



# AFORTI CAPITAL GROUP

Financial results for Q4 2022

14 January 2022

# AGENDA

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

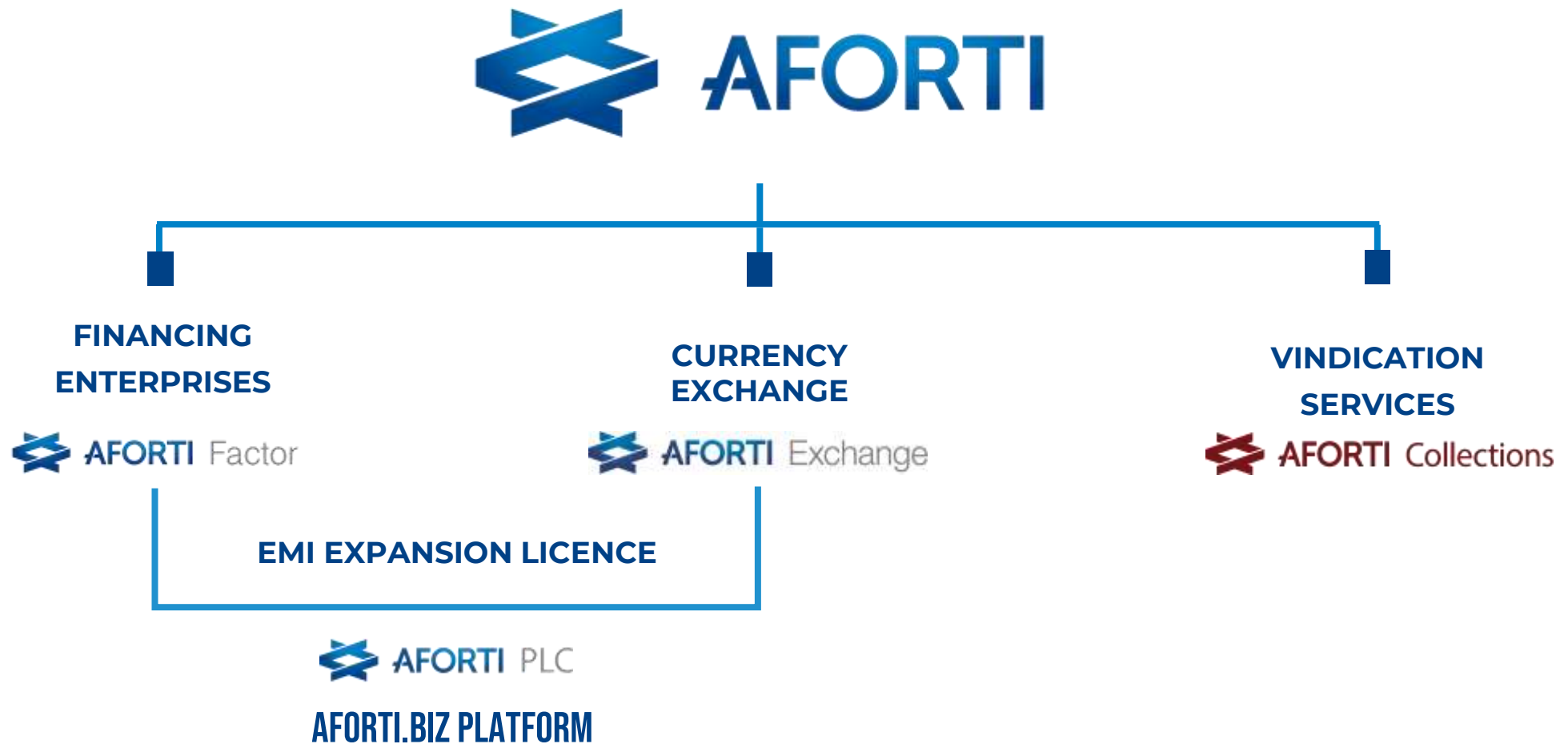


# MOST IMPORTANT INFORMATION

- 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.

