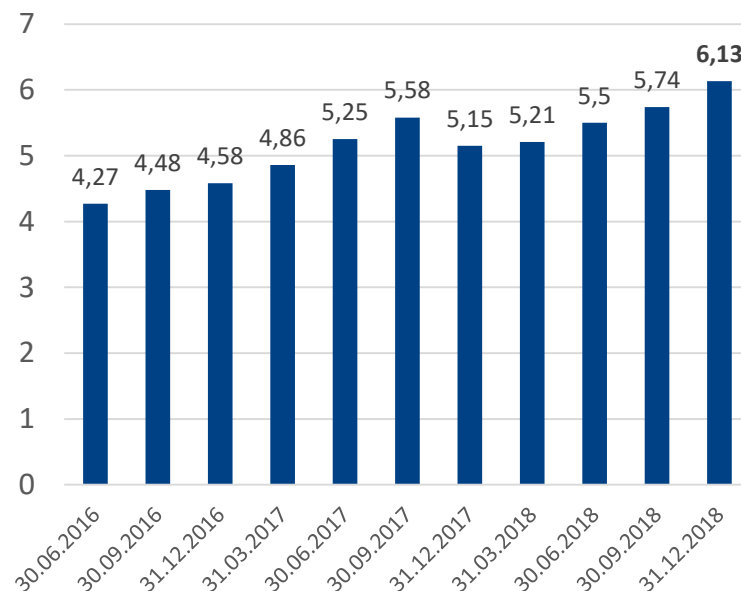
- ✦ An increase of the consolidated sales revenues in the fourth quarter of 2018 by 199.29% year-on-year
- ✦ Consolidated net profit in this period amounted to approximately PLN 391.36 thousand and was higher by 306.26% YoY and by 68.74% in relation to the previous quarter

# FINANCIAL RESULTS

## ASSETS (mIn PLN)

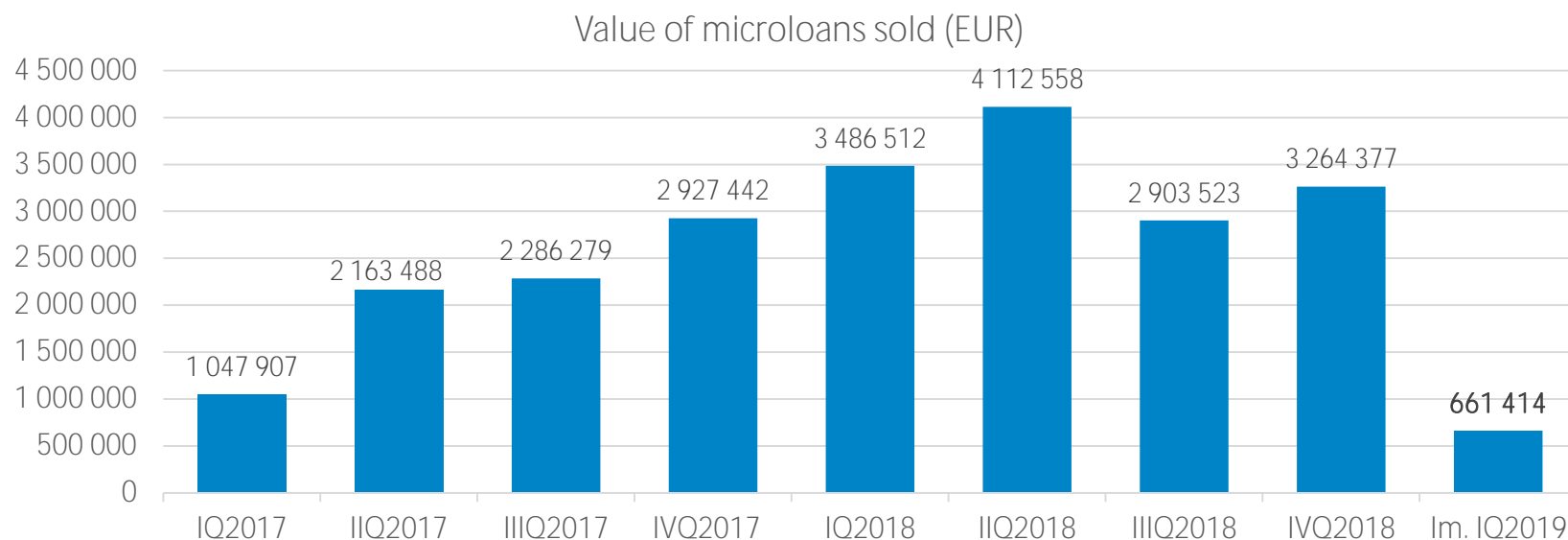


## EQUITY (mIn PLN)



- ✦ The value of the Aforti Group's assets at the end of December 2018 amounted to over PLN 157.58 million and was higher by 76.64% year-on-year
- ✦ The value of equity in the Aforti Group increased by 40.09% to PLN 6.13 million year-on-year and by 6.79% quarter on quarter

