

Fact sheet

3Q2016*



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.

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.

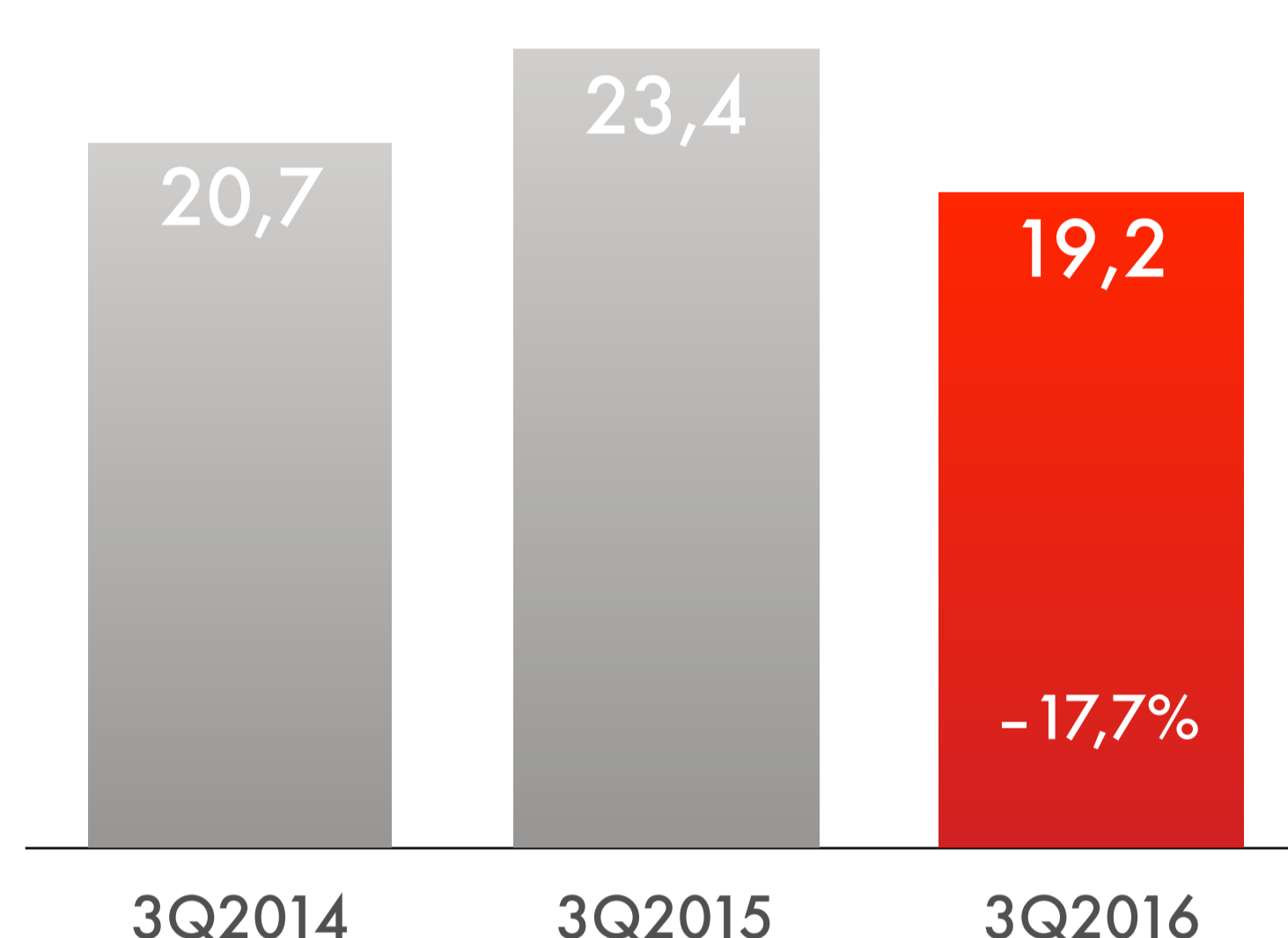
With employment of several dozen people, the company currently services receivables packages with a nominal value in excess of PLN 0.5 bn.

