



AFORTI Capital Group
Financial Results for the III quarter of 2018

November 14, 2018

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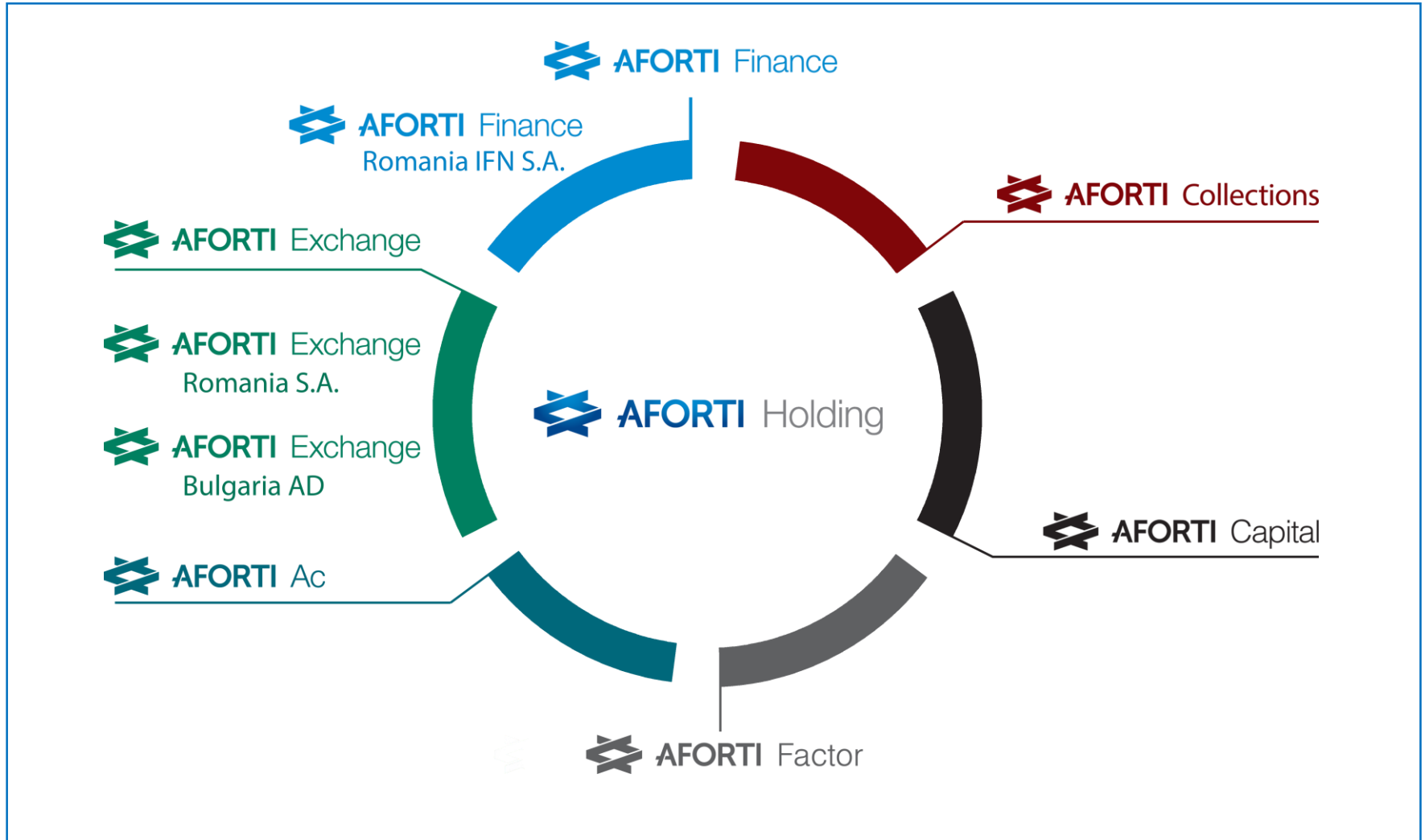


KEY INFORMATIONS

- ✦ Aforti Holding S.A., is a company listed on the NewConnect market, standing at the head of the growing Financial Group.
- ✦ AFORTI Group responds to the needs of entrepreneurs and companies from the SME sector, offering a wide range of financial services supporting business development, such as: financing of operations, online currency exchange, receivables management or factoring.
- ✦ AFORTI bases its services on highly qualified managerial staff and on the highest standards of professionalism and expert knowledge.
- ✦ Competitive advantage is based on building long-term relationships with customers.

