Factsheet

May 2015



About FAST FINANCE

Wrocław-based FAST FINANCE S.A. is one of Poland's leading players involved in purchasing and recovery on its own of consumer debt. With employment of several dozen people, the company currently services receivables packages with a nominal value in excess of PLN 0.5bn.

The company operates on a growing debt market and specialises in collecting high-quality consumer debt portfolios purchased mainly from banks and other entities subject to regulatory supervision. Some creditors offer their receivables portfolios for sale only in transactions with the participation of a securitization fund. The fact that FAST FINANCE operates its own Non-Standard Closed-End Securitization Investment Fund makes it an eligible partner for such transactions and is a source of the company's competitive advantage.

FAST FINANCE Spółka Akcyjna (ticker: FFI) is listed at the Warsaw Stock Exchange (WSE). Established in 2004, the company made a debut on the NewConnect market on 6 May 2008 and on 30 March 2010 the listing was transferred to the regulated market. FAST FINANCE is also an issuer of bonds traded on the Calatyst market.

Net revenues from sales Operating profit Net profit [PLN,000,000] [PLN,000,000] [PLN,000,000] 7,20 6,87 6,70 3,56 3,30 3,10 2,12 2,10 2,02 1Q 2013 1Q 2014 1Q 2015 1Q 2013 1Q 2014 1Q 2015 1Q 2013 1Q 2014 1Q 2015 EBIDTA profitability Operating profitability Net profitability 50,94% 49,47% 49,47% 48,57% 48,04% 46,28% 30,70% 30,10% 29,10%

1Q 2014

1Q 2015

1Q 2013

Assets [PLN,000]

1Q 2015

Fixed assets - as at	31.03.2015	31.03.2014
Tangible fixed assets	1 180	1 424
Deferred tax assets	341	19
Other financial assets	15 989	36 989
Other assets	555	601
Total fixed assets	18 065	39 024
Current assets		
Trade and other receivables	191 611	182 642
Other financial assets	39 414	36 980
Current tax assets	-	170
Other assets	55 259	57 844
Cash and cash equivalents	291	408
Total current assets	286 575	243 669
Total assets	304 640	282 693

Liabiltiies and shareholders' equity [PLN,000]

1Q 2013

1Q 2014

1Q 2015

Shareholders' equity - as at	31.03.2015	31.03.2014
Reserve capital	41 452	33 222
Retained profit	2 108	2 019
Total shareholders' equity	54 437	44 471
Long-term liabilities		
Long-term loans and bank credit	49 301	53 911
Long-term provisions	163 354	153 772
Total long-term liabilities	215 222	209 233
Short-term liabilities		
Trade payables and other payables	2 625	1 312
Short-term loans and bank credit	9 007	6 183
Short-term provisions	415	96
Other liabilities	1 587	497
Total short-term liabilities	34 981	28 989
Total liabilities	250 203	238 222
Total equity and libilities	304 640	282 693

Investors contact details:

1Q 2013

1Q 2014

FAST FINANCE S.A.
ul. Wołowska 20
51-116 Wrocław

tel./fax: 71 361 20 42 biuro@fastfinance.pl www.fastfinance.pl

Media contact details:

