



# THE AFORTI CAPITAL GROUP


Financial results for the second quarter of 2022.

August 16, 2022.

# AGENDA

- ESSENTIAL INFORMATION
- AFORTI GROUP STRUCTURE
- FINANCIAL RESULTS
- SELECTED FINANCIAL DATA OF SUBSIDIARIES
- LEGAL RESERVATIONS
- CONTACT



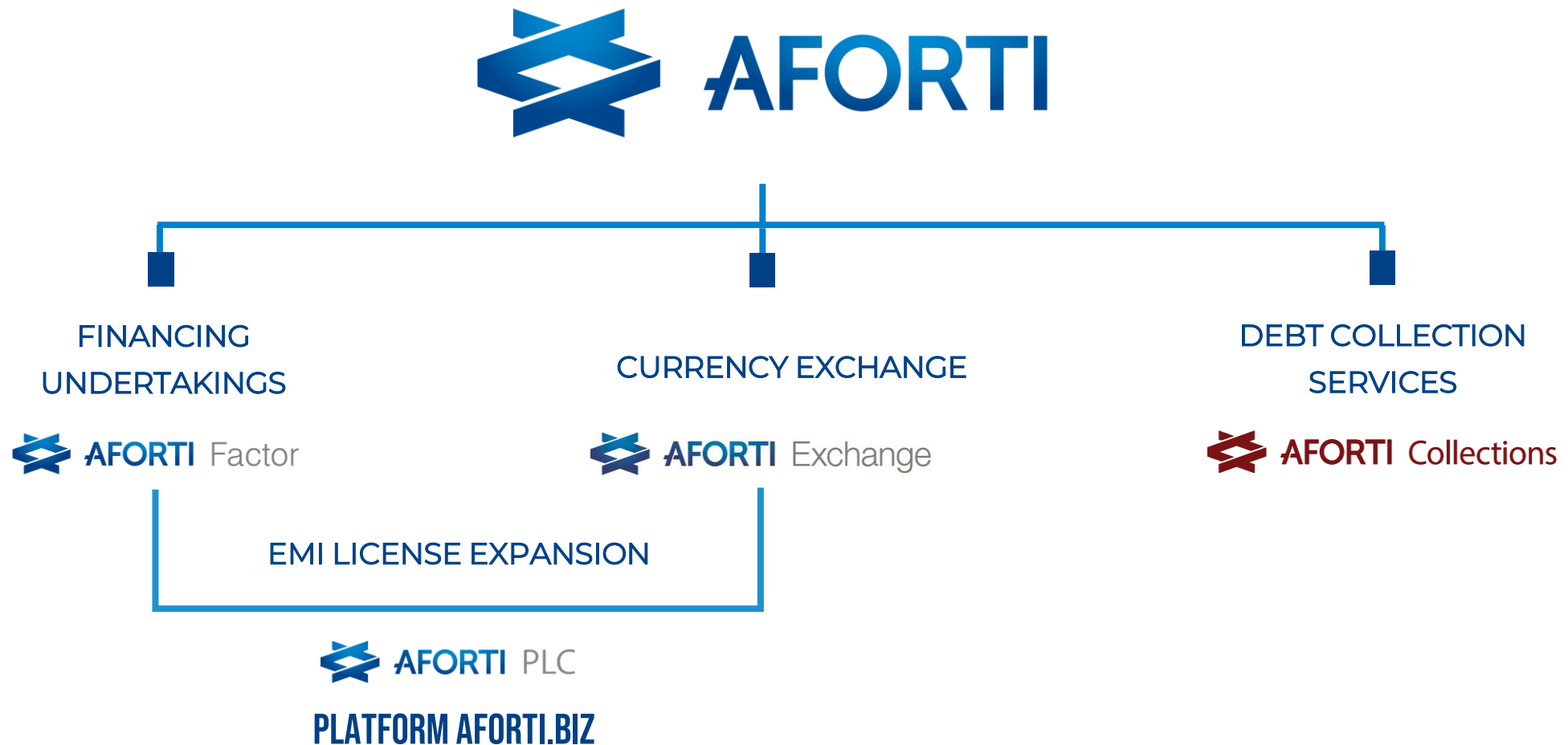


# ESSENTIAL INFORMATION

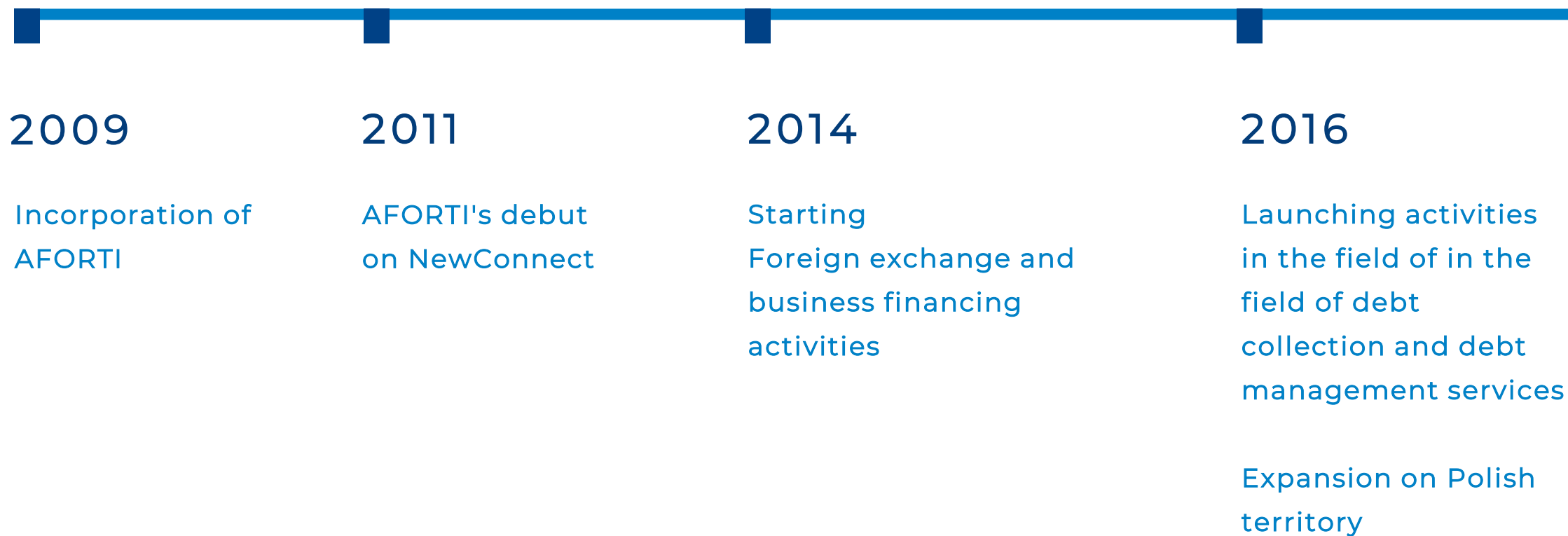
- AFORTI Holding S.A., is a NewConnect-listed company and is headed by growing Financial Group.
- AFORTI Group responds to the needs of Entrepreneurs and companies in the SME sector, offering a wide range of financial services to support business development, such as online currency exchange, receivables management and factoring.
- The company has based its services on highly qualified management staff and the highest standards of professionalism and expertise. Competitive advantage is based on building long-term relationships with clients.

	QII 2022	Change	QII 2021
Revenues from sales	674 921 364 zł	32%	510 071 950zł
Net profit	(7 728 781,48)zł	-1446%	574 376,40 zł
Assets	191 195 008 zł	-32%	285 324 641 zł
