



AFORTI Group

| AGENDA

● AFORTI GROUP

● FOUNDER

● MILESTONES

● STRUCTURE OF THE GROUP

● MANAGEMENT BOARD OF AFORTI HOLDING S.A.

● SUPERVISORY BOARD

● FINANCIAL RESULTS

● AFORTI FINANCE

● AFORTI EXCHANGE

● AFORTI COLLECTIONS

● AFORTI FACTOR

● THE MAIN ELEMENTS OF THE GROUP'S STRATEGY

● DISTINCTIONS AND AWARDS

● SPORTS SPONSORSHIP PROJECT

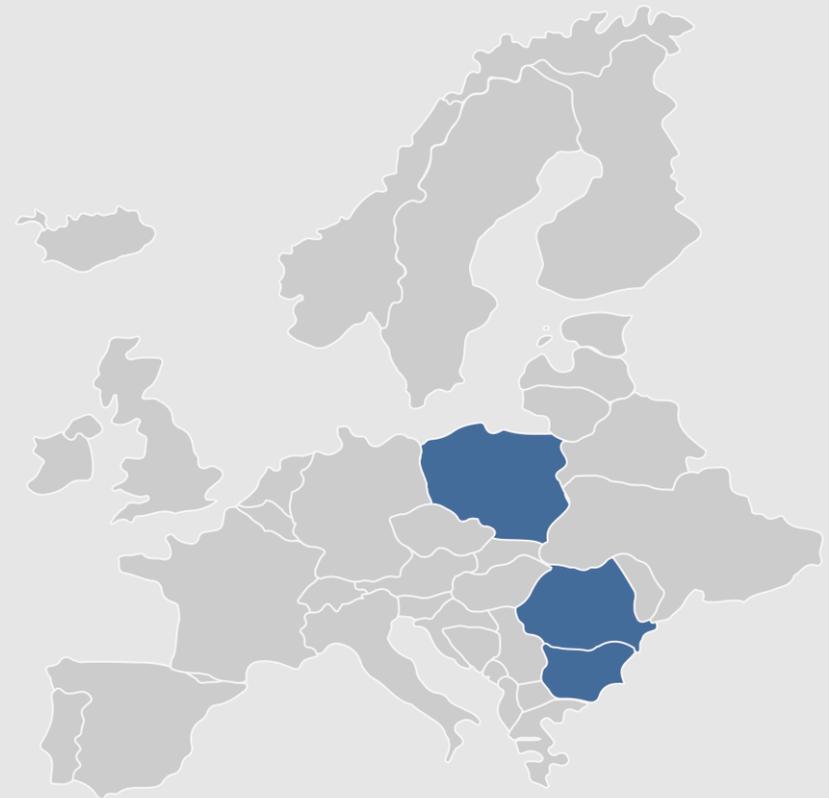
● AML

AFORTI GROUP

The AFORTI Group is one of the most dynamically developing financial holdings in Central and Eastern Europe. Our mission is to provide entrepreneurs from the SME sector a favorable alternative to banking financial services.

We believe that having appropriate financial support, every enterprise has a chance to grow. Therefore, as the only non-banking financial holding on Polish market, we offer comprehensive portfolio of financial services: financing of operations, factoring, debt collection and online currency exchange. Over 10 years of experience allowed us to fully understand the needs of our clients and to offer expected solutions.

Due to our strategy till the end of 2020 we will be present in at least 10 CEE countries. As a result we should become the largest non-bank financial institution in the region.





KLAUDIUSZ SYTEK

President of the Management Board

„This is my original idea for a professional life. I want to create a Capital Group operating in the financial services industry so as to continue my passion and, simultaneously, to provide satisfaction to Investors and persons cooperating with me.

Aforti Holding is a venture in which I have put all my property and persuaded my family and friends to do the same.

My adventure with banking and finance has been going on since 1998. During those years, I have had the pleasure to work for big corporations, including the Getin Holding Group. Observing the market, I found that, in the reality dominated by large foreign financial groups, their Polish counterpart and equivalent partner could be established.

Today, the time has come to present the offer to potential investors and acquire external capital so that the idea I implement consistently is brought into the next phase of development. I am not able to declare a specific rate of return on the investment made, nor that the path leading to the achievement of the business objective will be strewn with roses. I promise hard work and dedication of my full professional life to this project. I will take care of Investors' capital as I take care of my own. I will do everything I can to achieve the goal of multiplying Investors' money.”