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



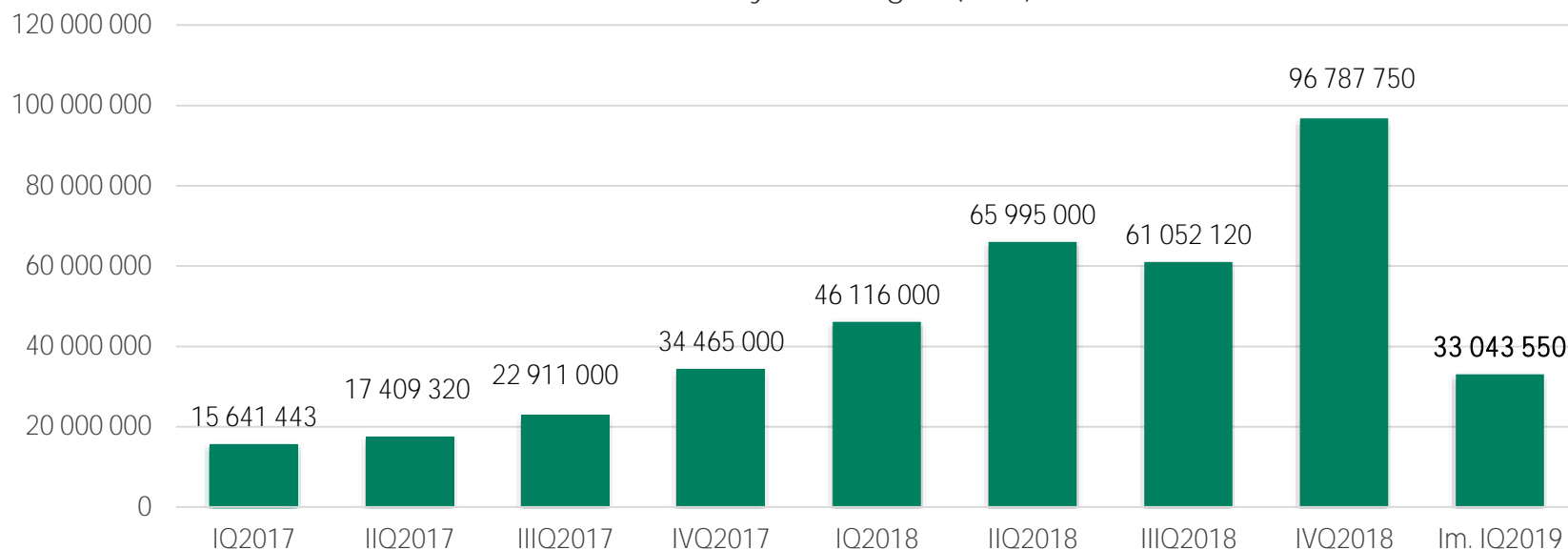
- ✦ In the fourth quarter of 2018, Aforti Finance S.A. granted 150 loans with a value of EUR 3.26 million, which is an increase of 11.51% compared to the previous year
- ✦ In October, the highest number of loans in the history of Aforti Finance was launched, which amounted to 57 (increase by 42.50% year-on-year)



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



Value of currency exchanged (EUR)