Equity capital	(79 056 655) zł	- 233%	59 365 911 zł
Human team	142	-7%	154

# AFORTI GROUP STRUCTURE



# IMPORTANT DATES



# IMPORTANT DATES



2017

Expansion  
in foreign  
markets

Launch of  
factoring services  
business

2018

Exceeding the  
threshold of PLN  
500 million in  
revenue per year

2019

LifeBelt acquisition  
Ltd. - Merger with AFORTI  
Collections (building a strong  
company in the field of debt  
collection and debt management  
services)

Exceeding  
threshold of PLN 1 billion  
of revenue per year

2020

Obtaining a Small  
Payment Institution  
(polish: Mała Instytucja  
Płatnicza) license

Registration of AFORTI  
PLC in the UK - launch of  
AFORTI.BIZ project



# IMPORTANT DATES

## 2021

Acquisition of a stake in the EU company (holding EMI license)

Private Placement AFORTI PLC

Announcement of Group Strategy for 2021 - 2023.

AFORTI Holding's bond debut on the Bucharest Stock Exchange

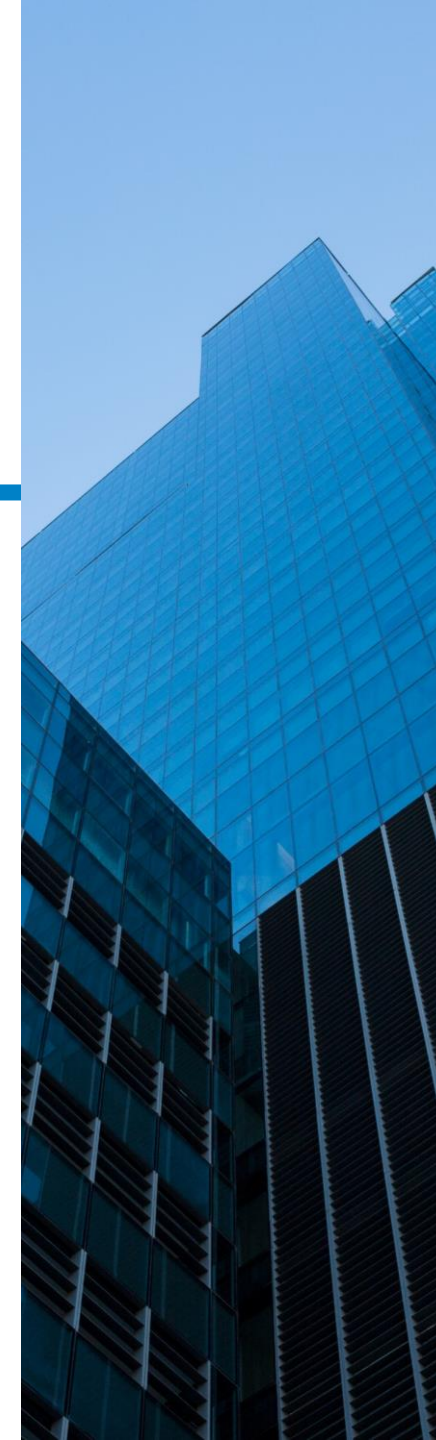
Activation of the EMI license and submission of the application for its passportization

