

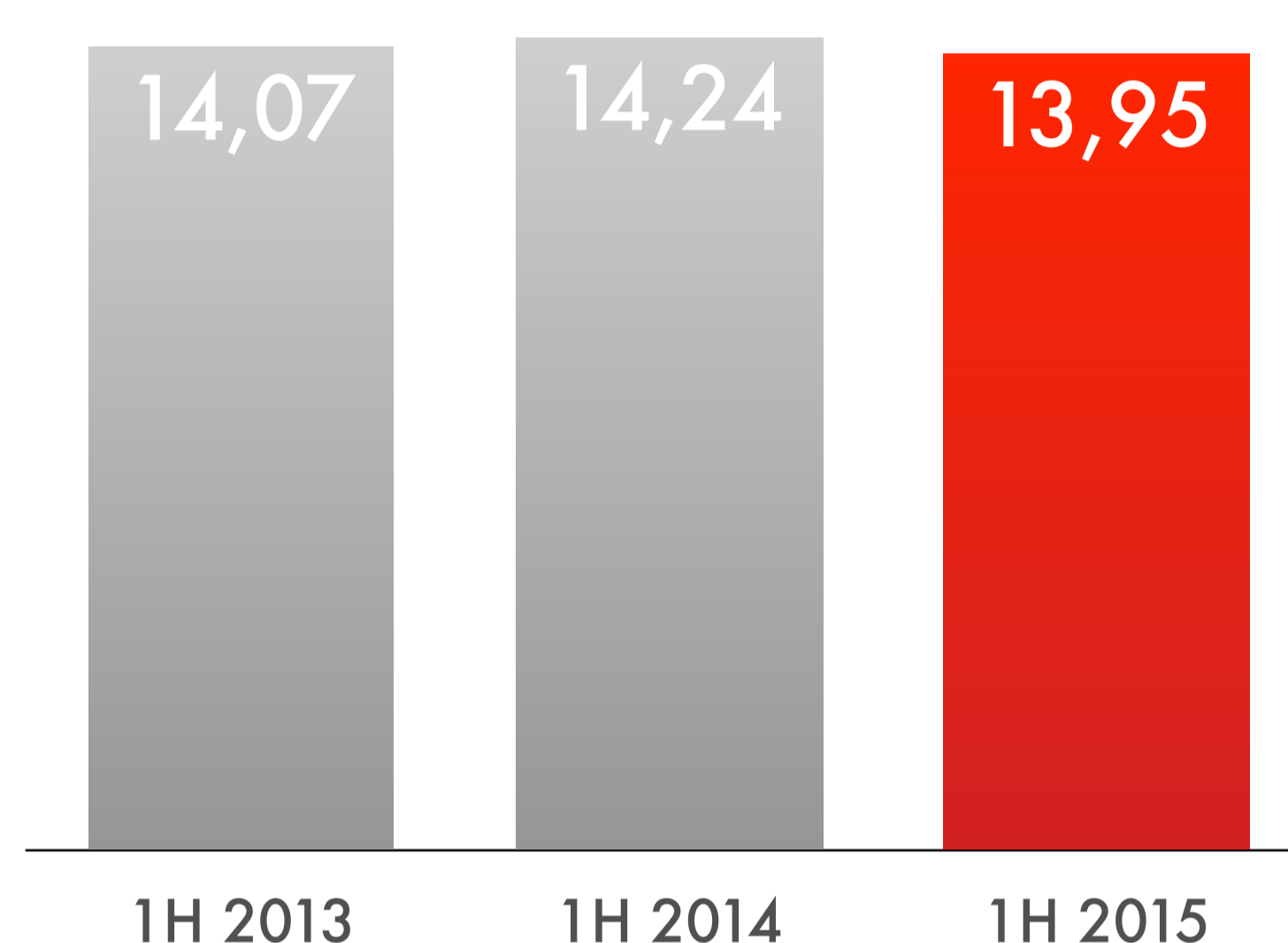
## About FAST FINANCE

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.

