



AFORTI GROUP STRATEGY FOR THE YEARS 2021-2023

APRIL 28, 2021

AFORTI ROAD



KLAUDIUSZ SYTEK

- ✓ WE ARE ENTREPRENEURIAL AND WANT TO SUPPORT ENTERPRISING PEOPLE
- ✓ WE ARE DIFFERENT - WE WANT TO BE A PARTNER FOR OUR CLIENTS
- ✓ AS OUR PARTNERS, WE WANT TO TAKE REASONABLE RISKS
- ✓ WE MEET OUR COUNTERPARTIES EXPECTATIONS
- ✓ WE ARE PHYGITAL - WE WILL BE EVERYWHERE OUR CUSTOMERS ARE (WE CONNECT ONLINE WITH TRADITION)



AFORTI DNA



BRING TOGETHER
PEOPLE WITH
COMMON IDEAS

TAKE A LONG-TERM
VIEW

PLAY AS A TEAM

OPERATE
INTERNATIONALLY

HAVE INDEPENDENT
SELF-FINANCING
BUSINESS PILLARS

OUR PARTNERS
GROW WITH US

PILLARS OF DEVELOPMENT FOR THE AFORTI GROUP



DEBT COLLECTION
SERVICES

PLATFORM FOR
BUSINESS SERVICES
(AFORTI.BIZ)

ASSET
MANAGEMENT

AFORTI.BIZ

PROJECT LEADERS

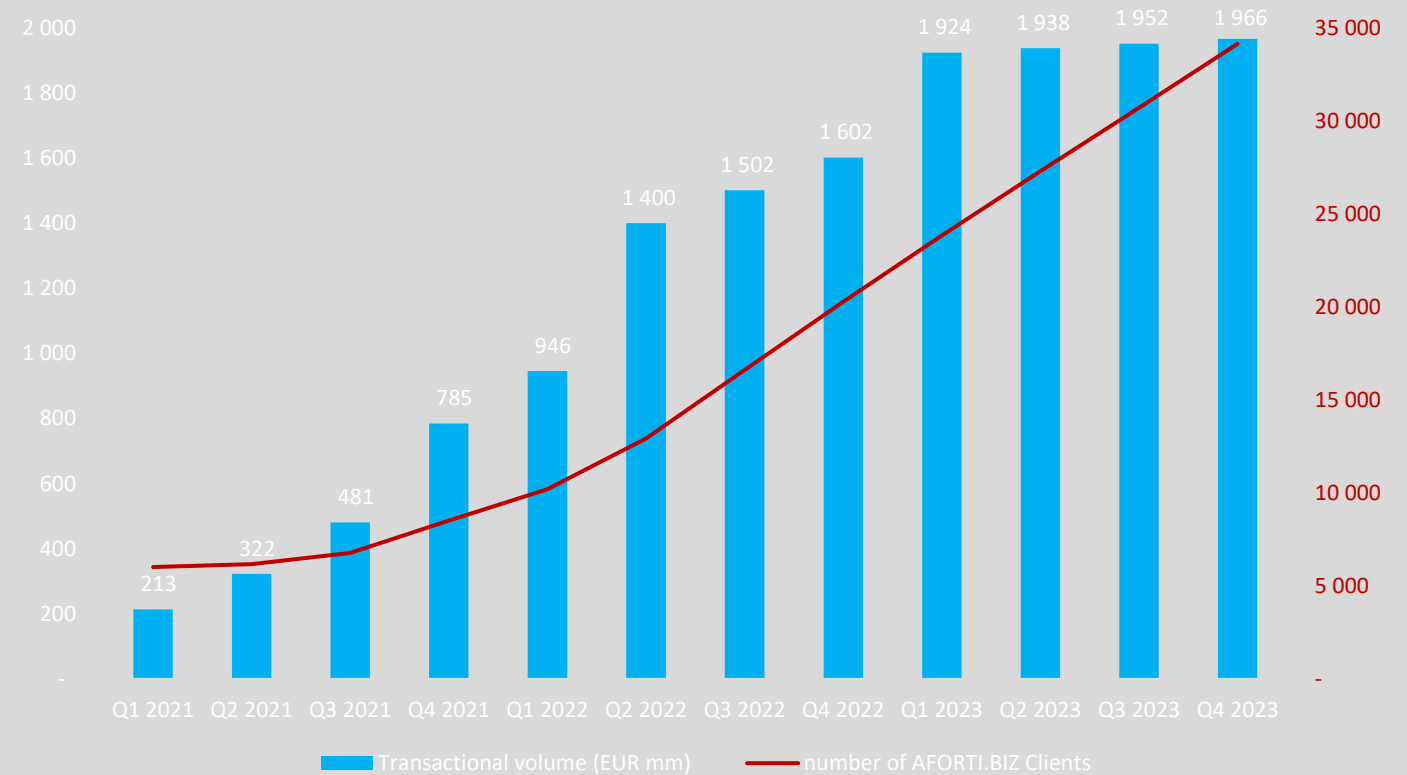


MATEUSZ NIEMCZYK



PIOTR KRÓLIKOWSKI

LAUNCH OF THE AFORTI.BIZ PLATFORM BASED ON THE EMI LICENCE IN ORDER TO PROVIDE CUSTOMERS WITH A NEW MULTI-PRODUCT TOOL FOR CURRENCY EXCHANGE, FACTORING, TRANSFERS, MULTI-CURRENCY ACCOUNTS AND OTHER SERVICES DEDICATED TO ENTREPRENEURS IN ONE PLACE.