## 2022

AFORTI Collections has joined the Association of Financial Enterprises in Poland

Launching currency exchange in Romania under EMI license

AFORTI Collections acquires FOR-NET S.A.

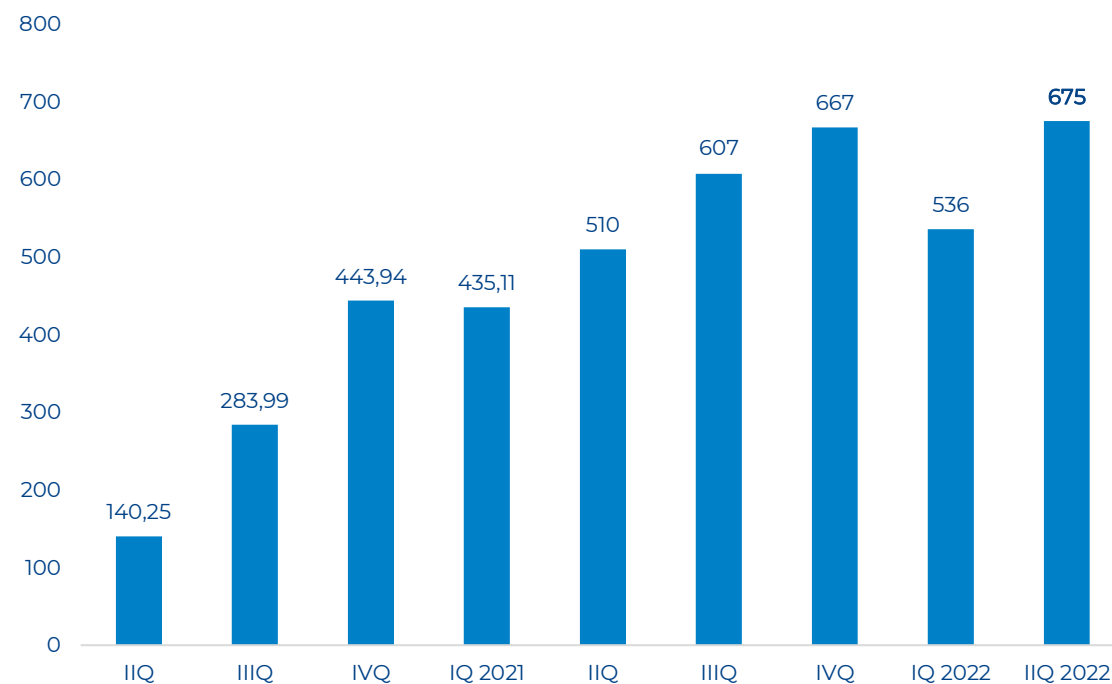
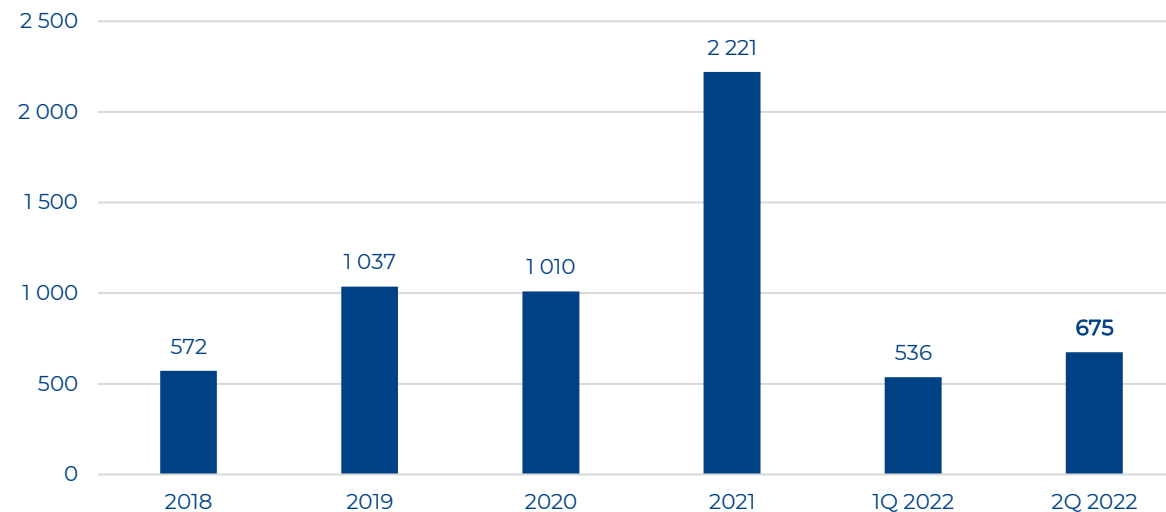


# FINANCIAL RESULTS

## REVENUE CONSOLIDATED (PLN MILLION)

In Q2 2022, AFORTI Group generated about PLN 675 million in sales revenue compared to Q2 2021, an increase of about 32%.