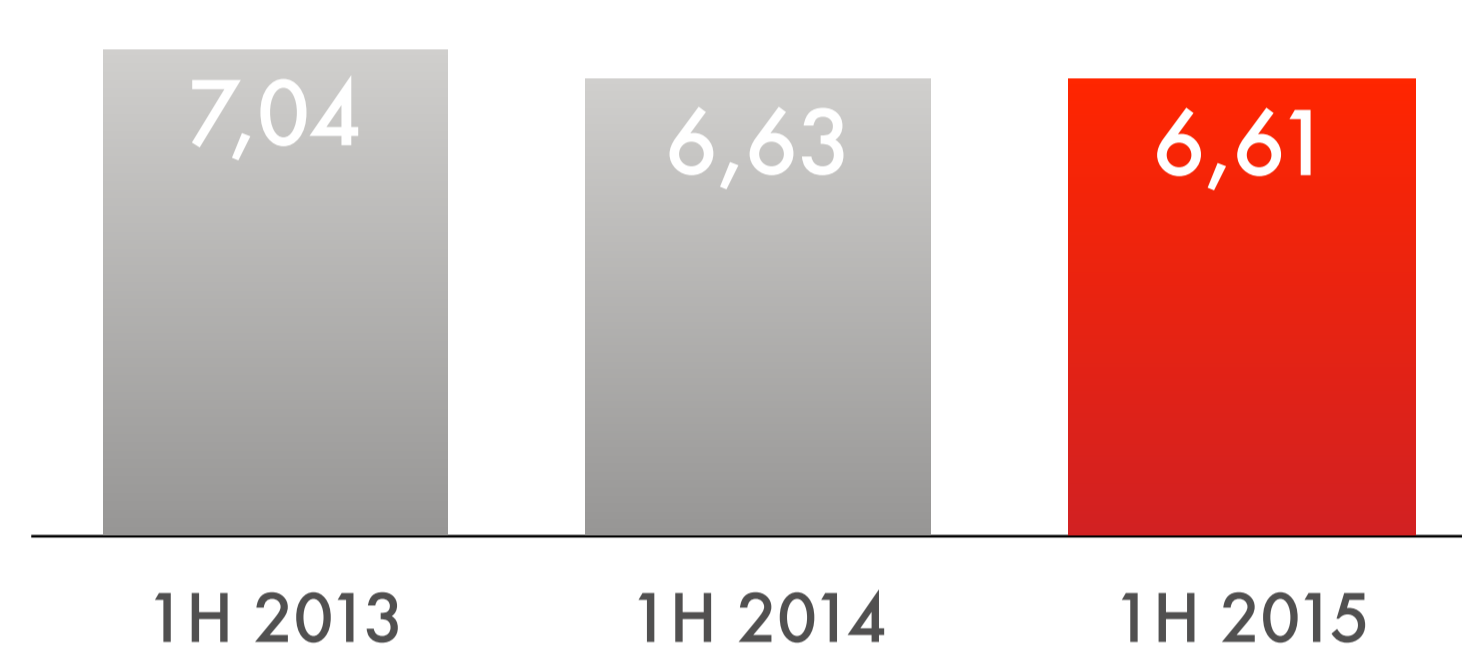
The company operates on a growing debt market and specialises in collecting high-quality consumer debt portfolios purchased mainly from banks and other entities subject to regulatory supervision. Some creditors offer their receivables portfolios for sale only in transactions with the participation of 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.

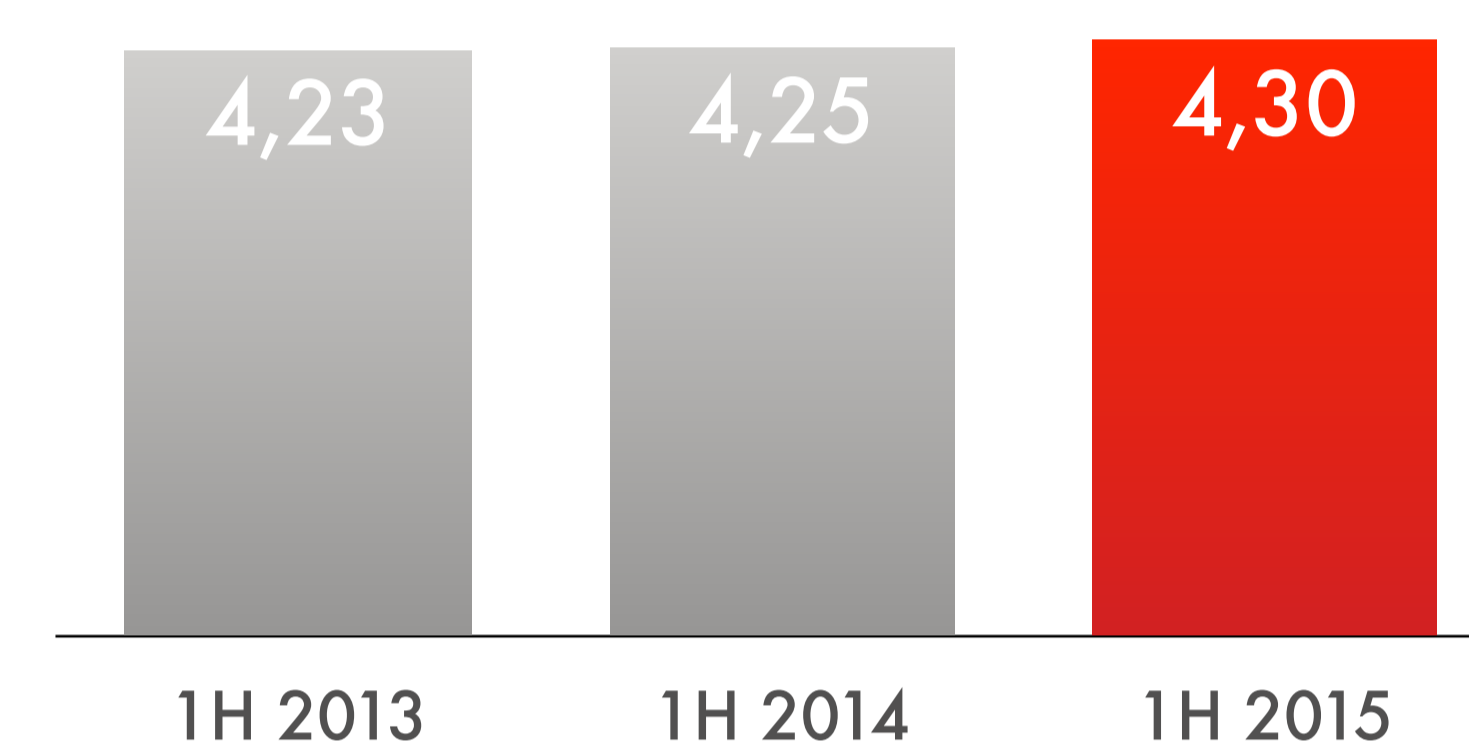
### Net revenues from sales [PLN,000,000 ]



