



Corporate News

## **Fintech aifinyo AG looks optimistically to the future after record year 2022**

- **Transaction volume +40.5% to EUR 378 million**
- **Gross profit +80 % to EUR 13.3 million**
- **Net result improved from EUR 12,000 to EUR 1.2 million**
- **Growth through market penetration and expansion of the ecosystem**

**Berlin, 20 June 2023** –aifinyo AG today published its financial statements for the record year 2022. The B2B fintech has continued its profitable growth path, further developed technologically and additionally strengthened its leading market position through acquisitions. All business areas 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.

### **Record figures at all levels**

Operationally, aifinyo achieved record figures at all levels in 2022. After breaking the EUR 100 million mark in transaction volume\* for the first time in the third quarter, the full-year figure was EUR 378 million. This represents an increase of 40.5% compared to the EUR 269 million in 2021, meaning that aifinyo has grown by an average of 36% over the past ten years. Sales increased by 21.9% from EUR 43.9 million to EUR 53.6 million in 2022.

Gross profit (total operating performance reduced by cost of sales and depreciation of leased assets) - probably the most important key performance indicator at present - increased by 80% from EUR 7.4 million to EUR 13.3 million in the year under review. The development at all other earnings levels was also pleasing in 2022: the operating result (EBIT) increased from EUR 0.87 million to EUR 2.18 million and net income from EUR 12,000 to EUR 1.2 million.

### **Positive outlook after strong Q1**

aifinyo is optimistic about 2023. Now that the integration of Billomat, which was acquired in 2022, is well advanced, cross-selling potential is to be increasingly leveraged. For example, more and more financing solutions will be made available to Billomat customers. In addition, aifinyo is preparing to expand the ecosystem to include a business account and credit card.



Operationally, aifinyo expects a positive development in 2023. In the first quarter, gross profit already increased by 20%. Although the economy in Germany is expected to cool down further - how much remains to be seen - market penetration should continue largely independently of this.

The audited 2022 consolidated financial statements are available at [www.aifinyo.de/download](http://www.aifinyo.de/download).

\*Total 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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