



AFORTI Capital Group
Financial Results for the IV quarter of 2020

February 15, 2020

AGENDA

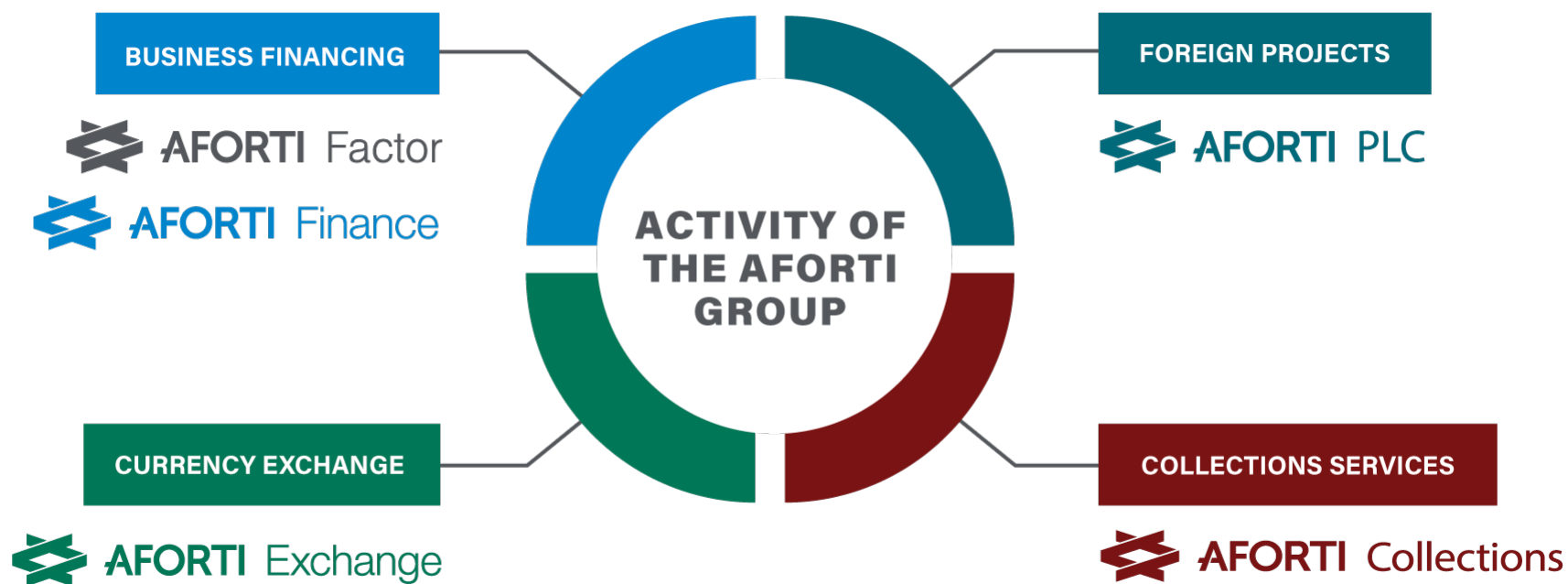
- **KEY INFORMATION**
- **THE STRUCTURE OF AFORTI GROUP**
- **FINANCIAL RESULTS**
- **SELECTED FINANCIAL DATA OF SUBSIDIARIES**
- **LAW DISCLAIMER**
- **CONTACT**

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.

	IVQ 2020 r.	Change	IVQ 2019 r.
Capital income	96 198 830,12 EUR	+21,85%	78 950 810,39 EUR
Net profit	318 039,08 EUR	+338,22%	-133 506,64 EUR
Assets	61 415 919,86 EUR	+34,92%	45 521 486,20 EUR
Equity capital	12 653 874,35 EUR	+3,57%	12 218 032,32 EUR

THE STRUCTURE OF AFORTI GROUP



HIGHLIGHTS

AFORTI Holding S.A.