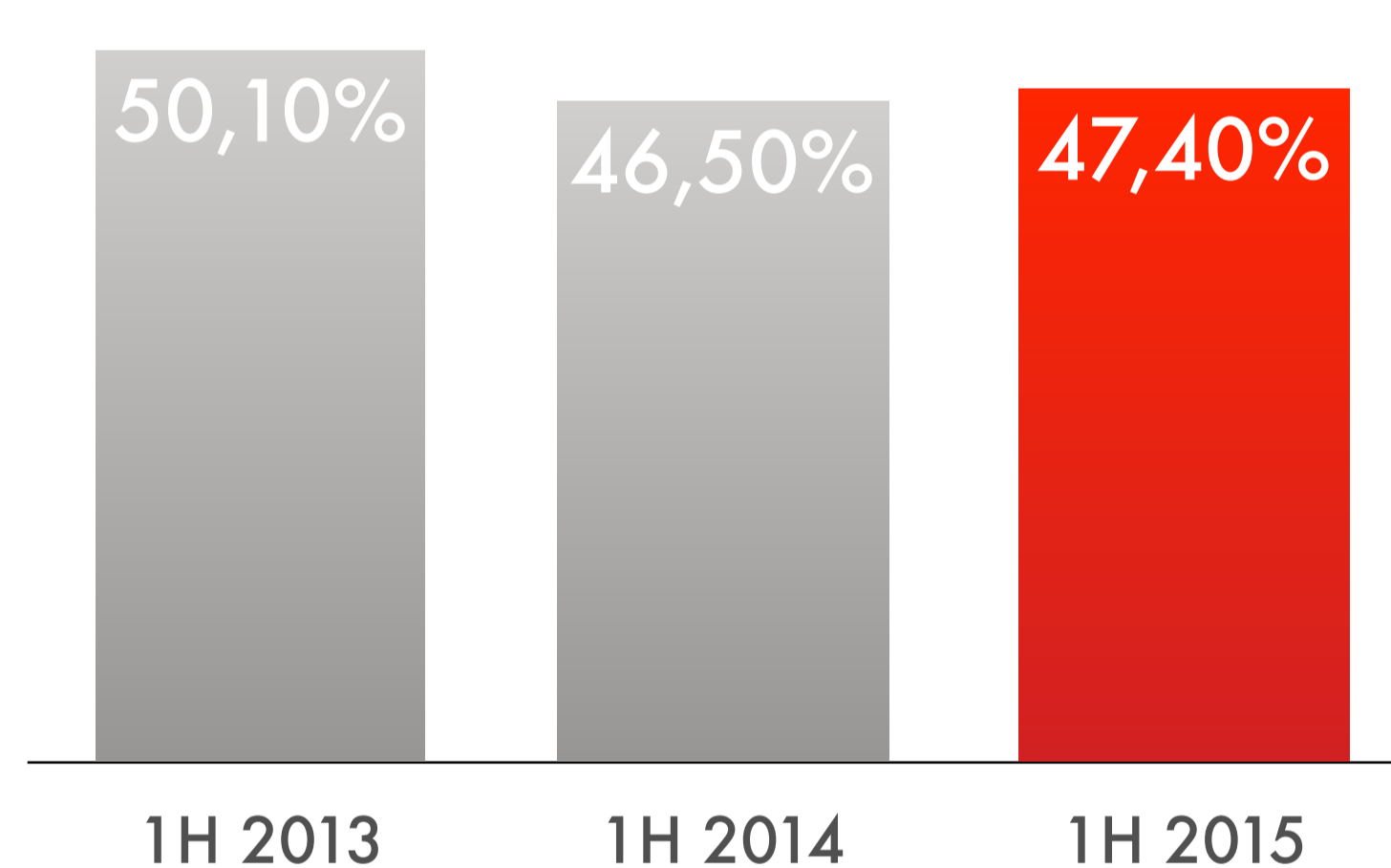
### Operating profit [PLN,000,000 ]



