



AFORTI CAPITAL GROUP

Financial results for Q1 2022

16 May 2022

AGENDA

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



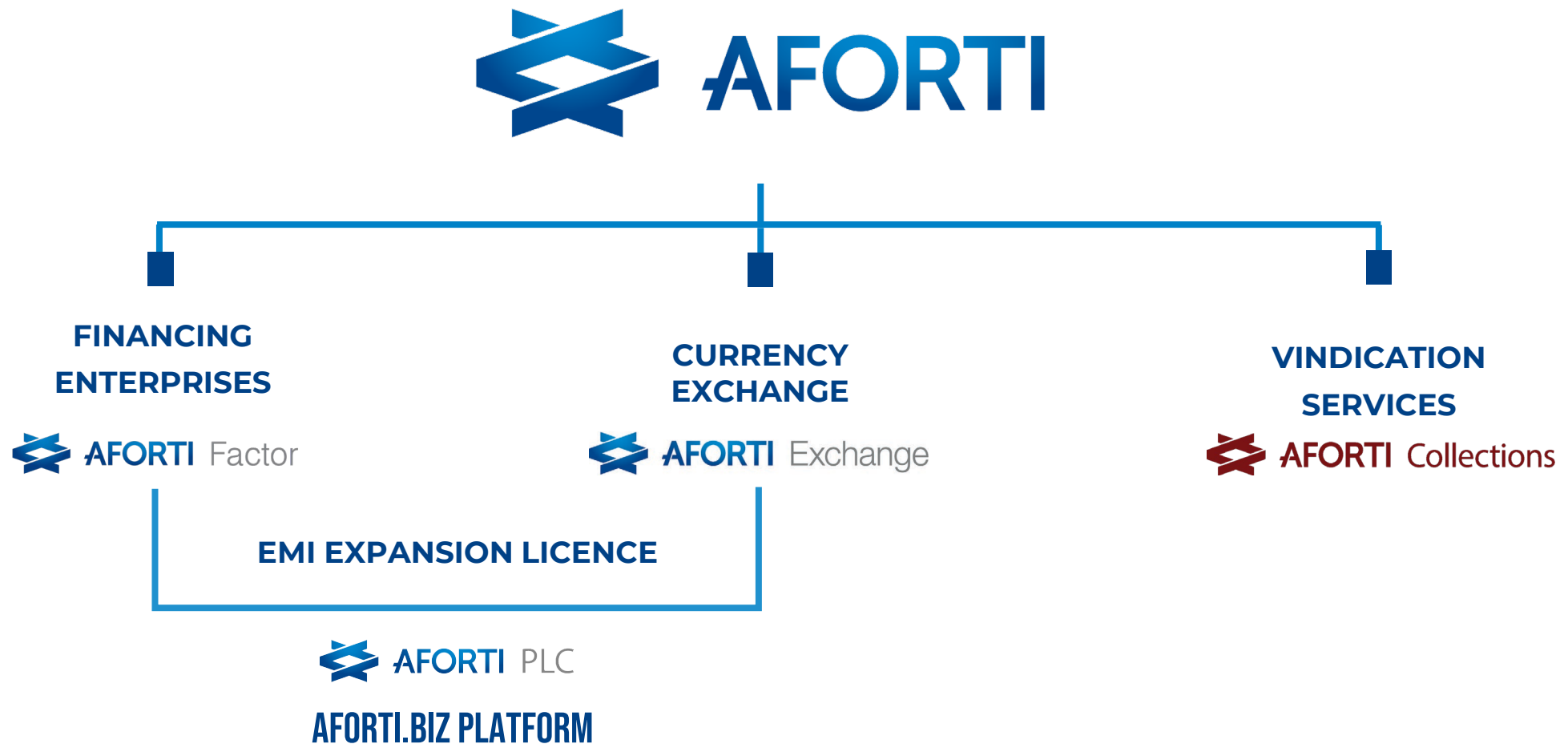
A modern glass skyscraper with a grid-like facade, partially visible on the left side of the slide.