	4Q 2021	Change	4Q 2020
<b>Sales revenues</b>	145 123 108 EUR	50,35%	96 520 929 EUR
<b>Net profit</b>	151 809 EUR	-50,78%	308 399 EUR
<b>Assets</b>	66 170 683 EUR	7,43%	61 596 527 EUR
<b>Equity capital</b>	13 659 933 EUR	7,55%	12 701 388 EUR
<b>Human resources</b>	136	-4,23%	142

# STRUCTURE OF THE AFORTI GROUP



# MILESTONES

**2009**

**Establishment  
of AFORTI**

**2011**

**AFORTI's  
debut on  
NewConnect**

**2014**

**Commencement of  
operations in the  
field of currency  
exchange and  
financing of  
entrepreneurs**

**2016**

**Commencement of  
operations in the field  
of debt collection  
services and debt  
management**

**Expansion on the  
territory of Poland**

# MILESTONES

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**2017**

Expansion on  
foreign markets

Commencement  
of activity in the  
field of factoring  
services

**2018**

Exceeding  
PLN 500 million  
in annual revenues

**2019**

The merger AFORTI  
Collections and  
LifeBelt

Exceeding  
PLN 1 billion in  
annual revenues

**2020**

AFORTI Exchange S.A.  
got MIP license

Registration of the  
company AFORTI PLC  
in Great Britain - start  
of the AFORTI.BIZ  
project

# MILESTONES



**2021**

**Acquisition of shares in the EU company EMI**

**Submission of an offer to acquire a Croatian factoring company**

**Private Placement AFORTI PLC**

**Announcement of the Group's Strategy for the years 2021-2023.**

**The debut of AFORTI Holding bds on the Bucharest Stock Exchange**

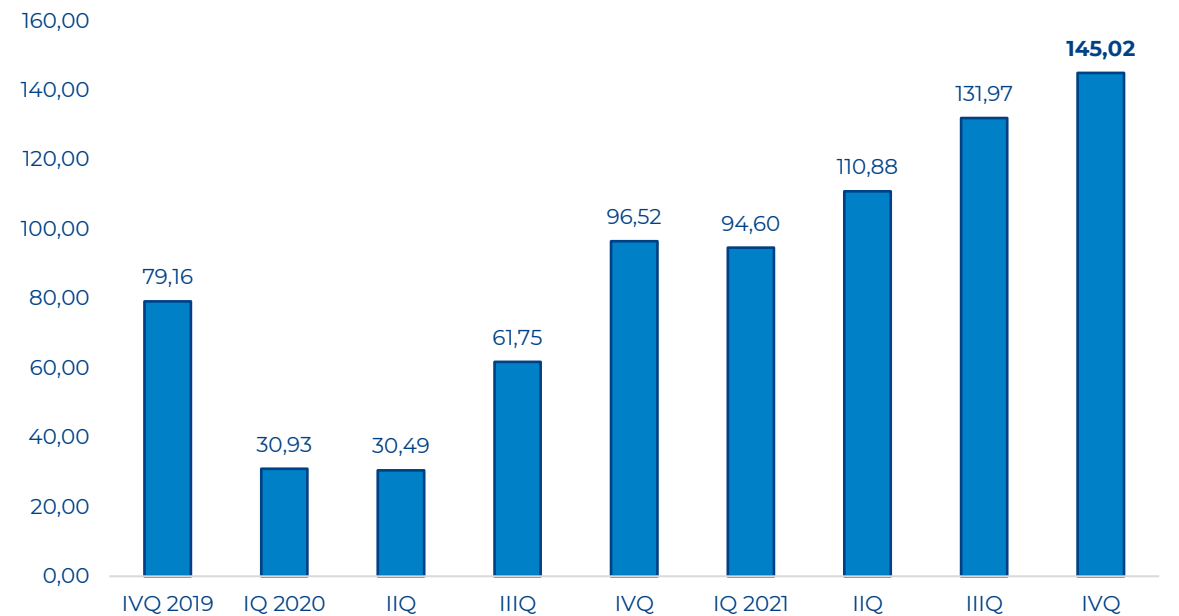
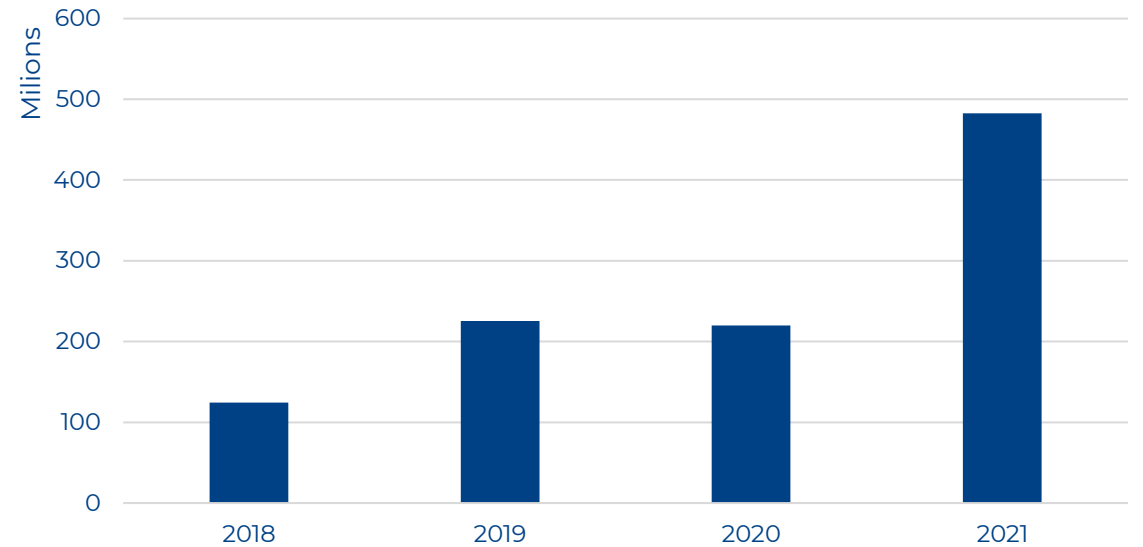
**EMI license activation and application submission for its passporting**



