

"We want to enable entrepreneurs to focus on their business and be more successful by supporting with fast, smooth and intelligent financial solutions."

aifinyo defines the new category Smart Billment by creating an ecosystem for processing, finance and payment in the B2B market."

Stock Key Facts

Number of shares:	3,641,819
Market cap:	~ 140 € m
ISIN / ticker:	DE000A2G8XP9 / ebe
Listing:	Frankfurt, Munich, Xetra
Designated sponsor:	Warburg

Shareholder structure

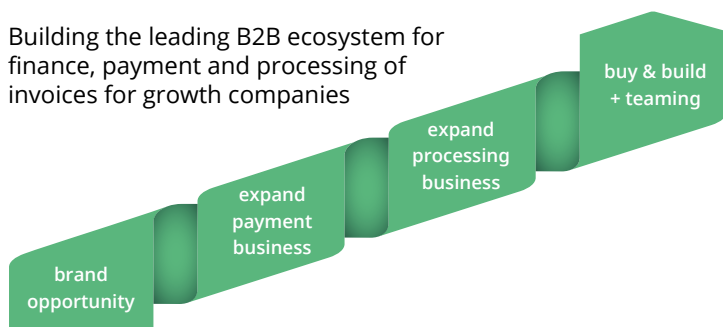
Other Investors	(<10 %) 33 %
Stefan Kempf	22 %
Matthias Bommer	22 %
Markus Wenner	11 %
Roland Fassauer	6 %
Free Float	5 %
Employees	1 %

Excellent market position in a 8 € bn market

- Digital small ticket platform for alternative finance, payment and processing.
- B2B fintech pure play on a profitable growth track.
- Sharp business model and positioning due to product range, size and tech focus.
- Significant revenues and earnings growths in the coming years with existing and new products.

Growth Roadmap

Building the leading B2B ecosystem for finance, payment and processing of invoices for growth companies



Research

Warburg (10/2021)	buy	51.00 EUR
SMC (10/2021)	buy	52.00 EUR

Key financial figures (5 y)

	2020*	2019	2018	2017	2016
Transaction Volume (€ m)	263	274	214	167	118
Turnover (€ m)	32	42	28	14	7
EBIT (€ k)	-2.471	1.475	1.367	1.111	639
EBT (€ k)	-3.453	387	523	429	289

* Unexpected losses (-2.5m,) due to Covid-19 and Decimo integration cost (-1m) main driver of negative EBT 2020

Quarterly figures 2021/2020

	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
Transaction Volume (€ m)	66	56	62	56	61
Turnover (€ m)	11.0	9.8	9.1	6.2	6.3
Adj. revenues (€ m)	1.9	1.9	1.9	1.6	1.8
EBIT (€ k)	305	-52	-236	-332	-1.947
EBT (€ k)	34	-219	-426	-543	-2.218

Management Team



Stefan Kempf
CEO



Matthias Bommer
Director Sales & Marketing



Prof. Dr.-Ing. Roland Fassauer
Director Technology

Florian Renner
Chairman of the Supervisory Board