



# AFORTI CAPITAL GROUP

Financial results for Q3 2021  
15 November 2021

# AGENDA

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



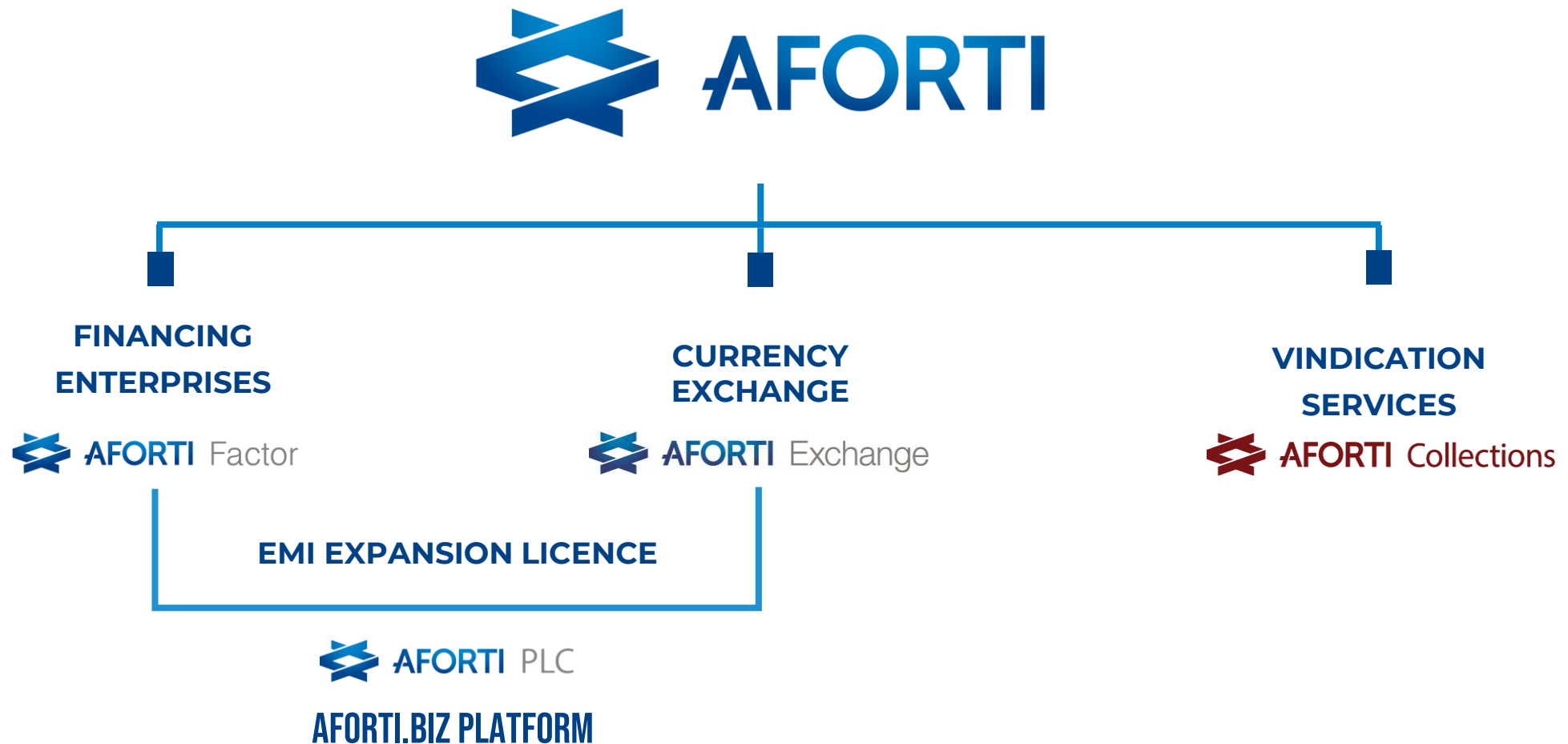
A vertical photograph of a modern glass skyscraper is positioned on the far left side of the slide. The building's facade is composed of numerous rectangular glass panels, reflecting the sky. The image is partially obscured by the dark blue background of the slide.