Data in PLN	30.09.2018 r.	Change	30.09.2017 r.
Sales revenues	365 729 171,52	200,51%	121 701 109,16
Net profit	1 244 422,26	11,01%	1 120 998,78
EBIT	8 703 605,71	67,98%	5 181 324,77
EBITDA	-3 469 281,63	--	2 025 647,22
Assets	140 371 128,41	89,09%	74 235 173,99
Equity	5 740 234,46	2,93%	5 576 855,35
Human resources	234	62,50%	144

THE STRUCTURE OF AFORTI CAPITAL GROUP



HIGHLIGHTS

Aforti Holding S.A.

- ✚ Over PLN 365,72 mln consolidated revenues on sales from January to the end of September 2018 – 200.51% of dynamics year-on-year (YoY)
- ✚ Over PLN 140.37 mln of assets at the end of September 2018 r. – 89.09% of dynamics YoY

Aforti Finance S.A.

- ✚ The value of loans granted after nine months of 2018 increased by 91.03% (to PLN 45,16 mln) YoY
- ✚ The value of submitted applications in this period increased by 204.61% YoY
- ✚ In the fourth quarter this year Aforti Finance Romania IFN S.A. obtained a license of non-banking financial institution

Aforti Exchange S.A.

- ✚ Continuation of the upward trend: value of turnover after nine months of this year amounted to EUR 173.16 mln - an increase by 209.44% YoY
- ✚ Enlargement of the sales network in the country, noticeable increase in the number of new customers

Aforti Exchange Romania S.A.

- ✚ Over EUR 12 mln of currency listed by Romanian entrepreneurs after three quarters of this year
- ✚ Starting with communication activities (marketing and public relations)

Aforti Collections S.A.

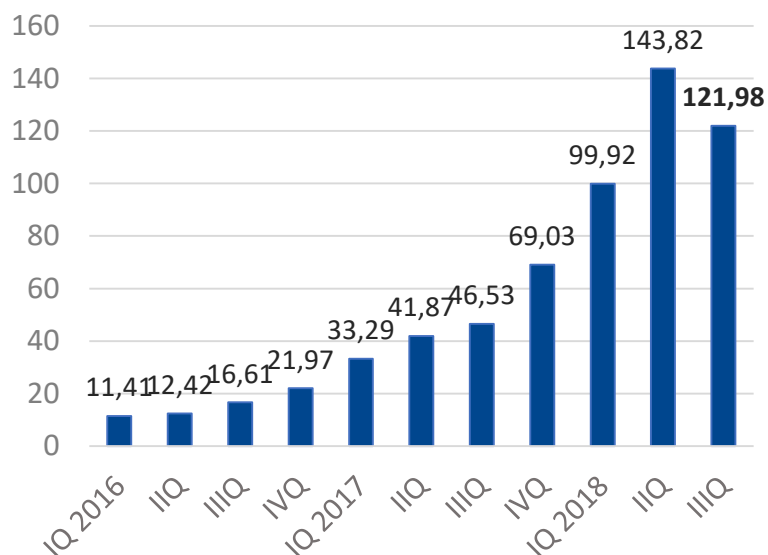
- ✚ Connection with LifeBelt Sp. z o.o. to increase market share
- ✚ The total nominal value of the recovery orders of both entities after the three quarters of 2018 amounted to PLN 329.94 mln

Aforti Factor S.A.

