

Fact sheet

1Q2016*



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.

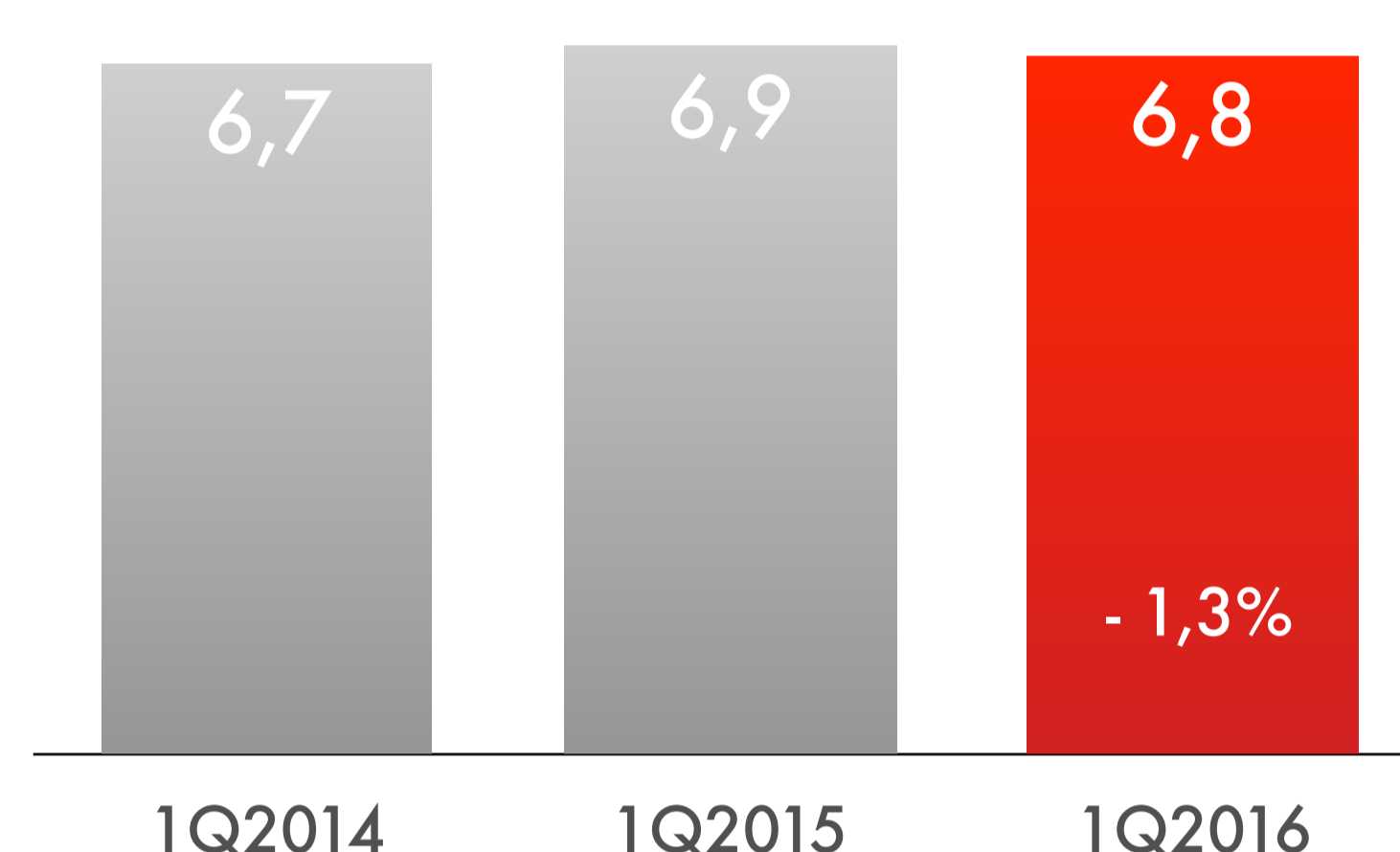
With employment of several dozen people, the company currently services receivables packages with a nominal value in excess of PLN 0.5 bn.

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.