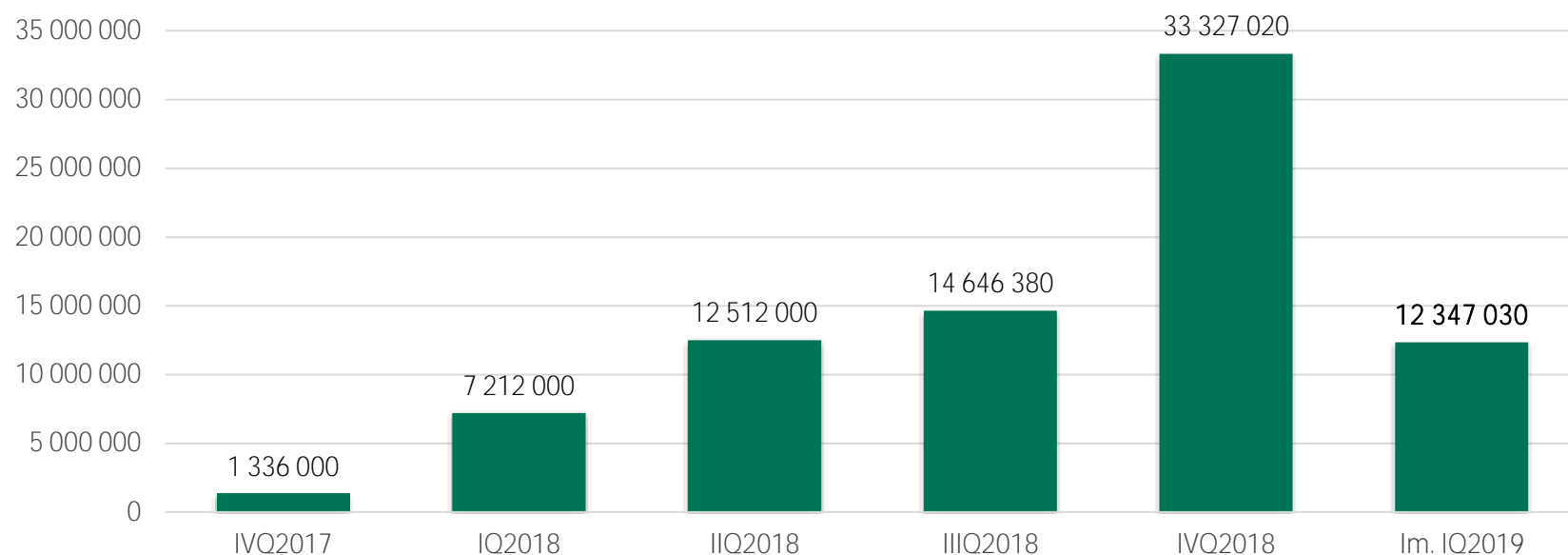


- ✦ In the last quarter of 2018, the value of trading on the currency exchange platform reached the level of over EUR 96.78 thousand, an increase of 180.83% year-on-year and 58.53% quarter-on-quarter
- ✦ In November 2018 the company has launched its own call center

# AFORTI EXCHANGE ROMANIA S.A.



Value of currency exchanged in Romania (EUR)