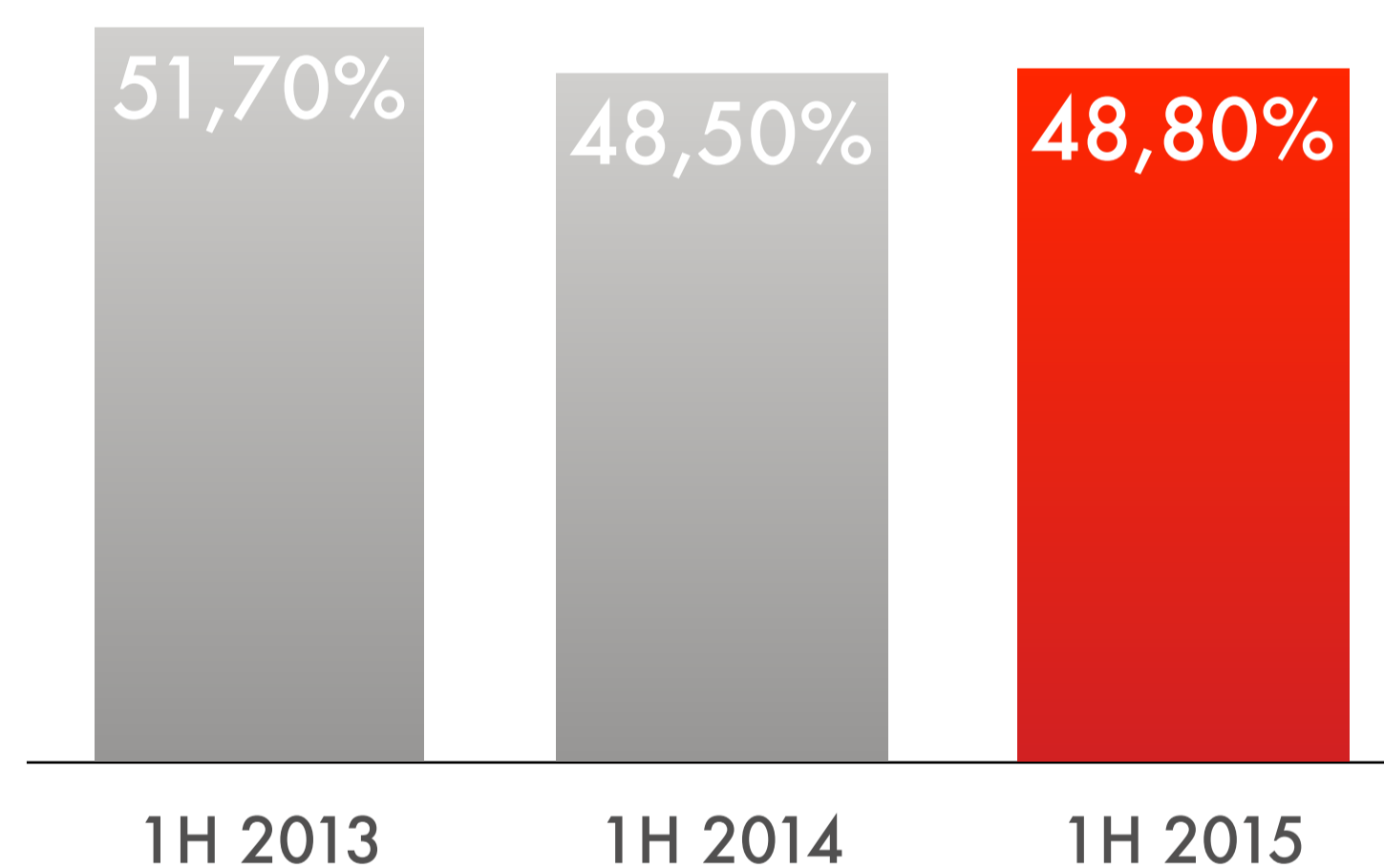
### Net profit [PLN,000,000 ]