MOST IMPORTANT INFORMATION

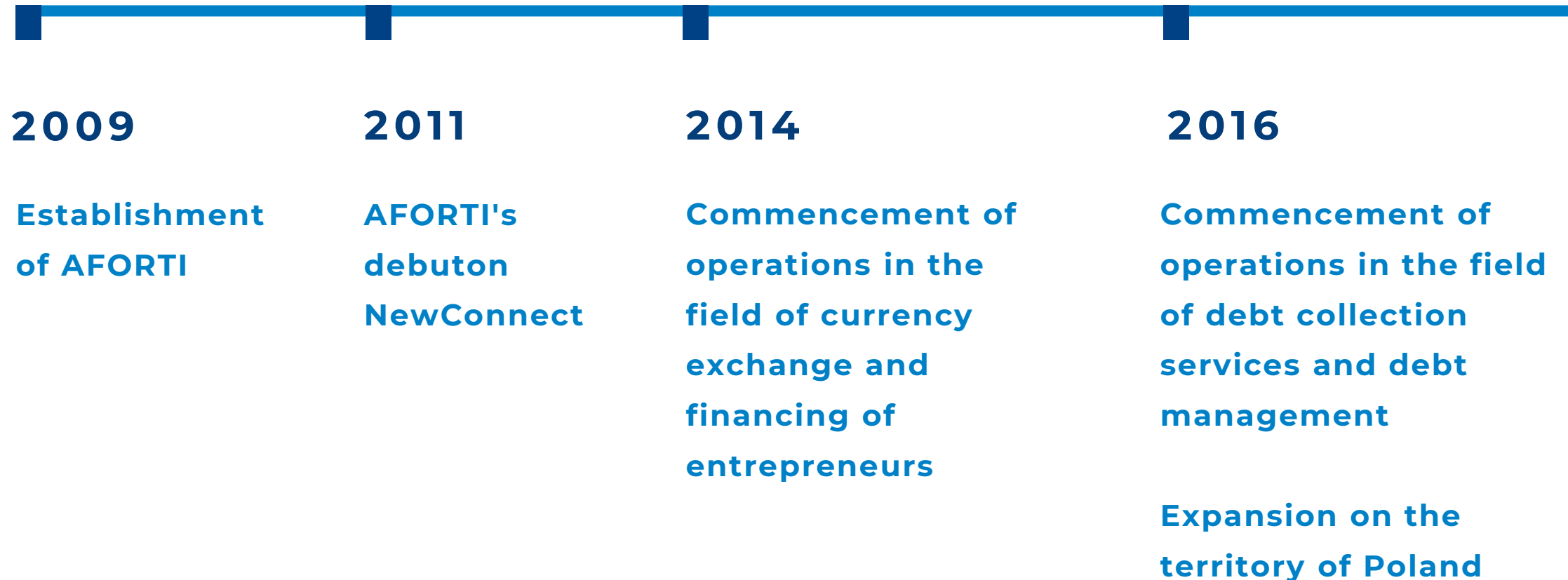
- AFORTI Holding S.A., is a company listed on the NewConnect market and heads a growing Financial Group.
- AFORTI Group responds to the needs of entrepreneurs and companies from the SME sector by offering a wide range of financial services to support business development, such as online currency exchange, 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.

	1Q 2022 r.	Change	1Q 2021 r.
Sales revenues	€ 115 166 372	23%	€ 93 522 042
Net profit	€ 235 231	83%	€ 128 732
Assets	€ 65 857 526	1,5%	€ 64 884 298
Equity capital	€ 13 235 649	4%	€ 12 760 002
Human resources	122	-21%	154