# FINANCIAL RESULTS

## REVENUE CONSOLIDATED (MIL EUR)

In the fourth quarter of 2021, AFORTI Group generated approximately EUR 145 million in sales revenue compared to Q4 2020, an increase of 50%.

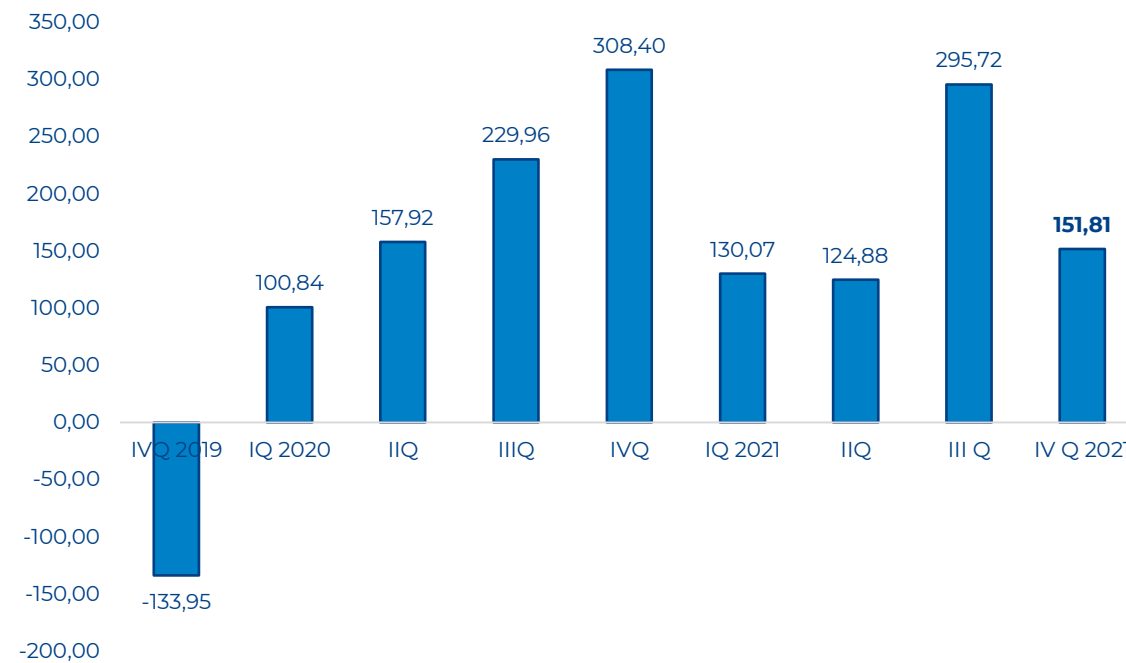
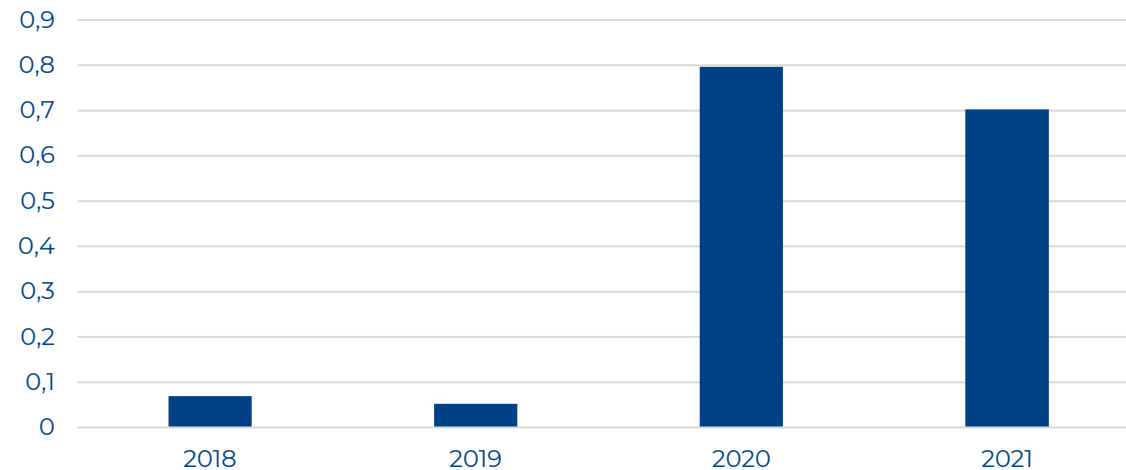




