

Fact sheet

1H2016*



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.

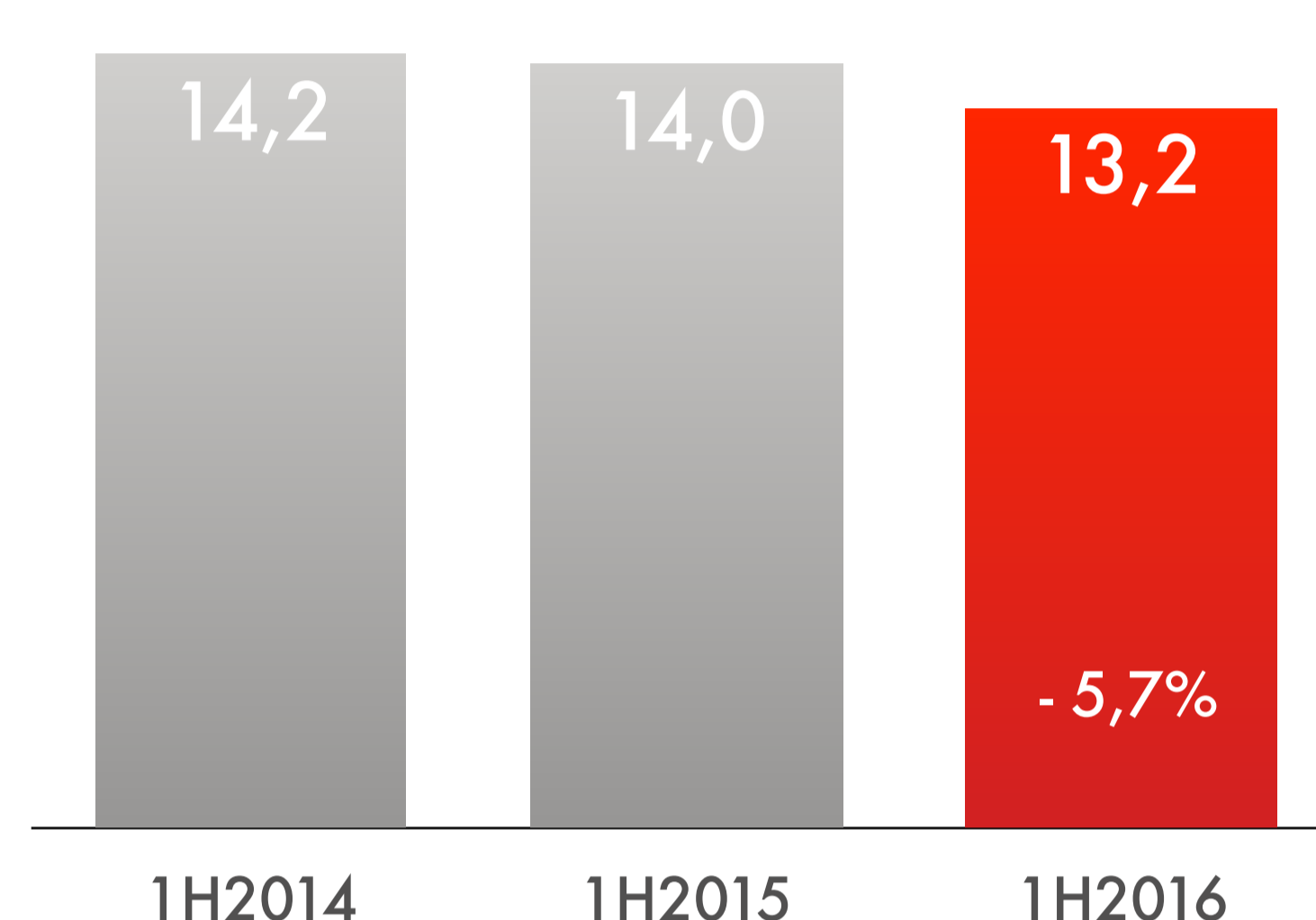
With employment of several dozen people, the company currently services receivables packages with a nominal value in excess of PLN 0.5 bn.

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.