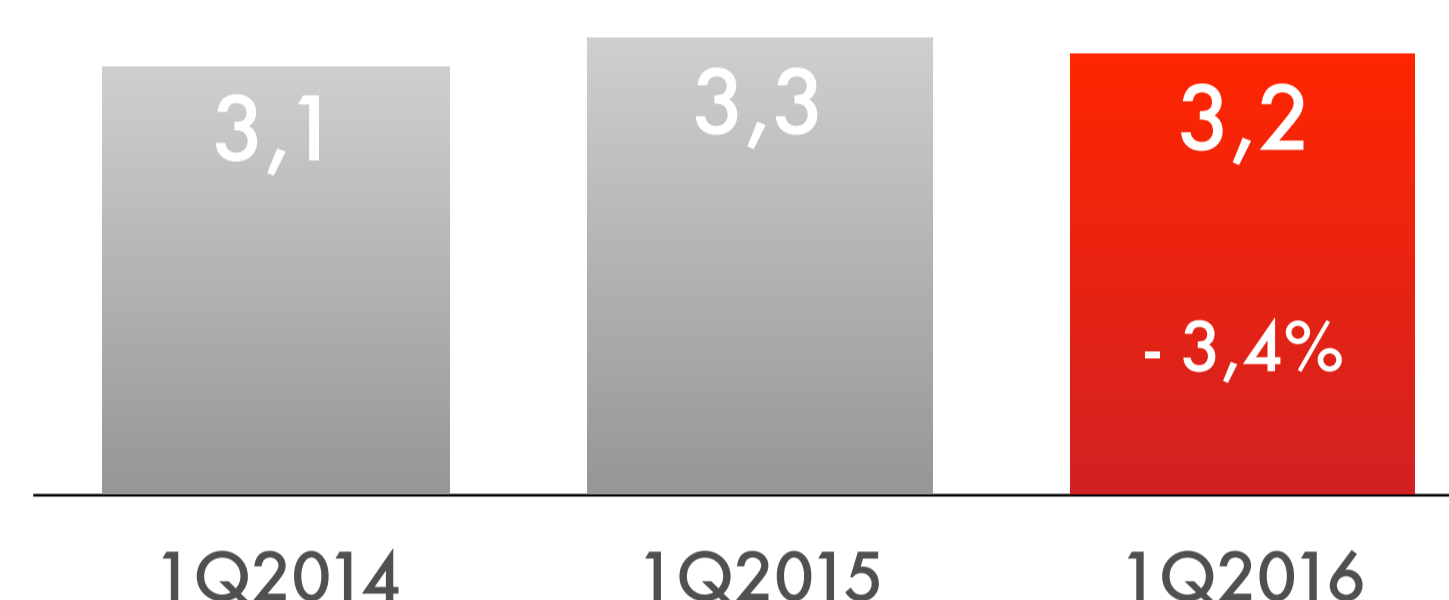
FAST FINANCE Spółka Akcyjna (ticker: FFI) is listed at the Warsaw Stock Exchange (WSE). Established in 2004, the company made a debut on the NewConnect market on 6 May 2008 and on 30 March 2010 the listing was transferred to the regulated market.

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

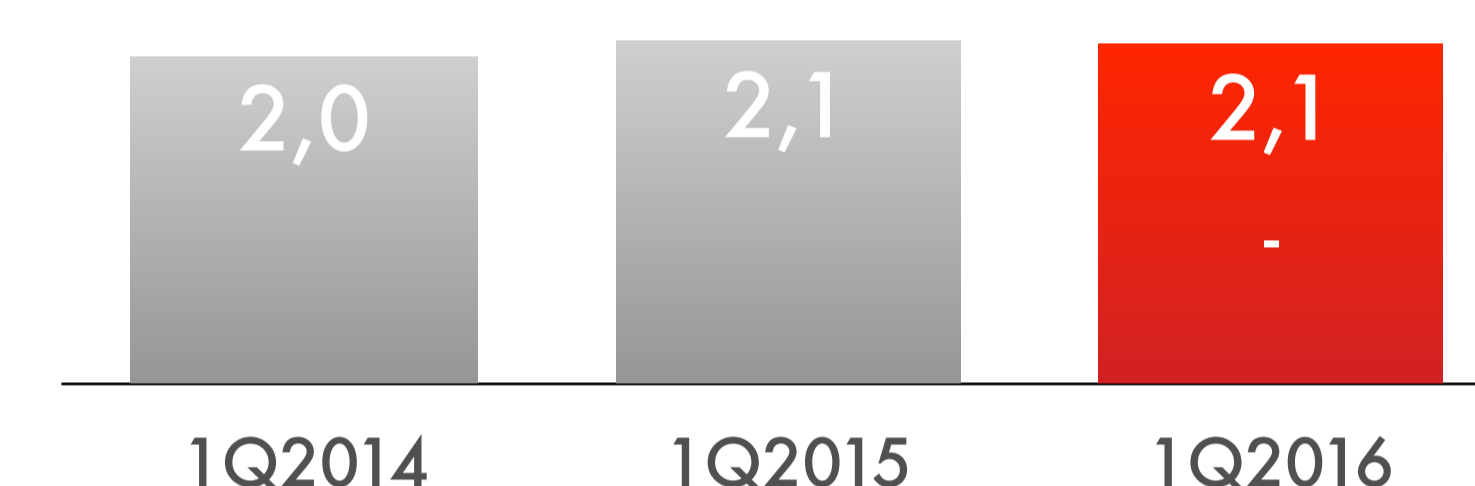
Net revenues from sales [PLN,000,000]



