

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.

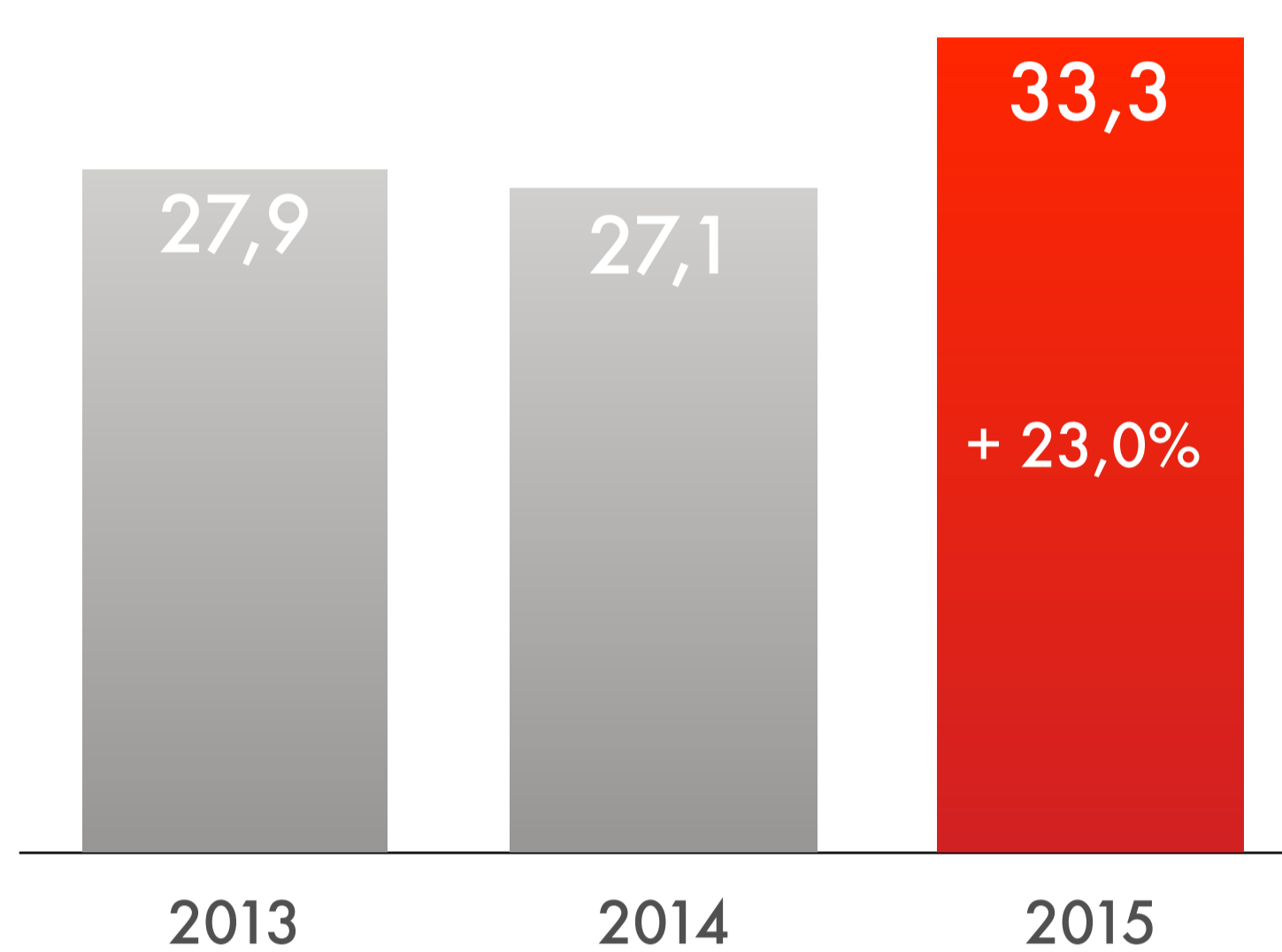
With employment of several dozen people, the company currently services receivables packages with a nominal value in excess of PLN 0.5 bn.

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.