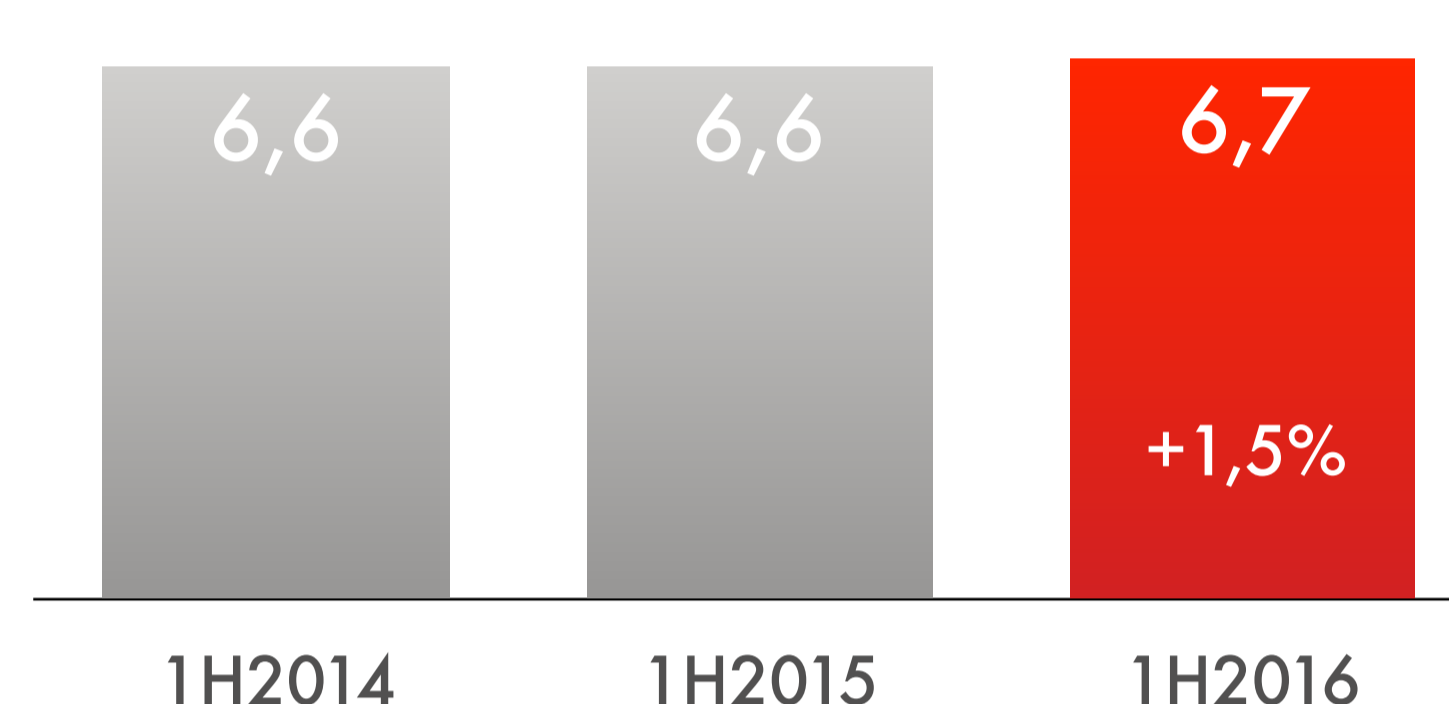
FAST FINANCE Spółka Akcyjna (ticker: FFI) is listed at the Warsaw Stock Exchange (WSE). Established in 2004, the company made a debut on the NewConnect market on 6 May 2008 and on 30 March 2010 the listing was transferred to the regulated market.

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

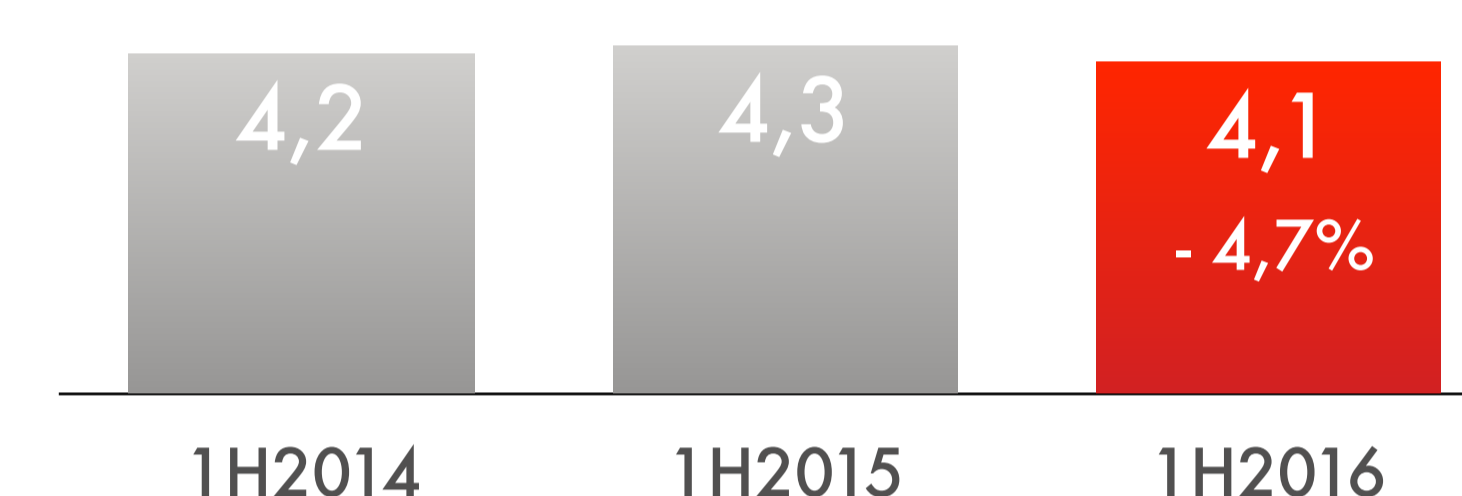
Net revenues from sales [PLN,000,000]