# MOST IMPORTANT INFORMATION

- AFORTI Holding S.A., is a company listed on the NewConnect market and heads a growing Financial Group.
- AFORTI Group responds to the needs of entrepreneurs and companies from the SME sector by offering a wide range of financial services to support business development, such as online currency exchange, receivables management or factoring.
- It's services are based on highly qualified management staff and the highest standards of professionalism and expertise. Its competitive advantage is based on building long-term relationships with Clients.

	3Q 2021	Change	3Q 2020
<b>Sales revenues</b>	131 369 351 EUR	+113,75%	61 458 644 EUR
<b>Net profit</b>	294 347 EUR	+28,59%	228 896 EUR
<b>Assets</b>	66 418 427 EUR	+24,58%	53 313 214 EUR
<b>Equity capital</b>	13 121 187 EUR	+3,68%	12 655 191 EUR
<b>Human resources</b>	143	+1,42%	141

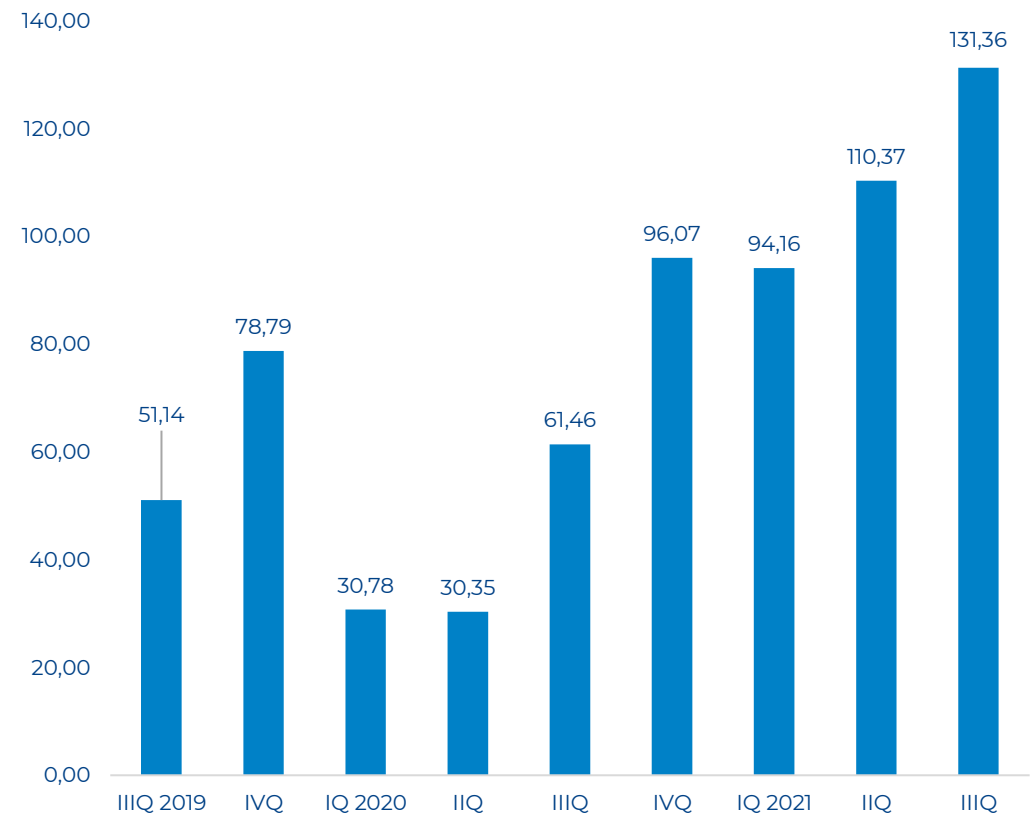
# STRUCTURE OF THE AFORTI GROUP



# FINANCIAL RESULTS

## REVENUE CONSOLIDATED (MIL EUR)

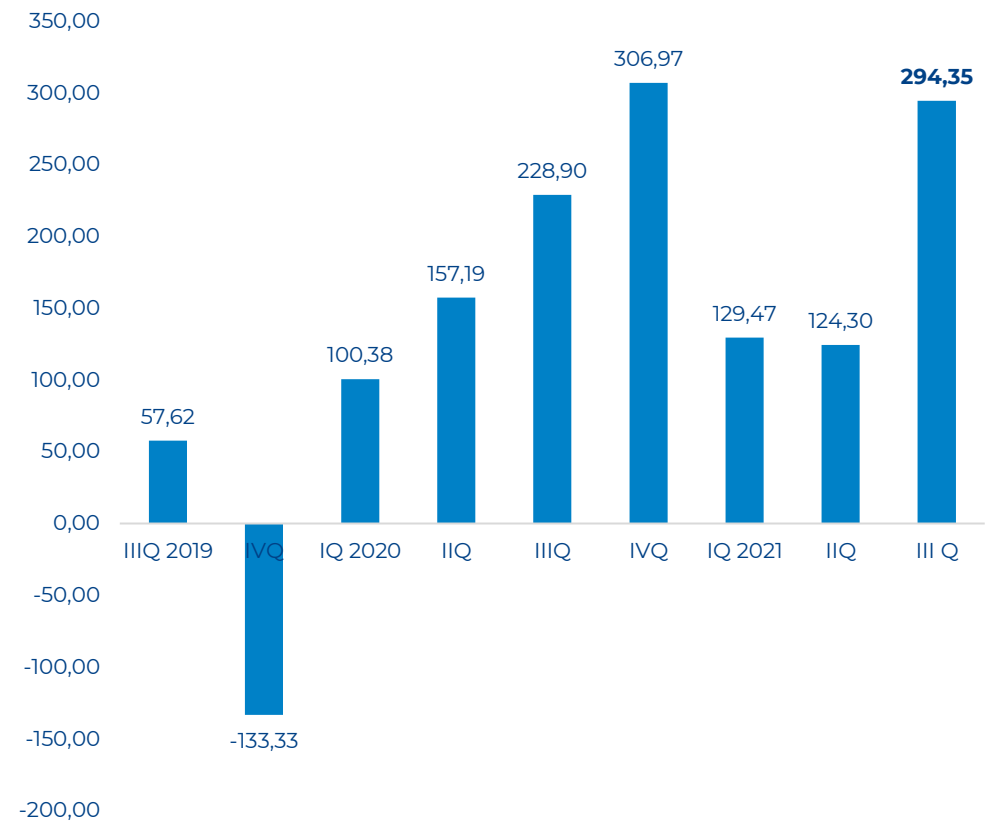
In the third quarter of 2021 the AFORTI Group generated approximately EUR 131 mil in sales revenue compared to Q3 2020 represents an increase of 114 %.