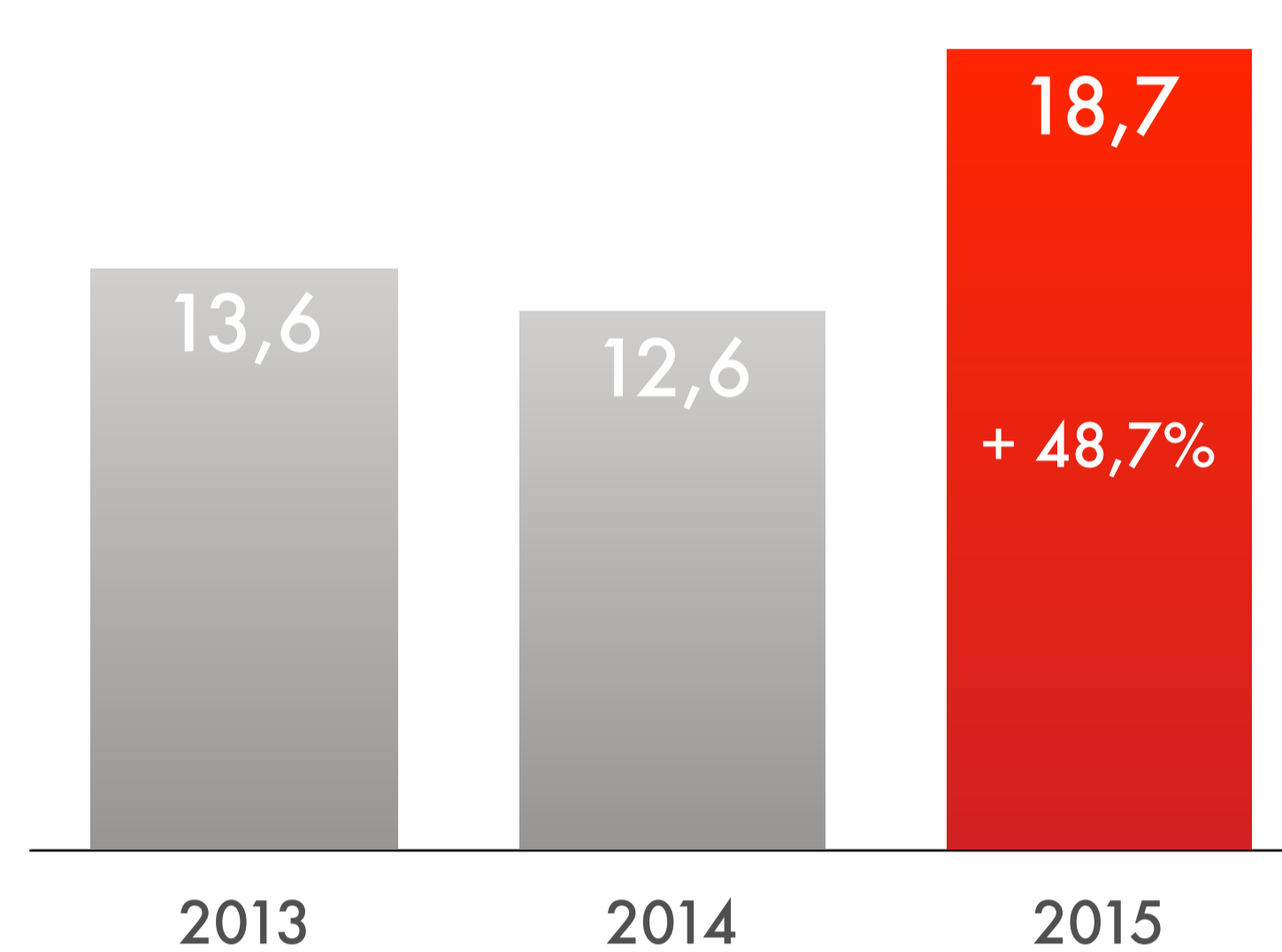
FAST FINANCE Spółka Akcyjna (ticker: FFI) is listed at the Warsaw Stock Exchange (WSE). Established in 2004, the company made a debut on the NewConnect market on 6 May 2008 and on 30 March 2010 the listing was transferred to the regulated market.