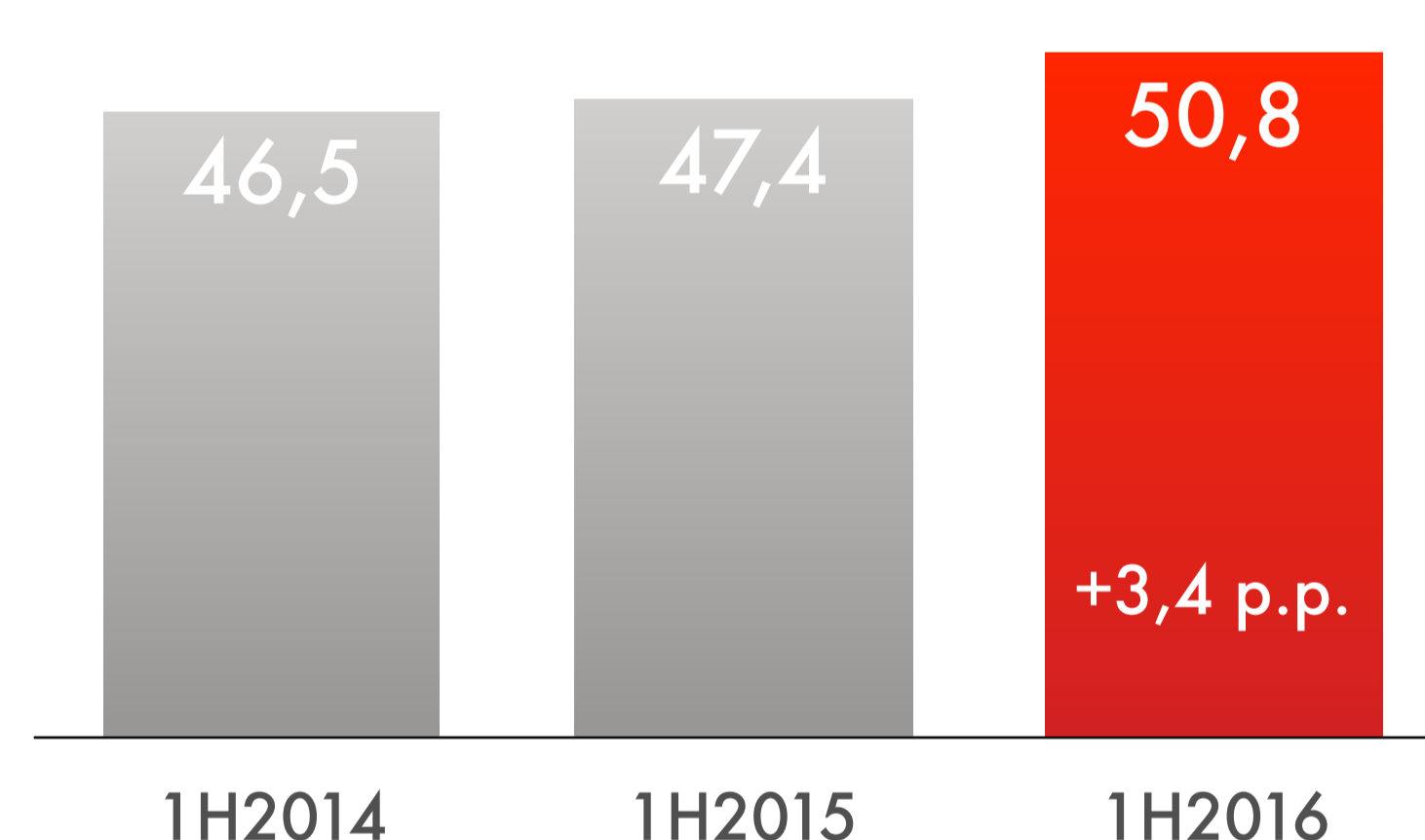
Operating profit [PLN,000,000]



