

Fact sheet

3Q 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.

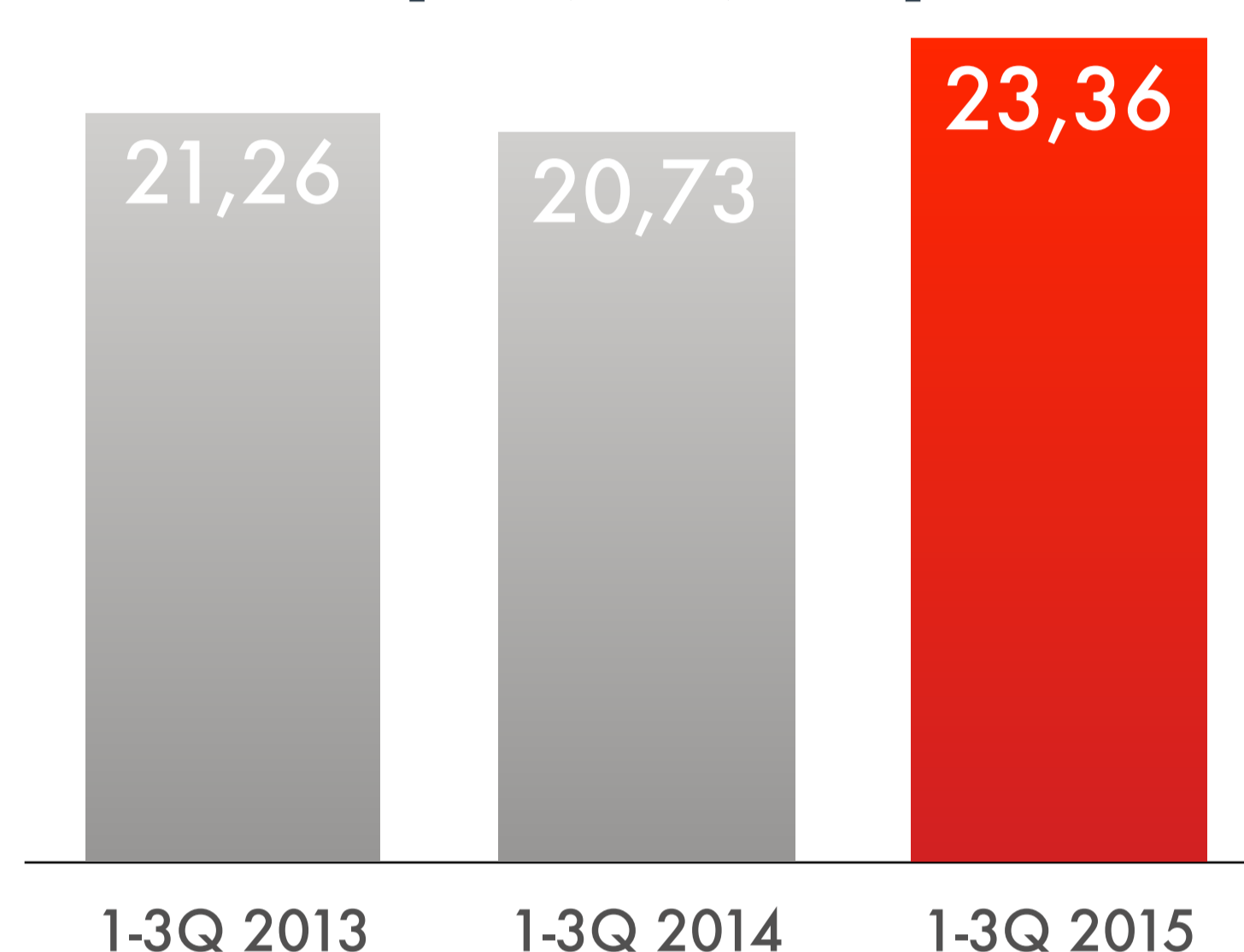
With employment of several dozen people, the company currently services receivables packages with a nominal value in excess of PLN 0.5 bn.

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.