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

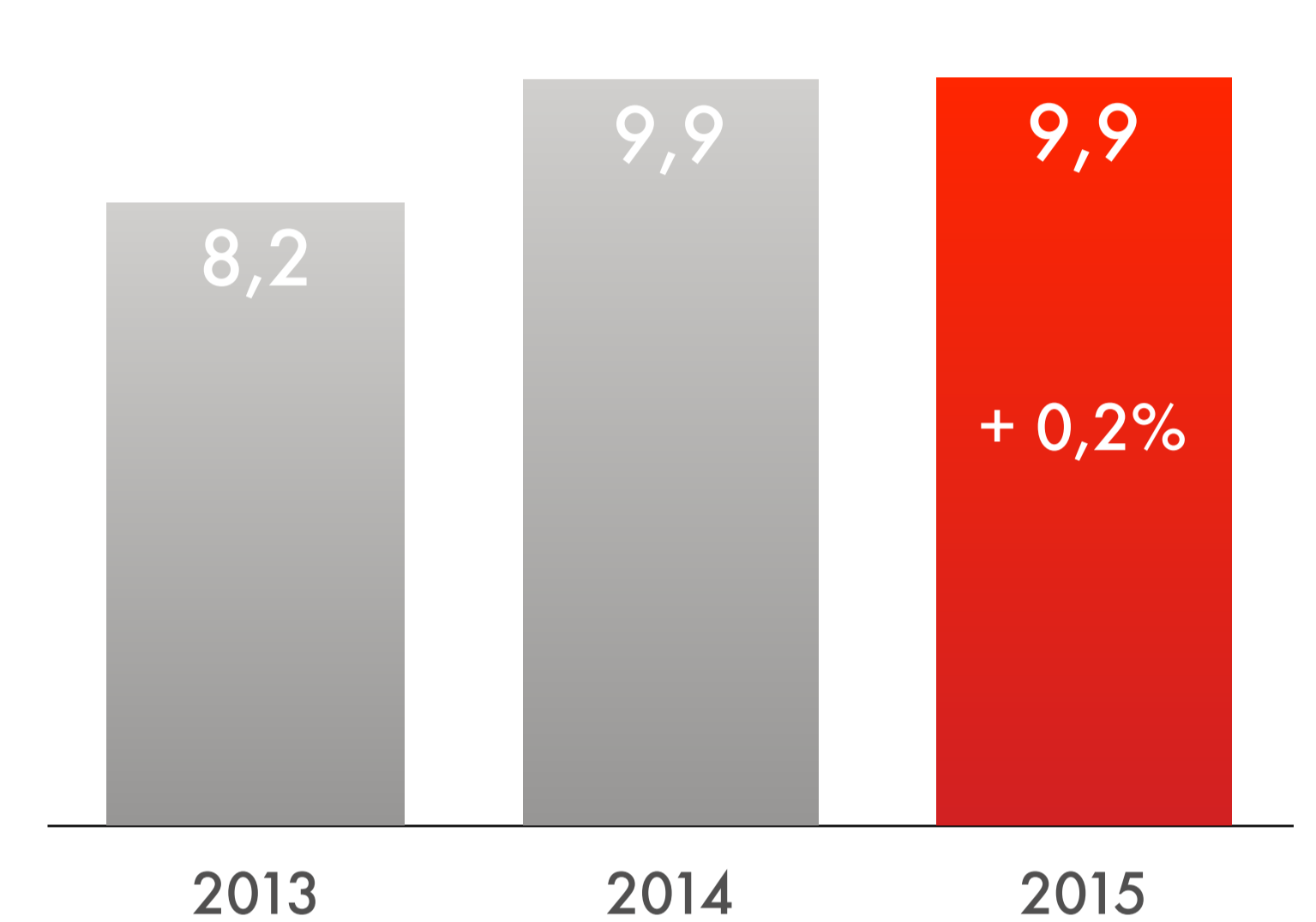
Net revenues from sales [PLN,000,000]