Net sales and equalized revenues



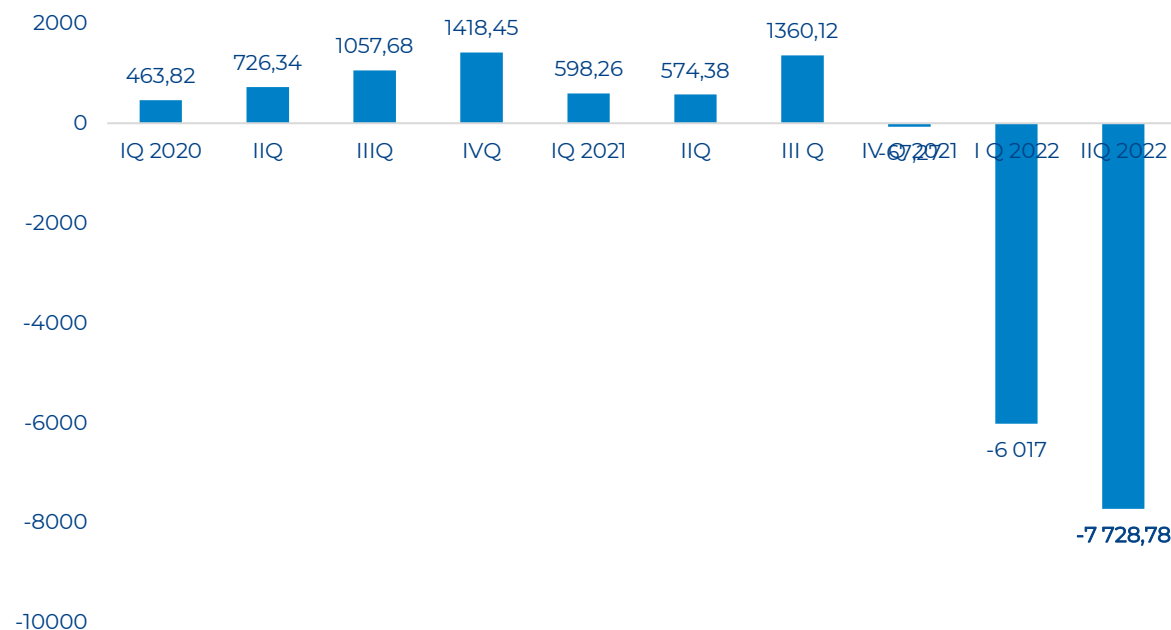
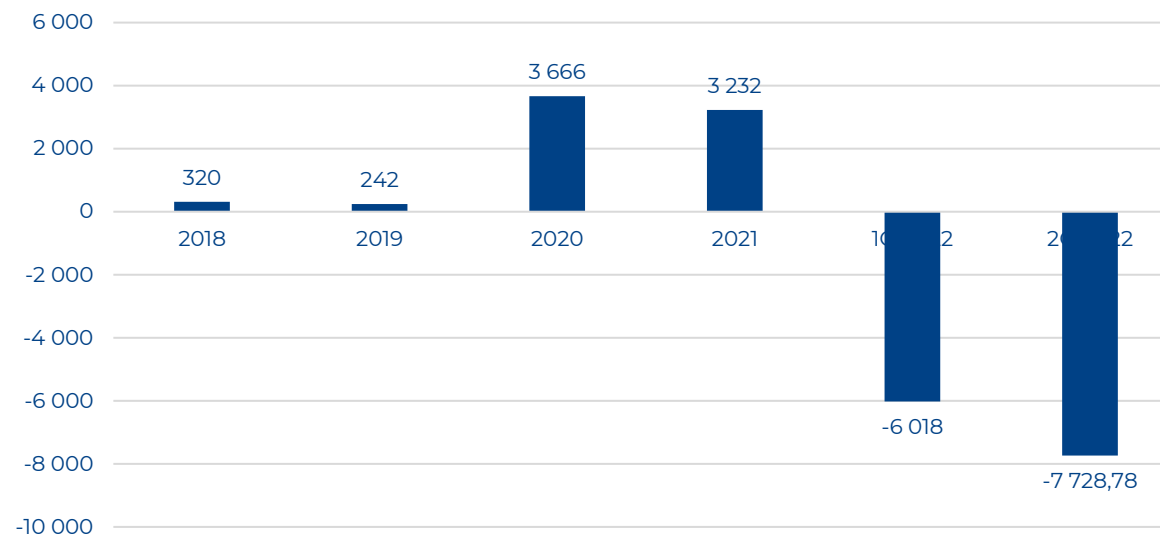


# FINANCIAL RESULTS

## NET PROFIT/LOSS (PLN THOUSAND)

The net profit of the entire AFORTI Group in the reported period amounted to PLN -7,728 million, compared to the profit of PLN 574 thousand achieved in Q2 2021, a decrease of 1446%.