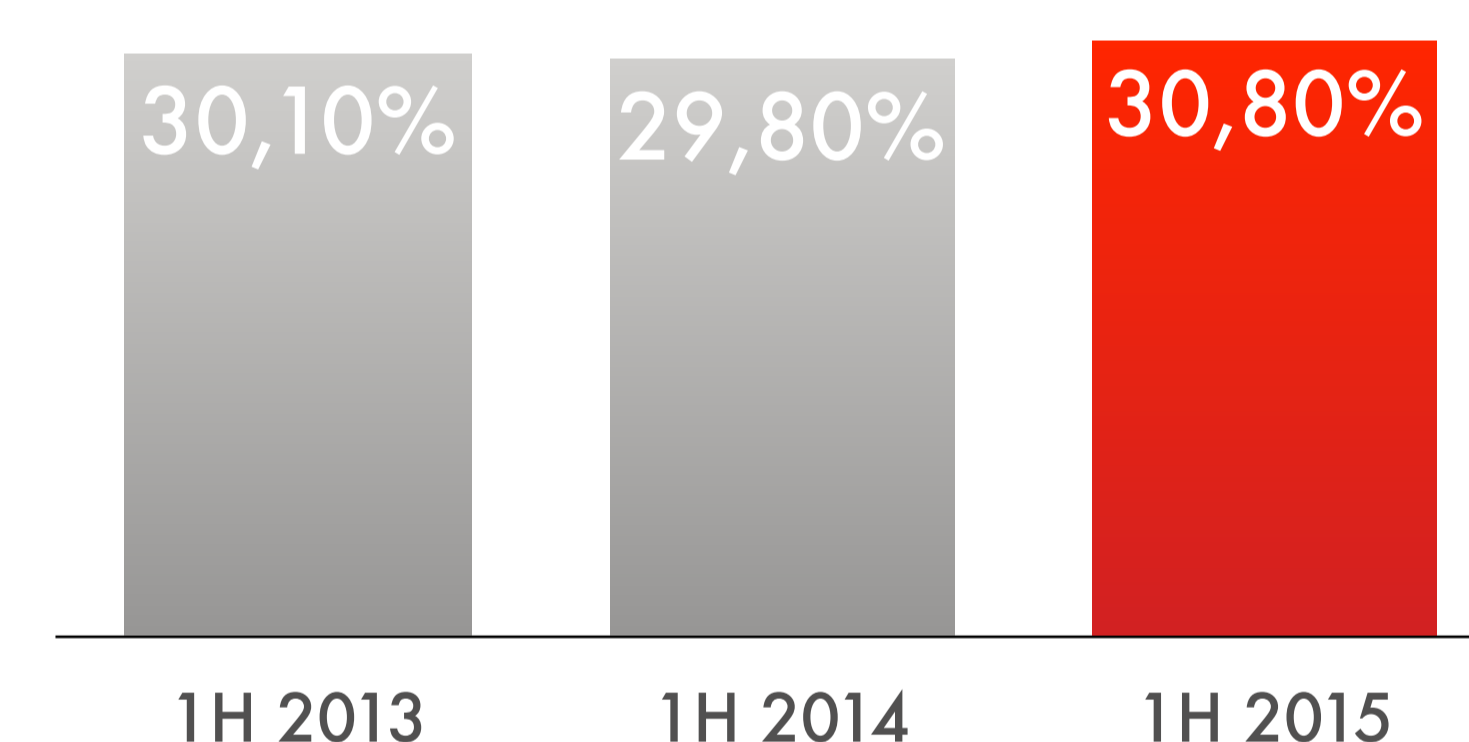
### Operating profitability [%]



### EBIDTA profitability [%]



### Net profitability [%]



## Assets [PLN,000 ]

	30.06.2015	30.06.2014
<b>Fixed assets - as at</b>		
Tangible fixed assets	1 075	1 536
Deferred tax assets	481	276
Other financial assets	16 066	9 302
Other assets	366	457
<b>Total fixed assets</b>	<b>17 988</b>	<b>11 571</b>
<b>Current assets</b>		
Trade and other receivables	186 388	181 020
Other financial assets	39 990	34 968
Current tax assets	-	-
Other assets	54 454	57 213
Cash and cash equivalents	7 378	5 247
<b>Total current assets</b>	<b>288 214</b>	<b>278 448</b>
<b>Total assets</b>	<b>306 202</b>	<b>290 019</b>