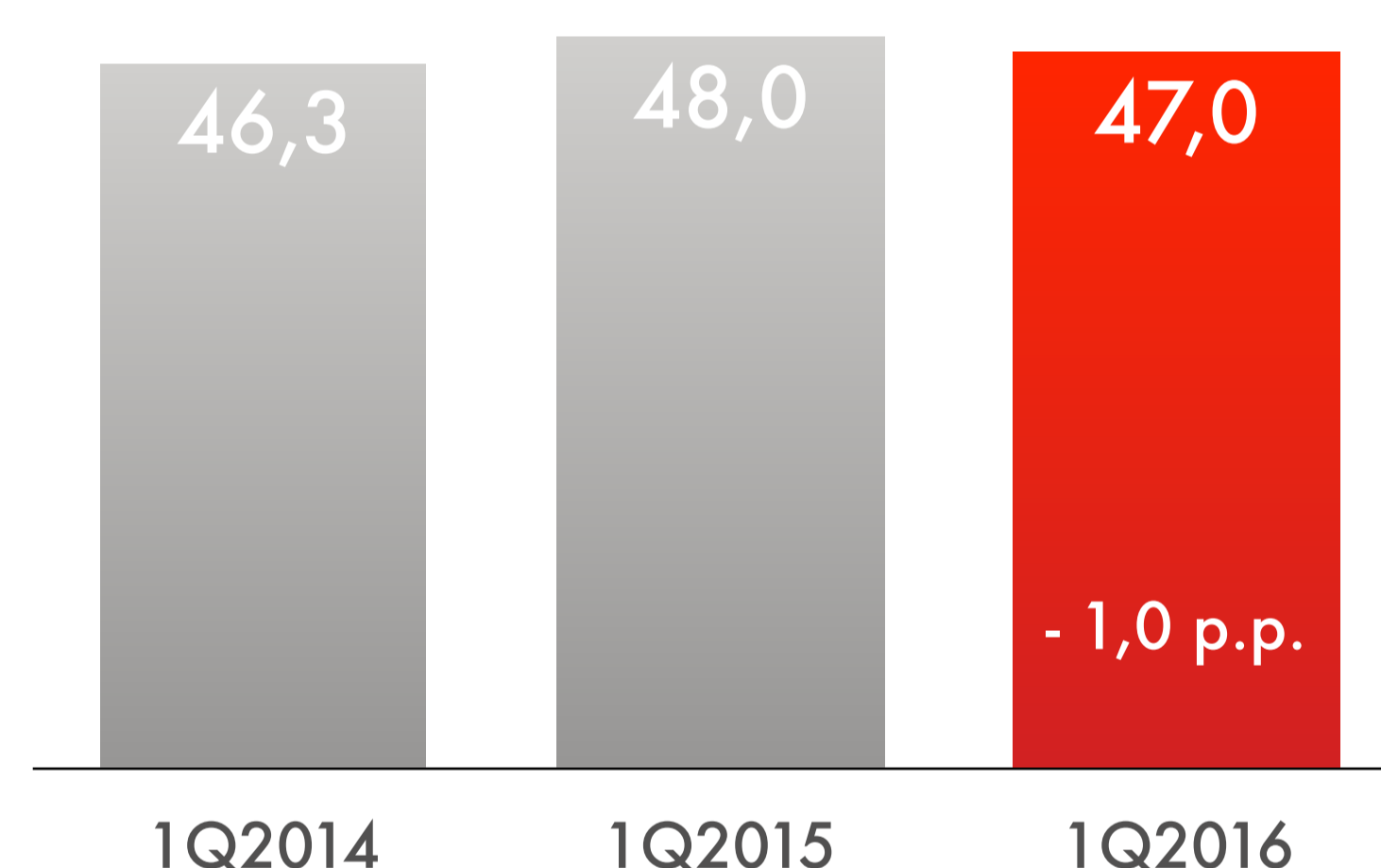
Operating profit [PLN,000,000]