Net profit (loss) (N-O-P+/-Q)



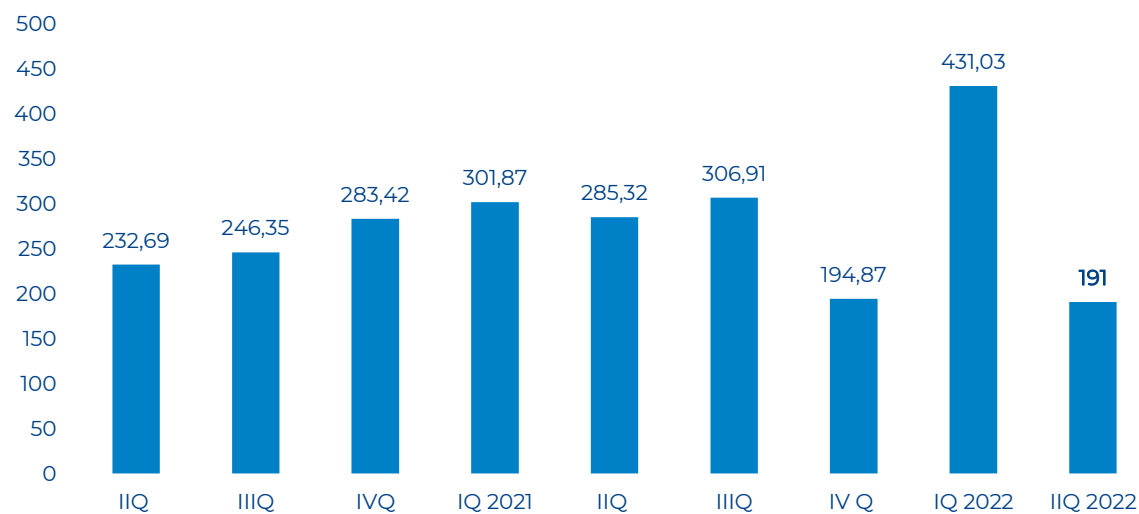
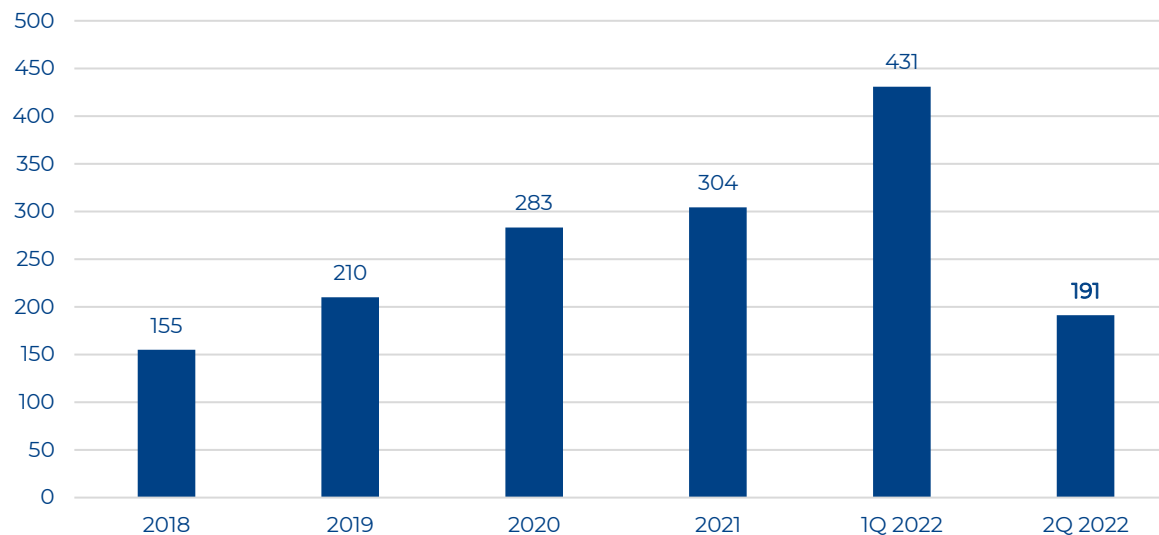
# FINANCIAL RESULTS

## ASSETS (MILLION PLN)

The value of AFORTI Group's assets at the end of June 2022 amounted to PLN 191,195 million, down 32% compared to the same period of 2021.

The change in the value of fixed assets was related to a decrease in goodwill from consolidation, depreciation of fixed assets and intangible assets, while increasing financial assets, in line with the implementation of the Group's Strategy.