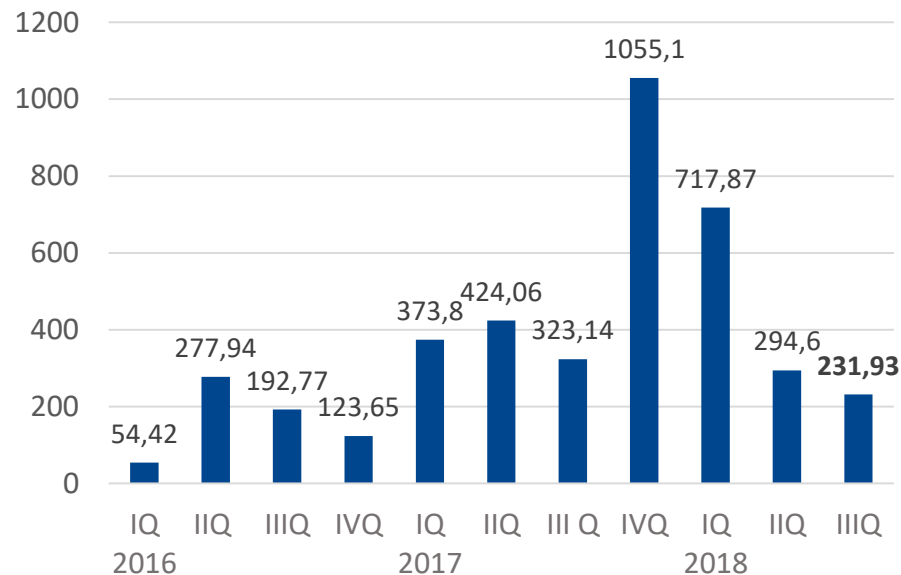
- ✚ Operational activity started in January 2018.
- ✚ At the end of September 2018, the value of the receivables funded by Aforti Factor S.A. amounted to PLN 17.9 mln

FINANCIAL RESULTS

Consolidated revenue (mIn PLN)



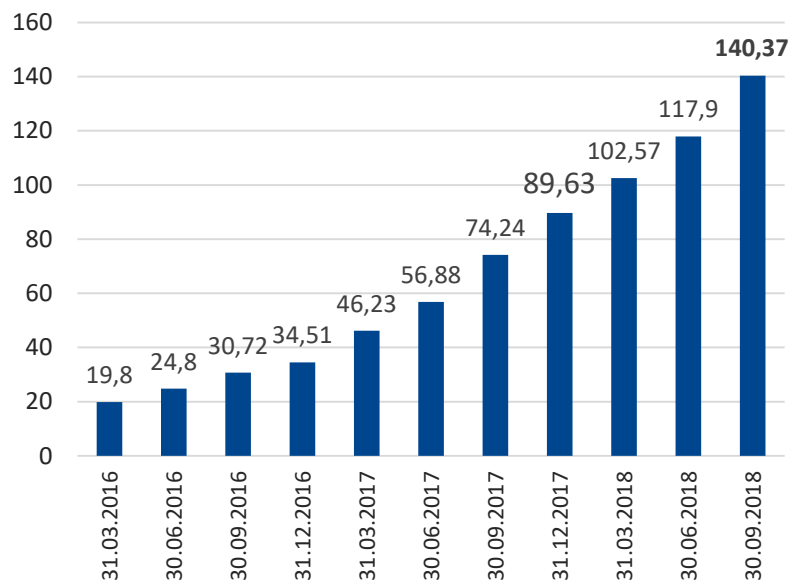
Net Profit/Loss (k. PLN)