Monika Banasiak
NOBILI PARTNERS
monika.banasiak@nobili.pl
tel. 668 378 793

Factsheet

May 2015



Recent milestones

Consolidation of shares

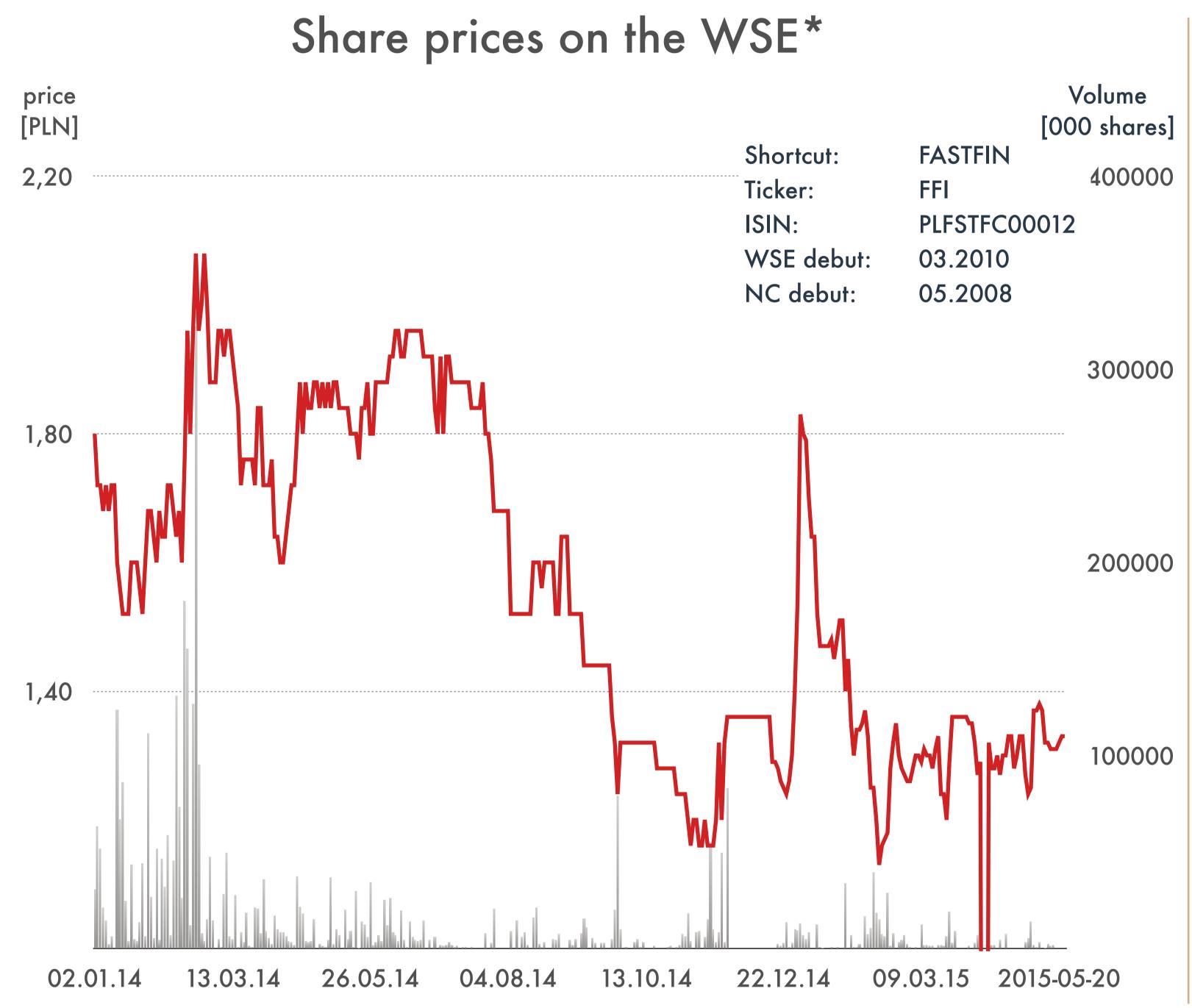
The company conducted a 4:1 reverse split of its shares. As a result, since 9 December 2014 a total of 13,750,000 series B and C Fast Finance shares have been listed at the WSE. The shares are registered with KDPW (National Depository for Securities) under the PLFSTFC00012 code (11,250,000 series A shares with preference voting rights were not introduced to trading).