- Over EUR 96.20 million of consolidated sales revenues of the AFORTI Group at the end of December 2020.
- The net profit amounted to over EUR 318,04 thousand and was higher by 338.27% 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. Increase of the share capital of AFORTI PLC through the acquisition of the company's shares worth GBP 28 million.

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. purchased a debt portfolio with a nominal value of approximately PLN 30 million.

AFORTI Factor

- Changing the product offer, tailored to the individual needs of customers. Simplify the sales proces.

FINANCIAL RESULTS

Consolidated revenues (EUR mln)



In the fourth quarter of 2020 AFORTI Group generated approximately **EUR 96.20 million** in sales revenue, an increase of **21.85%** compared to Q4 2019.

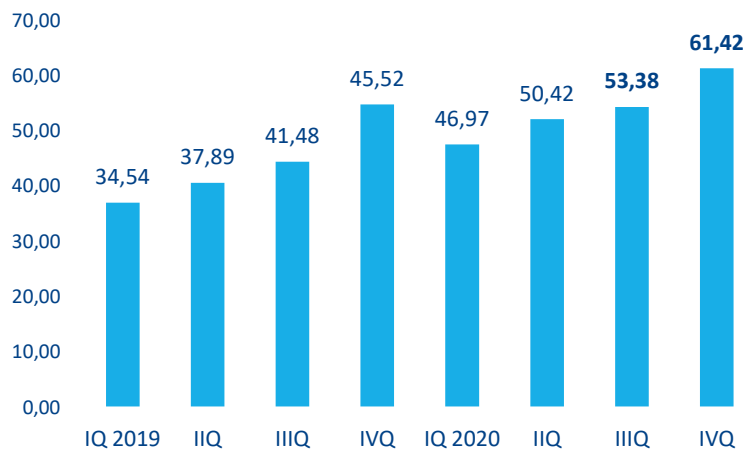
Profit/loss net (EUR thous.)



The consolidated net result in this period amounted to **over EUR 318,04 thousand**, about **338.27%** more than the profit recorded in the same quarter of the previous year.

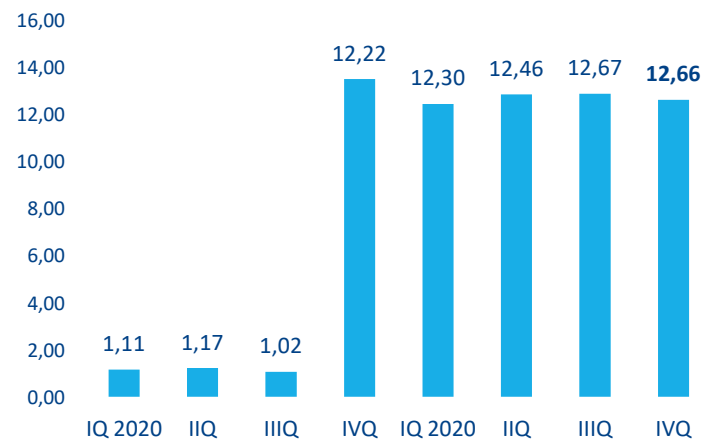
FINANCIAL RESULTS

Assets (EUR mln)



The value of the AFORTI Group's assets at the end of December 2020 amounted to **over EUR 61 million** and was higher by **34.29%** year-on-year.

Own Capitals (EUR mln)