# FINANCIAL RESULTS

## NET PROFIT/LOSS ( THOUS. EUR)

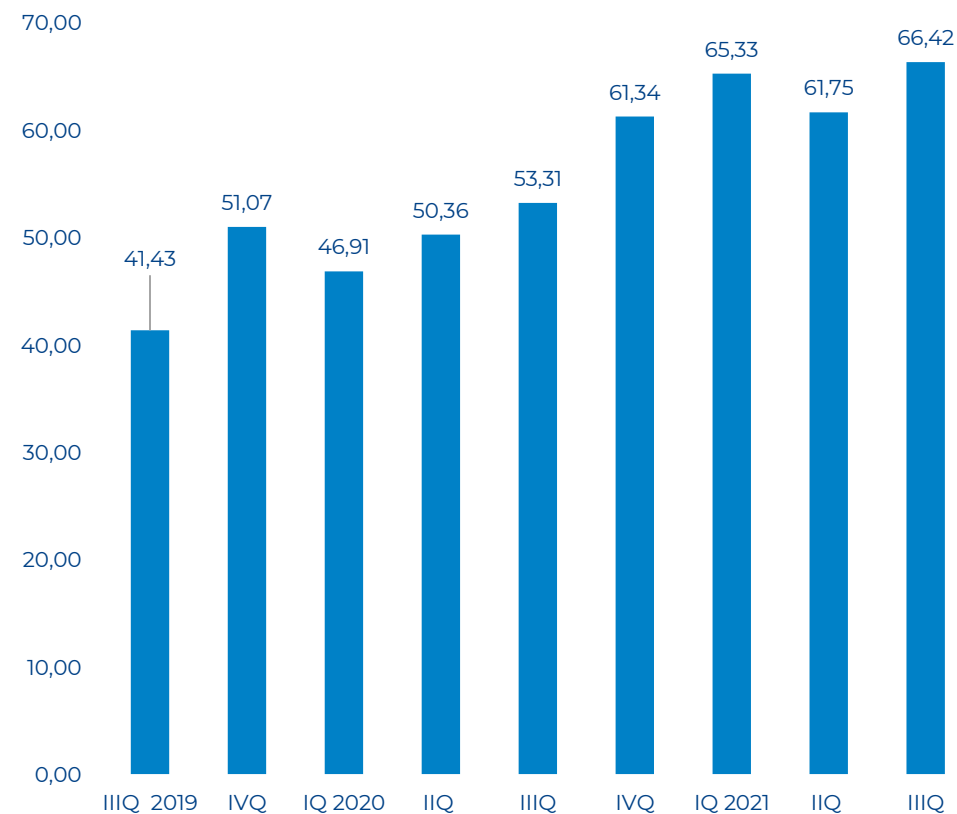
The net profit of the entire AFORTI Group in the reported period amounted to EUR 294.3 thous. against the profit of EUR 228.9 thous. achieved in Q3 2020, an increase of 29%.



# FINANCIAL RESULTS

## ASSETS (MIL EUR)

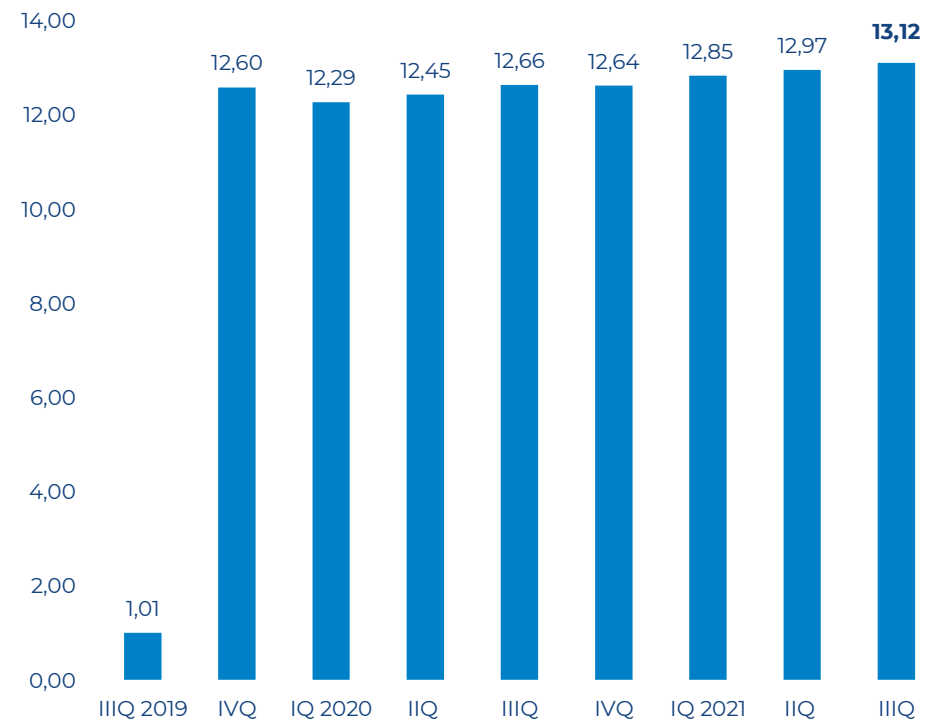
The value of AFORTI Group assets at the end of September 2021 amounted to EUR 66.4 mil, up 25% compared to the same period of 2020. The change in the value of non-current assets was related to the increase in goodwill from consolidation following the increase in exposure to subsidiaries in line with the implementation of the Group Strategy.