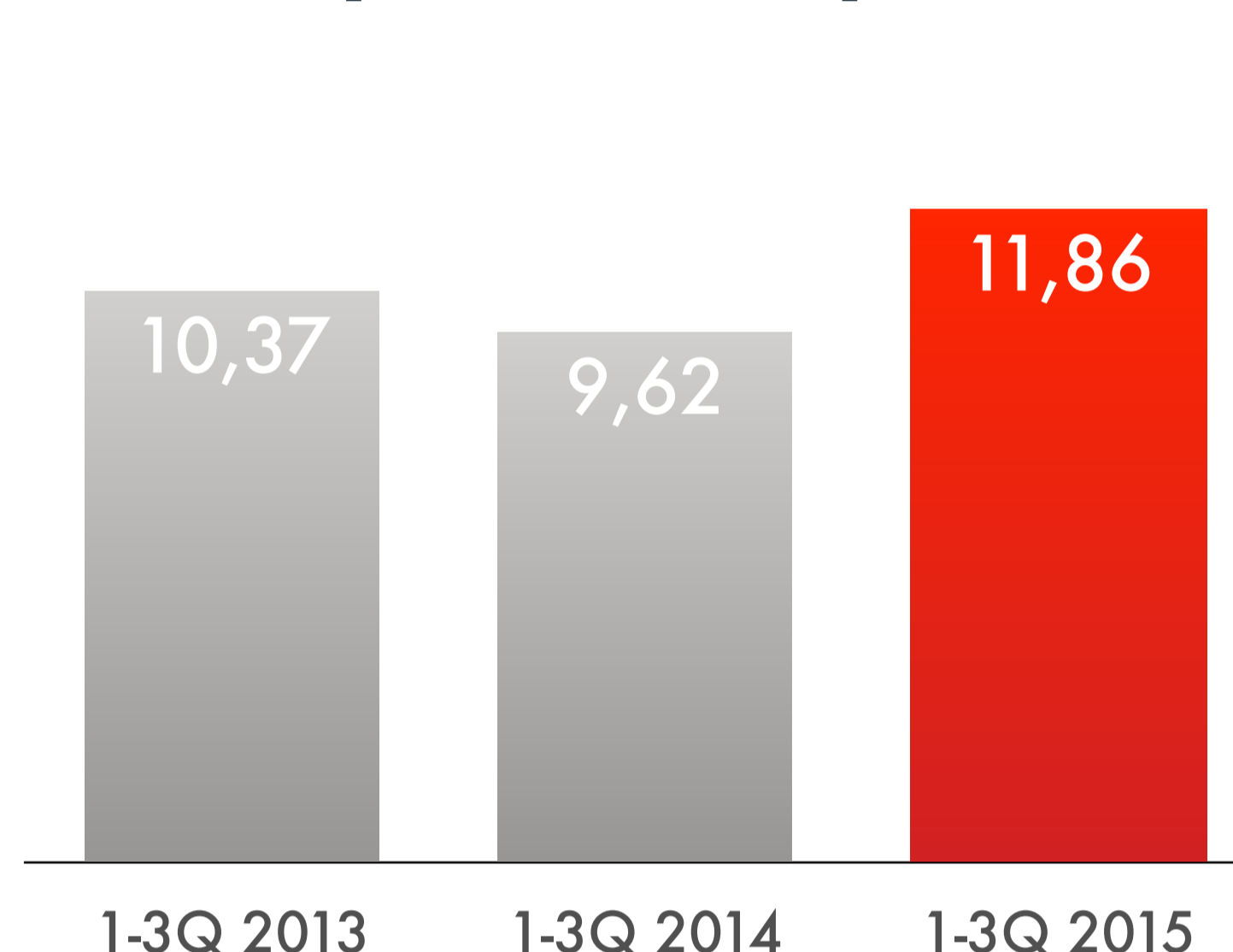
FAST FINANCE Spółka Akcyjna (ticker: FFI) is listed at the Warsaw Stock Exchange (WSE). Established in 2004, the company made a debut on the NewConnect market on 6 May 2008 and on 30 March 2010 the listing was transferred to the regulated market.

FAST FINANCE is also an issuer of bonds traded on the Calatyst market.