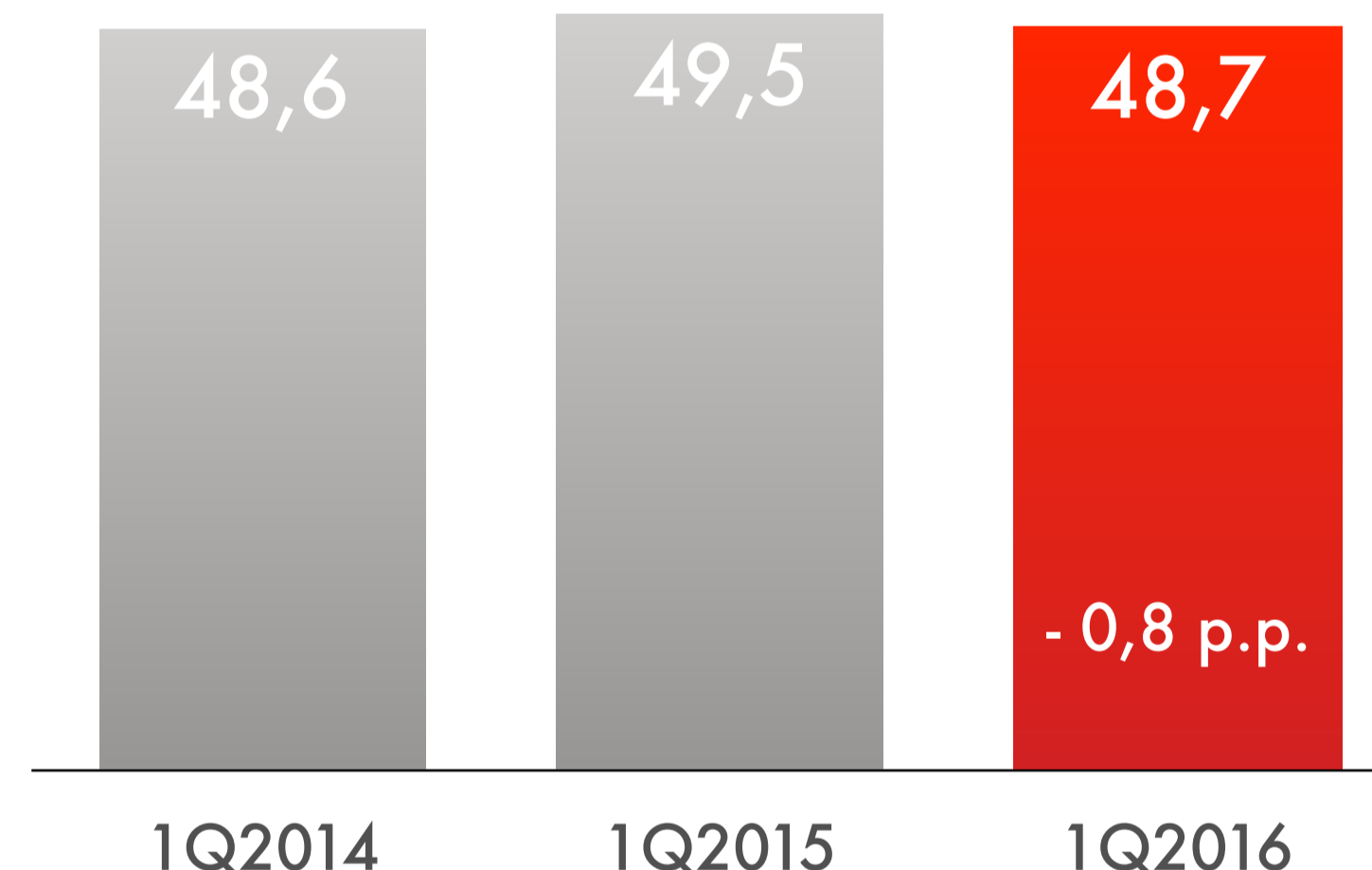
Net profit [PLN,000,000]