Return to continuous trading

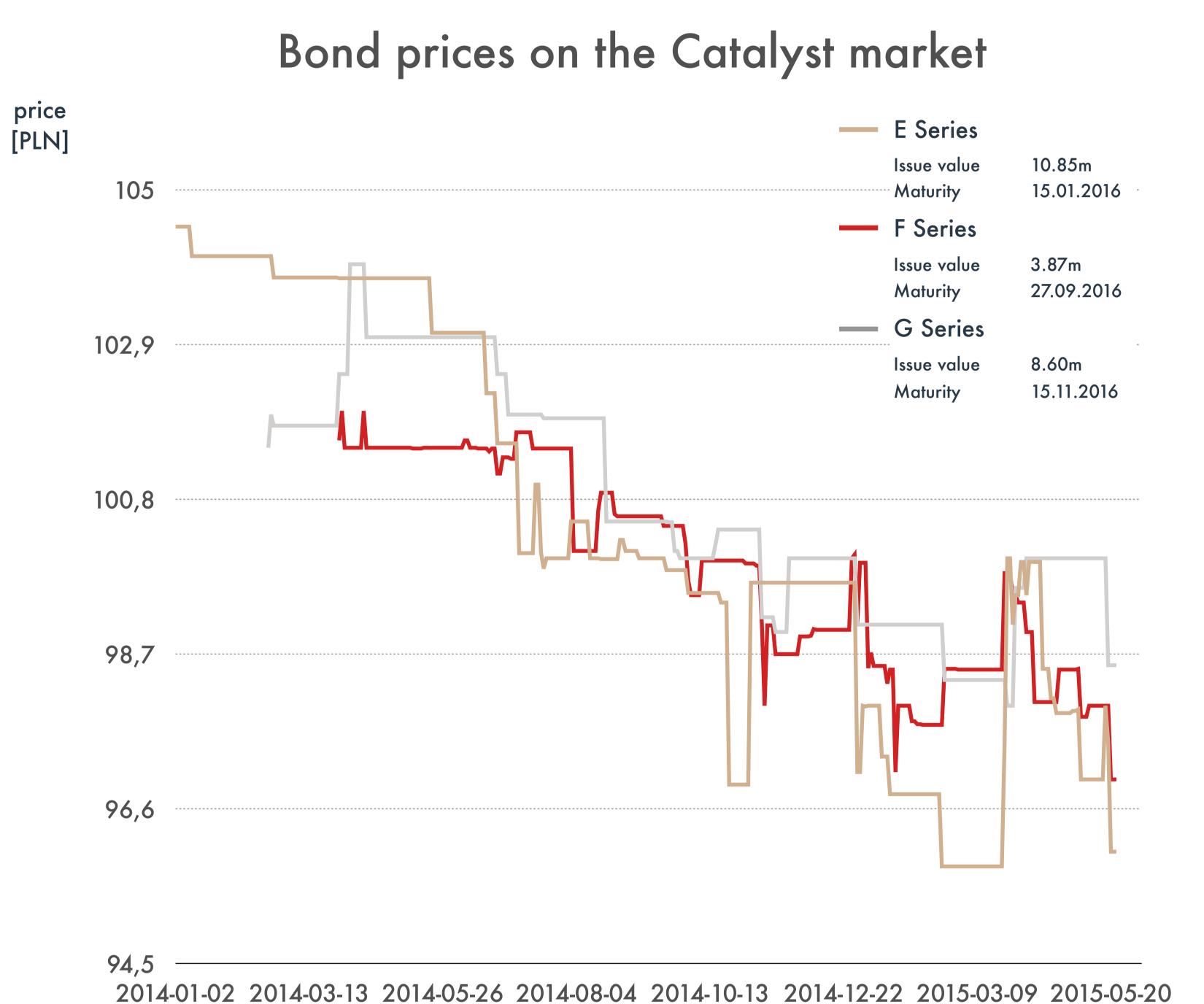
Upon completion of the share consolidation process, FAST FINANCE shares returned to continuous trading at the start of 2015. In its communication of 23 December 2014 the Management Board of the WSE informed about removing Fast Finance from the Alert List.

Issue of series J bonds

On 20 March 2015 Fast Finance issued 24,848 series J bonds with a nominal value of PLN 1,000 each with a total value of PLN 24,848,000. The purpose of the issue was to refinance the issue of series D bonds and to purchase and service new debt portfolios.