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

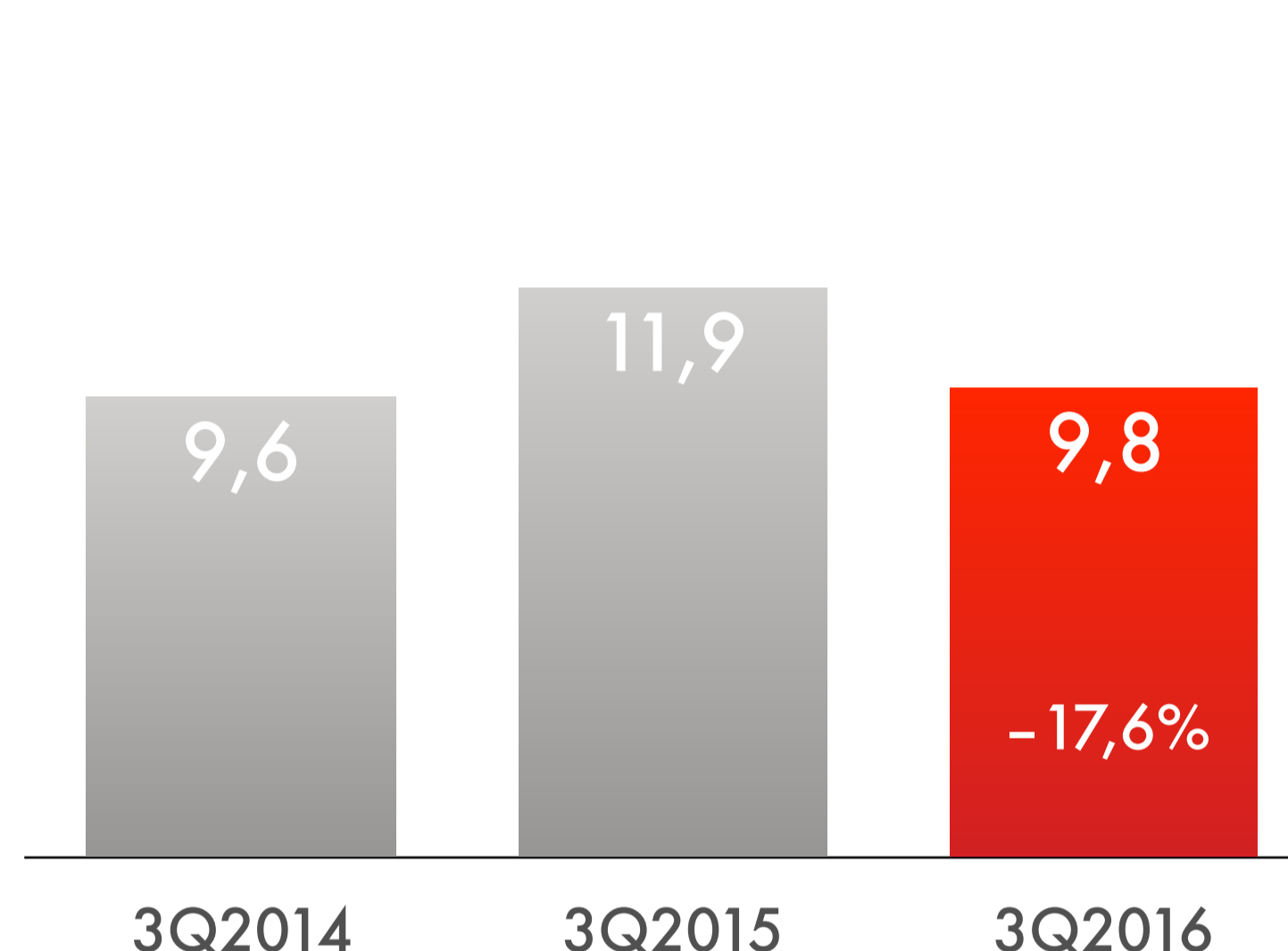
operates its own Non-Standard Closed-End Securitization Investment Fund makes it an eligible partner for such transactions and is a source of the company's competitive advantage.

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.

