



**QUARTERLY RESULTS**  
**Q4/2023**

**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 - Q4 2022 EUR	Q1 2023 EUR	Q2 2023 EUR	Q3 2023 EUR	Q4 2023 EUR	Q1 - Q4 2023 EUR
Total output	13.454.335	14.432.356	14.469.174	42.355.865	56.975.344	13.084.575	14.042.915	13.932.147	12.902.340	53.961.978
Cost of materials	10.009.823	10.909.449	10.479.786	31.399.058	41.647.242	9.096.452	9.996.332	9.842.612	8.579.004	37.514.401
Personnel costs	1.295.839	1.260.530	1.475.128	4.031.497	5.377.902	1.466.693	1.434.762	1.521.489	1.230.136	5.653.080
Depreciation and amortisation:	396.405	351.539	549.230	1.297.174	1.945.291	637.195	739.157	592.131	953.944	2.922.427
a) of fixed intangible assets and property, plant and equipment	141.113	83.885	193.108	418.106	673.053	243.067	236.196	96.576	437.802	1.013.641
b) of lease assets	255.292	267.654	356.122	879.068	1.272.238	394.128	502.961	495.555	516.142	1.908.786
Other operating expenses	1.359.503	1.422.970	1.615.486	4.397.959	5.529.351	1.226.229	1.468.123	1.462.339	1.835.529	5.992.220
a) Cost of risk	384.808	380.032	505.536	1.270.376	1.021.399	368.456	596.195	401.028	-16.290	1.349.390
Interest and similar expenses	189.449	196.206	237.016	622.671	978.549	332.731	349.742	432.461	557.679	1.672.614
<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>1.497.009</b>	<b>325.273</b>	<b>54.798</b>	<b>81.116</b>	<b>-253.953</b>	<b>207.236</b>
Taxes on income	3.551	8.358	527	12.436	40.997	14.034	9.060	11.390	60.149	94.633
one-time special costs	78.446	97.480	17.209	193.135	193.135	0	0	0	0	0
preliminary earnings after taxes (incl. one-time special costs)	121.319	185.824	94.792	401.935	1.262.877	311.239	45.738	69.726	-314.101	112.603

**Key figures**

Transaction volume	71.591.968	86.303.251	105.077.752	262.972.971	377.693.345	105.857.883	100.907.018	100.570.105	100.146.406	407.481.413
adjusted Revenues*	2.786.857	3.153.792	3.465.374	9.406.023	13.276.224	3.365.379	3.543.621	3.593.980	4.035.810	14.538.790
EBIT (excl. one-time special costs)	392.765	487.868	349.544	1.230.177	2.475.558	658.005	404.540	513.577	303.728	1.879.850
EBIT (incl. one-time special costs)	314.319	390.388	332.335	1.037.042	2.282.423	658.005	404.540	513.577	303.728	1.879.850
EBT (excl. one-time special costs)	203.316	291.662	112.528	607.506	1.497.009	325.273	54.798	81.116	-253.951	207.236
EBT (incl. one-time special costs)	124.870	194.182	95.319	414.371	1.303.874	325.273	54.798	81.116	-253.951	207.236

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

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