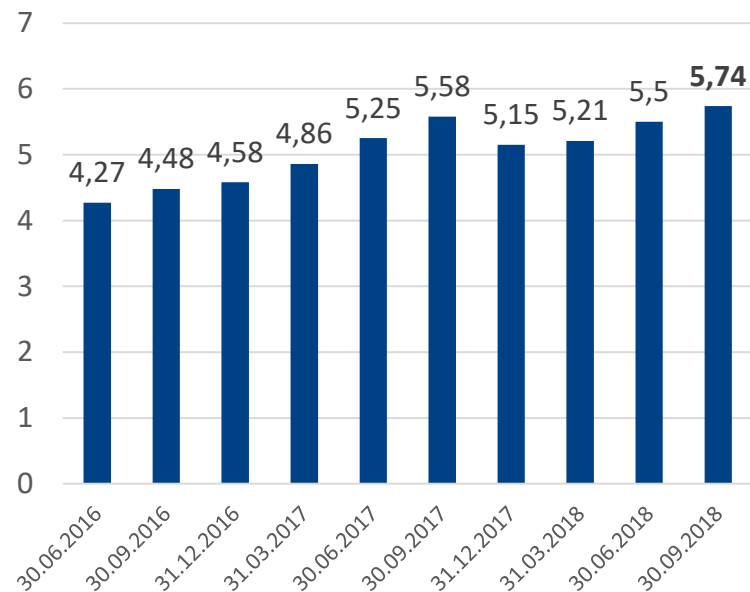
- ✦ An increase in sales revenues of 162.13% year-on-year
- ✦ Net profit in the third quarter of 2018 decreased by approx. 28.2% YoY, and after nine months of 2018 it was PLN 1.24 mln and was higher by 11.01% YoY
- ✦ The dynamics of growth will gradually be stopped due to investments related to the expansion of the sales network

FINANCIAL RESULTS

ASSETS (mIn PLN)



EQUITY (mIn PLN)

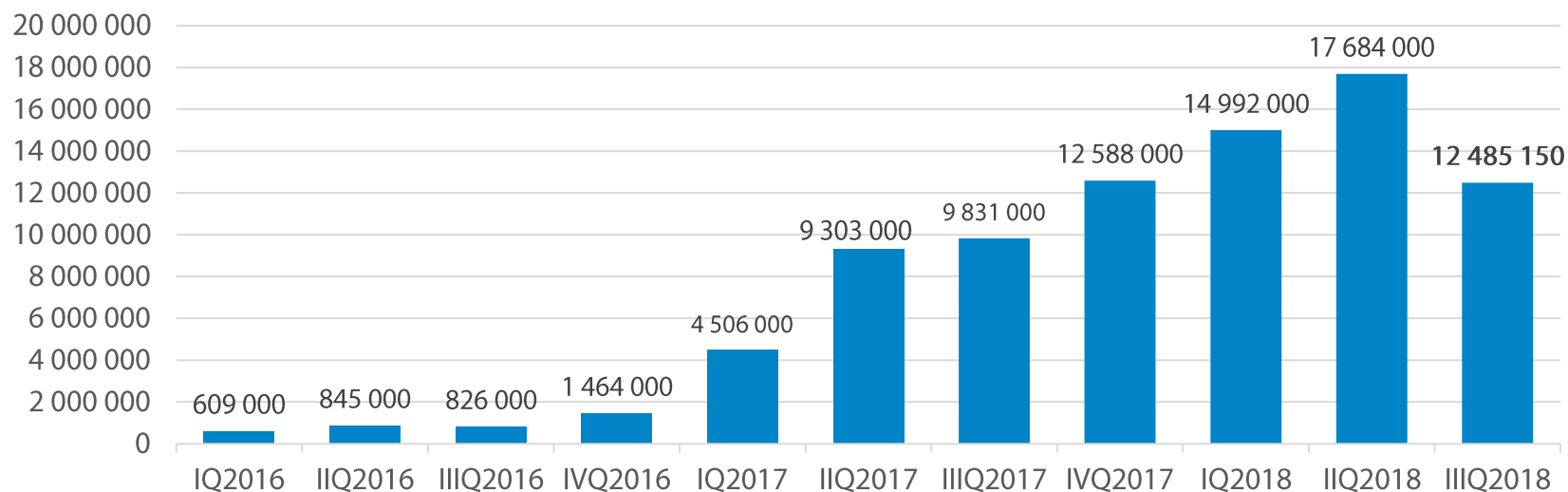


- ✦ The value of the Aforti Group's assets at the end of September 2018 amounted to over PLN 140.37 mIn and was higher by 89.09% year-to-year
- ✦ The value of equity in the Aforti Group increased by 2.93% to PLN 5.74 mIn year-on-year