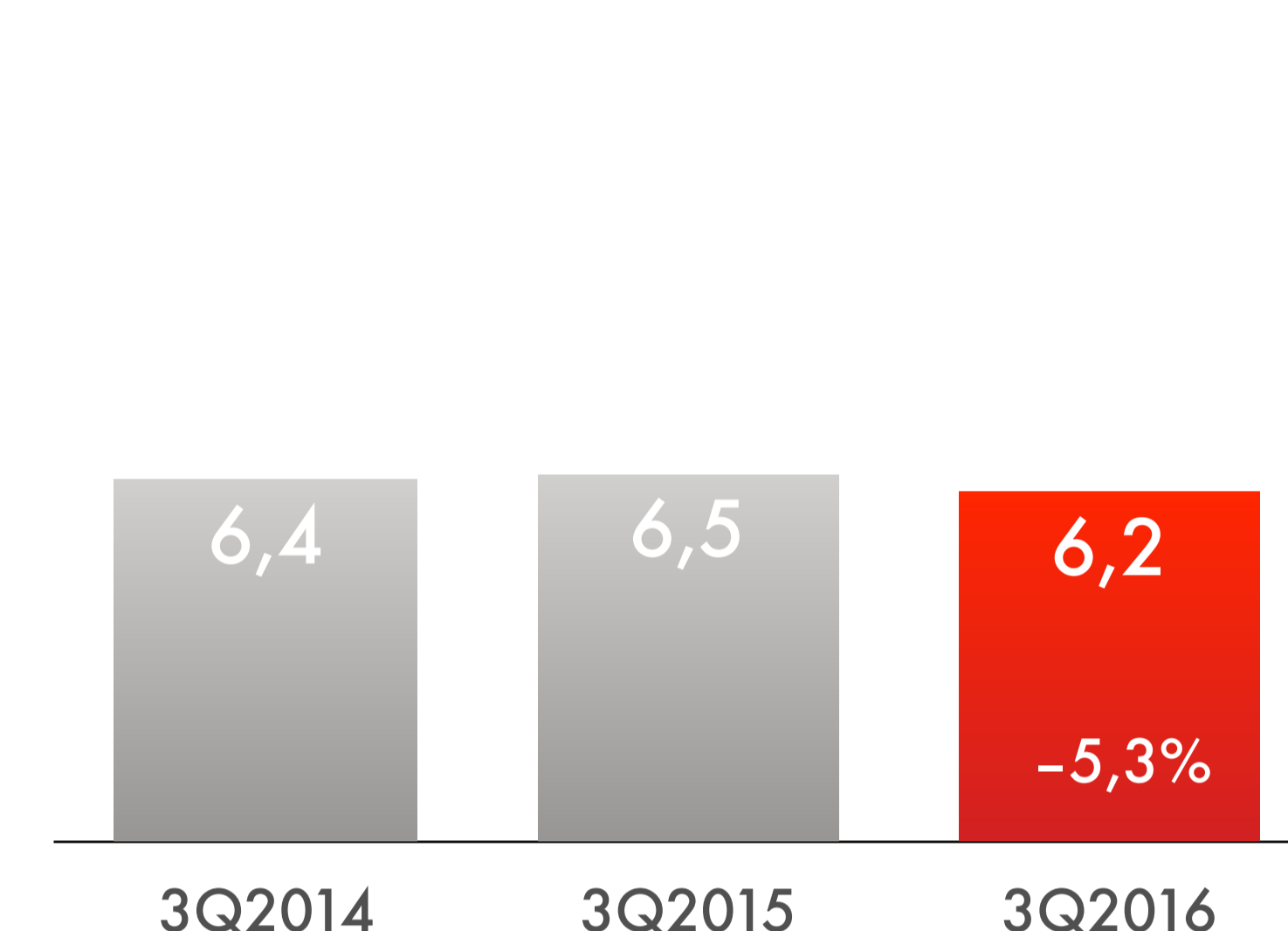
Net revenues from sales [PLN,000,000]