MAIN TARGETS FOR 2021-2023

BUILDING A PLATFORM DEDICATED TO SMALL AND MEDIUM-SIZED ENTERPRISES AND MICRO-ENTERPRISES

AFORTI IN 11 CENTRAL AND EASTERN EUROPEAN COUNTRIES, LISTING OF AFORTI PLC ON THE INTERNATIONAL MARKET,

OFFERING CURRENCY EXCHANGE, FACTORING, MULTI-CURRENCY ACCOUNTS AND TRANSFERS ON THE AFORTI.BIZ PLATFORM

TENFOLD INCREASE IN TURNOVER AND CUSTOMER NUMBERS

PROJECT LEADERS



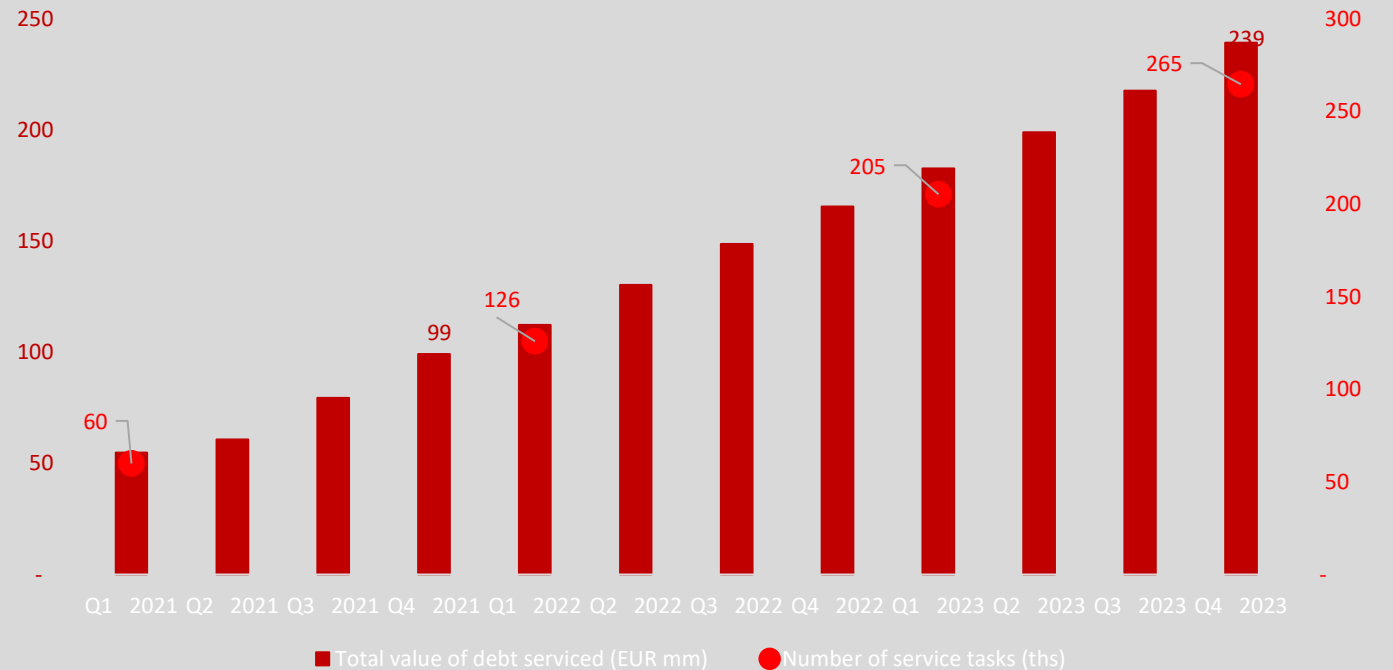
AGNIESZKA BARAN-PŁOMIŃSKA



RAFAŁ KAŹMIEROWSKI

INCREASE OF THE SHARE IN THE POLISH MARKET AND EXPANSION TO FOREIGN MARKETS.

DEVELOPMENT OF THE COMPANY AND INCREASE OF THE DEBT COLLECTION POTENTIAL REALISED THROUGH PURCHASE OF DEBT COLLECTION PORTFOLIOS AND INCREASE OF OPERATIONAL STRUCTURES.