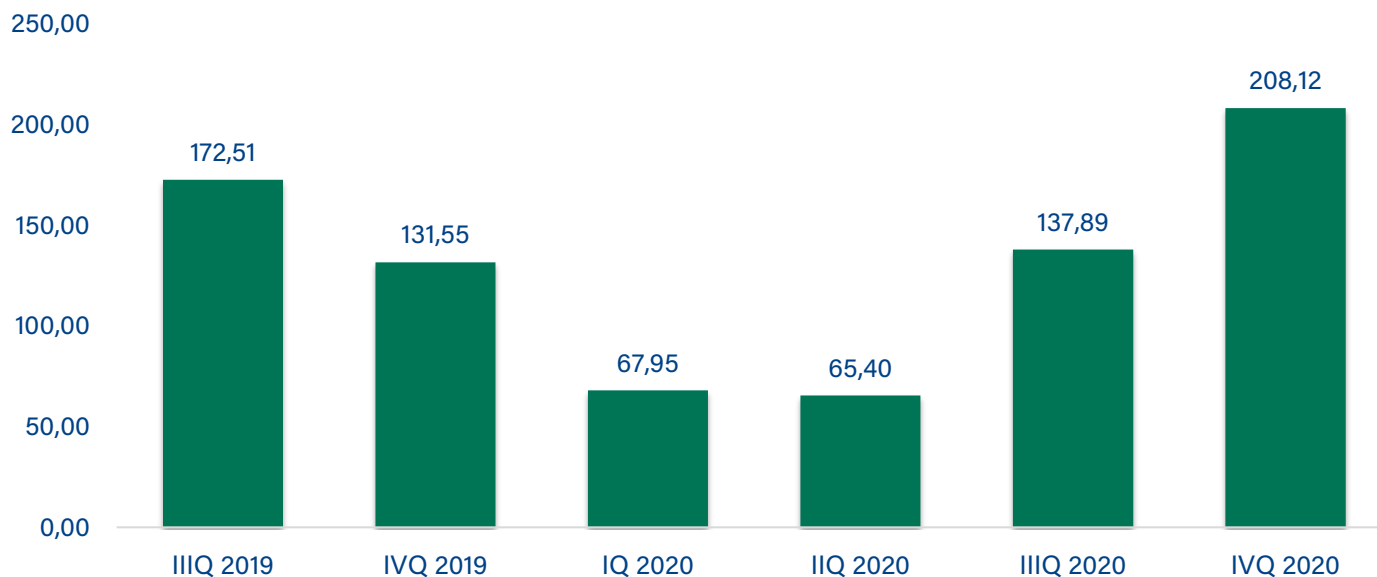
At the end of December the AFORTI Group recorded an increase in equity of more than **EUR 433 thousand** compared to the same period in 2019, which was related to the issue of new shares of the Issuer, which were registered in the National Court Register on 24 January 2020 and had the effect of increasing the share capital and supplementary capital year-on-year.

AFORTI EXCHANGE S.A. –

ONLINE CURRENCY EXCHANGE PLATFORM FOR COMPANIES



Value of exchanged currency (EUR mln)