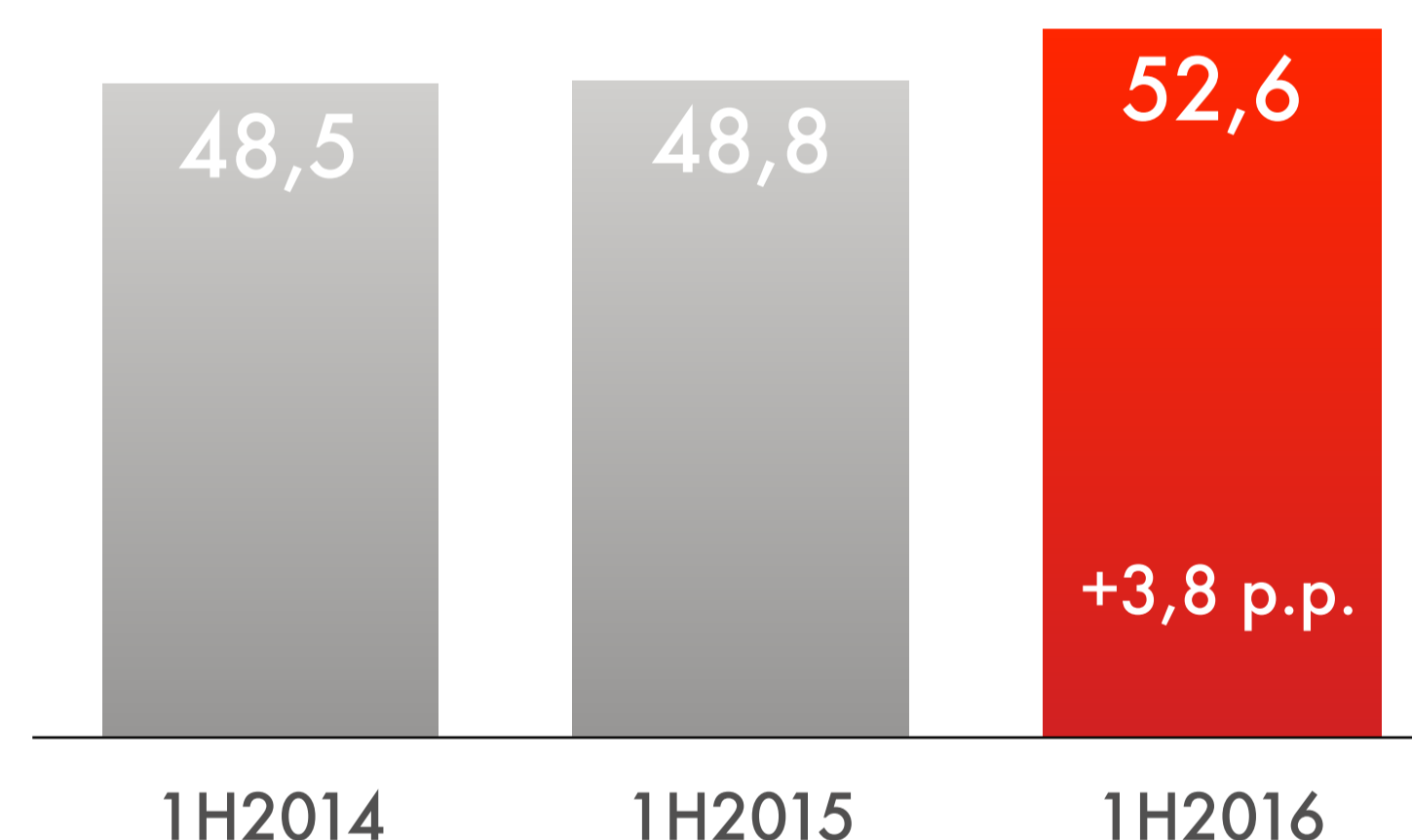
Net profit [PLN,000,000]



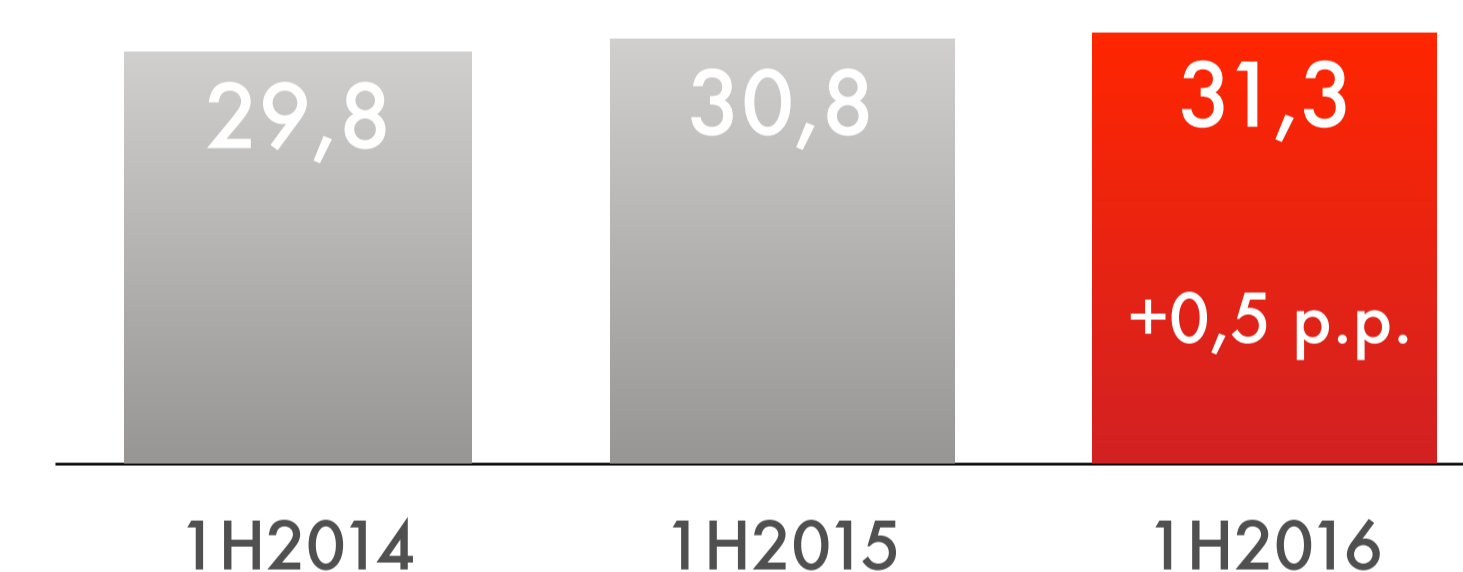
Operating profitability [%]