# FINANCIAL RESULTS

## EQUITY (MIL EUR)

At the end of September 2021. The AFORTI Group recorded an increase in equity of EUR 465 thous. compared to the same period in 2020.

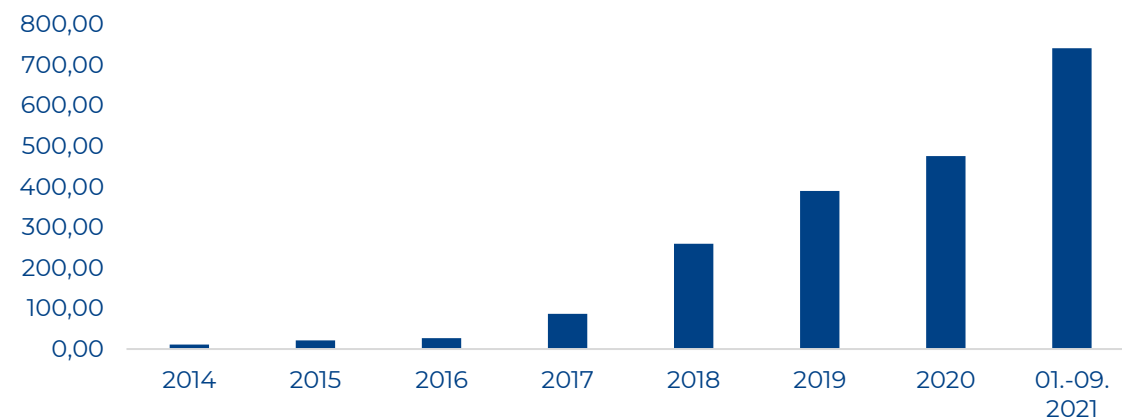
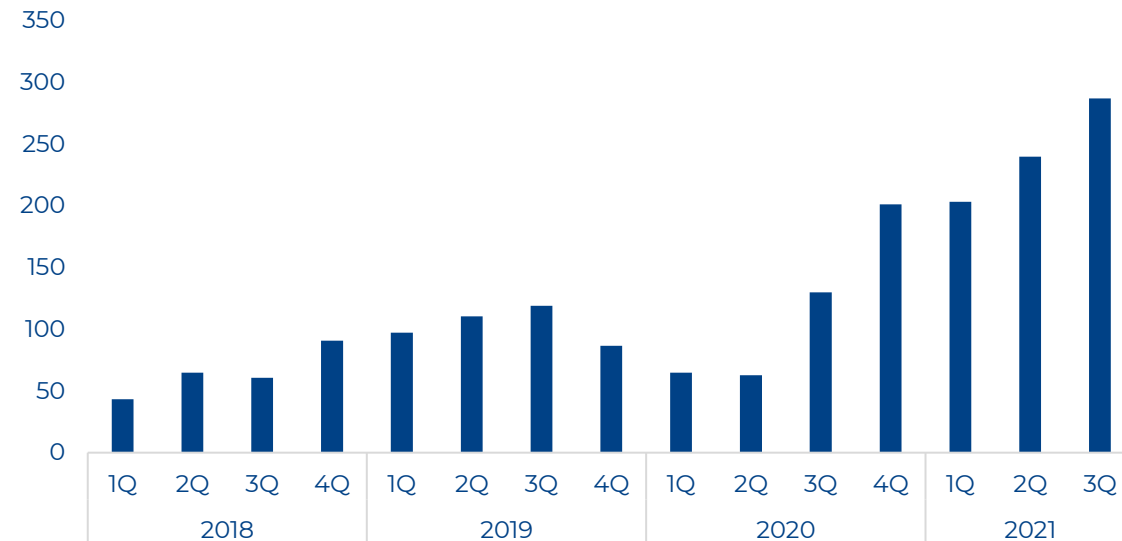