STRUCTURE OF THE AFORTI GROUP



MILESTONES



MILESTONES



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

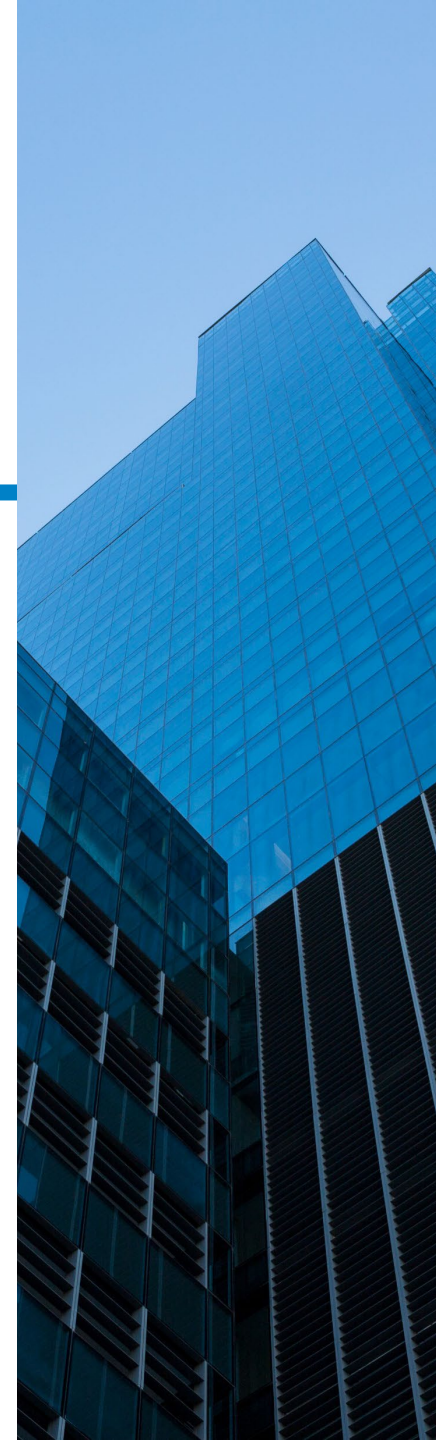