AFORTI FINANCE S.A. – The loans to small and medium businesses



The value of sold micro-loans (PLN)

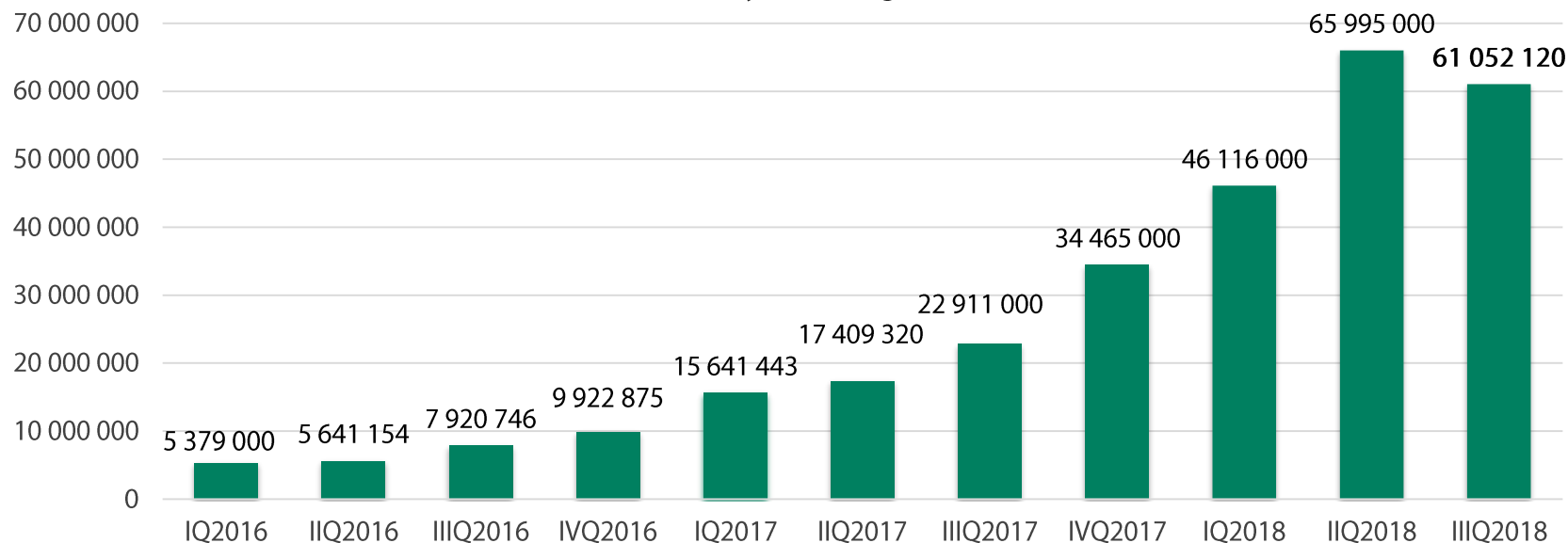


- ✚ Since November 2016, sales are carried out through its own sales network, which has 8 branches (Warsaw, Kraków, Wrocław, Olsztyn, Gdańsk, Rybnik, and Lublin)
- ✚ The value of microloans granted increased by 26.99% year-on-year

AFORTI EXCHANGE S.A. – ONLINE CURRENCY EXCHANGE PLATFORM FOR COMPANIES



Value of currency exchanged (EUR)