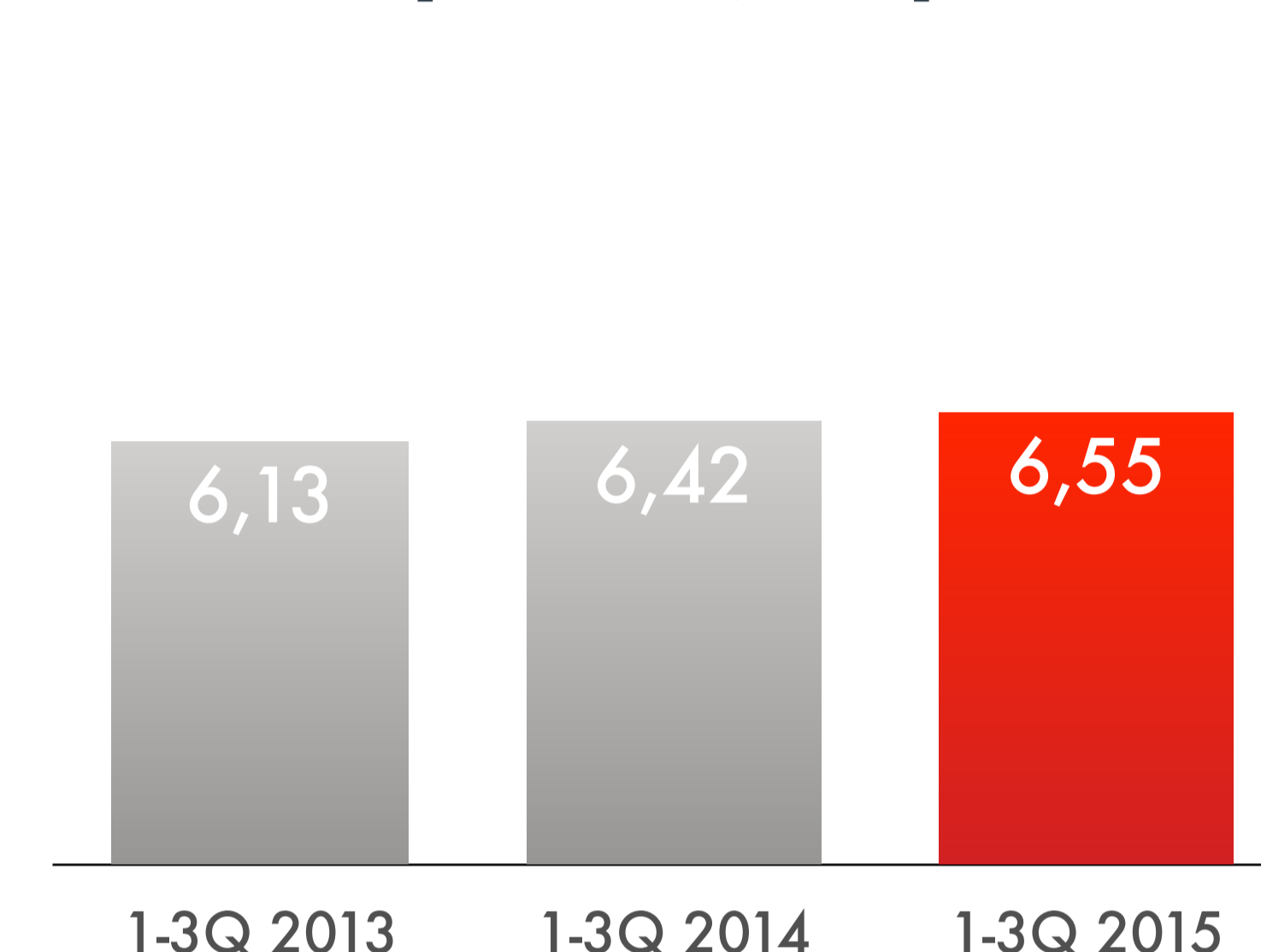
Net revenues from sales [PLN,000,000]



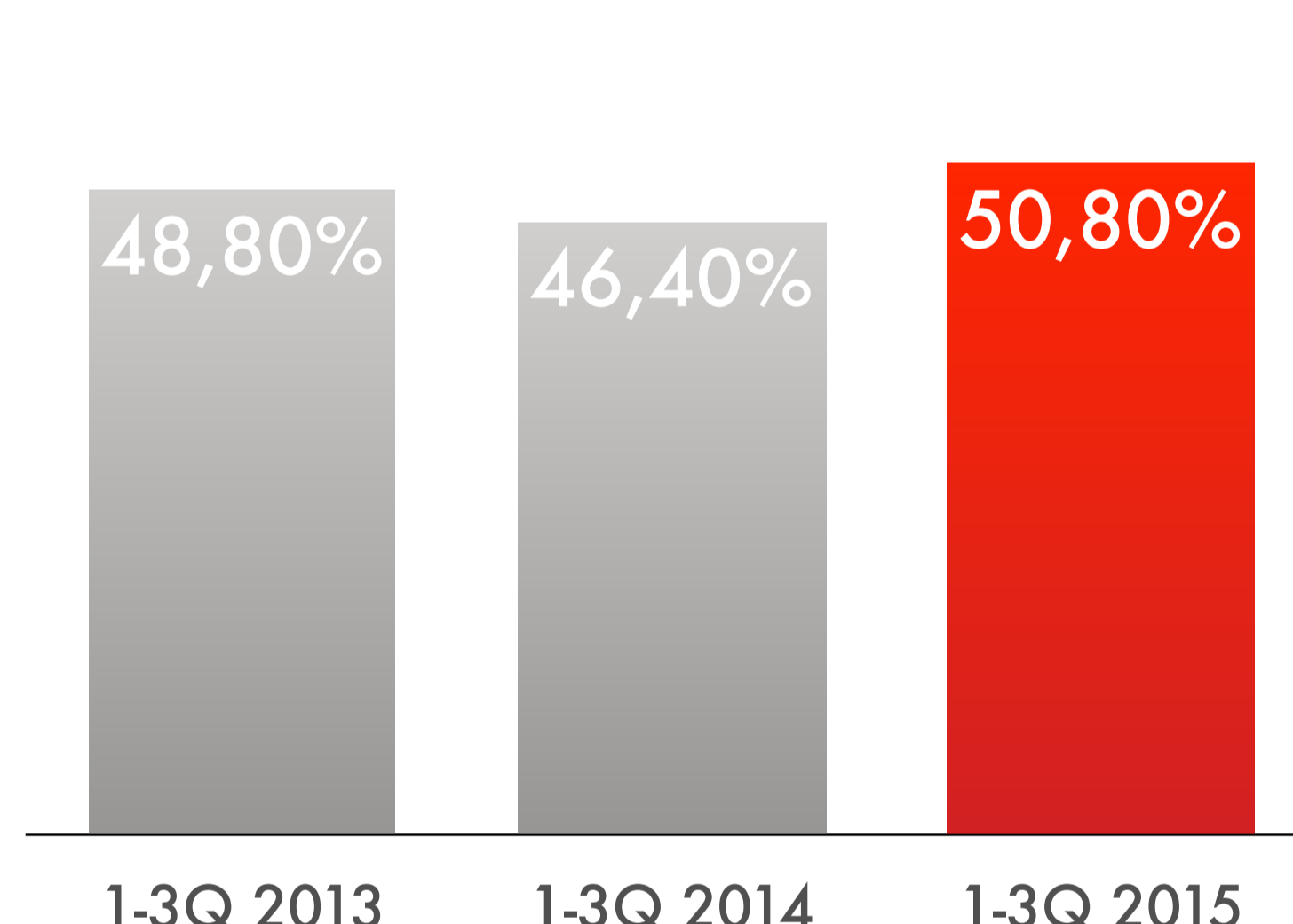
Operating profit [PLN,000,000]