Submission of an offer to acquire a Croatian factoring company

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

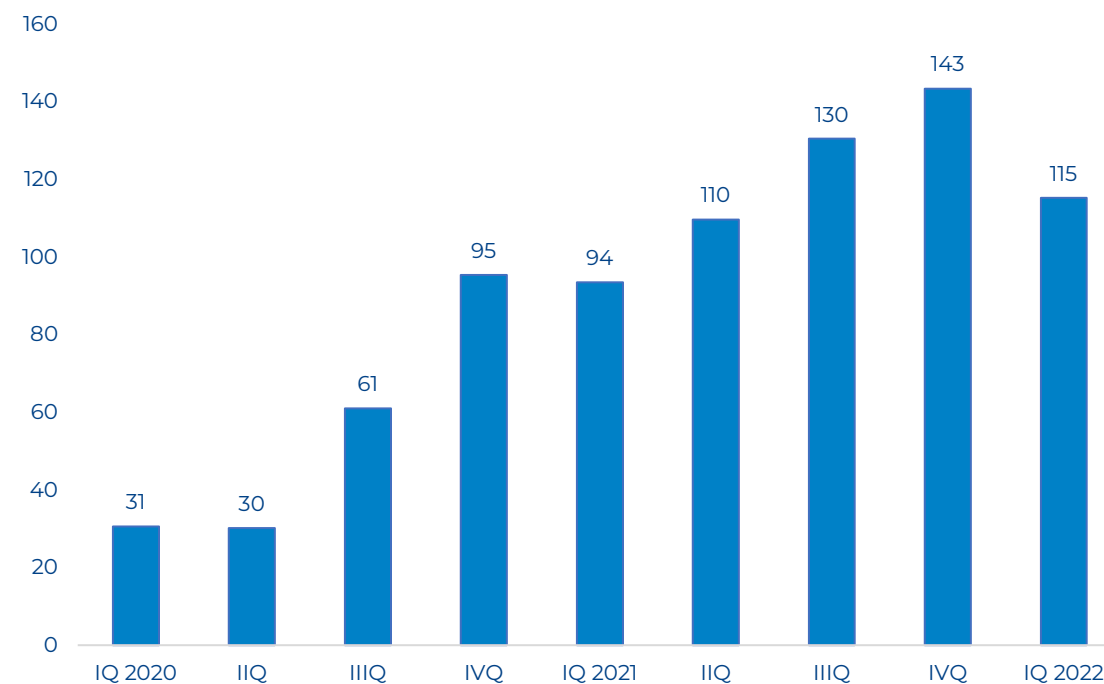
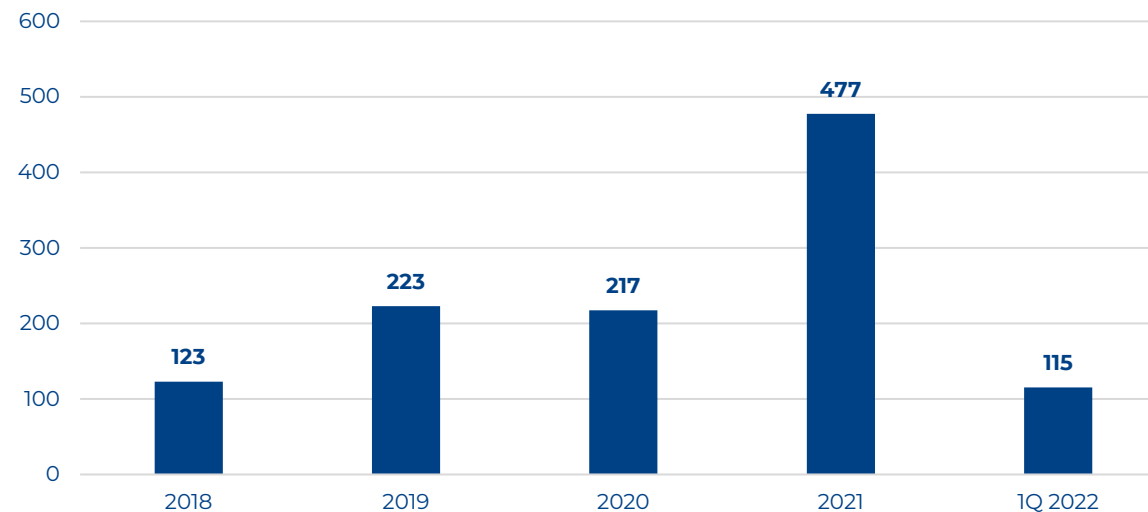


