



Corporate News

## **Fintech aifinyo AG after strong Q4 with record figures for 2022: gross profit +75%.**

- **Preliminary figures: Transaction volume +40.5% to EUR 378 million; EBT above plan at EUR 1.3 million (previous year EUR 0.1 million)**
- **Growth drivers: SaaS revenues, financing services and acquisitions**

**Berlin, 24 January 2023** – aifinyo AG achieved record figures at all levels in 2022. The positive business development even gained momentum in the fourth quarter. After the B2B fintech had already surpassed the EUR 100 million mark in terms of transaction volume\* for the first time in the third quarter of 2022, EUR 115 million was achieved from October to December. In the fourth quarter of 2021, the transaction volume was at EUR 75 million.

According to preliminary figures, the operator of a cloud-based smart billment platform for the management, financing and payment of bills, that is unique in Germany, increased its transaction volume by 40.5% from EUR 269 million to EUR 378 million in the full year 2022. Sales increased by 22.7% to EUR 54 million. Gross profit (total operating performance reduced by cost of sales and depreciation of leased assets), one of the most important key performance indicators, increased by a disproportionately high 75% to EUR 14 million in 2022. The development of earnings was also encouraging: aifinyo's earnings before taxes (EBT) increased from EUR 0.1 million to EUR 1.3 million.

"The fact that we closed the fourth quarter of 2022 - and thus the year as a whole - at a record level was not necessarily to be expected given the overall economic outlook in Germany. The positive development shows that aifinyo is very solidly positioned," says aifinyo CEO Stefan Kempf. "All business areas have contributed to the growth. The recurring SaaS revenues of our subscription-based tools for invoice and liquidity management as well as revenues from financing services. The acquisitions of Billomat and Fundflow are also already paying off."

After a record year 2022, aifinyo is optimistic for 2023 - despite all the existing macroeconomic uncertainties. Around 10,000 entrepreneurs in Germany now manage their invoices, financing and cash flows with aifinyo. In Germany alone, the target group comprises 4 million companies and the market is still poorly developed.

aifinyo is expected to publish its audited consolidated financial statements for the year 2022 at the beginning of May 2023.

\*Sum of factoring, finetrading, leasing and collection transactions processed



### **About aifinyo**

aifinyo is the reliable smart billing partner for entrepreneurs and freelancers to automate the billing, financing and payment of invoices. For this purpose, the fintech operates a unique platform around invoice and liquidity management including uncomplicated financing solutions in the areas of factoring, finetrading, leasing and receivables management. With Billomat, aifinyo also offers one of the leading cloud-based accounting systems in Germany, with which all invoice processes are handled simply and efficiently.

The shares (ISIN: DE000A2G8XP9) of aifinyo AG are listed on Xetra as well as in m:access, a market segment specifically for medium-sized companies within the Regulated Unofficial Market of the Munich Stock Exchange. The German Federal Financial Supervisory Authority (BaFin) supervises aifinyo finance GmbH as a financial services provider and aifinyo payments GmbH as a payment services provider.

For further information, visit [www.aifinyo.de](http://www.aifinyo.de)

### **Responsible**

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