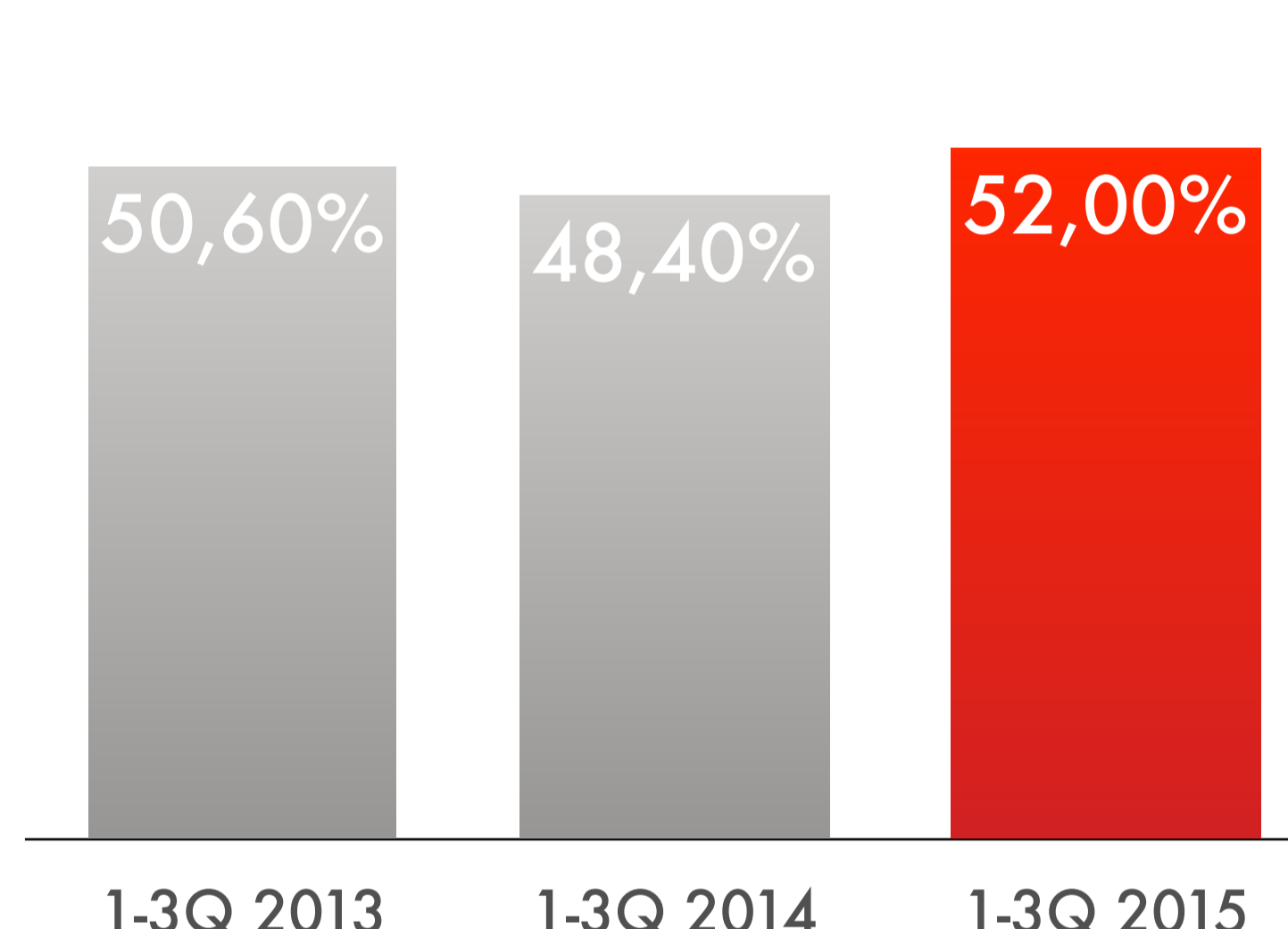
Net profit [PLN,000,000]