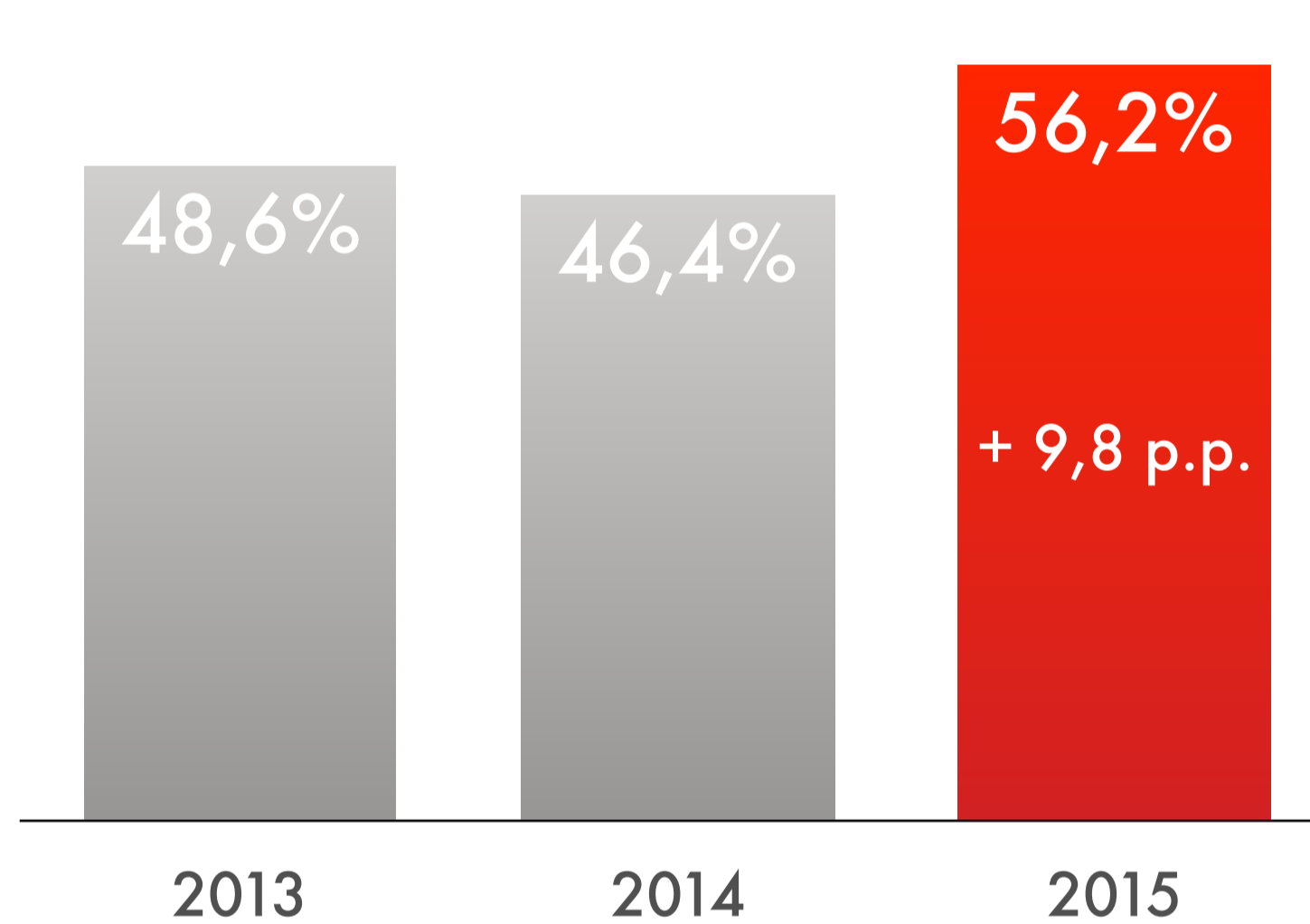
Operating profit [PLN,000,000]