# AFORTI.BIZ

## CURRENCY EXCHANGE FOR COMPANIES

Recent months have brought very good results - in the third quarter of 2021, the value of trading on the platform reached over EUR 287 mil and was 120% higher than in the third quarter of the previous year. Cumulatively from January to September 2021, turnover in Poland exceeded EUR 735 mil which is 179% better than the same period last year.

turnover value in EUR mil

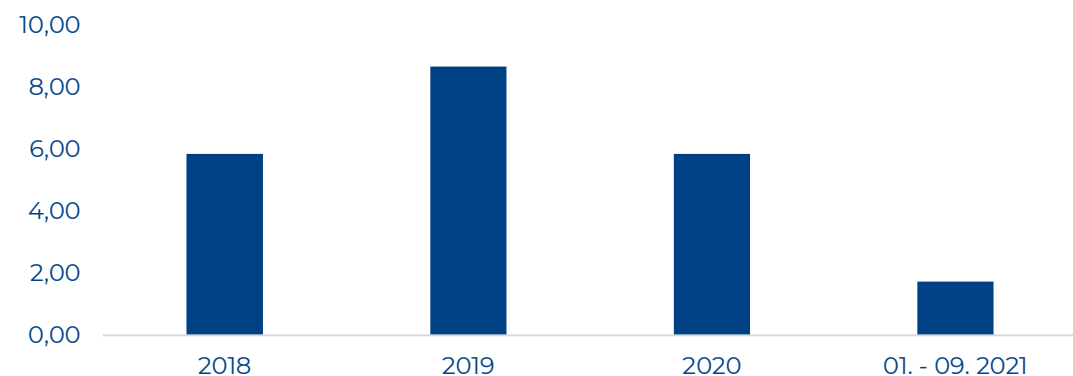
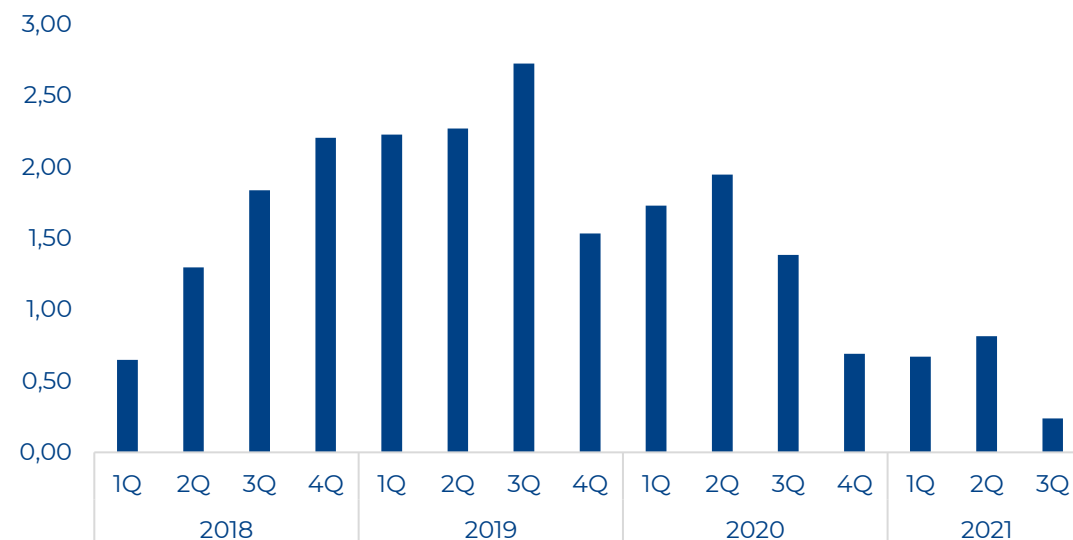


# AFORTI.BIZ

## CORPORATE FINANCE

Due to the ongoing Covid-19 pandemic, AFORTI is very cautious about providing financing to entrepreneurs. Since the beginning of this year, receivables with a total value of around EUR 1.73 million have been financed.