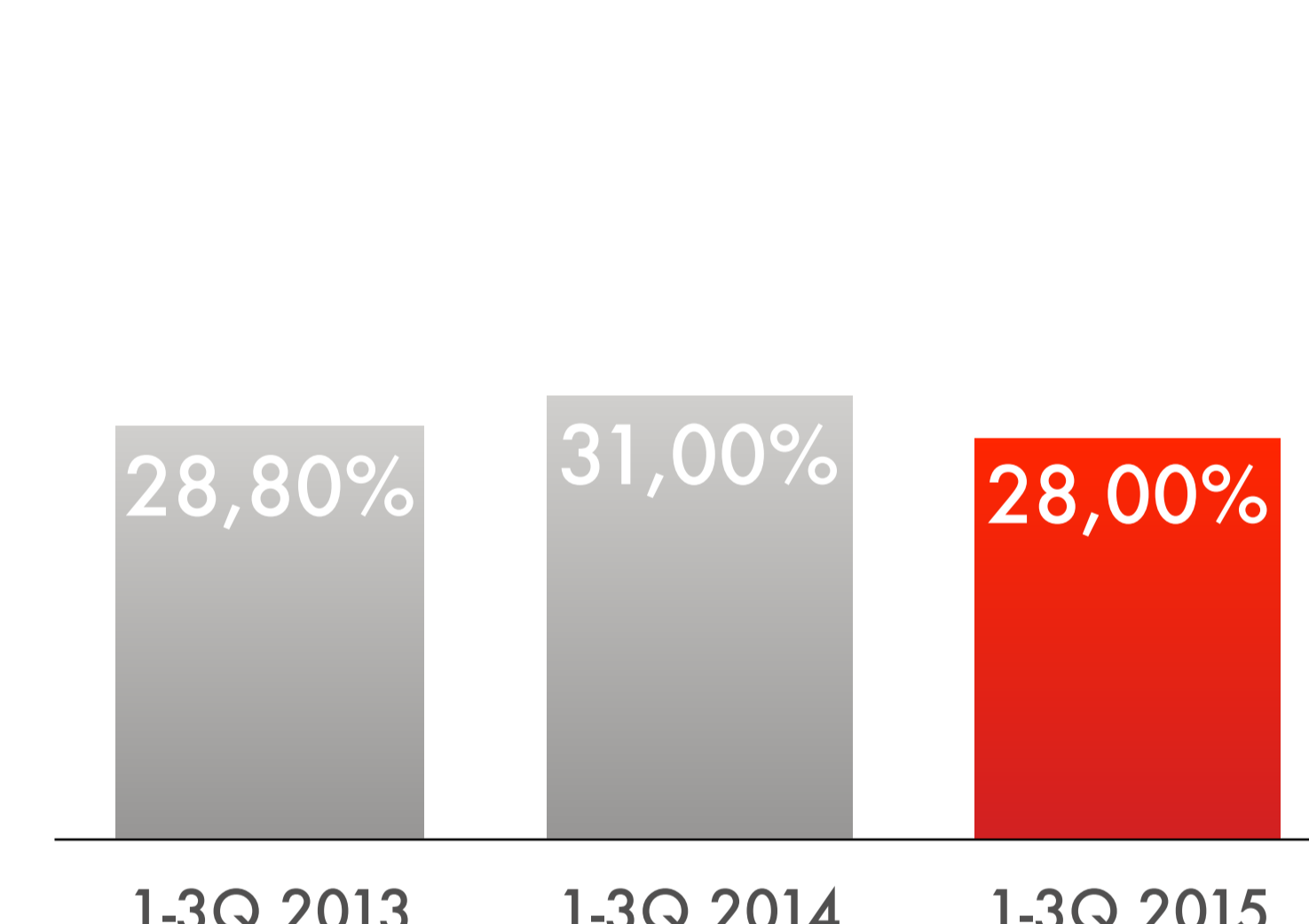
Operating profitability [%]



