



Quarterly Results Q1/2022

aifinyo AG

preliminary, not audited quarterly results of aifinyo group

preliminary Profit and Loss Account	2021					2022
	Q1 2021 EUR	Q2 2021 EUR	Q3 2021 EUR	Q4 2021 EUR	Gesamt EUR	Q1 2022 EUR
Total output	9.808.972	10.988.674	12.641.987	12.233.797	45.673.430	12.585.160
Cost of materials	7.664.985	8.786.738	10.320.760	9.582.070	36.354.553	10.009.823
Personnel costs	784.888	755.442	762.689	678.374	2.981.393	906.123
Depreciation and amortisation:	288.469	293.564	314.499	394.186	1.290.718	323.877
a) of fixed intangible assets and property, plant and equipment	24.817	34.878	51.194	105.247	216.136	68.585
b) of lease assets	263.652	258.686	263.305	288.939	1.074.582	255.292
Other operating expenses	1.123.105	847.505	1.001.905	527.395	3.499.910	901.117
a) Cost of risk	185.300	208.000	207.632	-68.287	532.645	270.500
Interest and similar expenses	166.177	271.769	177.168	168.422	783.536	189.449
preliminary earnings before taxes (excl. one-time special costs)	-218.652	33.656	64.966	883.350	763.320	254.771
Taxes on income	-7.368	5.321	6.211	42.681	46.845	3.551
one-time special costs*	0	0	210.000	492.041	702.041	78.446
preliminary earnings after taxes (incl. one-time special costs)	-211.284	28.335	-151.245	348.628	14.434	172.774

* in 2021 essentially costs of equity increase

Key figures

Transaction volume	55.949.591	65.884.533	72.775.754	74.553.202	269.163.080	74.591.006
adjusted Revenues*	1.880.335	1.943.250	2.057.922	2.094.236	7.975.743	2.144.683
EBIT (excl. one-time special costs)	-52.475	305.425	242.134	1.051.772	1.546.856	444.220
EBIT (incl. one-time special costs)	-52.475	305.425	32.134	559.731	844.815	365.774
EBT (excl. one-time special costs)	-218.652	33.656	64.966	883.350	763.320	254.771
EBT (incl. one-time special costs)	-218.652	33.656	-145.034	391.309	61.279	176.325

* Total output less costs of material and depreciation of lease assets