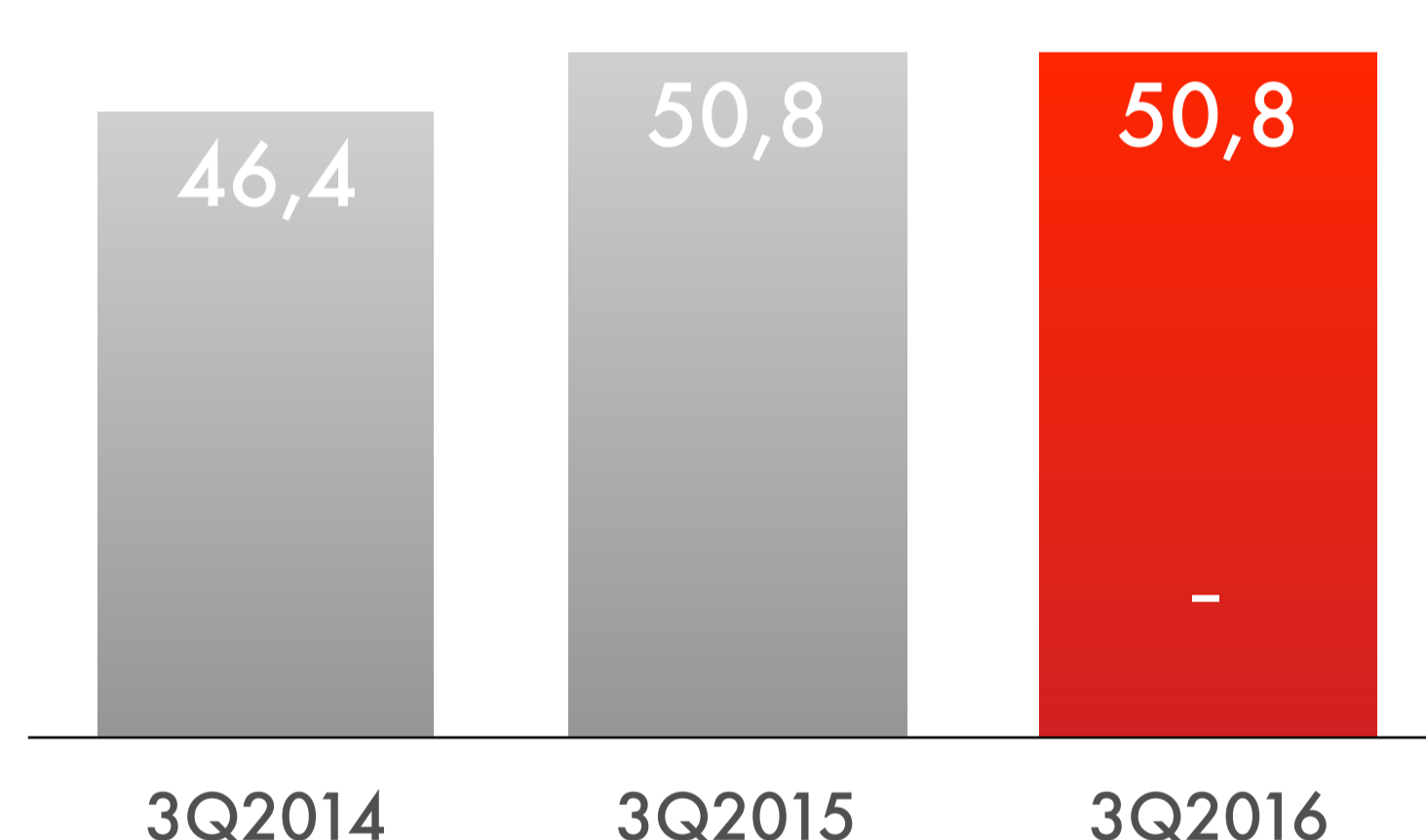
Operating profit [PLN,000,000]