FINANCIAL RESULTS

REVENUE CONSOLIDATED (EUR MLN)

In the first quarter of 2022, the AFORTI Capital Group generated approx. **EUR 115 million** in sales revenues compared to the first quarter of 2021, which is an increase by **23%**.

Net revenues from sales and equivalent

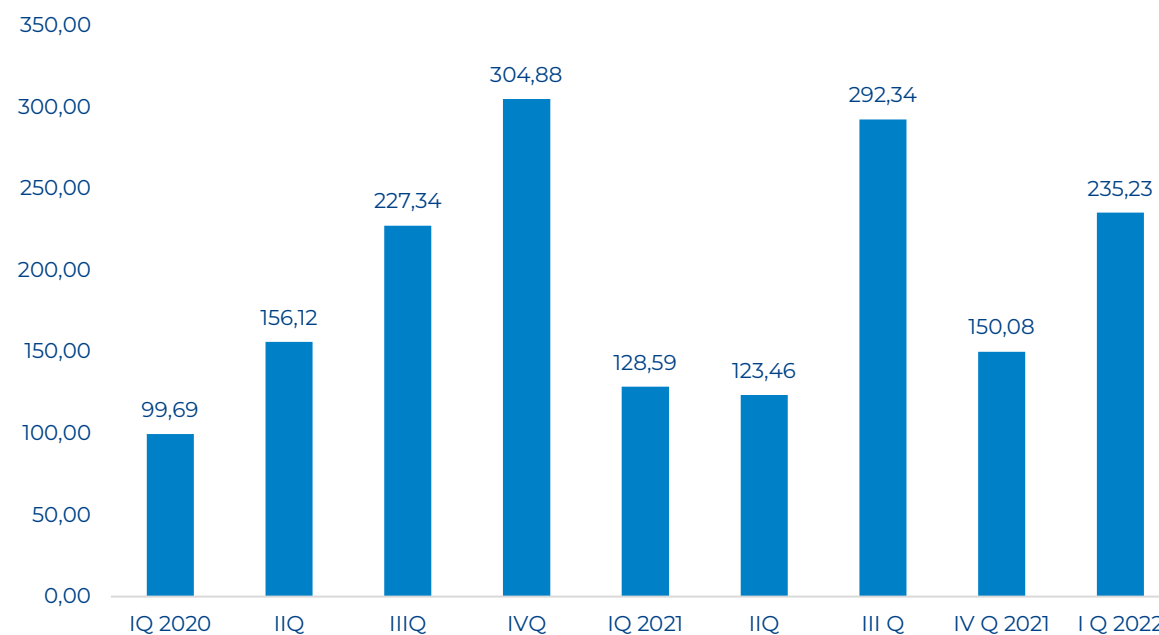
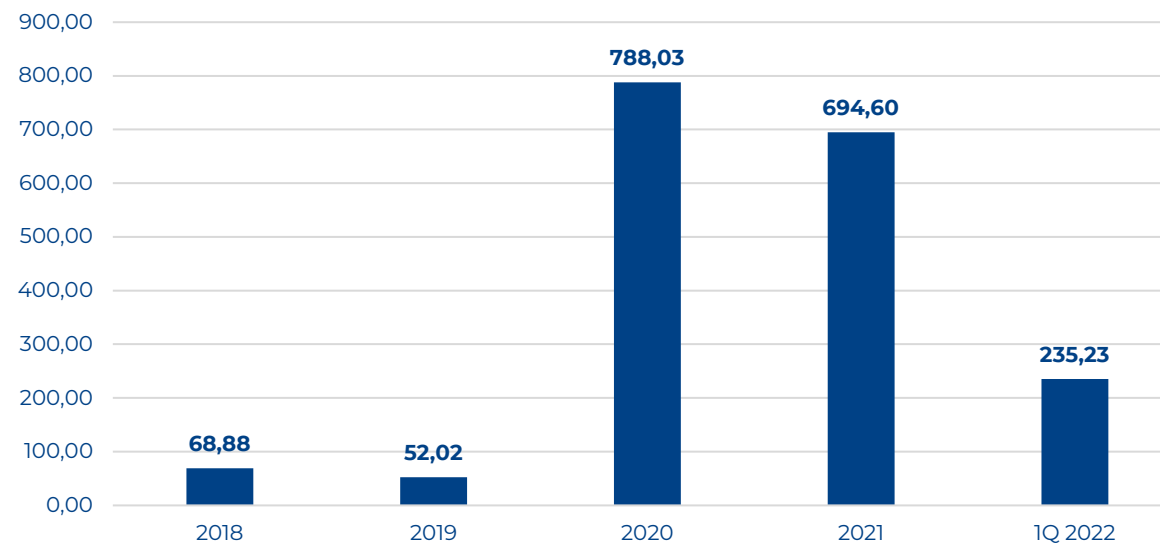


FINANCIAL RESULTS

NET PROFIT / LOSS (thous. EUR)

The net profit of the entire AFORTI Capital Group in the reporting period amounted to EUR 235,23 million compared to the profit of EUR 128,59 thousand achieved in the first quarter of 2021, which constitutes an increase by 83%.