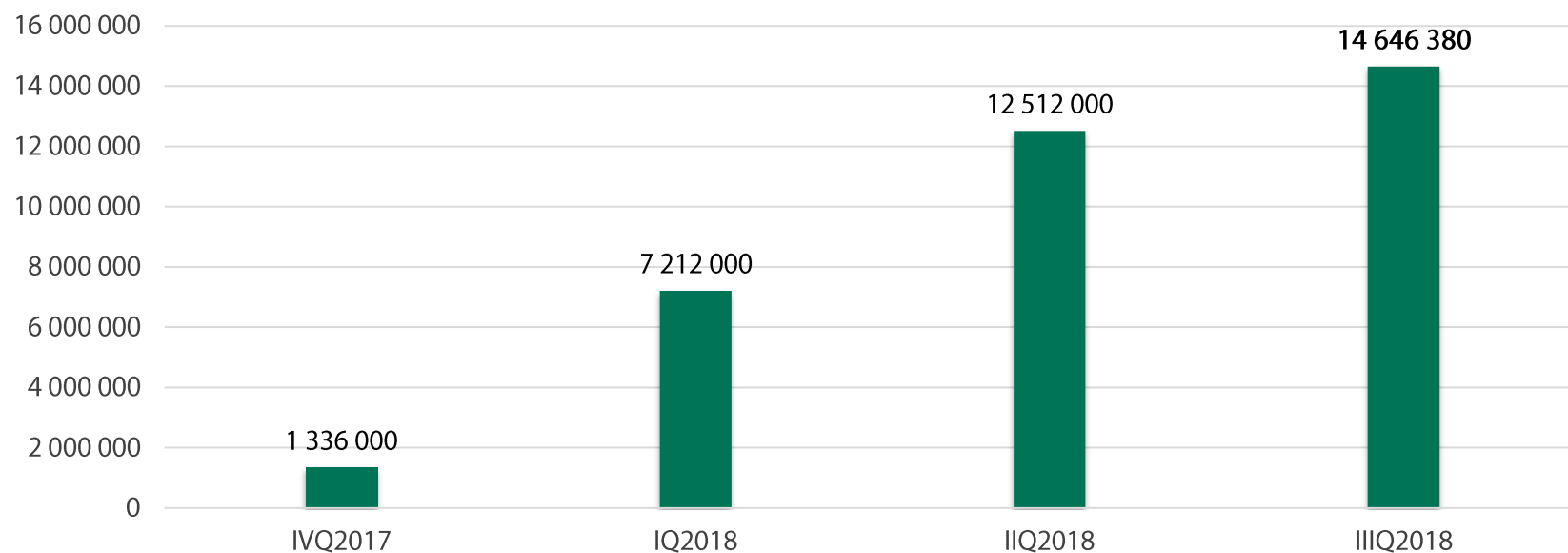
✚ Currently, sales are carried out by six Regional Directors

✚ Increase in the value of trading on the currency exchange platform in Poland by 166,4% YoY

AFORTI EXCHANGE ROMANIA S.A.



Value of currency exchanged in Romania (EUR)