## Liabilities and shareholders' equity [PLN,000 ]

	30.06.2015	30.06.2014
<b>Shareholders' equity - as at</b>		
Reserve capital	51 329	41 451
Retained profit	4 298	4 247
<b>Total shareholders' equity</b>	<b>56 627</b>	<b>46 698</b>
<b>Long-term liabilities</b>		
Long-term loans and bank credit	37 809	26 758
Long-term provisions	-	-
<b>Total long-term liabilities</b>	<b>203 457</b>	<b>185 590</b>
<b>Short-term liabilities</b>		
Trade payables and other payables	2 256	1 337
Short-term loans and bank credit	13 619	32 348
Short-term provisions	495	306
Other liabilities	7 651	773
<b>Total short-term liabilities</b>	<b>46 118</b>	<b>57 731</b>
<b>Total liabilities</b>	<b>249 575</b>	<b>243 321</b>
<b>Total equity and liabilities</b>	<b>306 202</b>	<b>290 019</b>

## Investors contact details:

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tel. 668 378 793

## Recent milestones

### 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.

### The Annual General Meeting of Shareholders

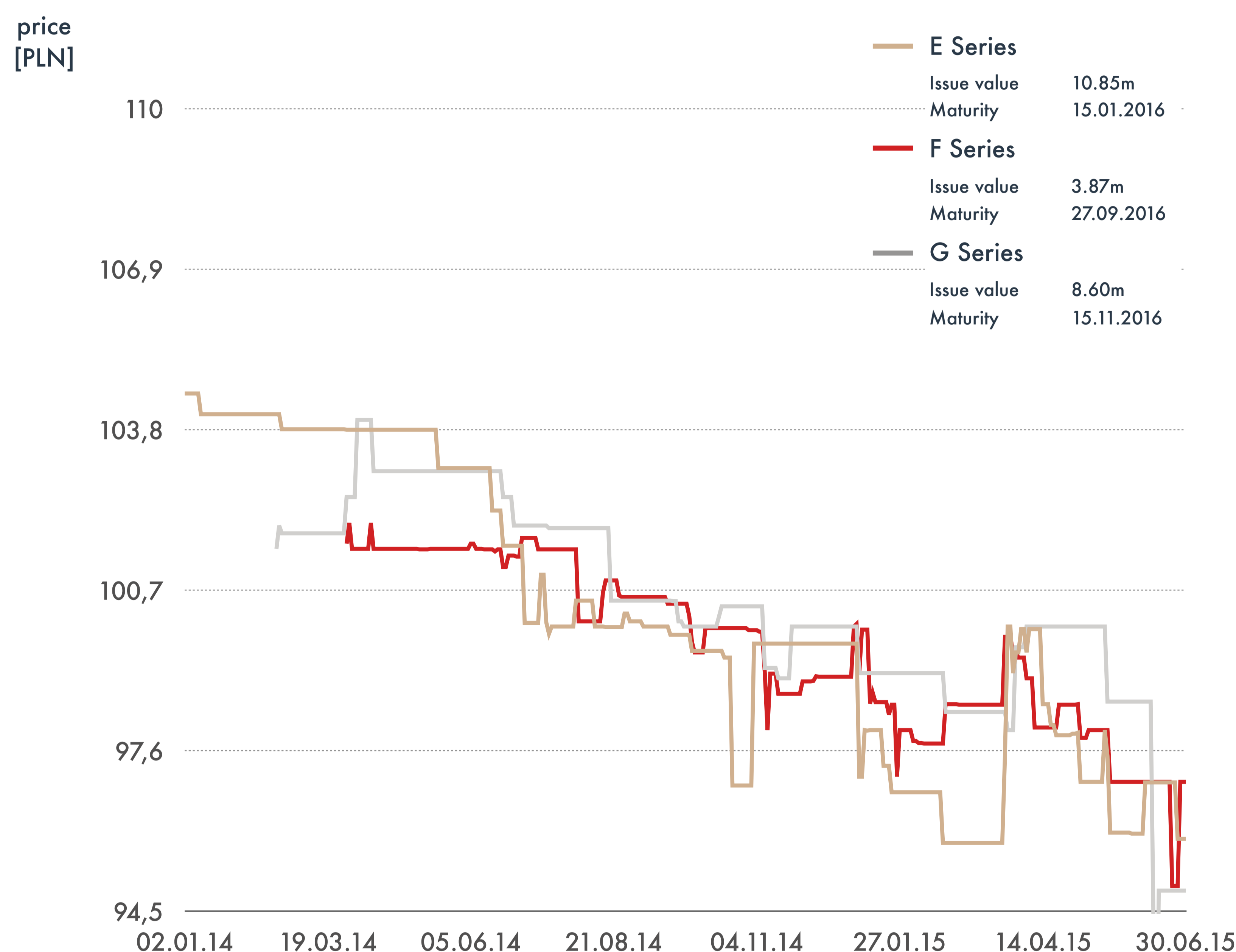
The Annual General Meeting of Shareholders was held on 25 June 2015. It adopted a resolution to allocate the entire net profit for the year 2014 for the supplementary capital. Moreover, Dorota Victoria Stempniak was appointed as a new Member of the Supervisory Board (in place of Mr Zbigniew Strzałkowski).