EBIDTA profitability [%]



Net profitability [%]



Assets [PLN,000]

	30.06.2015	30.06.2016
Fixed assets - as at		
Tangible fixed assets	1 075	1 352
Deferred tax assets	481	494
Other financial assets	16 066	13 943
Other assets	366	862
Total fixed assets	17 988	16 651
Current assets		
Inventory	4	36
Trade and other receivables	186 388	159 012
Other financial assets	39 990	46 834
Current tax assets	-	-
Other assets	1 242	1 141
Cash and cash equivalents	7 378	7 279
Total current assets	235 002	214 302
Total assets	252 990	230 953

Liabilities and shareholders' equity [PLN,000]

	30.06.2015	30.06.2016
Shareholders' equity - as at		
Reserve capital	51 329	61 230
Retained profit	4 298	4 126
Share capital	1 000	1 000
Total shareholders' equity	56 627	66 356
Long-term liabilities		
Long-term loans and bank credit	37 809	14 713
Deferred income	115 665	93 857
Other ¹	2 625	3 484
Total long-term liabilities	156 099	112 054
Short-term liabilities		
Trade payables and other payables	2 256	959
Short-term loans and bank credit	13 619	29 174
Deferred income	15 109	18 066
Other ²	9 280	4 344
Total short-term liabilities	40 264	52 543
Total liabilities	196 363	164 597
Total equity and liabilities	252 990	230 953

¹ Other financial liabilities, Deferred tax liability

² 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 IQ2016 company publishes consolidated periodic reports.