# FINANCIAL RESULTS

## NET PROFIT/LOSS ( THOUS. EUR)

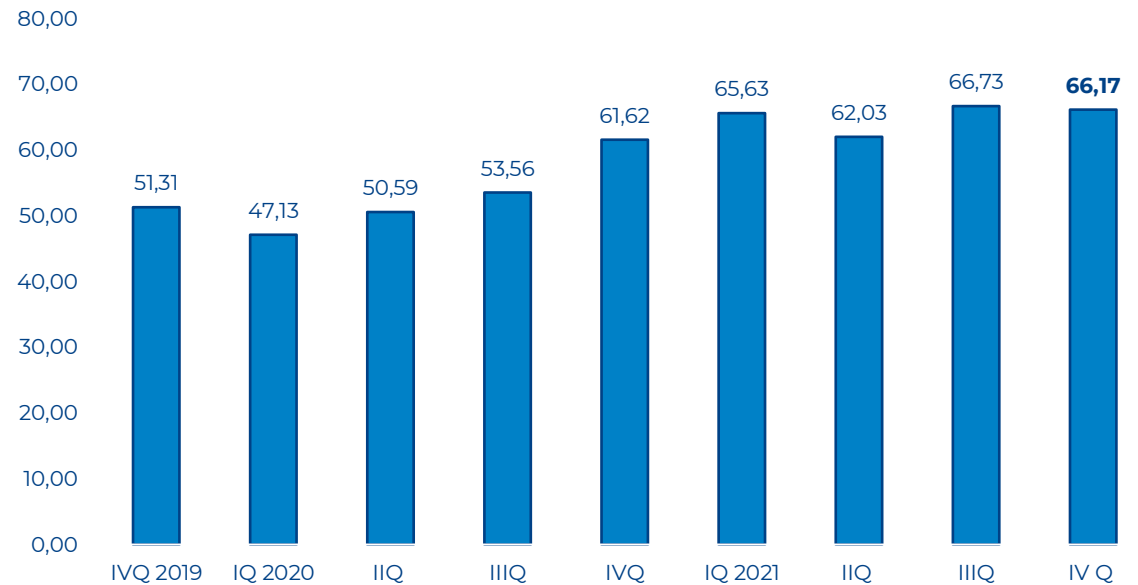
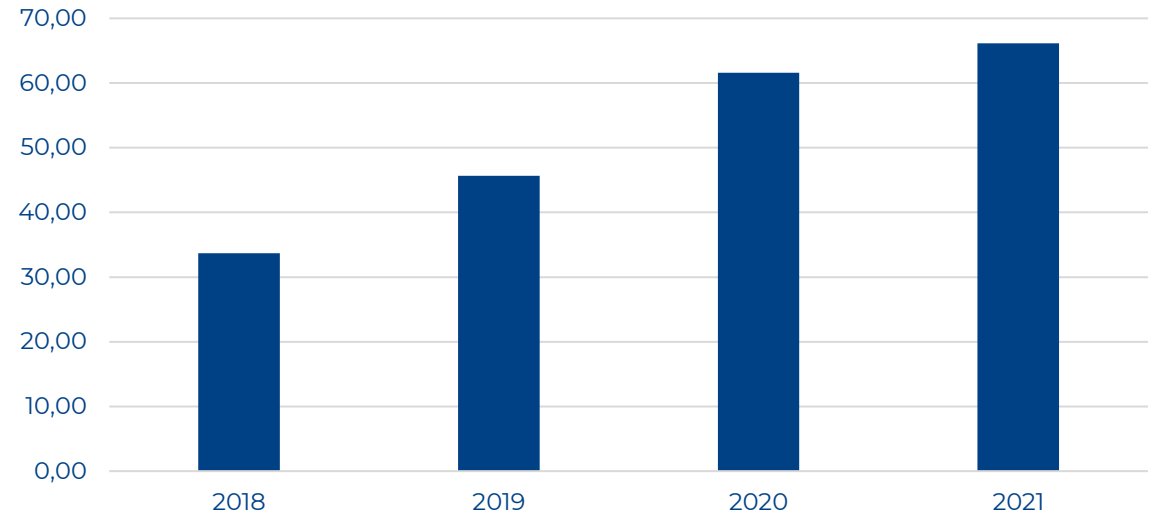
The net profit of the entire AFORTI Capital Group in the reported period amounted to EUR 151,81 thousand compared to the profit of EUR 308,40 thousand achieved in the fourth quarter of 2020, a decrease of 51%.