NET PROFIT / LOSS

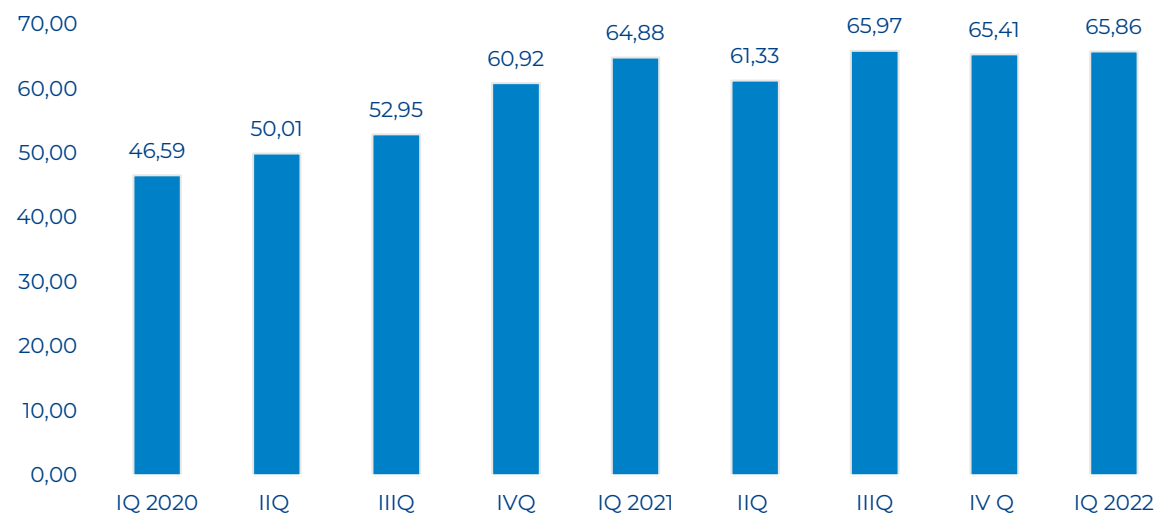
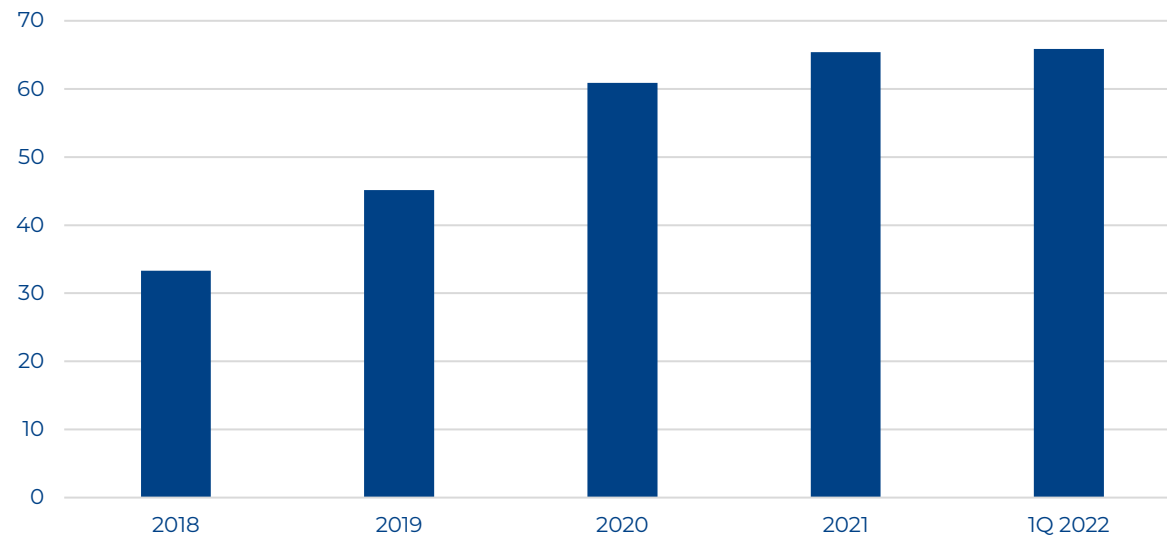


FINANCIAL RESULTS

ASSETS (MLN EUR)

The value of assets of the AFORTI Capital Group at the end of March 2022 amounted to **PLN 64,85 million** and was higher by **1.5%** compared to the corresponding period of 2021. The change in the value of non-current assets was related to a decrease in goodwill from consolidation, depreciation write-offs of fixed assets and intangible assets, while increasing financial assets in line with the implementation of the Group's Strategy.