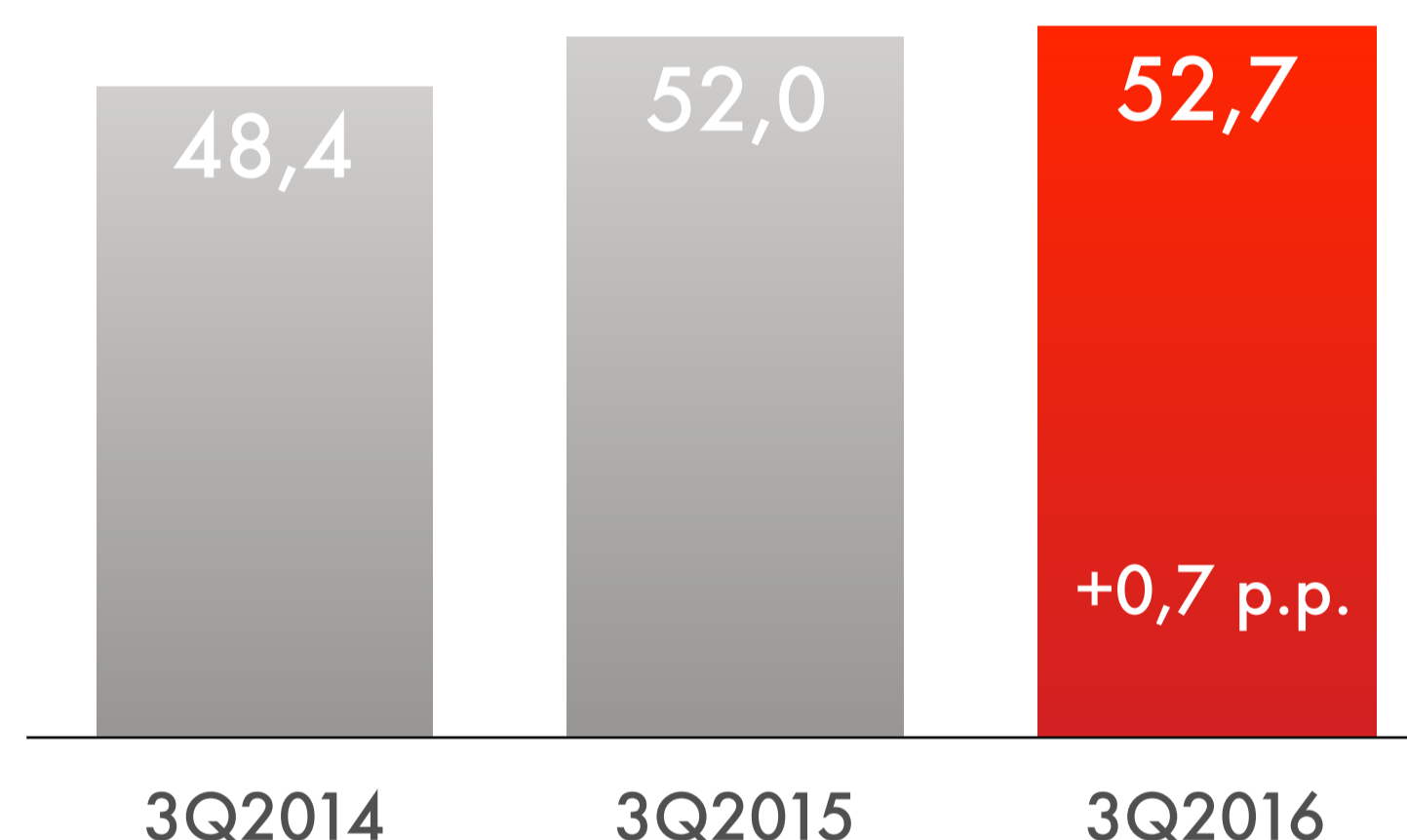
Net profit [PLN,000,000]