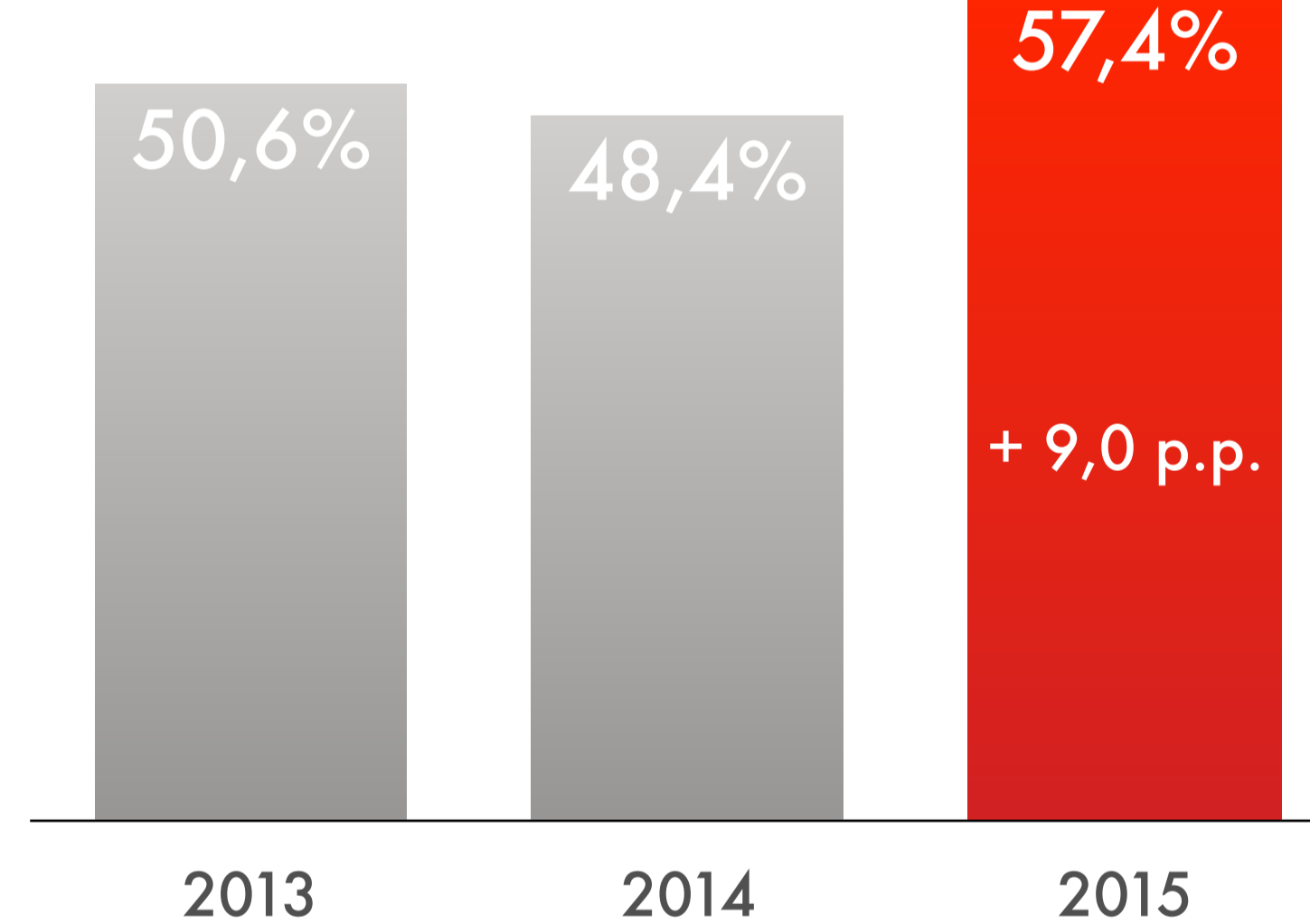
Net profit [PLN,000,000]