EBIDTA profitability [%]



Net profitability [%]



Assets [PLN,000]

	30.09.2015	30.09.2014
Fixed assets - as at		
Tangible fixed assets	1 578	1 403
Deferred tax assets	478	374
Other financial assets	16 143	15 827
Other assets	176	333
Total fixed assets	18 375	17 937
Current assets		
Trade and other receivables	174 415	190 443
Other financial assets	40 429	35 302
Current tax assets	-	15
Other assets	51 500	56 499
Cash and cash equivalents	201	155
Total current assets	266 549	282 414
Total assets	284 924	300 351

Liabilities and shareholders' equity [PLN,000]

	30.09.2015	30.09.2014
Shareholders' equity - as at		
Reserve capital	51 329	41 452
Retained profit	6 546	6 415
Total shareholders' equity	58 875	48 867
Long-term liabilities		
Long-term loans and bank credit	32 215	27 540
Long-term provisions	-	-
Total long-term liabilities	179 336	193 149
Short-term liabilities		
Trade payables and other payables	3 242	1 489
Short-term loans and bank credit	13 400	34 571
Short-term provisions	555	297
Other liabilities	6 547	1 028
Total short-term liabilities	46 713	58 335
Total liabilities	226 049	251 484
Total equity and liabilities	284 924	300 351

Investors contact details:

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Recent milestones

Private issue of series K1 and K2 bonds

On 21.04.2015 FAST FINANCE issued 1 000 series K1 bonds with a nominal total value of PLN 1 milion and on 12.05.2015 issued 420 series K2 bonds with a nominal total value of PLN 420 thousand.

The decrease in debt ratio

In the third quarter FAST FINANCE noted a decrease in current liabilities by 19% (from 58.5 million zł at the end of 2014 to 46.7 million at the end of the third quarter of 2015) and in long-term liabilities by 7% (from 191.6 million zł at the end of 2014 to 179.3 million at the end of the third quarter of 2015). FAST FINANCE also recorded a debt ratio at 0.87. This means another quarterly decrease, this time by 3 percentage points compared to the second quarter of 2015.