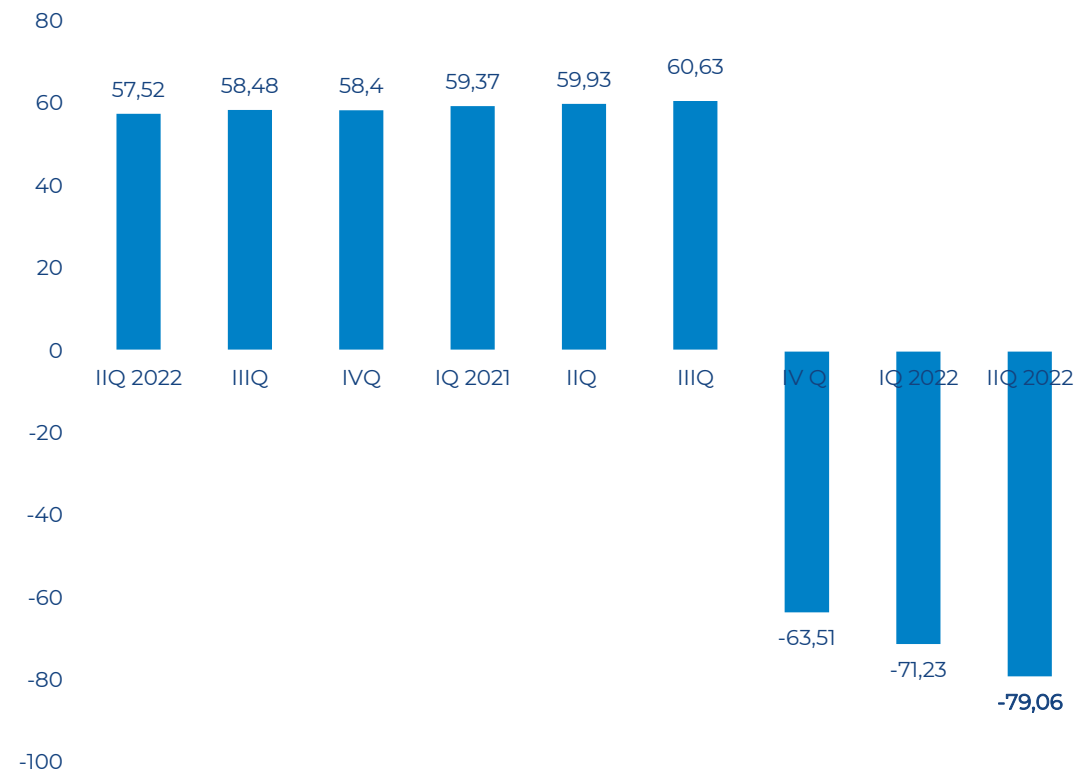
### Assets



# FINANCIAL RESULTS

## SHAREHOLDERS' EQUITY (MILLION PLN)

At the end of June 2022, AFORTI Group recorded a decrease in equity by PLN 7.82 million compared to the same period in 2021.

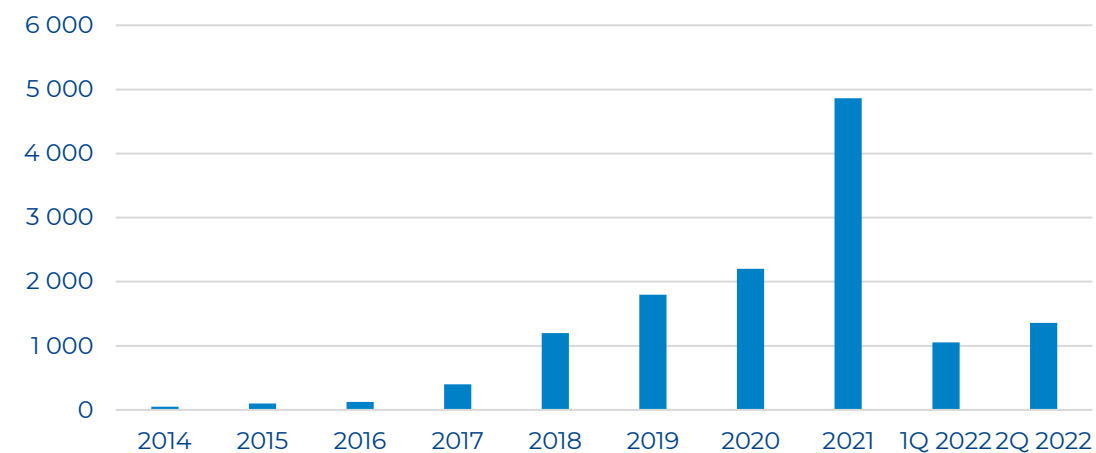
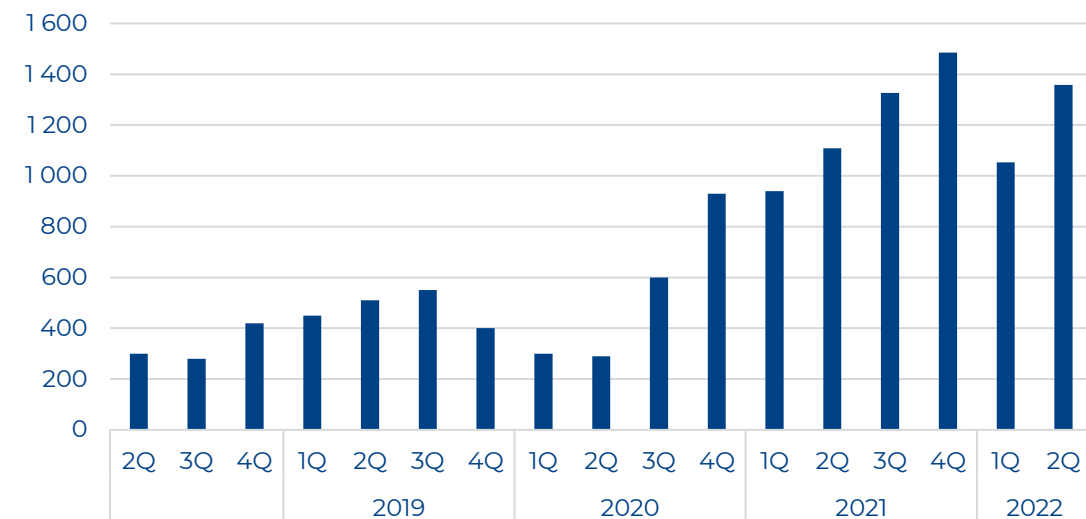