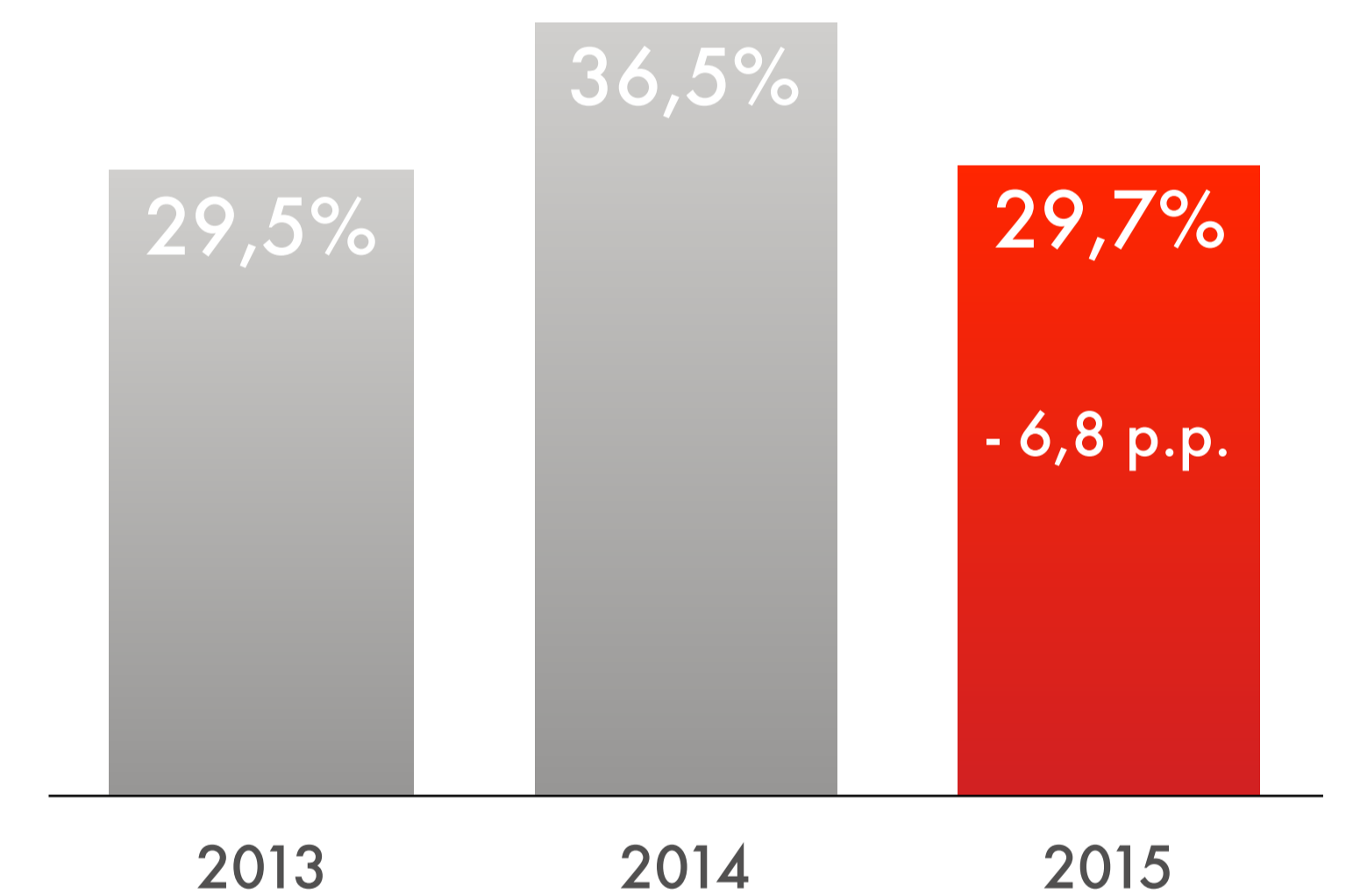
Operating profitability [%]



EBIDTA profitability [%]



Net profitability [%]



Assets [PLN,000]

	31.12.2014	31.12.2015
Fixed assets - as at		
Tangible fixed assets	1 277	1 530
Deferred tax assets	296	552
Other financial assets	15 913	53 788
Other assets	181	1 027
Total fixed assets	17 668	56 896
Current assets		
Trade and other receivables	184 552	166 042
Other financial assets	41 395	3 573
Current tax assets	62	-
Other assets	55 598	49 428
Cash and cash equivalents	3 220	9 804
Total current assets	284 827	228 864
Total assets	302 495	285 760

Liabilities and shareholders' equity [PLN,000]

	31.12.2014	31.12.2015
Shareholders' equity - as at		
Reserve capital	41 451	51 329
Retained profit	9 877	9 901
Total shareholders' equity	52 329	62 230
Long-term liabilities		
Long-term loans and bank credit	26 953	9 560
Long-term provisions	-	-
Total long-term liabilities	191 645	159 233
Short-term liabilities		
Trade payables and other payables	1 599	941
Short-term loans and bank credit	34 554	39 534
Short-term provisions	274	469
Other liabilities	1 123	2 484
Total short-term liabilities	58 521	64 297
Total liabilities	250 166	223 530
Total equity and liabilities	302 495	285 760

Investors contact details:

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www.fastfinance.pl

Media contact details:

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Recent milestones

Increase in revenues, decrease in debt

In 2015 FAST FINANCE increased sales revenue by 23% to PLN 33.3 million. At the same time long-term liabilities were reduced by 16,9% (from PLN 191.6 million at the end of 2014 to PLN 159.2 million in 2015). At the end of 2015 the company had a debt ratio of 0.65.