## Share prices on the WSE\*



\*The chart shows share prices relative to the base value. i.e. share price on the first listing of 9 December 2014 following share consolidation.

## Bond prices on the Catalyst market



## 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 co-owner 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.

## Supervisory board

### Andrzej Kietczewski

Chairman of the Supervisory Board

### Dorota Wiktoria Stempniak

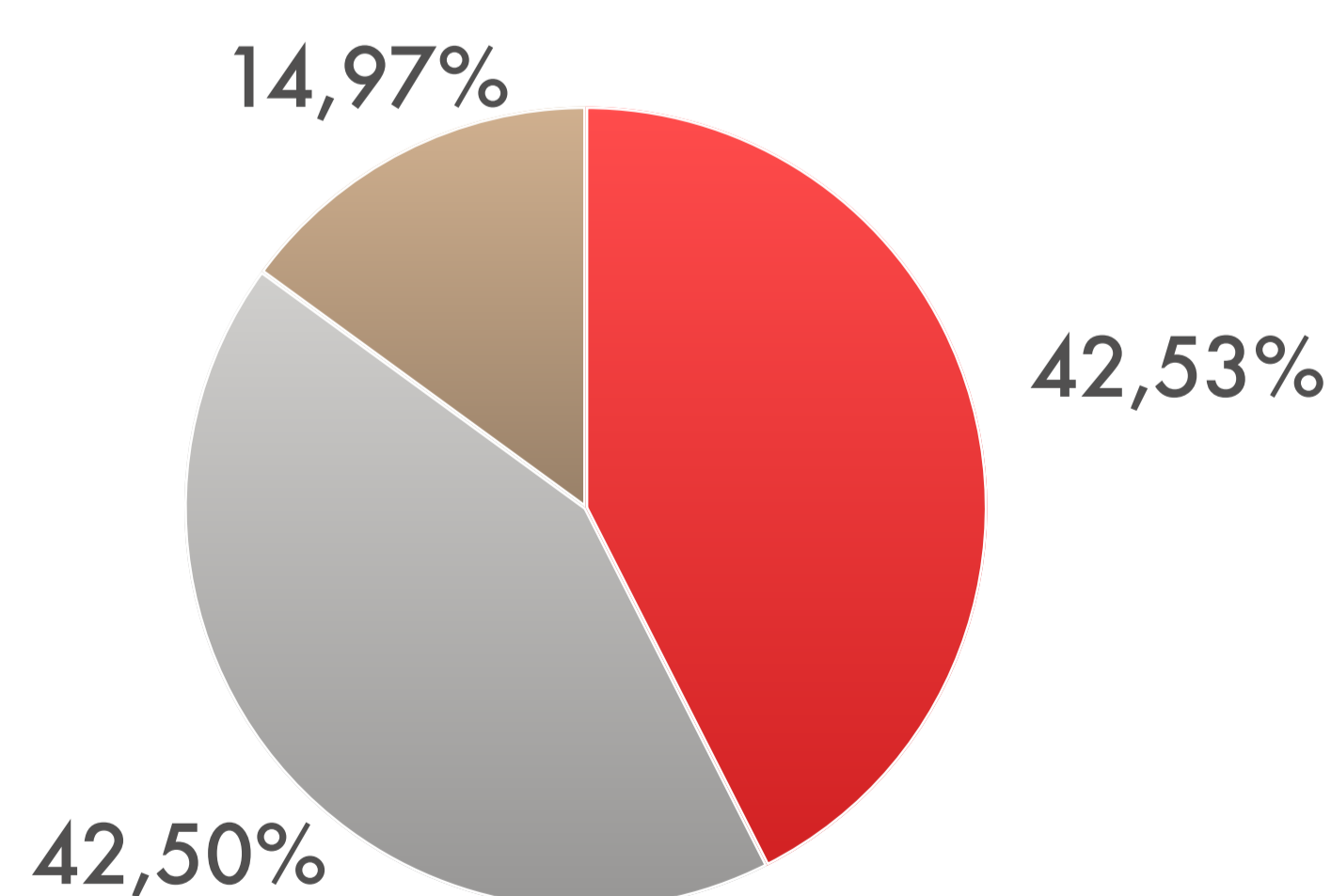
### Grzegorz Kawczak

### Marek Ochota

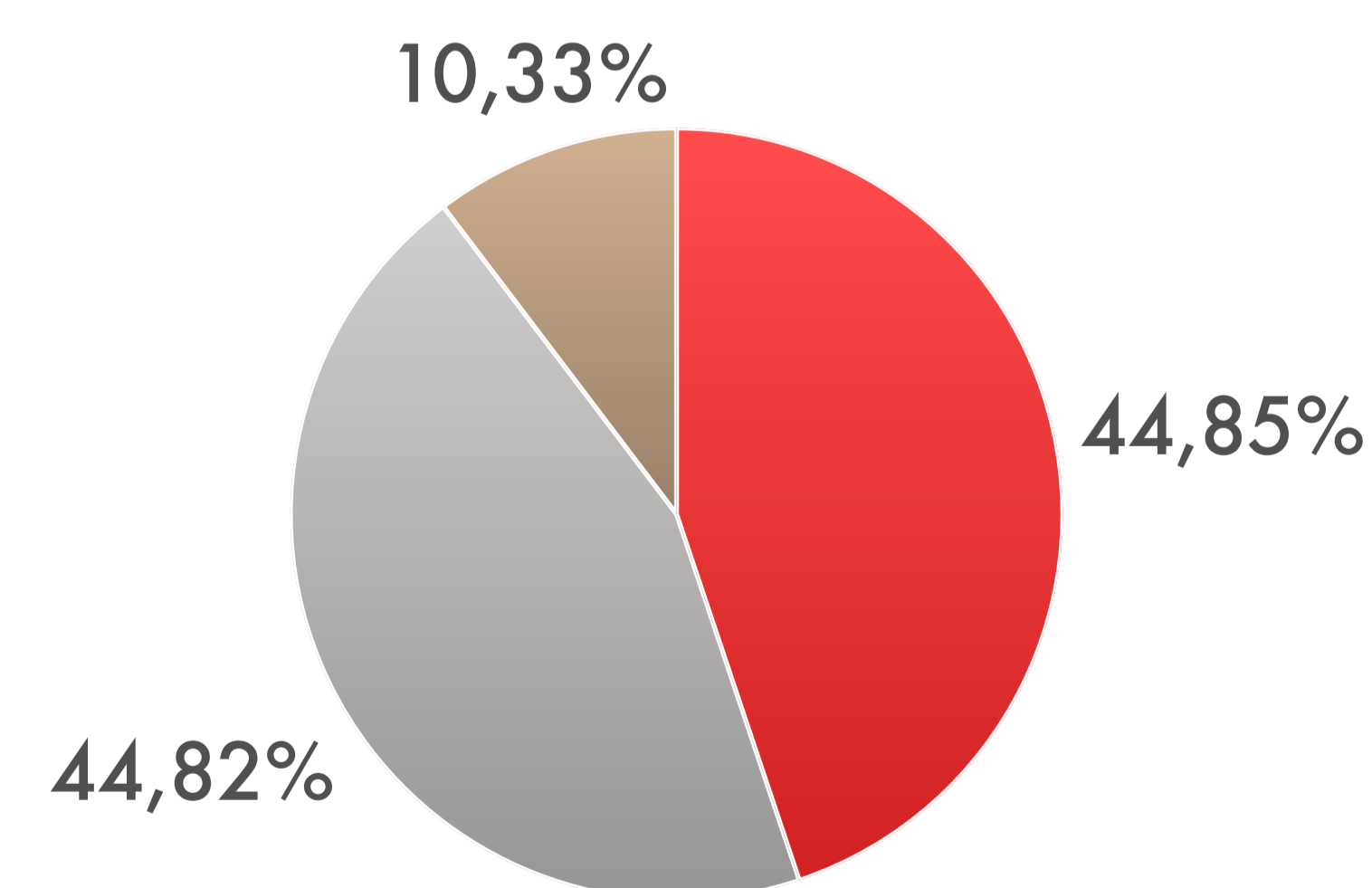
### Hildegarda Kaufeld

## Shareholders

### Share in capital



### Share in votes



● Jacek Daroszewski ● Jacek Krzemiński ● Other shareholders

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