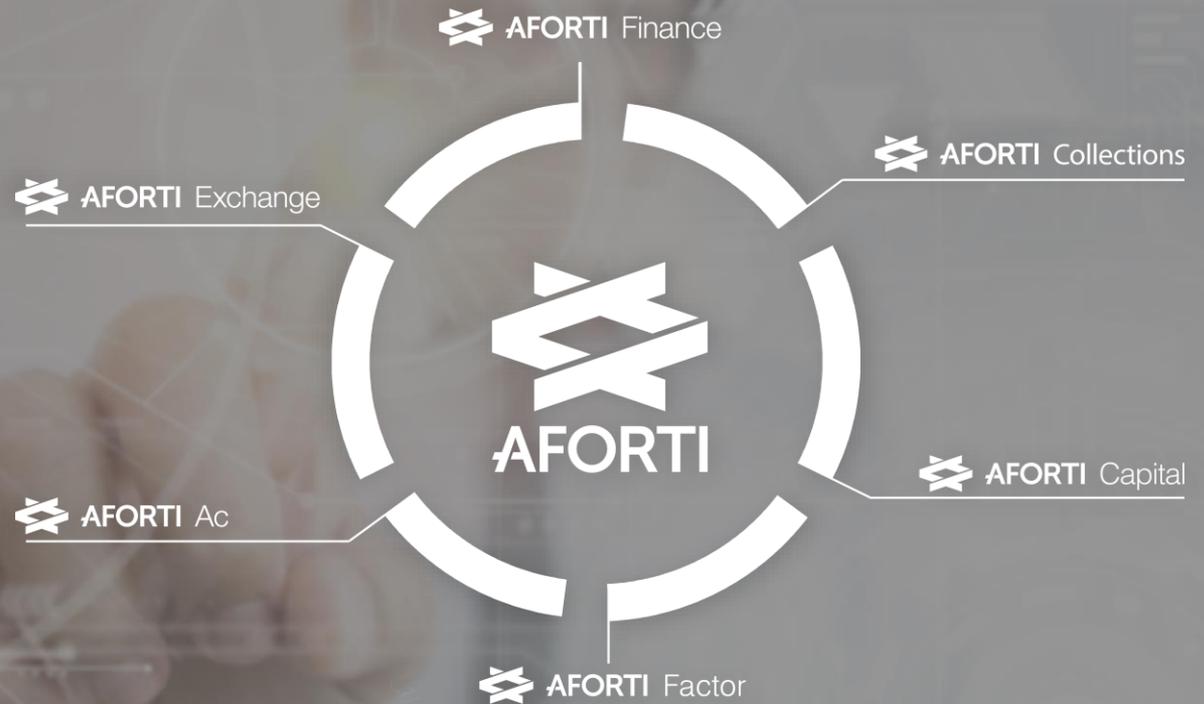
MILESTONES



STRUCTURE OF THE AFORTI GROUP

The AFORTI Group currently consists of six separate companies offering its services to SME sector:

- **Aforti Finance**
financing and loan services,
 - **Aforti Exchange**
online currency exchange,
 - **Aforti Collections**
receivables management and debt collection,
 - **Aforti Factor**
factoring,
 - **Aforti Capital**
advisory and consulting services
- Aforti AC**
accounting and payroll services for entire Group.



MANAGEMENT BOARD OF AFORTI HOLDING S.A.