Management Board

Jacek Daroszewski

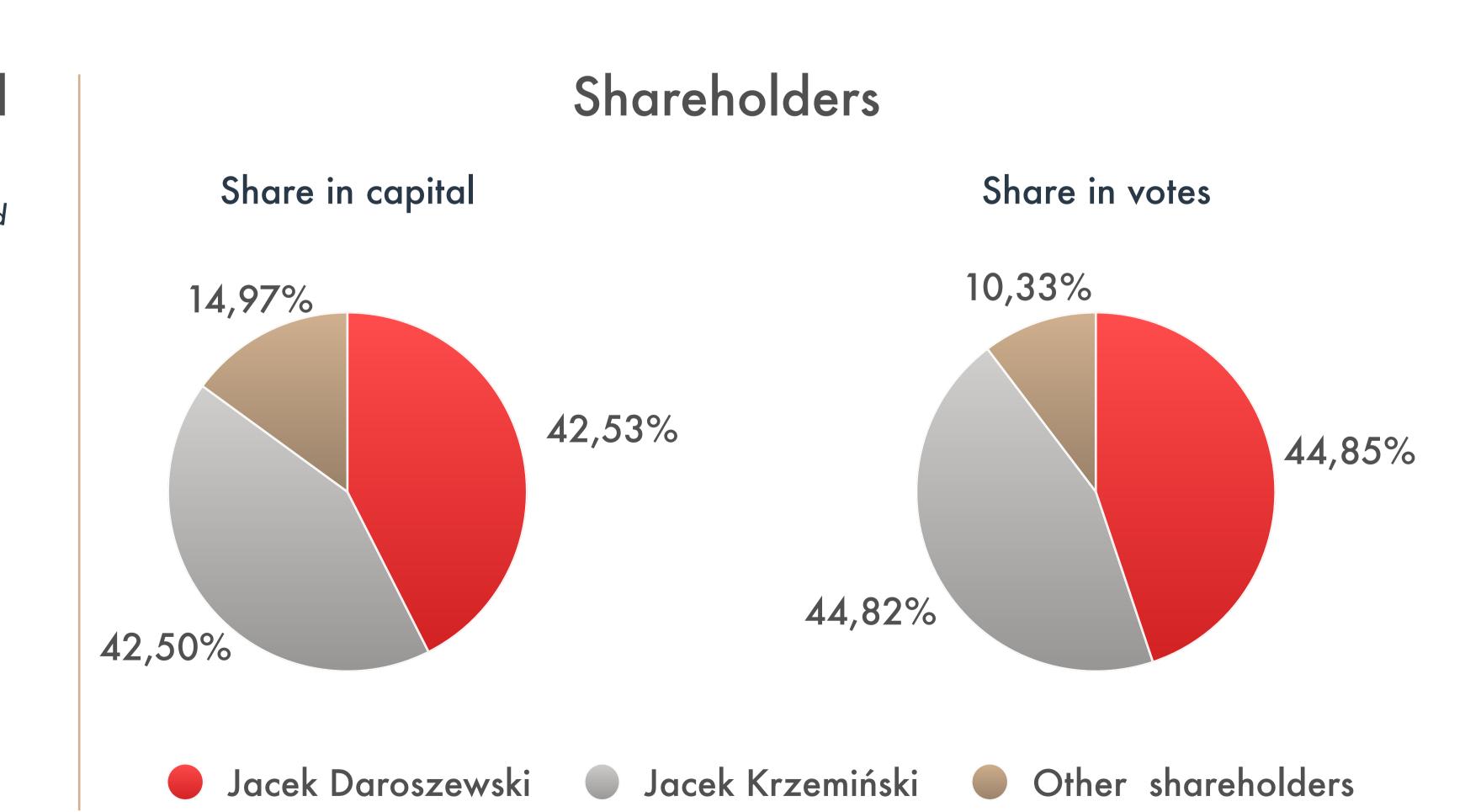
President of the Management Board
Graduate of the Wrocław University of Technology,
Faculty of Mechanical Engineering (M.Sc. Eng.) Since
2004 co-owner and President of the Management
Board of FAST FINANCE. Since September 2009 coowner and President of the Management Board of J&J
Financial Advisors Sp. z o.o.

Jacek Krzemiński

Vice President of the Management Board
Graduate of the Secondary Technical School of
Mechanical Engineering in Wrocław. He has years
of experience in management of polish and foreign
companies. Since 2004 co-owner and Vice President
of the Management Board of FAST FINANCE. Since
September 2009 co-owner and Vice President of the
Management Board of J&J Financial Advisors Sp. z o.o.

Andrzej Kiełczewski Chairman of the Supervisory Board Zbigniew Strzałkowski Grzegorz Kawczak Marek Ochota

Hildegarda Kaufeld



Investors contact details:

FAST FINANCE S.A. ul. Wołowska 20 51-116 Wrocław

tel./fax: 71 361 20 42 biuro@fastfinance.pl www.fastfinance.pl

Media contact details:

Monika Banasiak
NOBILI PARTNERS
monika.banasiak@nobili.pl
tel. 668 378 793