Bond issues

In 2015 FAST FINANCE issued several series of bonds: J series, three tranches of K and L series with a nominal total value of PLN 32.8 million.

Redemption of bonds

During the year FAST FINANCE purchased 30, 000 units of D series bonds with total nominal value of PLN 30 million and acquired for redemption 3 100 E series bonds with a total nominal value of PLN 3.1 million.

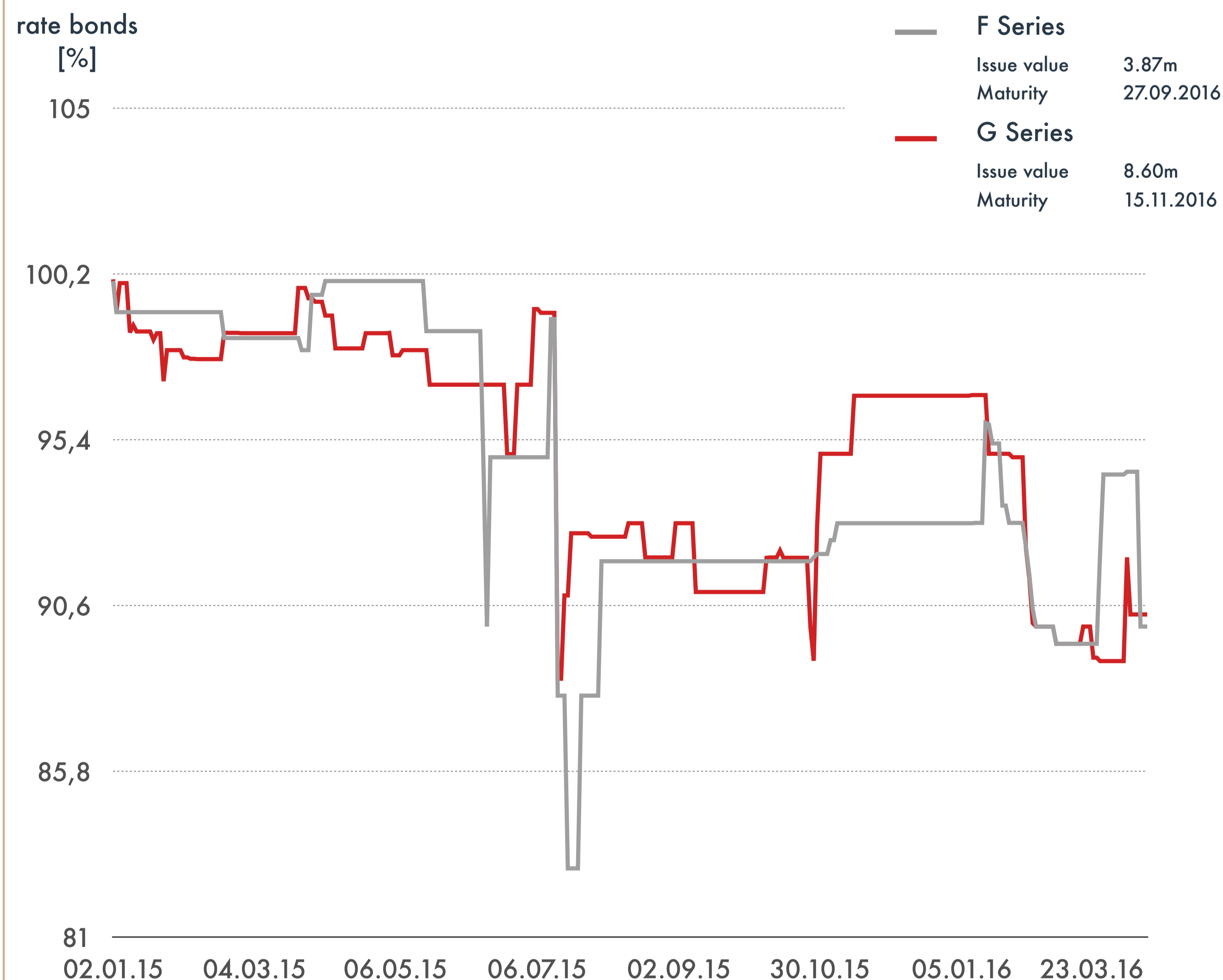
FAST FINANCE for investors

FAST FINANCE participated in WallStreet conference in Karpacz. Additionally, company conduct a study addressed to individual investors: "How to build investment portfolio?" The company has also launched a new website that contains full range of information for investors. Fastfinance.pl service was qualified to the second stage of IX edition of the Golden Website Contest!