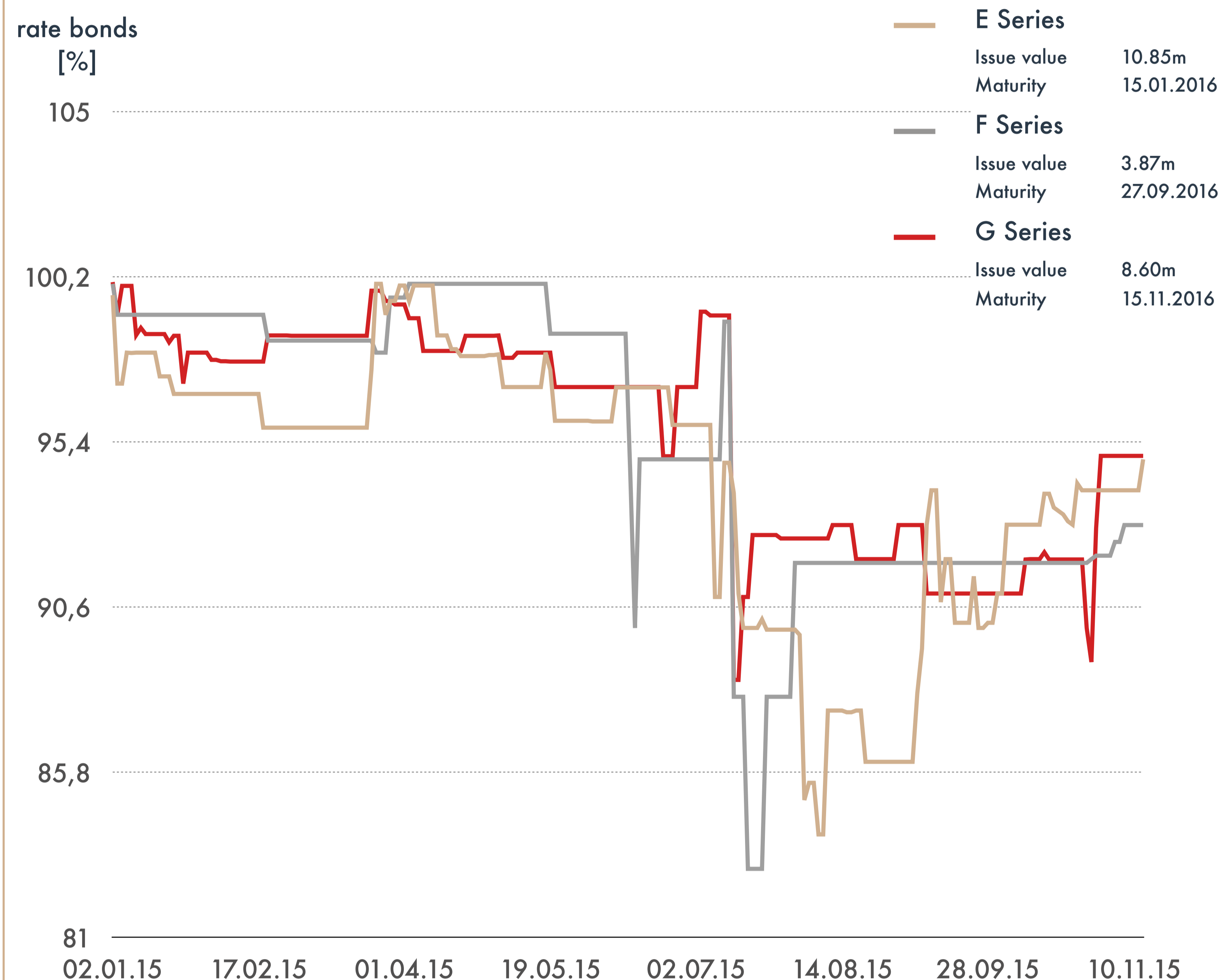
Purchase of series J savings bonds

During the third quarter of 2015 FAST FINANCE has acquired 5 596 units of series J savings bonds with a total nominal value of almost PLN 5.6 milion.