KLAUDIUSZ SYTEK

CEO



PAWEŁ OPOKA

DEPUTY CEO



MATEUSZ NIEMCZYK

DEPUTY CEO



KAMILLA SYTEK-SKONIECZNA

CHAIRWOMAN OF THE
SUPERVISORY BOARD



DAWID PAWŁOWSKI

MEMBER OF THE
SUPERVISORY BOARD



MACIEJ STAŃCZUK

MEMBER OF THE
SUPERVISORY BOARD



OLGA CHOJECKA-SZYMAŃSKA

MEMBER OF THE
SUPERVISORY BOARD



LUDWIK SOBOLEWSKI

MEMBER OF THE
SUPERVISORY BOARD

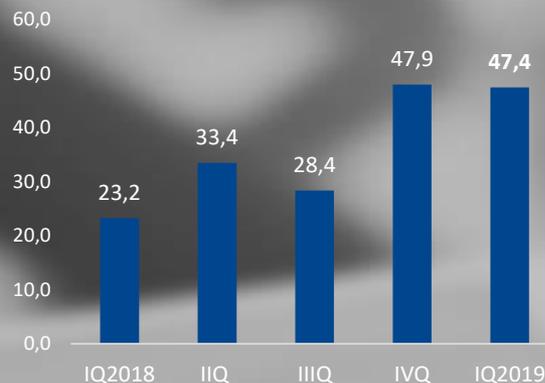


SUPERVISORY BOARD

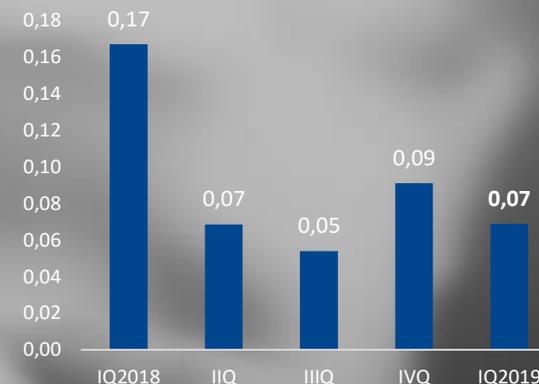
FINANCIAL RESULTS

- 103.95% increase in consolidated sales revenues in Q1'2019 (yoy).
- Consolidated net profit in this period amounted to PLN 0.295M.
- AFORTI Group's assets value at the end of March 2019 amounted to approximately PLN 159.38M and was higher by 55.38% (yoy). The increase in the value of assets was related to the dynamic development of the Group, including geographical expansion to other CEE countries.
- The value of the own capital amounted to PLN 5.11M.

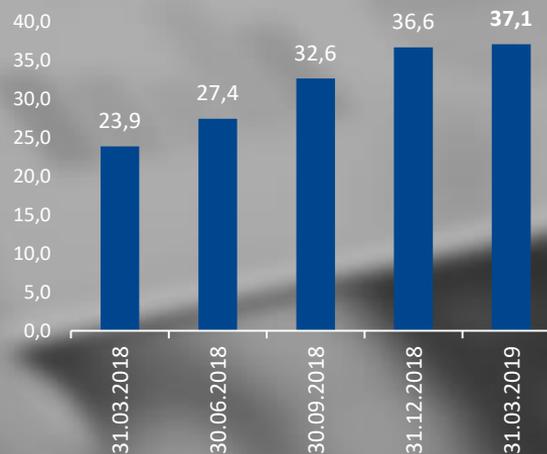
Consolidated revenues (EUR mln)



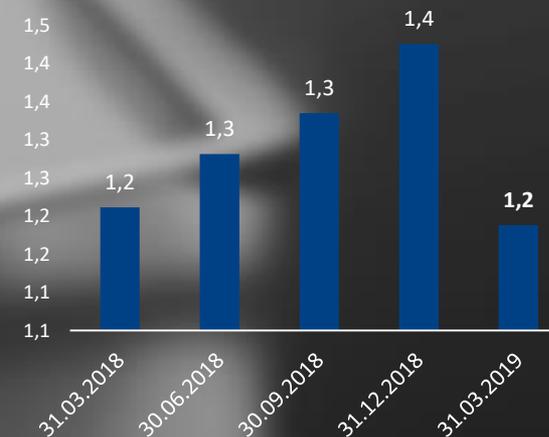
Profit/loss net (EUR mln)



Assets (EUR mln)



Own Capitals (EUR mln)



In June 2019 Aforti Finance S.A. granted loans with a total value of EUR 0,6M. The value of submitted applications amounted to EUR 2,7M. Cumulatively, after six months of 2019, Aforti Finance SA granted loans with total value EUR 3,2M.



KEY MANAGERS



PIOTR KRÓLIKOWSKI
CEO



MARCIN KŁOCZEWSKI
Director of Monitoring, Collection and
Verification Department

Value of microloans sold (EUR mln)





KEY MANAGERS



Ionut Badiu
General Manager



DANIEL BALBA
Sales Manager



IVAN ROSOCHA
Head of Collection and Verification



LOANS FOR SMALL
AND MEDIUM ENTERPRISES

In June 2019, Aforti Finance Romania IFN S.A. - an entity operating in Romania - has granted the first loans to entrepreneurs. Their total value amounted to RON 0,5M. In addition, Romanian entrepreneurs submitted applications last month for a total amount of RON 1,5M.

Value of loan applications submitted (RON mln)





MAIN OBJECTIVES FOR THE 2018-2020



DEVELOPMENT ON FOREIGN MARKETS



IPO (INITIAL PUBLIC OFFERING)



THE INTRODUCTION OF
AN ONLINE SUBMISSION SERVICE



DIVERSIFICATION OF FUNDING SOURCES

The currency exchange platform's turnover in June 2019 reached EUR 35,2M and was higher by 62.38% compared to the same period of the previous year.