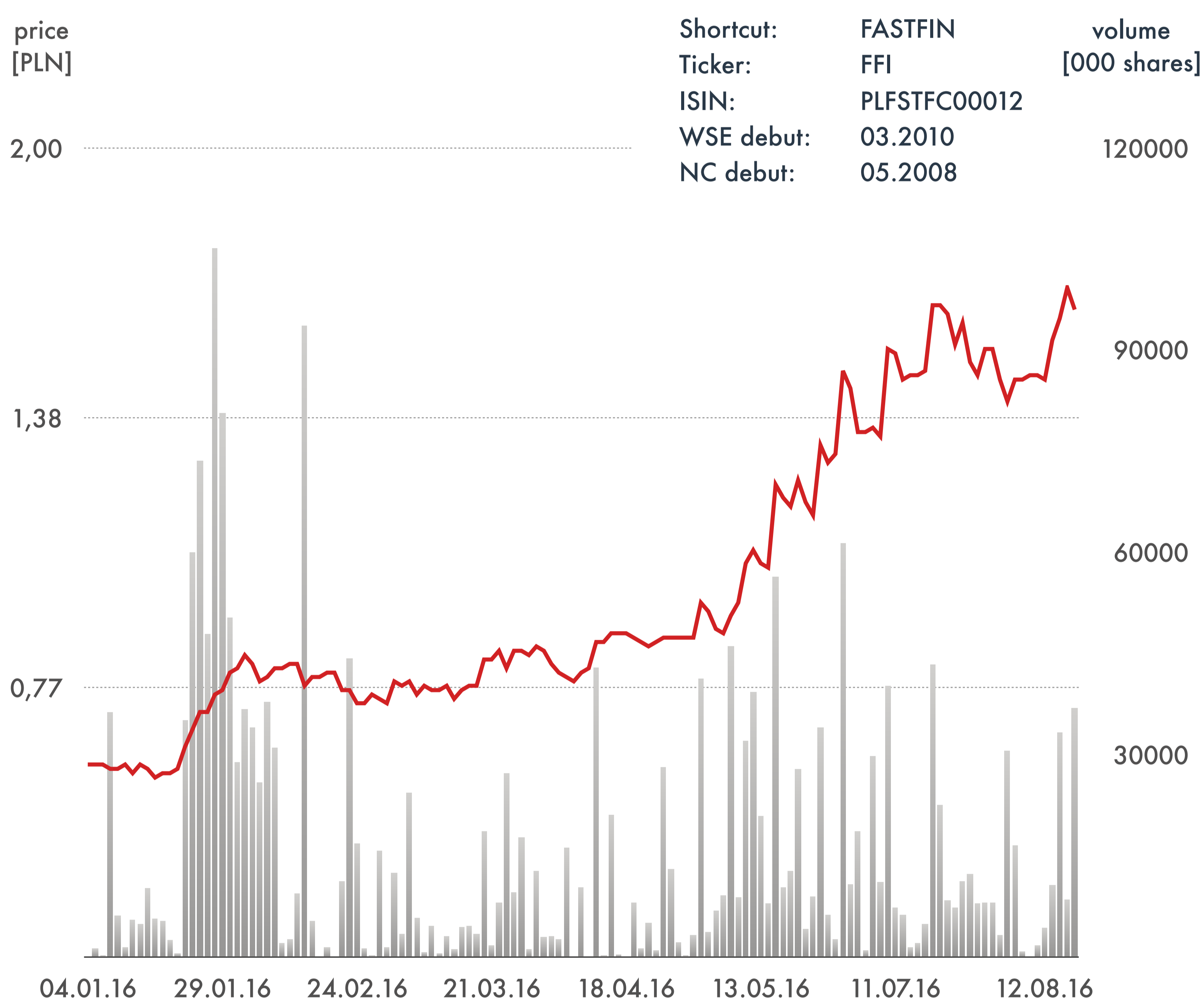
Redemption of bonds

FAST FINANCE continues to reduce financial debt. Net debt to equity amounted to: 0,58x. Reducing the debt was possible by regular repurchases of bonds. Until the date of publication of the report FAST FINANCE purchased and redeemed 4 600 units of J series bonds and 104 units of L series bonds. Moreover the company acquired as part of periodic amortization 932 units of M series bonds.