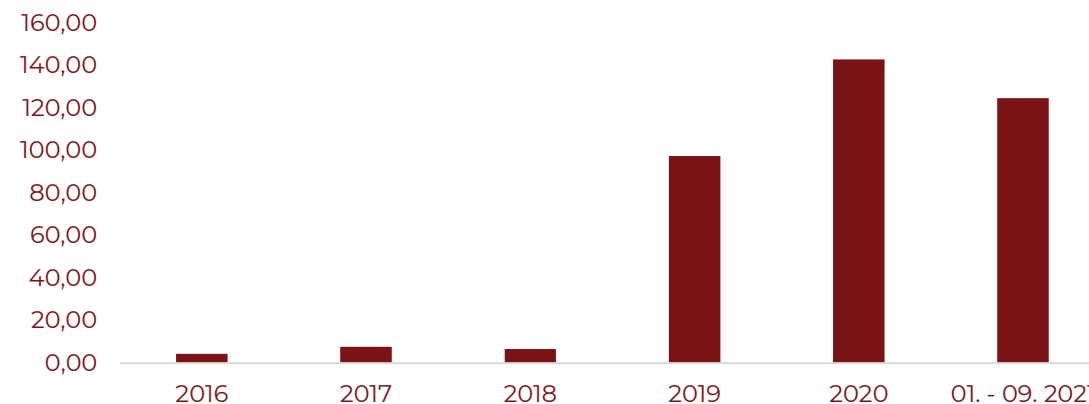
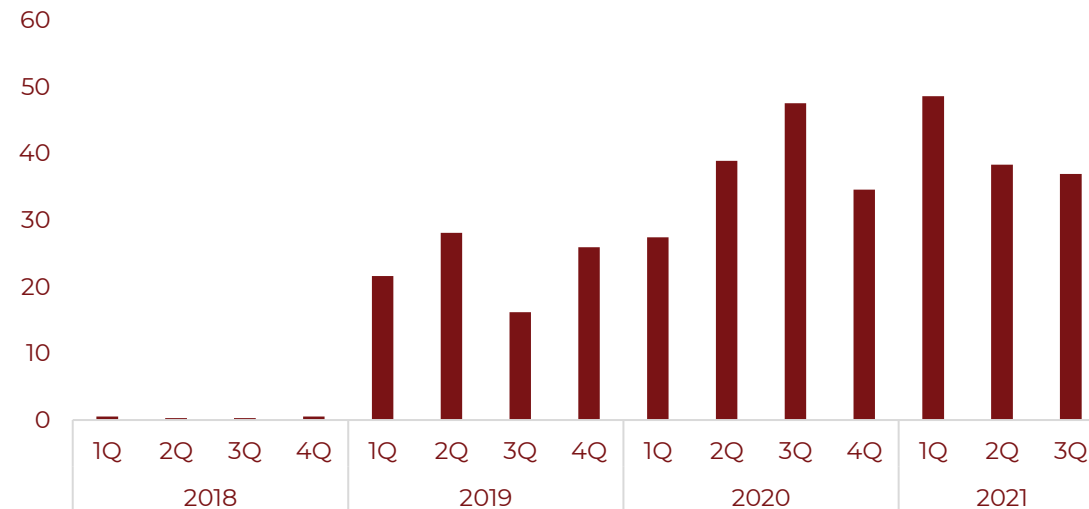
value of financing granted in EUR mil



# COLLECTION SERVICES DEBT MANAGEMENT

Since the beginning of the year, orders worth approximately EUR 125 mil have been accepted for execution, which is approximately 11.56% better than in the previous year.

nominal value of orders in EUR mil



# AFORTI SUPPORT

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The AFORTI Group continually supports Polish sport. We support speedway and drifting teams, but we also keep an eye on cultural institutions. We support teams such as: Yujin Drift Team, AFORTI Start Gniezno and Guliwer Puppet Theatre.



# THANK YOU

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