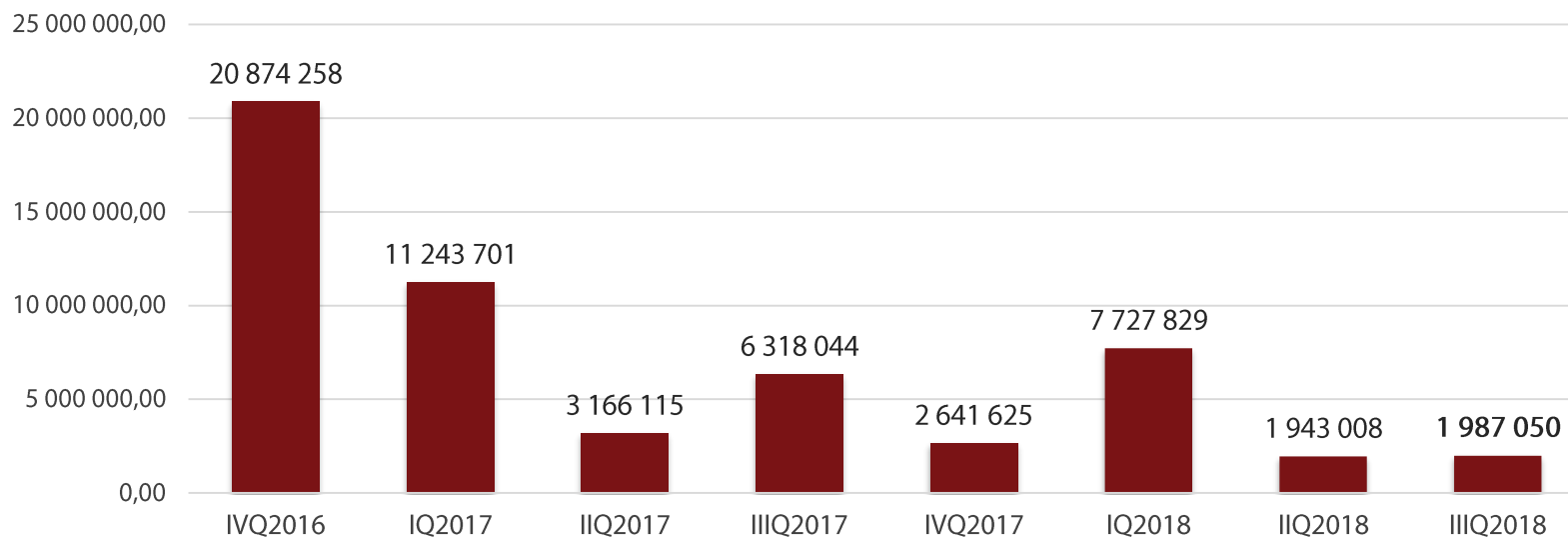


- ✚ The value of trading on the currency exchange platform in Romania in September 2018 amounted to EUR 5,818.87
- ✚ In the period from January to the end of September this year, Aforti Exchange Romania recorded over EUR 34.48 mln of the total turnover value

AFORTI COLLECTIONS S.A. – RECOVERY



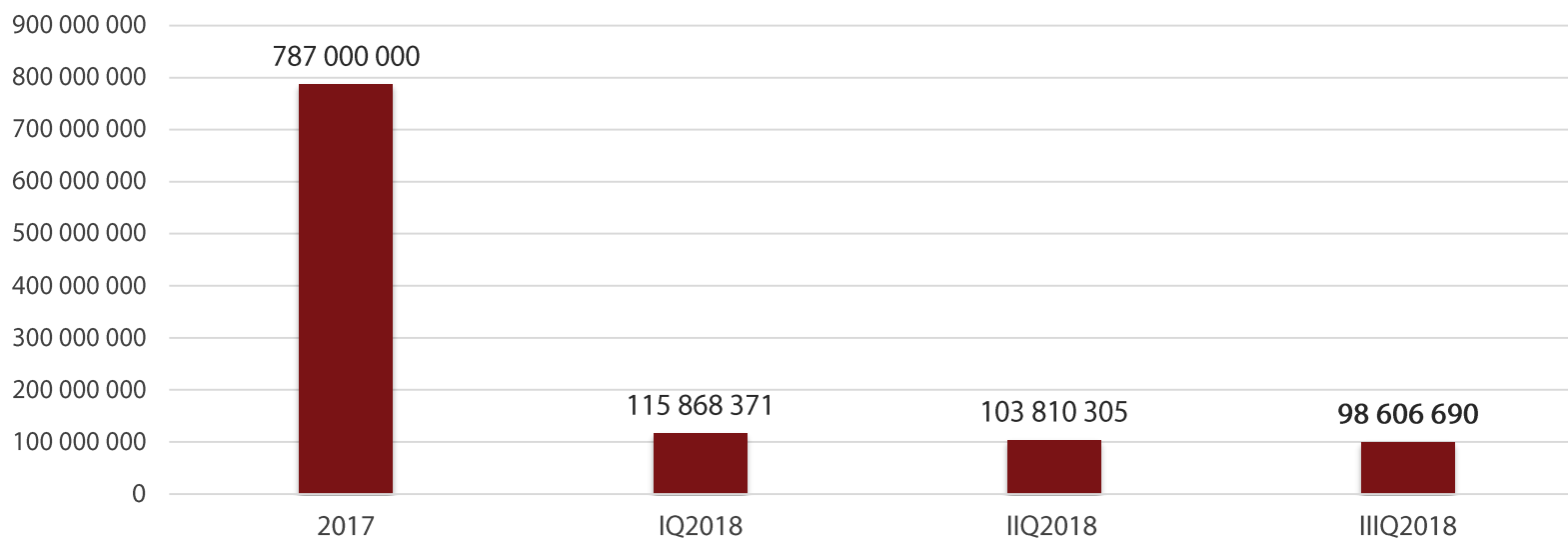
Nominal value of debt collection cases (PLN)