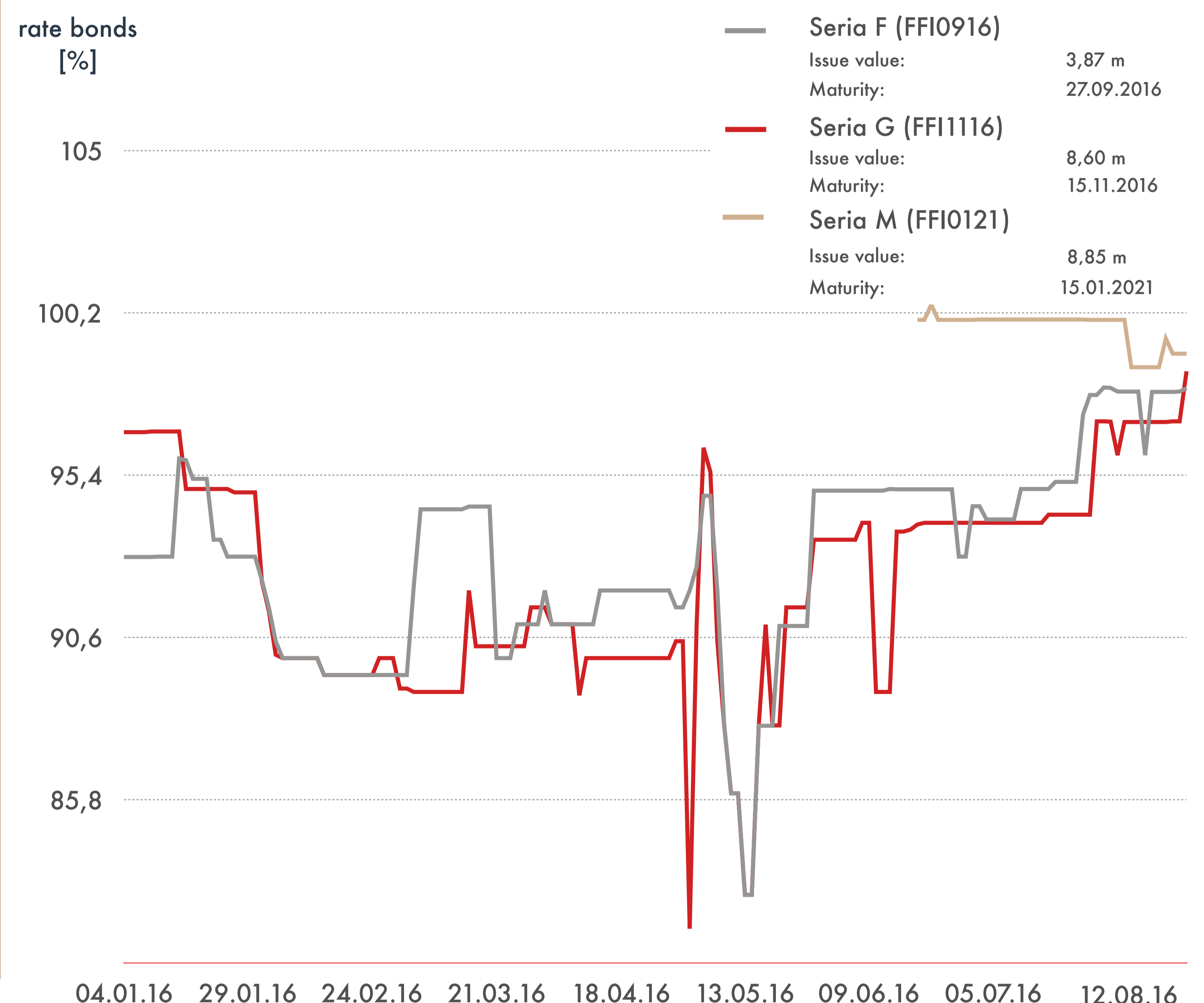
FAST FINANCE for investors

FAST FINANCE awarded the title of Nominee in the IX edition of the Golden Website Contest. Fastfinance.pl service was among the 17 issuers whose websites were 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 Kielczewski