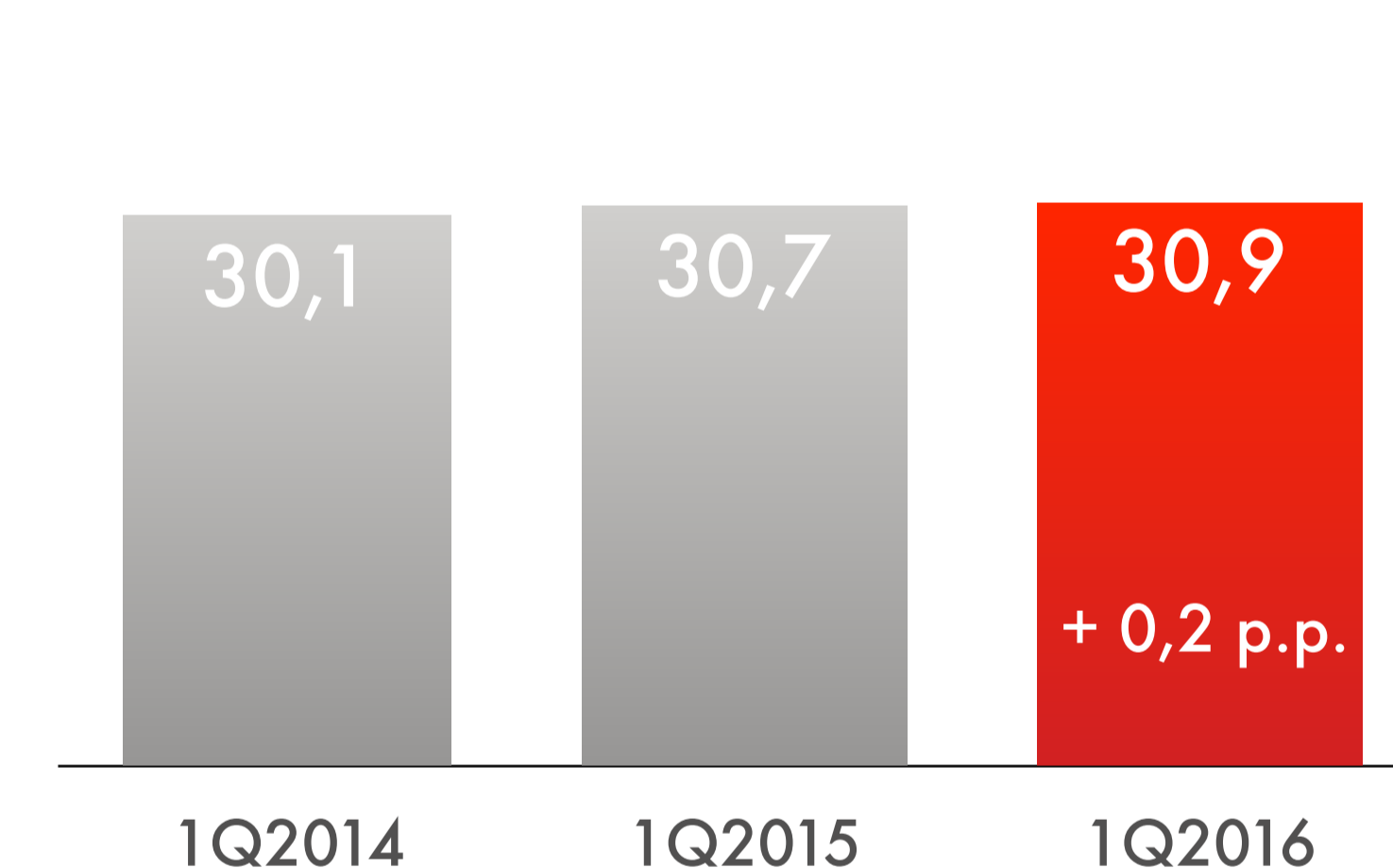
Operating profitability [%]



EBIDTA profitability [%]



Net profitability [%]



Assets [PLN,000]

	31.03.2015	31.03.2016
Fixed assets - as at		
Tangible fixed assets	1 180	1 413
Deferred tax assets	341	522
Other financial assets	15 989	54 700
Other assets	555	6 492
Total fixed assets	18 065	63 127
Current assets		
Inventory	-	4
Trade and other receivables	191 611	171 709
Other financial assets	39 414	4 216
Current tax assets	-	-
Other assets	55 259	42 494
Cash and cash equivalents	291	1 050
Total current assets	286 575	219 473
Total assets	304 640	282 600

Liabilities and shareholders' equity [PLN,000]

	31.03.2015	31.03.2016
Shareholders' equity - as at		
Reserve capital	41 452	51 329
Retained profit	2 108	2 097
Other ¹	10 877	10 901
Total shareholders' equity	54 437	64 327
Long-term liabilities		
Long-term loans and bank credit	49 301	15 279
Deferred income	163 354	136 039
Other ²	2 567	3 336
Total long-term liabilities	215 222	154 654
Short-term liabilities		
Trade payables and other payables	2 625	949
Short-term loans and bank credit	9 007	29 784
Deferred income	20 474	26 777
Other ³	2 875	6 109
Total short-term liabilities	34 981	63 619
Total liabilities	250 203	218 273
Total equity and liabilities	304 640	282 600