# FINANCIAL RESULTS

## ASSETS (MIL EUR)

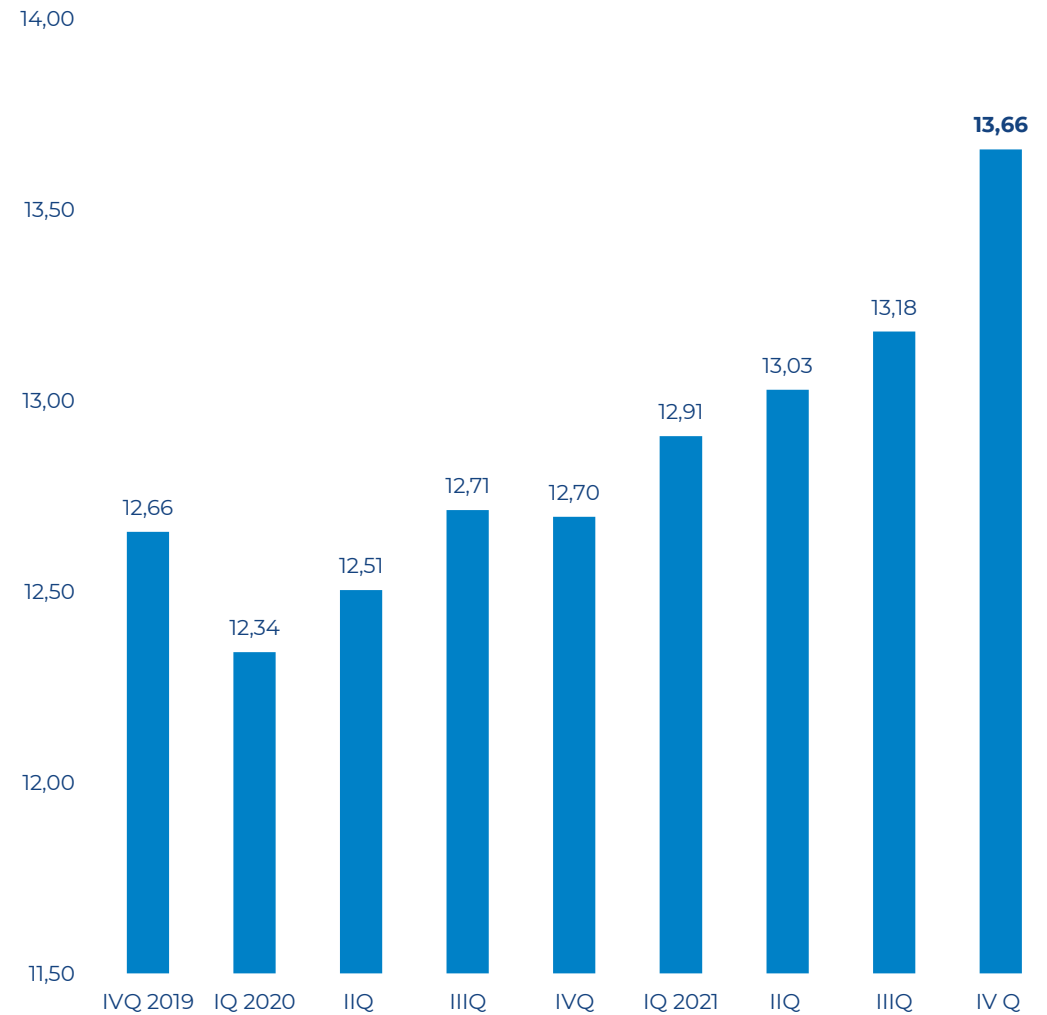
The value of assets of AFORTI Group at the end of December 2021 amounted to EUR 66,17 million and was higher by 7.43% compared to the same period of 2020. The change in the value of non-current assets was related to the increase in goodwill from consolidation following the increase in exposure in subsidiaries in line with the implementation of the Group Strategy.