At the same time, after six months of the 2019, the turnover reached the level of EUR 213,8M, an increase of 90.70% year on year.



KEY MANAGERS



KRZYSZTOF PALUCH
Executive Director



MAREK PACIORKOWSKI
Director of financial markets

Value of exchanged currency (EUR mln)





Romania



KEY MANAGERS

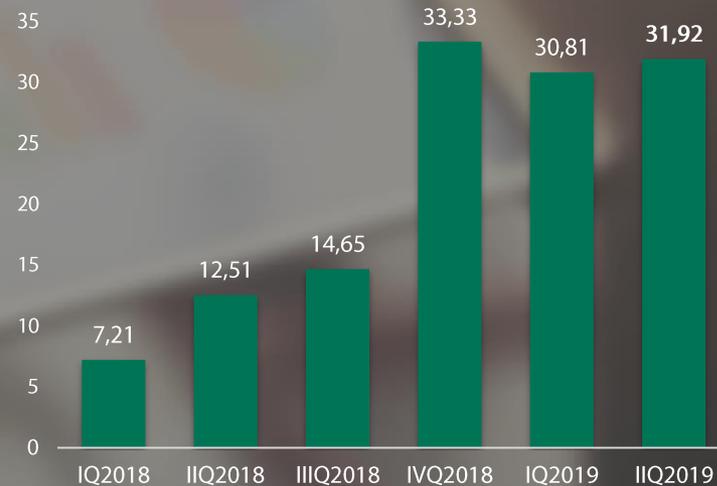


DORIN CLAUDIU STERIE
Country Manager

The value of trading on the currency exchange platform in Romania in June 2019 amounted to EUR 9M which is an increase of 125.65% in relation to June 2018.

In the period from January to the end of June 2019, Aforti Exchange Romania S.A. recorded EUR 62,7M of the total turnover value, which in comparison to the previous year is an increase of 217.79%.

Value of exchanged currency in Romania (EUR mln)





MAIN OBJECTIVES FOR THE 2018-2020



FURTHER DEVELOPMENT ON
ROMANIA AND BULGARIA MARKETS



ENTERING OTHER MARKETS: CZECH
REPUBLIC, CROATIA, BOSNIA AND HERZEGOVINA,
HUNGARY, SERBIA, ALBANIA, MACEDONIA



INCREASING MARKET SHARES
ON THE POLISH MARKET



INTENSIFICATION OF SALES, MARKETING AND PR
ACTIVITIES ON FOREIGN MARKETS

Nominal value of debt collection commissions on June 2019 reached EUR 11,8M. The number of recovery orders amounted to 5144. Cumulatively, after six months of 2019, the nominal value of the debt collection orders amounted to EUR 55,9M.

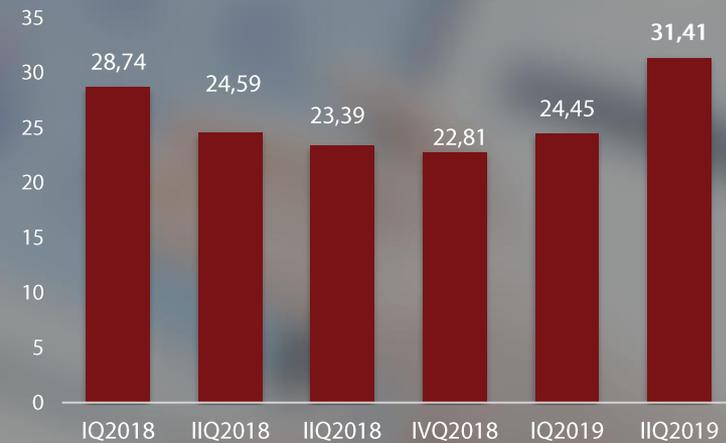


KEY MANAGERS



AGNIESZKA BARAN-PŁOMIŃSKA
President of Aforti Collections

Nominal value of debt collection orders (EUR mln)





