



**QUARTERLY RESULTS**  
**Q3/2023**

## aifinyo AG

### preliminary, not audited quarterly results of aifinyo group

preliminary Profit and Loss Account	2022				2023			
	Q1 2022 EUR	Q2 2022 EUR	Q3 2022 EUR	Q1 - Q3 2022 EUR	Q1 2023 EUR	Q2 2023 EUR	Q3 2023 EUR	Q1 - Q3 2023 EUR
Total output	13.454.335	14.432.356	14.469.174	42.355.865	13.084.575	14.042.915	13.932.147	41.059.637
Cost of materials	10.009.823	10.909.449	10.479.786	31.399.058	9.096.452	9.996.332	9.842.612	28.935.397
Personnel costs	1.295.839	1.260.530	1.475.128	4.031.497	1.466.693	1.434.762	1.521.489	4.422.944
Depreciation and amortisation:	396.405	351.539	549.230	1.297.174	637.195	739.157	592.131	1.968.483
a) of fixed intangible assets and property, plant and equipment	141.113	83.885	193.108	418.106	243.067	236.196	96.576	575.839
b) of lease assets	255.292	267.654	356.122	879.068	394.128	502.961	495.555	1.392.644
Other operating expenses	1.359.503	1.422.970	1.615.486	4.397.959	1.226.229	1.468.123	1.462.339	4.156.691
a) Cost of risk	384.808	380.032	505.536	1.270.376	368.456	596.195	401.028	1.365.680
Interest and similar expenses	189.449	196.206	237.016	622.671	332.731	349.742	432.461	1.114.935
<b>preliminary earnings before taxes (excl. one-time special costs)</b>	<b>203.316</b>	<b>291.662</b>	<b>112.528</b>	<b>607.506</b>	<b>325.273</b>	<b>54.798</b>	<b>81.116</b>	<b>461.188</b>
Taxes on income	3.551	8.358	527	12.436	14.034	9.060	11.390	34.484
one-time special costs	78.446	97.480	17.209	193.135	0	0	0	0
preliminary earnings after taxes (incl. one-time special costs)	121.319	185.824	94.792	401.935	311.239	45.738	69.726	426.704

#### Key figures

Transaction volume	71.591.968	86.303.251	105.077.752	262.972.971	105.857.883	100.907.018	100.570.105	307.335.006
adjusted Revenues*	2.786.857	3.153.792	3.465.374	9.406.023	3.365.379	3.543.621	3.593.980	10.502.980
EBIT (excl. one-time special costs)	392.765	487.868	349.544	1.230.177	658.005	404.540	513.577	1.576.122
EBIT (incl. one-time special costs)	314.319	390.388	332.335	1.037.042	658.005	404.540	513.577	1.576.122
EBT (excl. one-time special costs)	203.316	291.662	112.528	607.506	325.273	54.798	81.116	461.186
EBT (incl. one-time special costs)	124.870	194.182	95.319	414.371	325.273	54.798	81.116	461.186

\* Total output without other operating income less costs of material and

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