# FINANCIAL RESULTS

## EQUITY (MIL EUR)

At the end of December 2021. AFORTI Capital Group recorded an increase in equity by EUR 0.96 million compared to the same period in 2020.

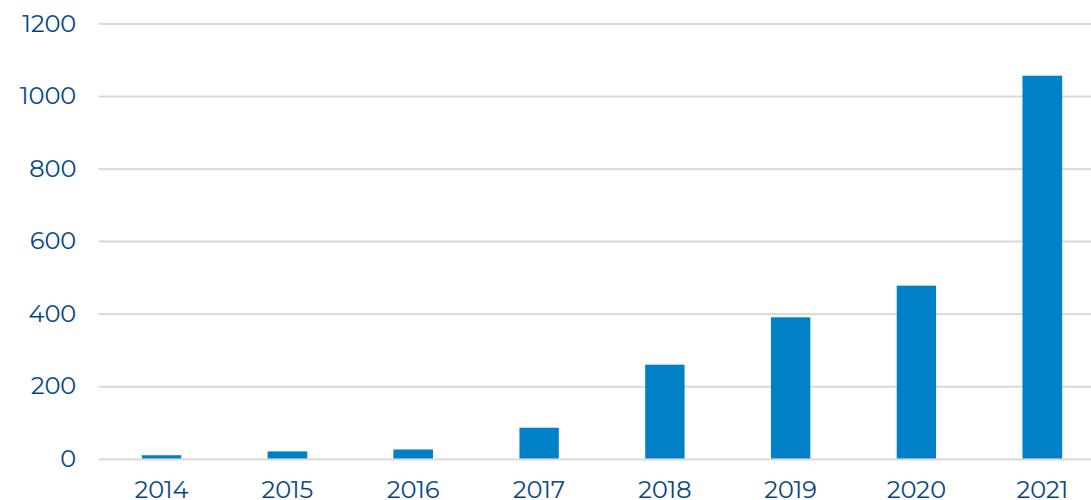
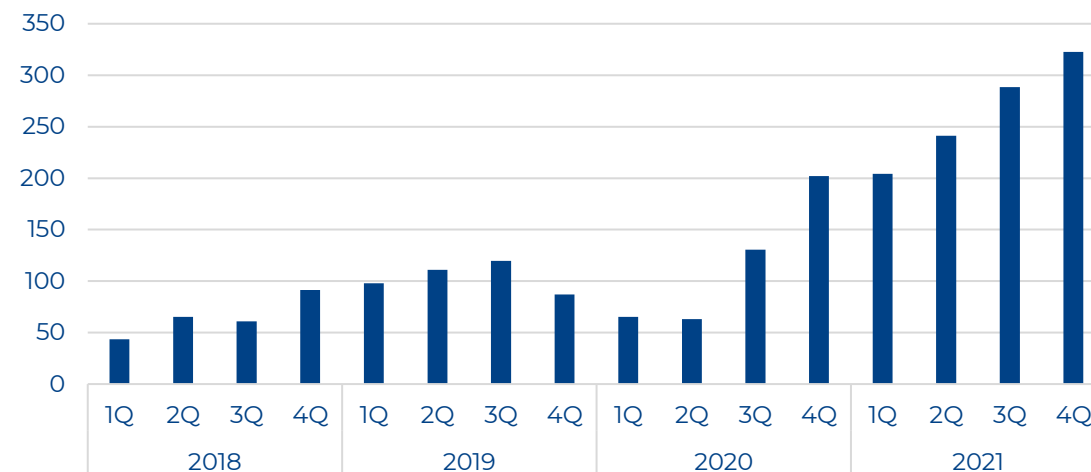


# AFORTI.BIZ

## CURRENCY EXCHANGE FOR BUSINESSES

Recent months have brought very good results - in the fourth quarter of 2021, the value of trading on the platform reached over PLN 1,485 million and was 55% higher than in the fourth quarter of the previous year. Cumulatively, from January to December 2021, the turnover in Poland exceeded PLN 4.9 billion, which is a better result of approx. 119% compared to the same period last year.