¹ Share capital, Retained profit (loss)

² Other financial liabilities, Deferred tax liability

³ Other financial liabilities, Current tax liabilities, Short-term provisions, Other liabilities

Investors contact details:

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Recent milestones

Establishment of subsidiary

On 4 January 2016 a limited liability company was established that is a subsidiary of the Issuer, under the business name of FF Inkaso Spółka z.o.o. The company core business is other monetary intermediation, not elsewhere classified (PKD: 65.12.B). Therefore, from the period 1Q2016 company publishes consolidated periodic reports.

Redemption of bonds

Until the date of publication of the report FAST FINANCE purchased and redeemed 3 600 units of J series bonds with total nominal value of PLN 3 600 000 and acquired as part of periodic amortization 466 units of M series bonds with total value of PLN 466 000.

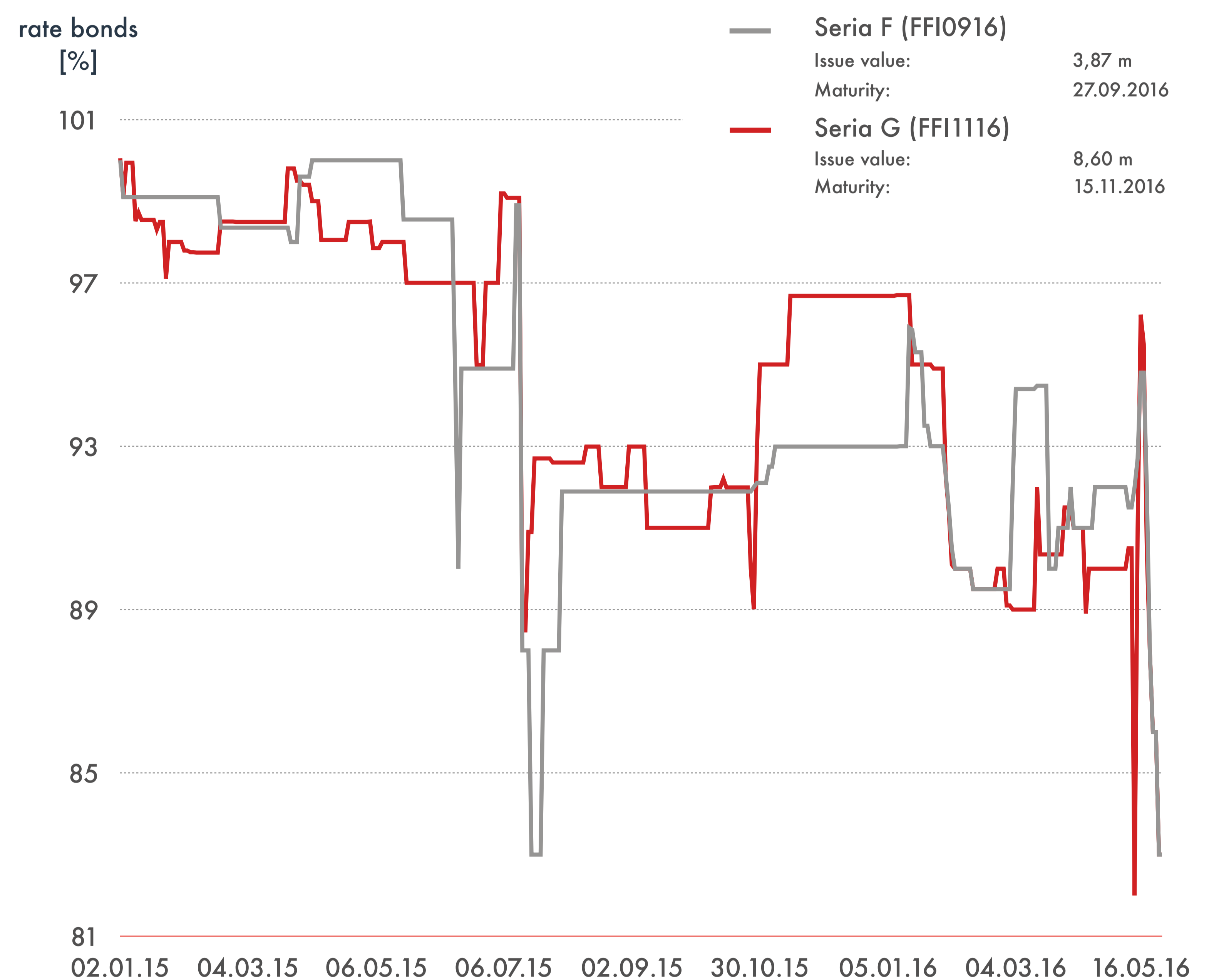
FAST FINANCE for investors

Fastfinance.pl service was qualified to the final stage of IX edition of the Golden Website Contest IX. FAST FINANCE is among 17 issuers whose services are valued for a full range of information for investors and the most interesting solutions in data presentations.