- ✘ The nominal value of debt collection orders increased by 2.26% quarter-to-quarter
- ✘ The number of debt collection agreements concluded in the period from January to the end of September this year decreased by 52.10% to 57
- ✘ From the beginning of 2018 to the end of September, the total face value of Aforti Collections and LifeBelt debt collection orders reached PLN 329,94 mln

AFORTI Collections

Nominal value of debt collection orders (PLN) – LifeBelt Sp. z o.o.

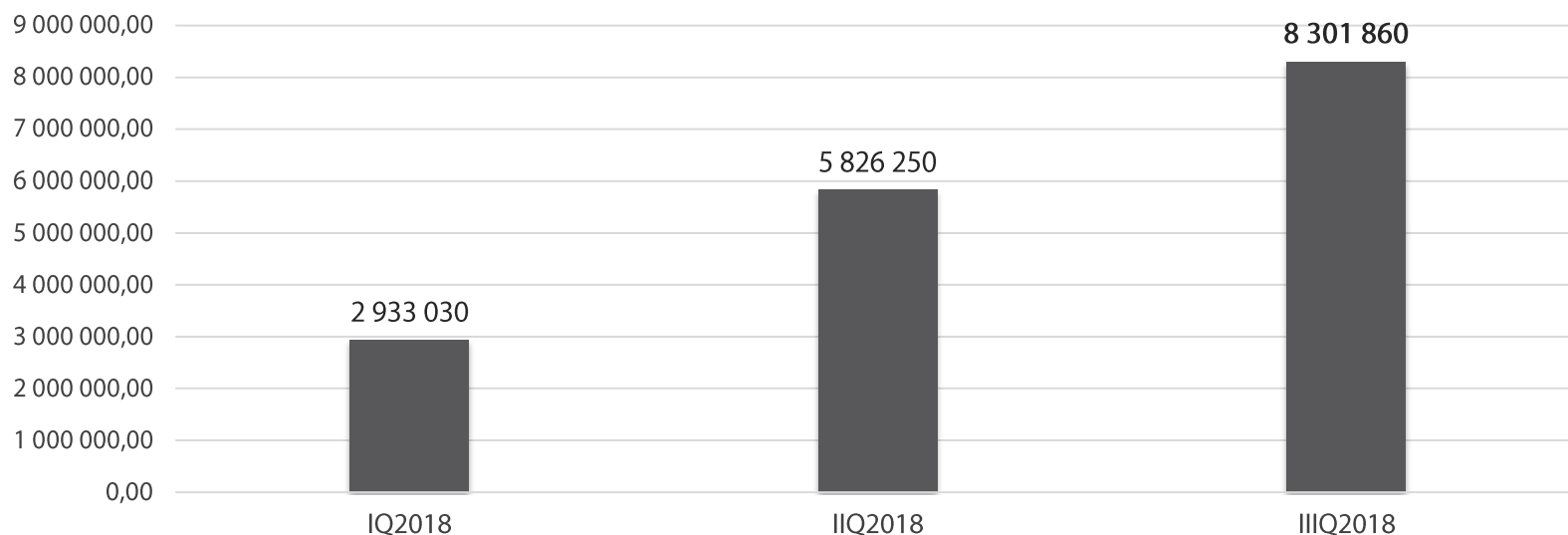


-  In the period from January to the end of September 2018, the nominal value of debt collection orders of the LifeBelt portfolio reached PLN 318,28 mln
-  The number of collection orders was 70 689

AFORTI FACTOR S.A. - FACTORING for small and medium-sized enterprises



The value of funded debt (PLN)



- ✘ After three quarters of 2018, the value of financed claims reached the level of PLN 17,06 mln
- ✘ The date comparative are not available because the Company had started its operating activities from January 2018

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