turnover value in EUR mil

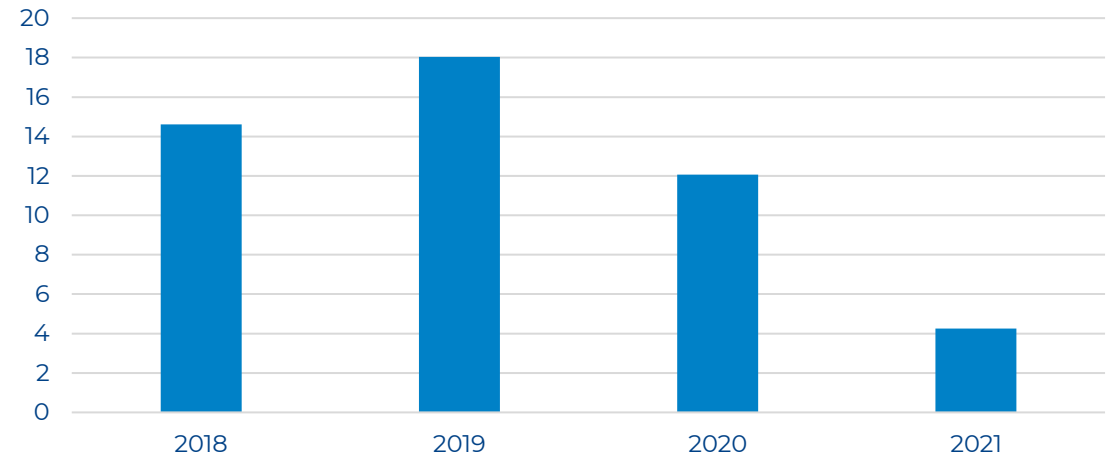
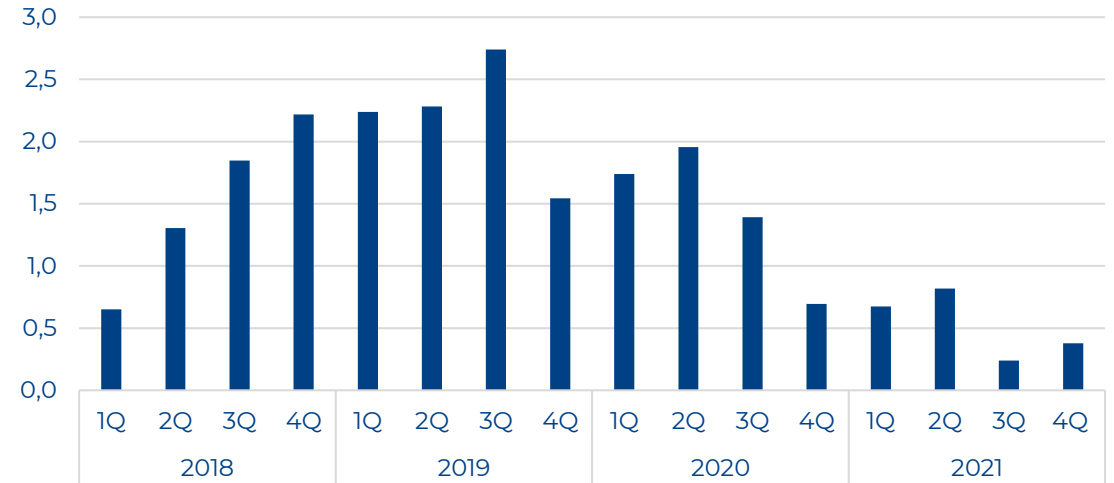


# AFORTI.BIZ

## FINANCING OF ENTERPRISES

Due to the ongoing Covid-19 pandemic AFORTI is very cautious about granting financing to entrepreneurs. On a cumulative basis, after twelve months of this year, AFORTI Factor financed a total of approx. PLN 9.35 million of receivables, recording a 65.75% reduction year on year.