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 Kietczewski

Chairman of the Supervisory Board

Hildegarda Kaufeld

Member of the Supervisory Board

Grzegorz Kawczak

Member of the Supervisory Board

Marek Ochota

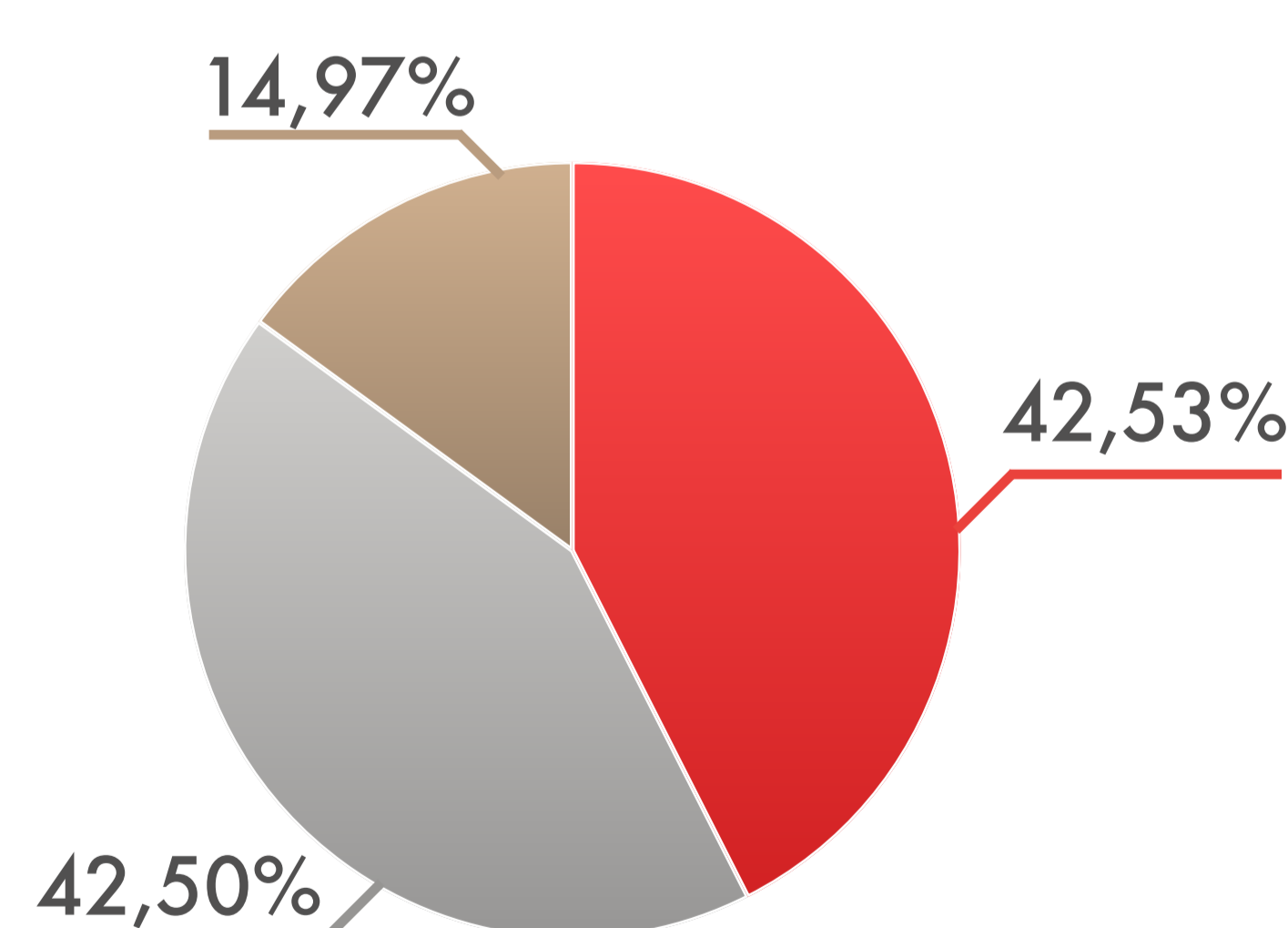
Member of the Supervisory Board