Share prices on the WSE*



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 Kiełczewski

Chairman of the Supervisory Board

Dorota Stempniak

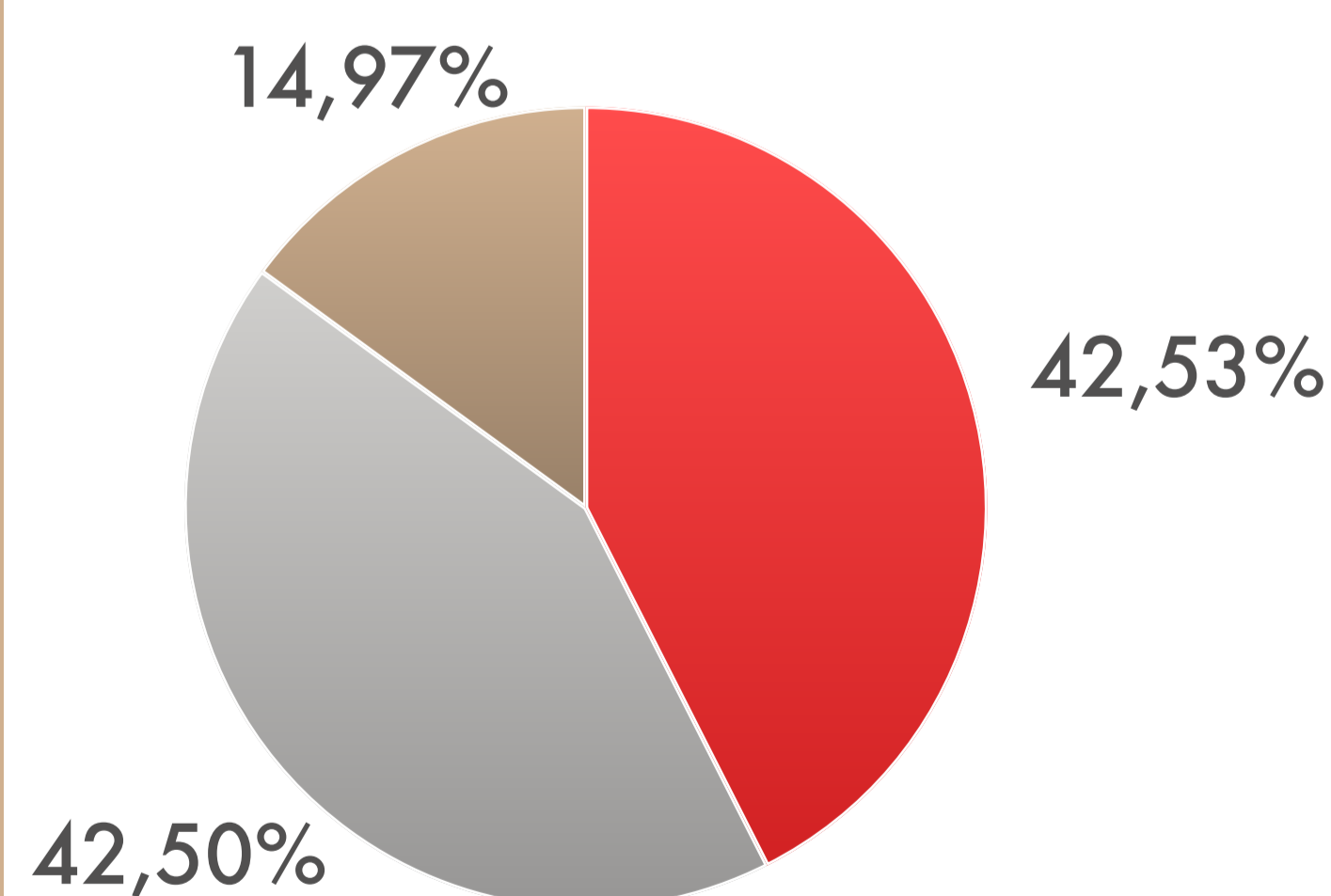
Grzegorz Kawczak

Marek Ochota

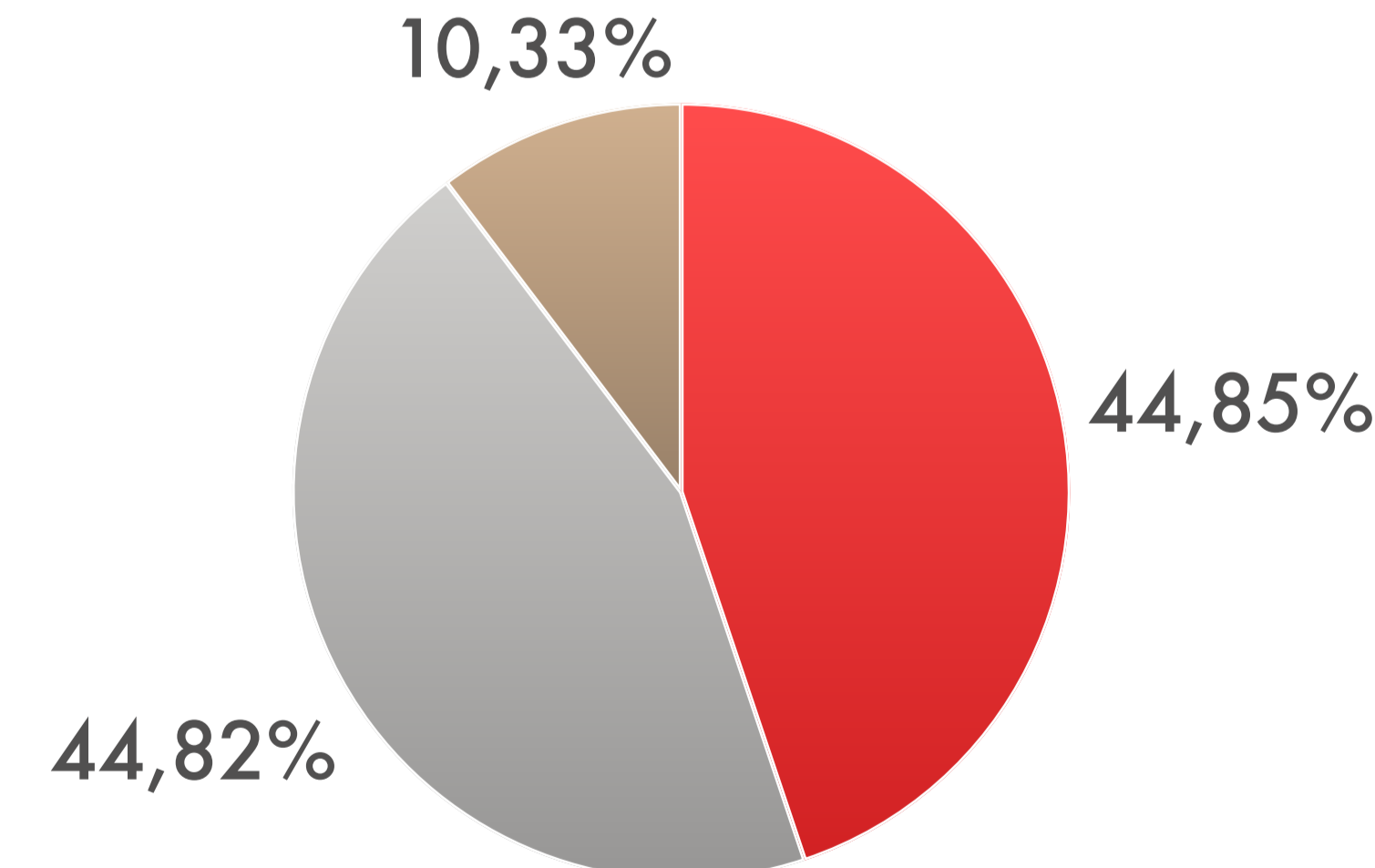
Hildegarda Kaufeld

Shareholders

Share in capital



Share in votes



● Jacek Daroszewski ● Jacek Krzemiński ● Other shareholders

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