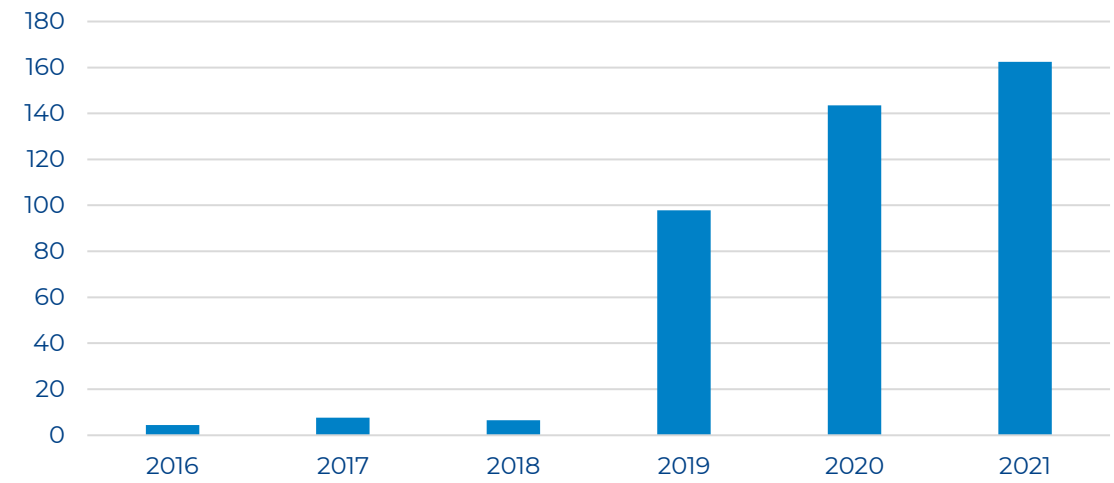
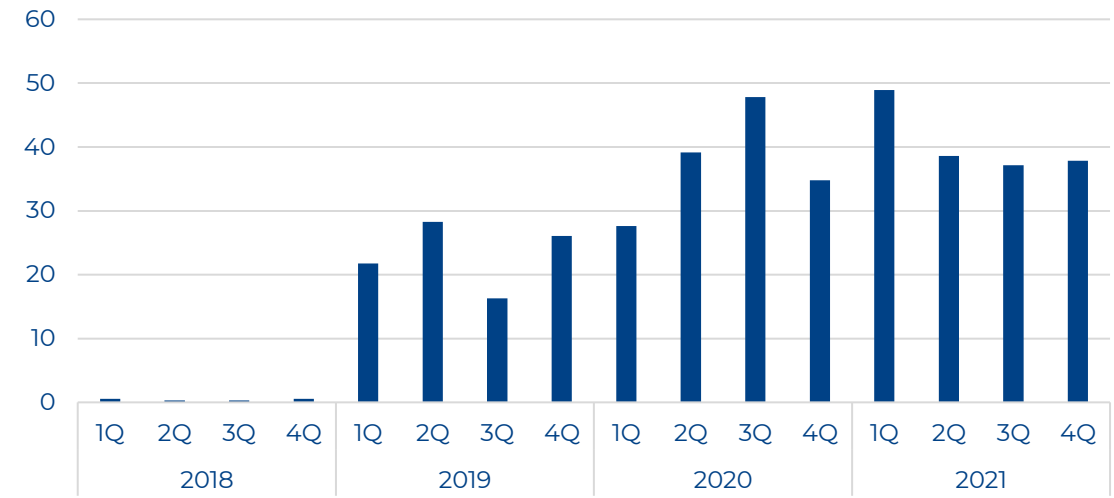
value of financing granted in EUR mil



## DEBT COLLECTION SERVICES DEBT MANAGEMENT

On a cumulative basis, after the twelve months of 2021, the nominal value of debt collection orders reached the level of approx. PLN 749.95 million, which means an increase by 10.82% year on year.

nominal value of orders in EUR mil





# DISTINCTIONS AND AWARDS

The AFORTI Group's activity is appreciated by industry experts. On the other hand, dynamic development each year allows us to improve AFORTI Group's position in prestigious rankings.

## Forbes Diamonds

February 2020

AFORTI Holding was ranked 109th on the list of Forbes Diamonds for companies with revenues from 5 to 50 mil PLN in the national ranking

## Ranking of Fintek.pl

March 2021

Fintek.pl portal ranked AFORTI Exchange among 70 most innovative representatives of Polish financial sector finance and technology

## The Biggest of portal Money.pl

July 2021

AFORTI Holding was ranked 313. among the largest companies in 2021, according to the portal Money.pl

## CESSIO Laurel 2021

September 2021

AFORTI Collections was awarded the CESSIO Laurel, taking 2nd place in the "Outsourcing - Debt Service" category

# AFORTI SUPPORT

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The AFORTI Group constantly supports Polish sport. We support speedway and drifting teams, but also look at the activities of cultural institutions. We support bands such as: Yujin Drift Team, AFORTI Start Gniezno and Guliwer Puppet Theater.





# THANK YOU

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