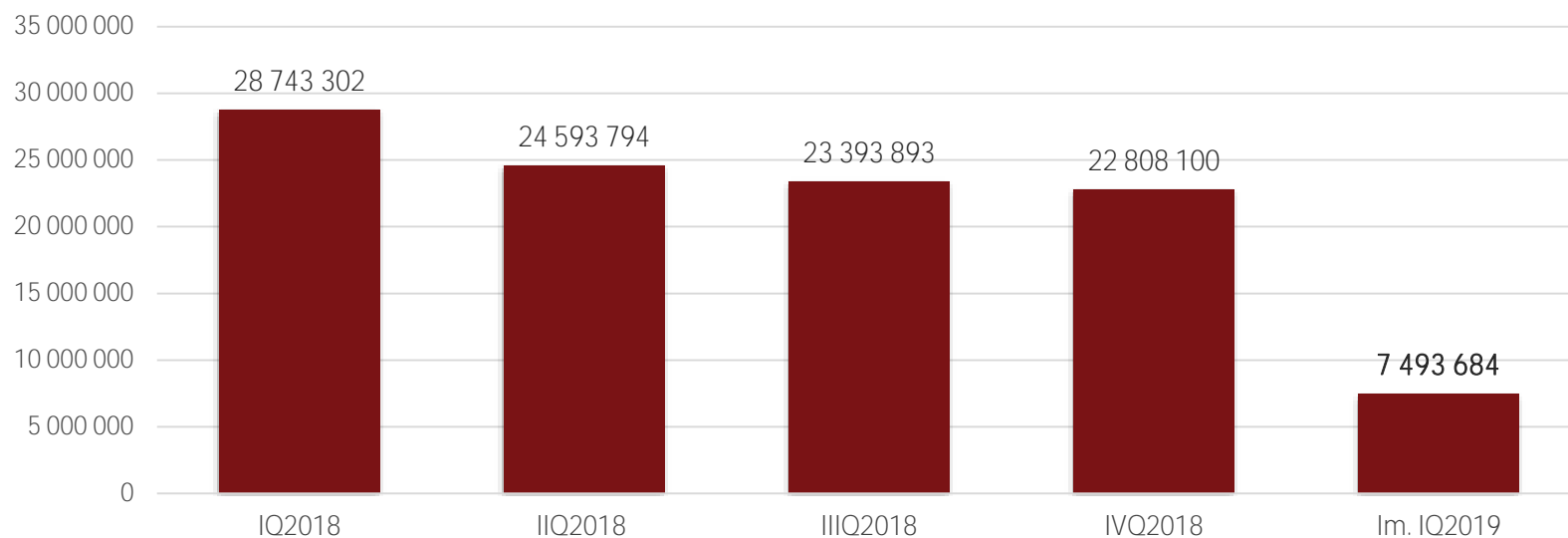


✚ The value of currency exchange on the Aforti Exchange platform in Romania in the fourth quarter of 2018 reached the level of over EUR 33.32 million, which is an increase of 2394.54% year-on-year

# AFORTI COLLECTIONS S.A. – RECOVERY



Nominal value of debt collection orders (EUR)



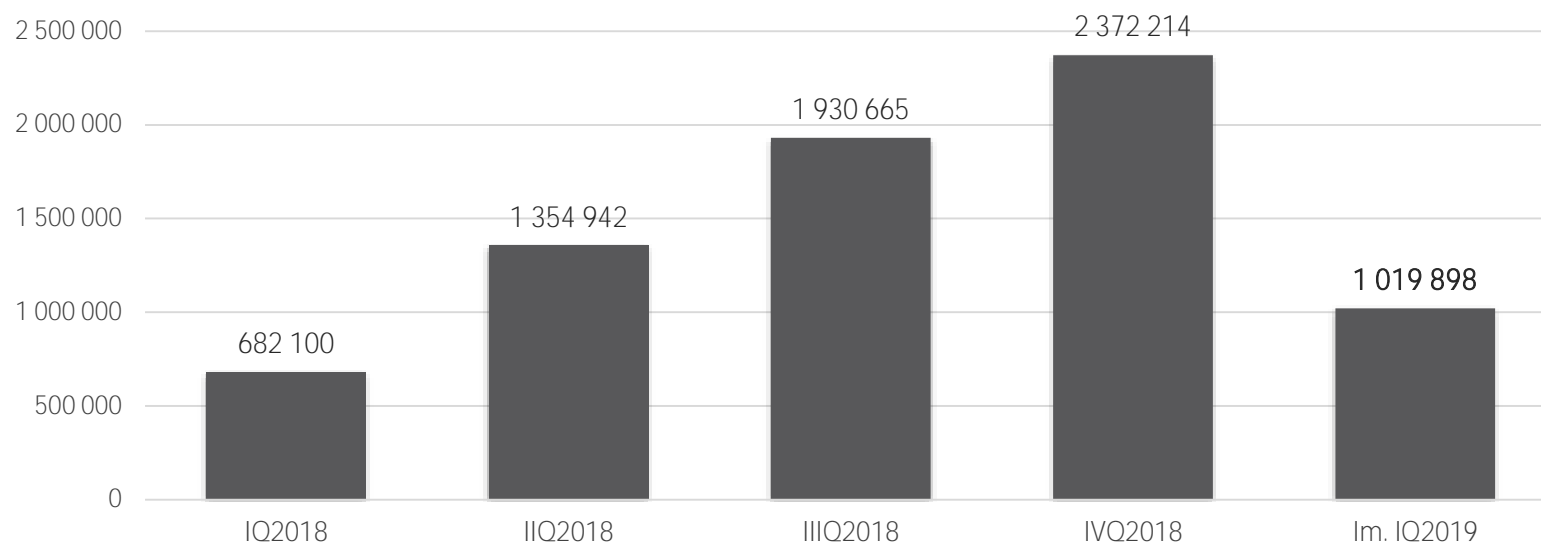
✦ In the fourth quarter of 2018, the Company finalized the acquisition of LifeBelt sp. z o. o. both entities are already operating under the Aforti Collections brand

✦ The presented results also take into account the financial results of the acquired company

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



The value of funded debt (EUR)



✳ In the fourth quarter of 2018, Aforti Factor S.A. financed invoices with a total value of over EUR 2.37 million

# Law Disclaimer

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Gain for the future.