Chairman of the Supervisory Board

Hildegarda Kaufeld

Member of the Supervisory Board

Grzegorz Kawczak

Member of the Supervisory Board

Marek Ochota

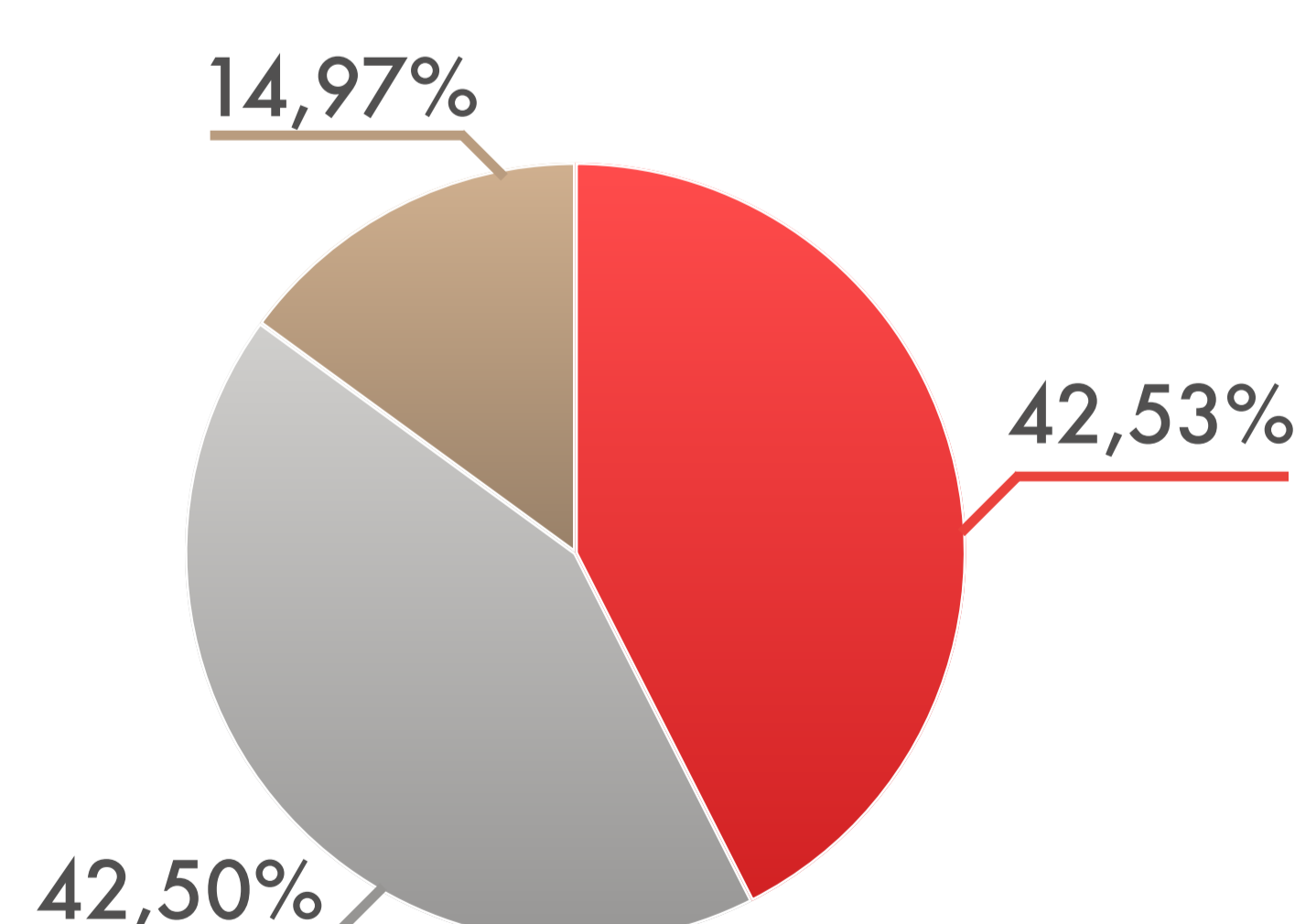
Member of the Supervisory Board

Dorota Wiktoria Stępniaik

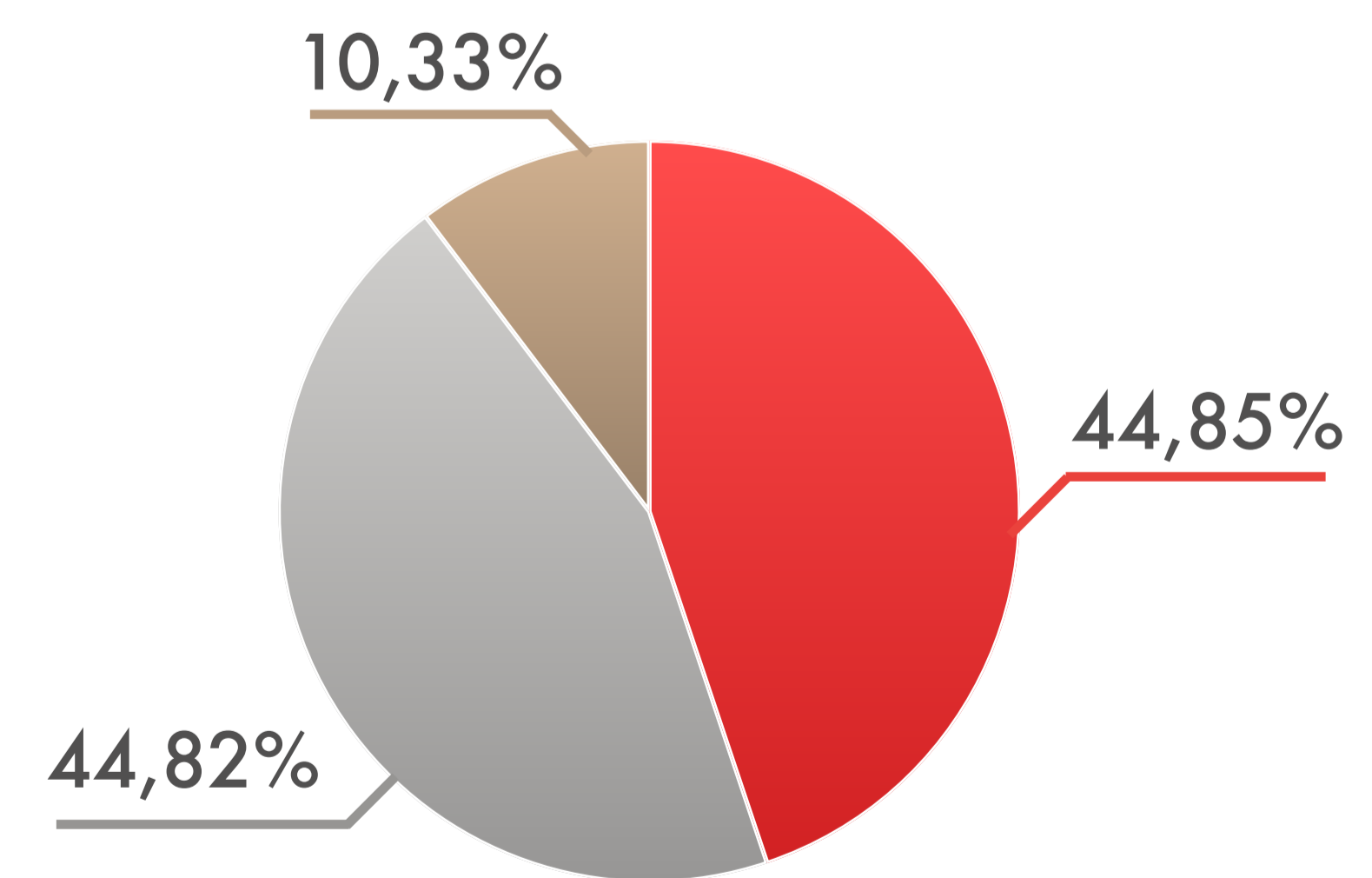
Member of the Supervisory Board

Shareholders

Share in capital



Share in votes



● Jacek Daroszewski

● Jacek Krzemiński

● Pozostali

Investors contact details:

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*Fact sheet presents consolidated data for the period 1H2016 and separate data for periods 1H2014, 1H2015.