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

Hildegarda Kaufeld

Member of the Supervisory Board

Grzegorz Kawczak

Member of the Supervisory Board

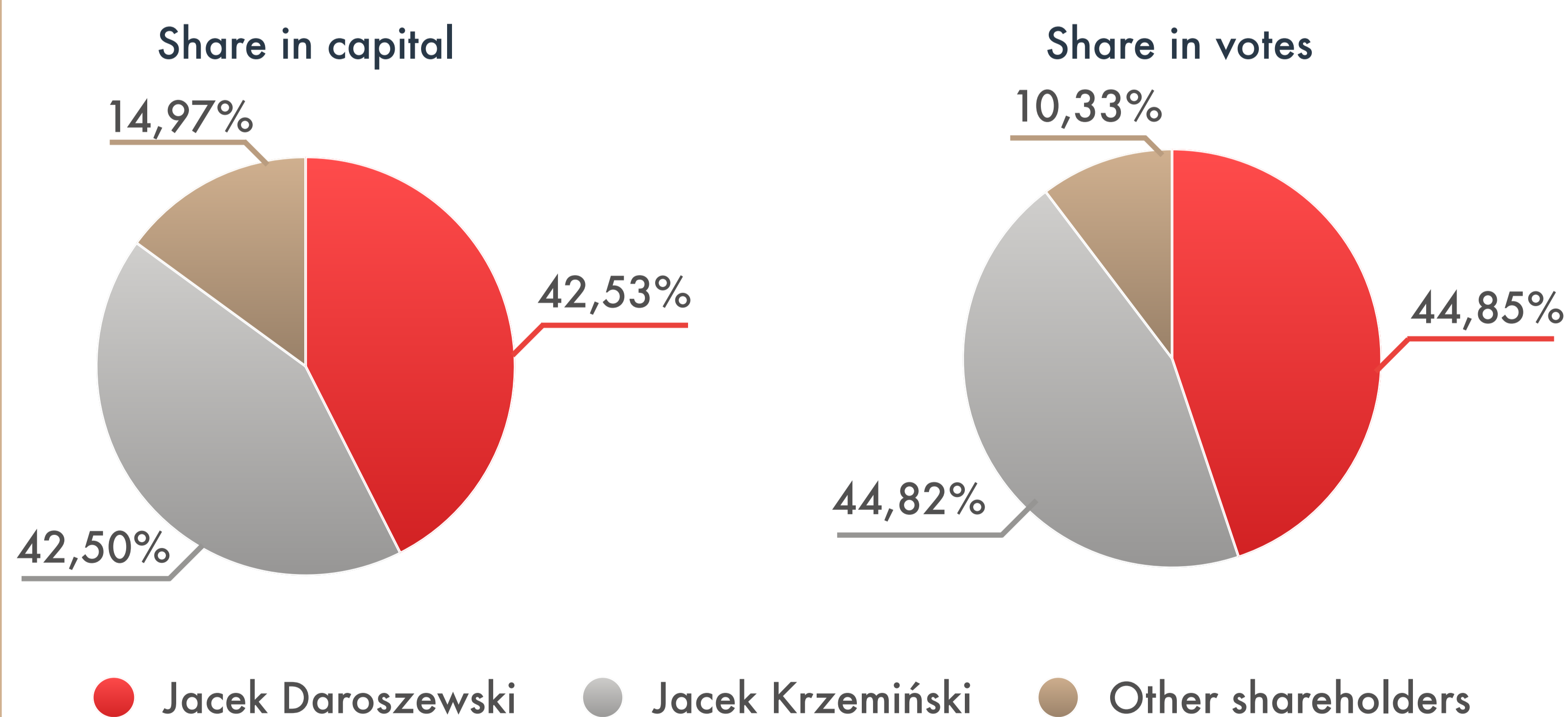
Marek Ochota

Member of the Supervisory Board

Dorota Wiktoria Stempniak

Member of the Supervisory Board

Shareholders



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