# AFORTI.BIZ

## CURRENCY EXCHANGE FOR COMPANIES

Due to the outbreak of war in Ukraine, we saw visible changes in the currency market. This had a direct impact on the results in the past quarter of 2022. The value of trading on the platform reached about PLN 1,358 million and was 25% higher than in the second quarter of last year.

value of turnover in million PLN

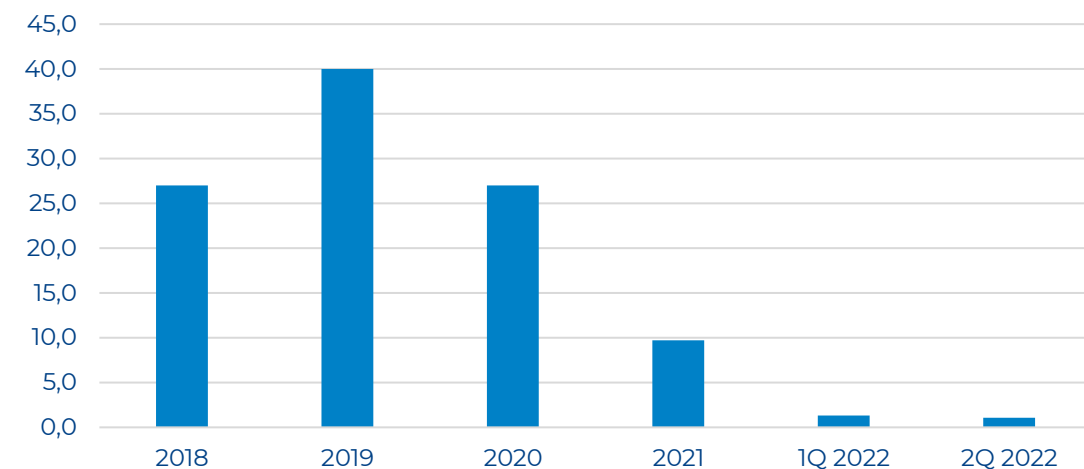
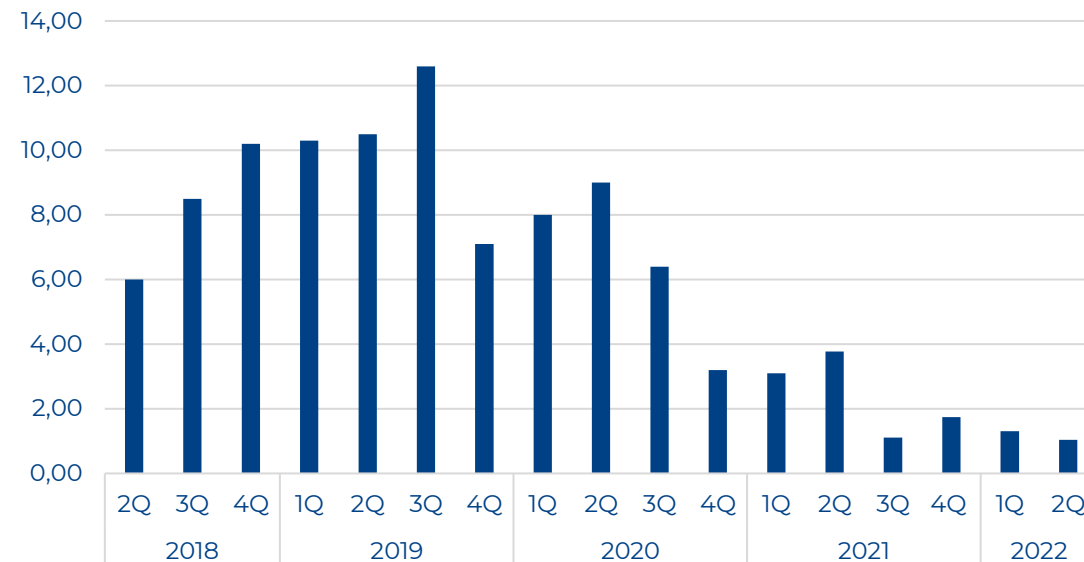


# AFORTI.BIZ

## FINANCING OF ENTERPRISES

From the beginning of this year to the end of June 2022, the company financed a total of about PLN 1 million, recording a 75% reduction compared to the same period in 2021. At the end of the second quarter of 2022, the total amount of debt financing amounted to PLN 2.34 million, recording a year-on-year decrease of 66%.