MAIN OBJECTIVES FOR THE 2018-2020



**INCREASING MARKET SHARE
ON THE POLISH MARKET**



DEVELOPMENT OF OPERATIONAL STRUCTURES



**ACQUIRING LICENCE TO MANAGE
SECURITIZATION FUND**



**DIVERSIFICATION OF A SERVICED DEBTS
PORTFOLIO**



KEY MANAGERS



KLAUDIUSZ SYTEK
CEO

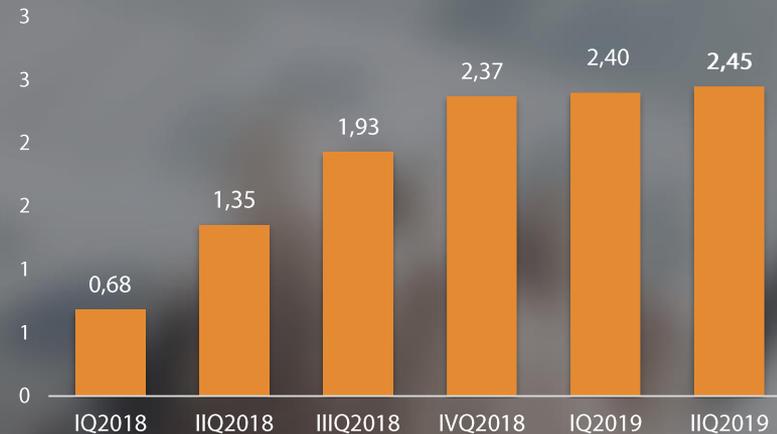


EWA GAŃSKA
Director of Sales Department

In June 2019 the value of receivables financed by Aforti Factor S.A. amounted to EUR 1,1M and was higher 82.52% than in the previous year.

Further, after six months current year, this value reached level of EUR 4,9M, recording an increase of 138.45% year on year.

The value of funded debt (EUR mln)





MAIN OBJECTIVES FOR THE 2018-2020



**INCREASING MARKET SHARE
ON THE POLISH MARKET**



**FUTHER DEVELOPMENT OF SALES
OPERATIONS**



IMPLEMENTING FACTORING ONLINE



**DEVELOPMENT OF THE PRODUCT
OFFER FOR THE SME SECTOR**

THE CORE ELEMENTS OF THE GROUP'S STRATEGY





DISTINCTIONS AND AWARDS

RANKING OF RZECZPOSPOLITA

Taking 452nd place in the ranking of the largest companies in Poland according to the Rzeczpospolita. List of 500 for the year 2018

SILVER CHAMP

29/03/2018 **Silver Champ 2017/2018** in the Sponsorship category of the team / sportsman awarded in the The Champ Awards plebiscite for Polish sports campaigns (cooperation with Lech Poznań)

ZŁOTE BYKI I NIEDŹWIEDZIE

21/03/2018 **Nomination for the "Company of the Year from the New Connect Market"** award in the Złote Byki i Niedźwiedzie competition, organized by Gazeta Giełdy i Inwestorów Parkiet

RANKING OF GAZETA FINANSOWA

Taking 481th place in the ranking of 1000 Largest Companies in Poland according to Gazeta Finansowa in 2018

EXPERT LAUREL

26/03/2018 **Expert Laurel 2018/2019** Aforti Finance - Gold Loan, Aforti Exchange - **Expert Laurel 2018/2019** for the product Currency Exchange Office for Companies + extraordinary award

PEARLS OF THE POLISH ECONOMY

11/12/2018 **Large Pearls certificate** in the 16th edition of the **Pearls of the Polish Economy** ranking for Aforti Capital Group (10th place in the ranking)