Dorota Wiktoria Stempniak

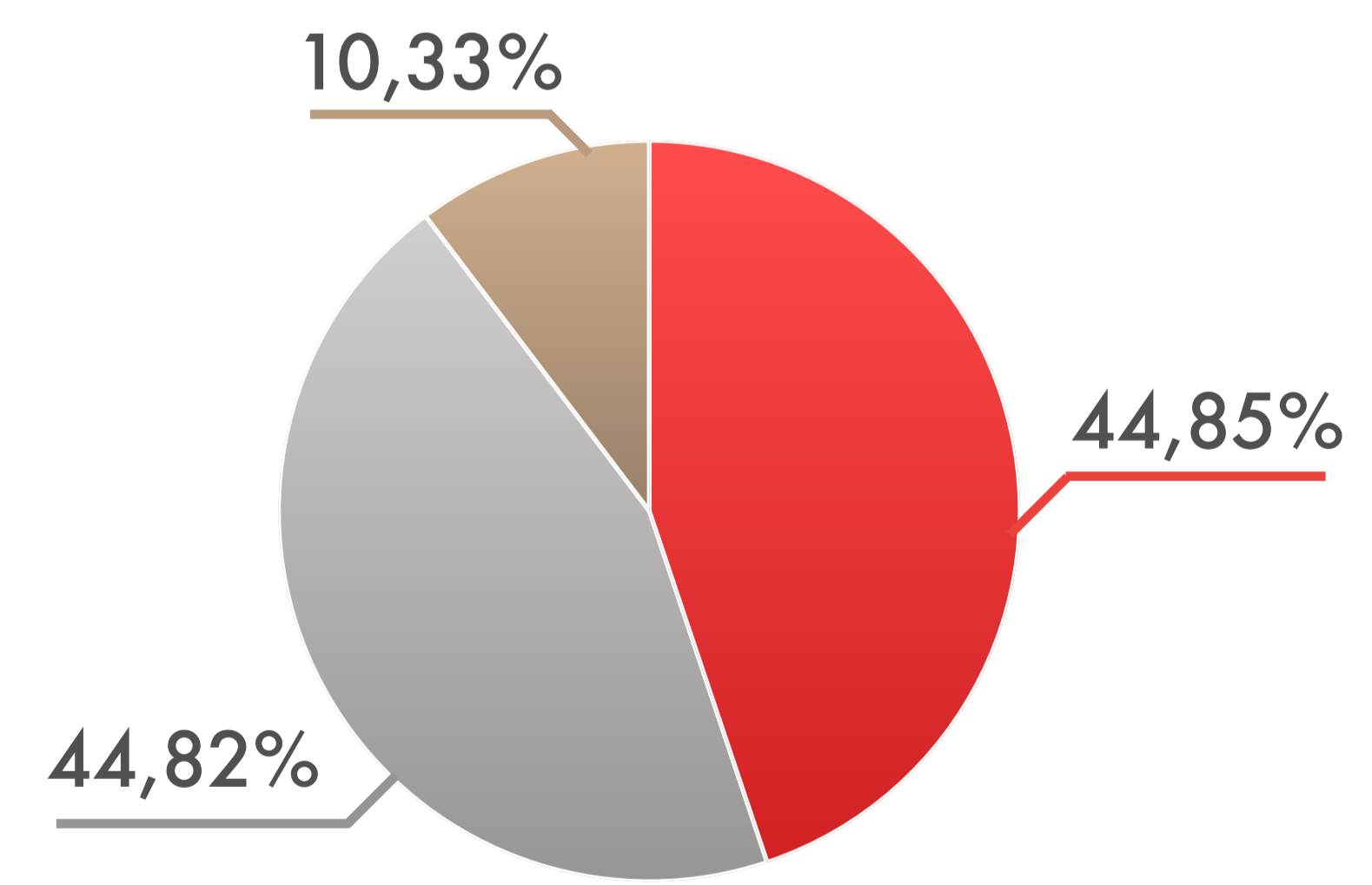
Member of the Supervisory Board

Shareholders

Share in capital



Share in votes



● Jacek Daroszewski

● Jacek Krzemiński

● Pozostali

Investors contact details:

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