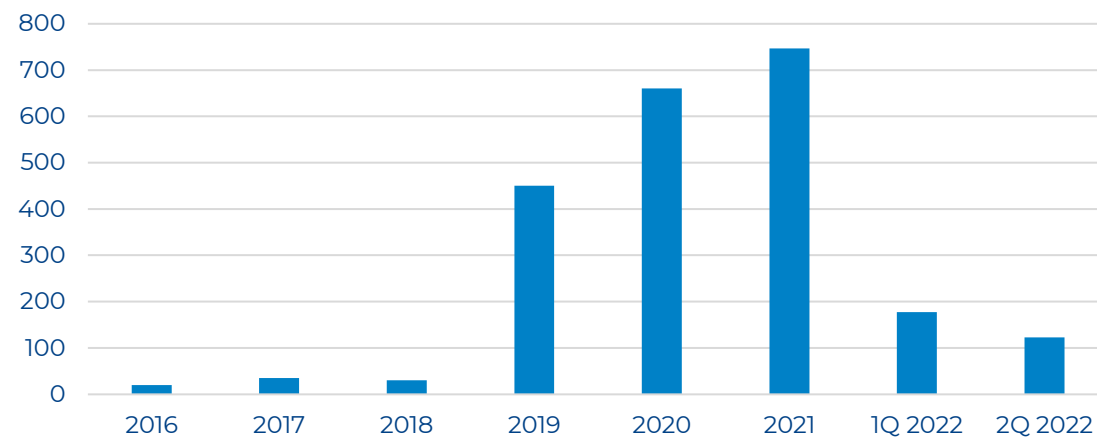
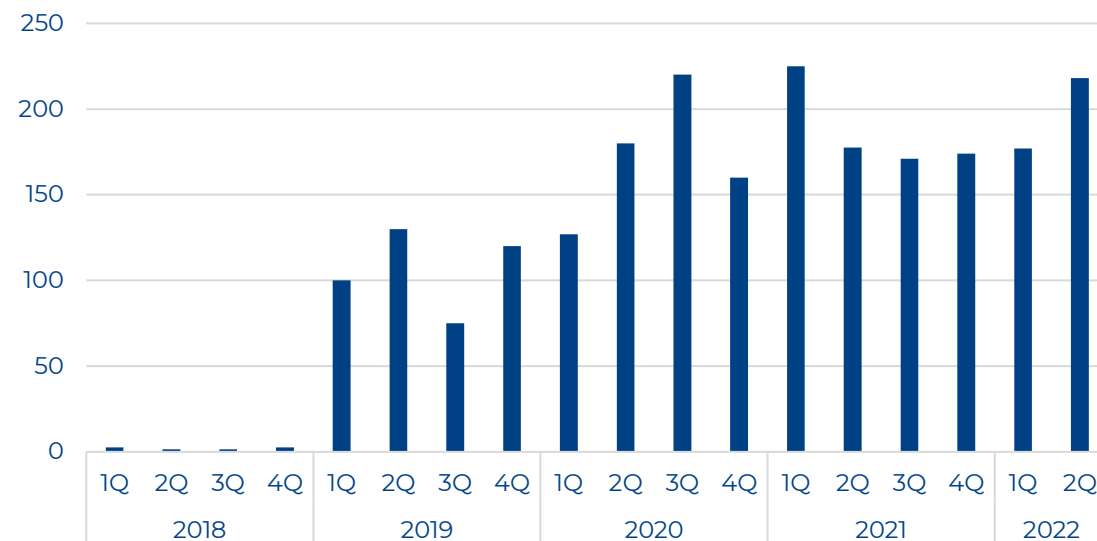
value of financing granted in million PLN



## DEBT COLLECTION SERVICES DEBT MANAGEMENT

From April to June of this year, AFORTI Collections S.A. received orders amounting to approximately PLN 218 million, recording a 23% year-on-year increase. In July, AFORTI Collections S.A. accepted a record number of collection orders, i.e. 92,284, with a total value of a record 194 million PLN.

nominal value of orders in PLN million







# AWARDS AND HONORARY MENTIONS

AFORTI Group's activities are appreciated by industry experts. Meanwhile, dynamic development every year allows us to improve the position of AFORTI Group in prestigious rankings.

## AFORTI Collections September 2021

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

## AFORTI Collections December 2021

Award 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 category of  
online exchange offices

## AFORTI Factor April 2022

Factor of the Year title  
for an outstanding  
institution according to  
Gazeta Finansowa

## AFORTI Exchange June 2022

Distinction in the  
Currency Exchange  
category  
in the ranking Turbines of  
the Polish Economy

## AFORTI Factor June 2022

Distinction in the  
Factoring category  
in the ranking Turbines  
of the Polish Economy

# AFORTI SUPPORTS



AFORTI Group constantly supports Polish sports. We cheer on speedway and drifting teams, but we also watch the activities of cultural institutions. We support teams such as Yujin Drift Team, AFORTI Start Gniezno and Guliwer Puppet Theater.



# THANK YOU

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