SPORTS SPONSORSHIP PROJECT

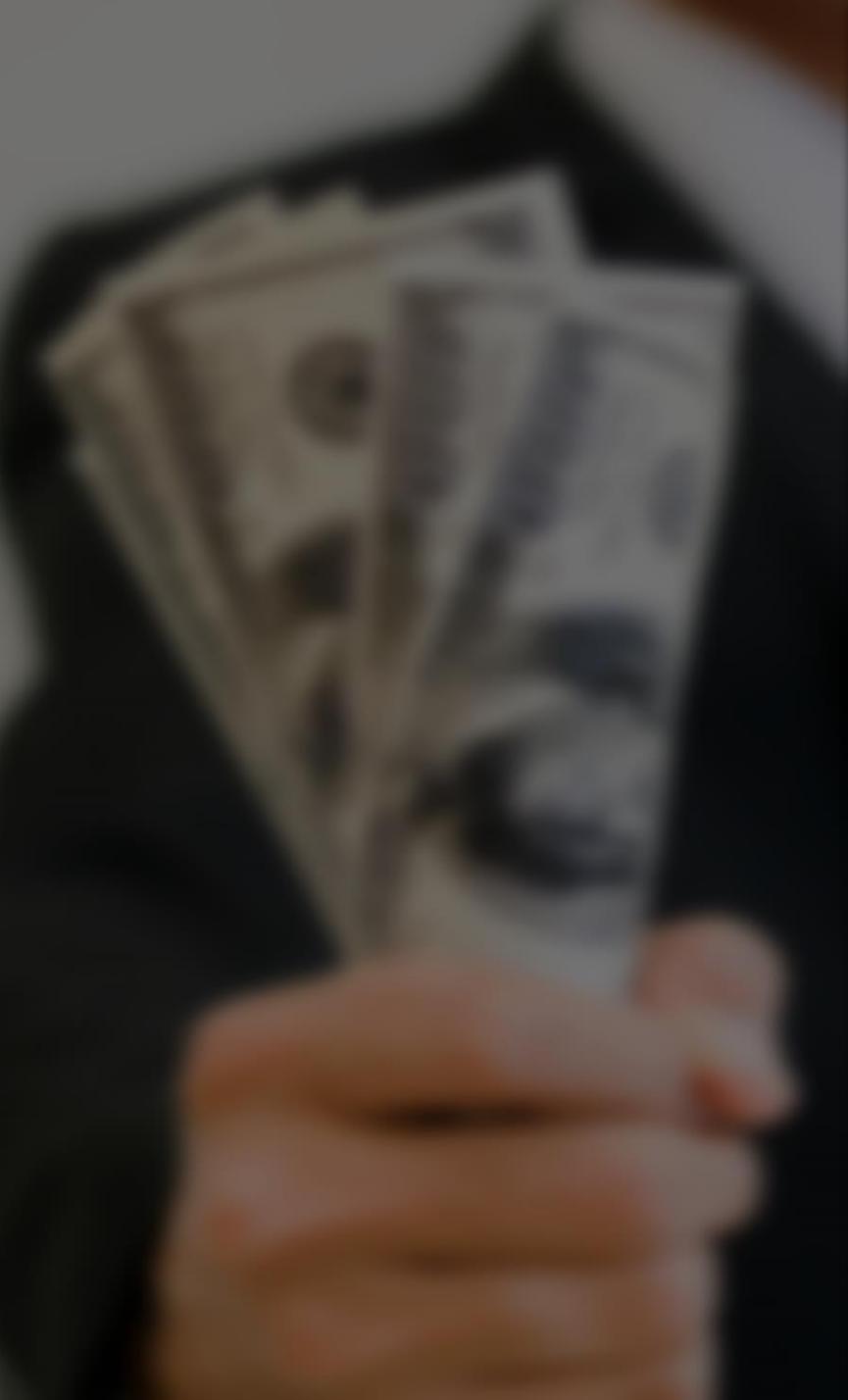
#afortiSupPORT

Just as we support entrepreneurs in running their business, we invest in sport in the same way. We support the most popular and those less obvious sports. The most important for us are emotions and a large dose of adrenaline.

#afortiMocnyStart

In this program, we see similarities to our business. We prove that thanks to proper financing, we can achieve much more, regardless of whether we are talking about running a company or making preparations to important sports competitions. We believe that supporting young athletes, we will let them smoothly grow to higher leagues, and many of them will have an opportunity to fight for prizes at international championship events.





ANTI-MONEY LAUNDERING

We want to run our business in honest and transparent way, fully compliant with all AML/CTF regulations. Due to this fact we have implemented all required **AML** and **KYC** procedures.

Also, according to Polish law, the activities of our companies is being monitored by the **General Inspector of Financial Information (the GIFI)**.

THANK YOU

This compilation has been prepared solely for information purposes. It does not constitute advertising or offering of securities in public trading. This compilation does not constitute an offer within the meaning of Art. 66 of the Civil Code. The sources of information used in it are deemed credible and accurate by Aforti Holding S.A., but there is no guarantee that it is comprehensive and fully reflects the actual state.

The compilation may contain statements regarding the future, which constitute an investment risk or a source of uncertainty and may significantly differ from the actual results. Aforti Holding S.A. is not responsible for the effects of decisions that have been taken on the basis of this compilation. Responsibility rests solely on the beneficiaries of the compilation. The compilation is subject to protection resulting from the Copyright and Related Rights Act. Reproduction, publication or distribution requires the consent of Aforti Holding S.A.



Chalubinskiego St. 8
00-613 Warsaw
+48 22 647 50 00
biuro@aforti.pl
www.aforti.pl/en