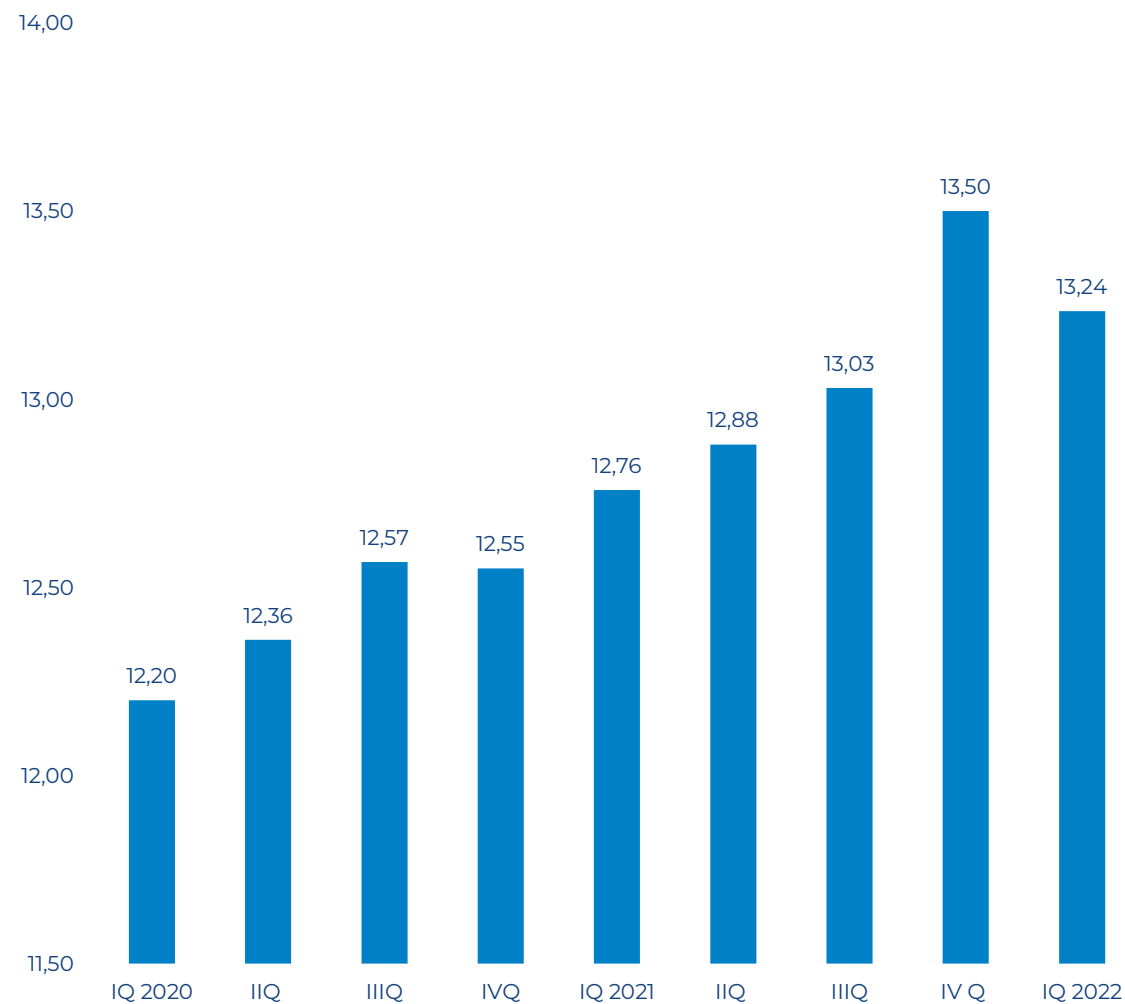
Assets



FINANCIAL RESULTS

EQUITY CAPITAL (MLN EUR)

At the end of March 2022, the AFORTI Capital Group recorded an increase in equity by EUR 0.48 million compared to the same period in 2021.





AWARDS AND PRIZES

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

AFORTI Collections
April 2021

4th place in the "Debt Collection Leaders" ranking according to Gazeta Finansowa

AFORTI Holding
July 2021

313. place in the BIGGEST 2021 ranking money.pl website

AFORTI Collections
September 2021

CESSIO Laurel 2021
2nd place in the "Outsourcing - Debt Service" category

AFORTI Collections
December 2021

A distinction for Agnieszka Baran "Who is who" of the debt collection industry of Gazeta Finansowa

AFORTI Exchange
December 2021

Cashless - 100 Largest Polish Companies in the Payment Industry, 2nd place in the online currency exchange category

AFORTI Factor
April 2022

the title of the Factor of the Year due to the outstanding institution according to Gazeta Finansowa

AFORTI SUPPORT



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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