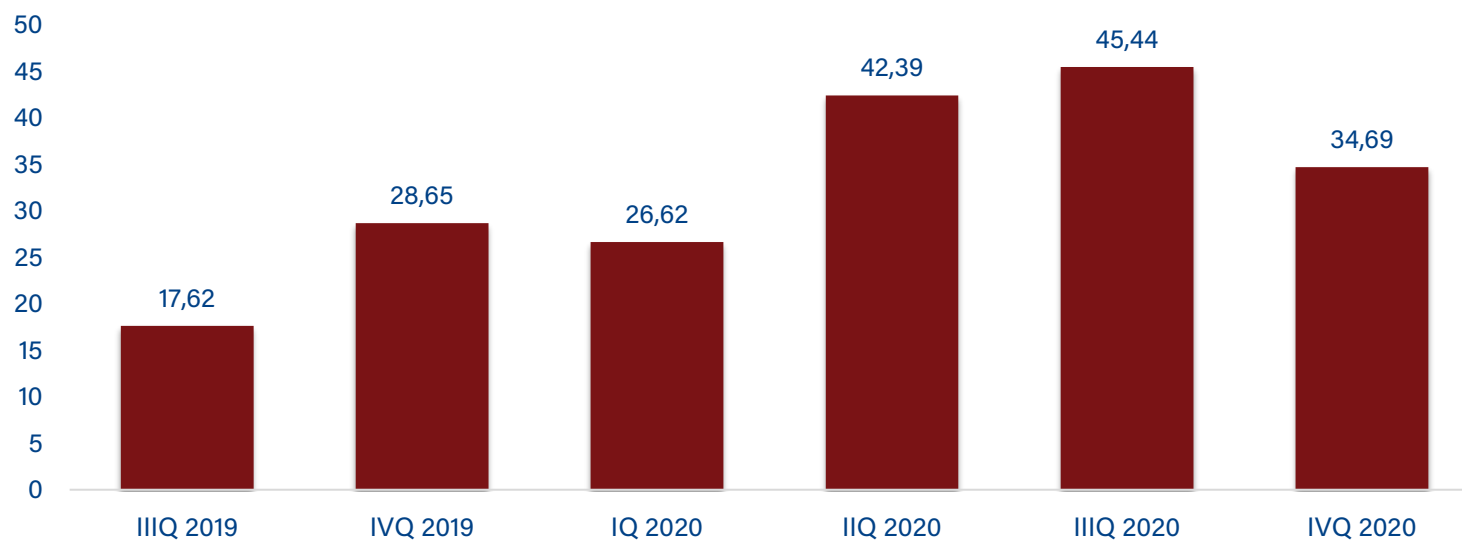


- After twelve months of 2020, the value of trading of AFORTI Exchange reached **over EUR 479.36 million**.

AFORTI COLLECTIONS S.A. – RECOVERY



Nominal value of debt collection orders (EUR mln)

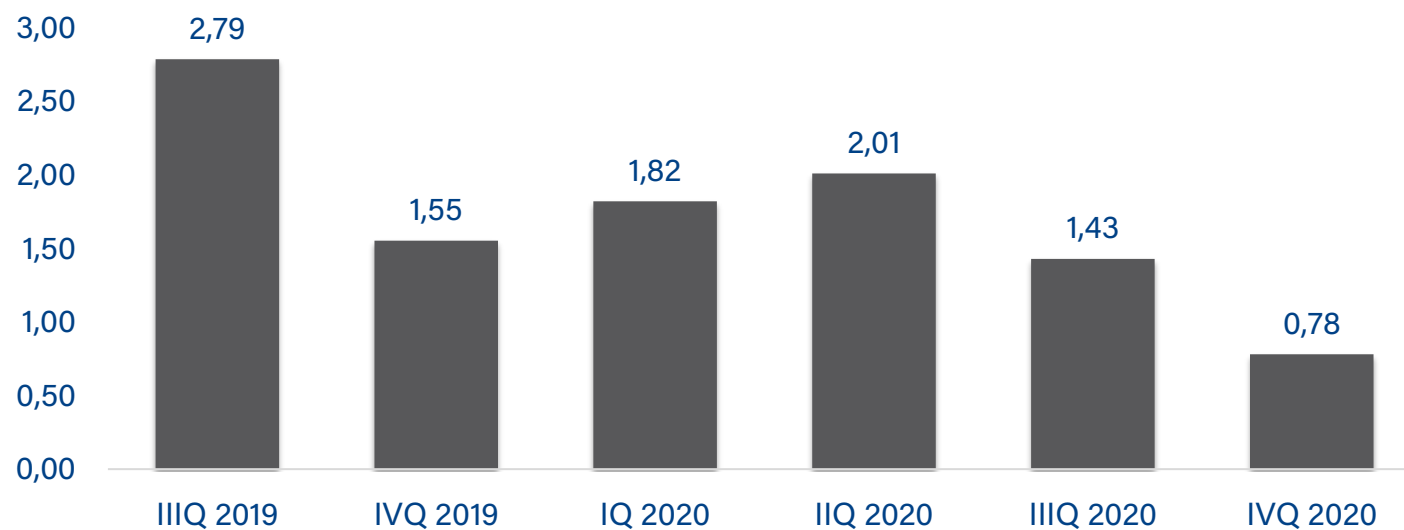


- At the end of December 2020, the total nominal value of AFORTI Collections' collection orders exceeded **EUR 149.14 million**.

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



The value of funded debt (EUR mln)



- After twelve months of 2020 AFORTI Factor financed receivables with a total value of **over EUR 6.04 million.**

LAW DISCLAIMER

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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.



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