MAIN TARGETS FOR 2021-2023

INCREASING MARKET SHARE IN POLAND:
- ACQUIRE OF DEBT PORTFOLIOS
- HANDLING RECEIVABLES ON A FEE OR CONTRACT BASIS

DEVELOPMENT OF OPERATIONAL STRUCTURES

ENTRY INTO FOREIGN MARKETS:
- OUTSOURCED DEBT COLLECTION
- ACQUIRE OF DEBT PORTFOLIOS

SECURING STABLE INSTITUTIONAL EXTERNAL
FINANCING FOR THE ACQUIRE
OF DEBT PORTFOLIOS



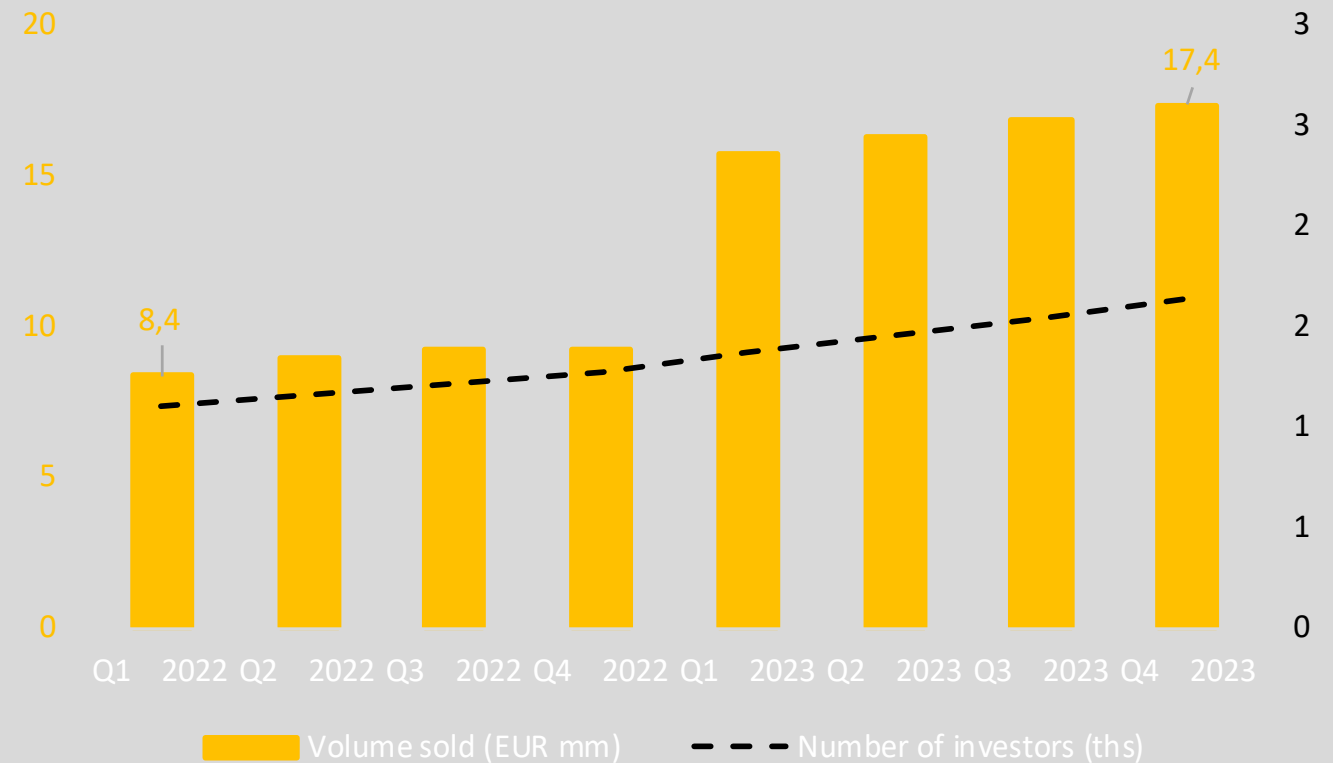
PROJECT LEADERS



PAWEŁ OPOKA

A NEW PILLAR OF THE AFORTI GROUP IS BEING CREATED TO MEET THE EXPECTATIONS OF AFORTI INVESTORS.

THE PROJECT WILL FOCUS ON DEVELOPING THE PRODUCT OFFERING FOR INDIVIDUAL INVESTORS



MAIN TARGETS FOR 2021-2023

INTRODUCTION OF AN ASSET MANAGEMENT SERVICE

A WIDE RANGE OF INVESTMENT SOLUTIONS
AND FLEXIBLE, INDIVIDUALLY NEGOTIATED
OFFER CONDITIONS

AQUIRE OF NEW CUSTOMERS

FOREIGN EXPANSION

AFORTI IN 2023

- ✓ STANDARD PHYGITAL
- ✓ INTEGRATED MULTI-PRODUCT PLATFORM AFORTI.BIZ
- ✓ 239 MILLION EURO - DEBT COLLECTION PORTFOLIOS SERVICED IN Q4/2023
- ✓ FULL PRODUCT OFFERED FOR ASSET MANAGEMENT
- ✓ AFORTI.BIZ LISTED ON THE LONDON STOCK EXCHANGE
- ✓ 35 THOUSAND CUSTOMERS OF THE AFORTI GROUP
- ✓ EUR 2 BILLION - SALES VOLUME IN Q4/2023
- ✓ AFORTI IN 11 CENTRAL AND EASTERN EUROPEAN COUNTRIES

THANK YOU

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