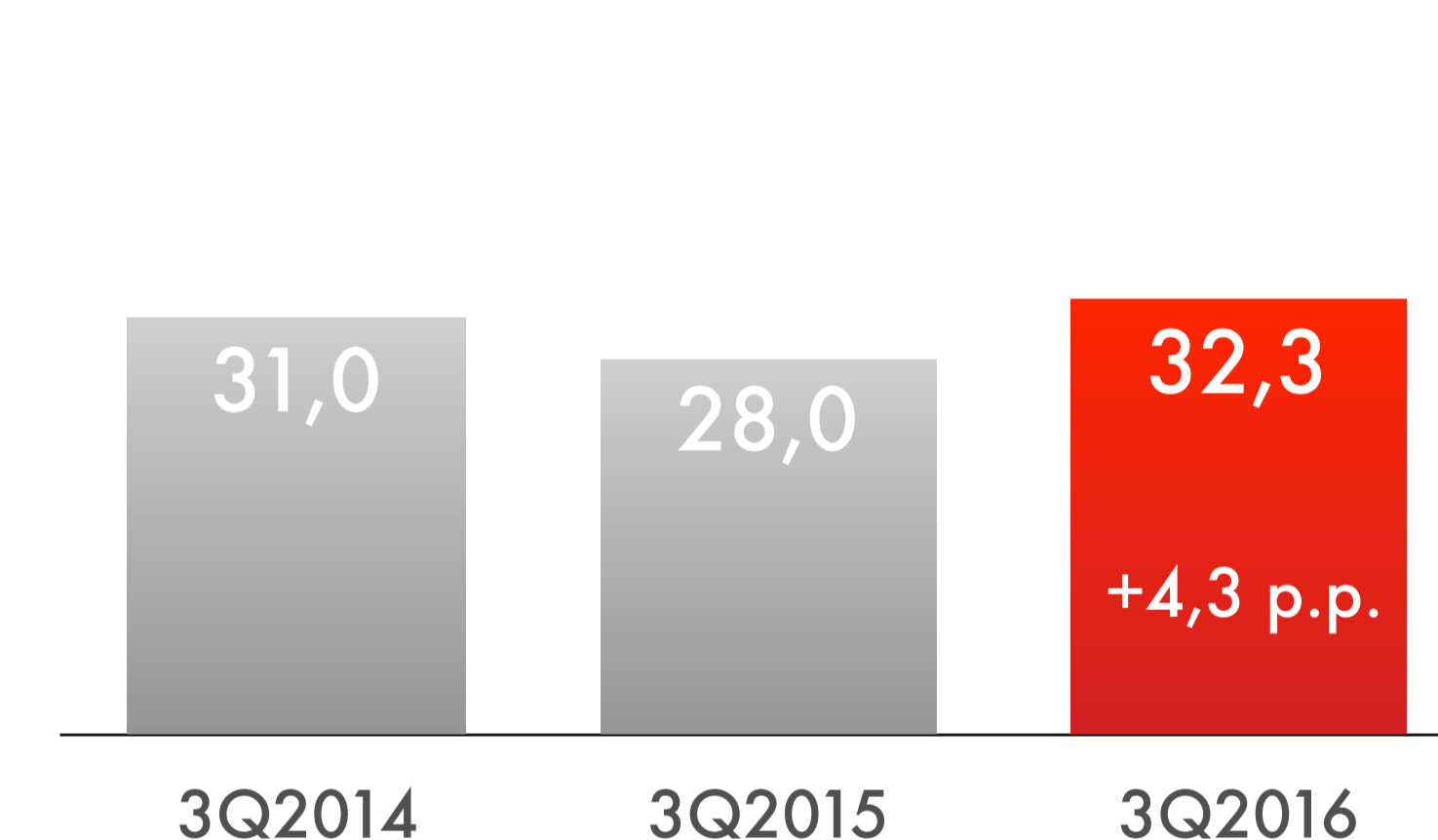
Operating profitability [%]



EBIDTA profitability [%]



Net profitability [%]



Assets [PLN,000]

	30.09.2015	30.09.2016
Fixed assets - as at		
Tangible fixed assets	1 578	1 244
Deferred tax assets	478	499
Other financial assets	16 143	14 353
Other assets	176	721
Total fixed assets	18 375	16 817
Current assets		
Inventory	4	4
Trade and other receivables	174 415	153 091
Other financial assets	40 429	48 089
Current tax assets	-	-
Other assets	2 324	3 229
Cash and cash equivalents	201	167
Total current assets	217 373	204 580
Total assets	235 748	221 397

Liabilities and shareholders' equity [PLN,000]

	30.09.2015	30.09.2016
Shareholders' equity - as at		
Reserve capital	51 329	61 230
Retained profit	6 546	6 201
Share capital	1 000	1 000
Total shareholders' equity	58 875	68 431
Long-term liabilities		
Long-term loans and bank credit	32 215	13 607
Deferred income	100 132	72 853
Other ¹	3 262	3 643
Total long-term liabilities	135 609	90 103
Short-term liabilities		
Trade payables and other payables	3 242	889
Short-term loans and bank credit	13 400	26 169
Deferred income	16 333	30 067
Other ²	8 289	5 738
Total short-term liabilities	41 264	62 863
Total liabilities	176 873	152 966
Total equity and liabilities	235 748	221 397

¹ Other financial liabilities, Deferred tax liability

² Other financial liabilities, Current tax liabilities, Short-term provisions, Other liabilities

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Recent milestones

Debt reduction

FAST FINANCE continues to reduce financial debt. Net debt to equity amounted to: 0,59x. This is a result of ongoing process of debt reduction, which was one of the priorities of the previous quarter. Long-term liabilities in 3Q2016 were reduced by 34% Y/Y.

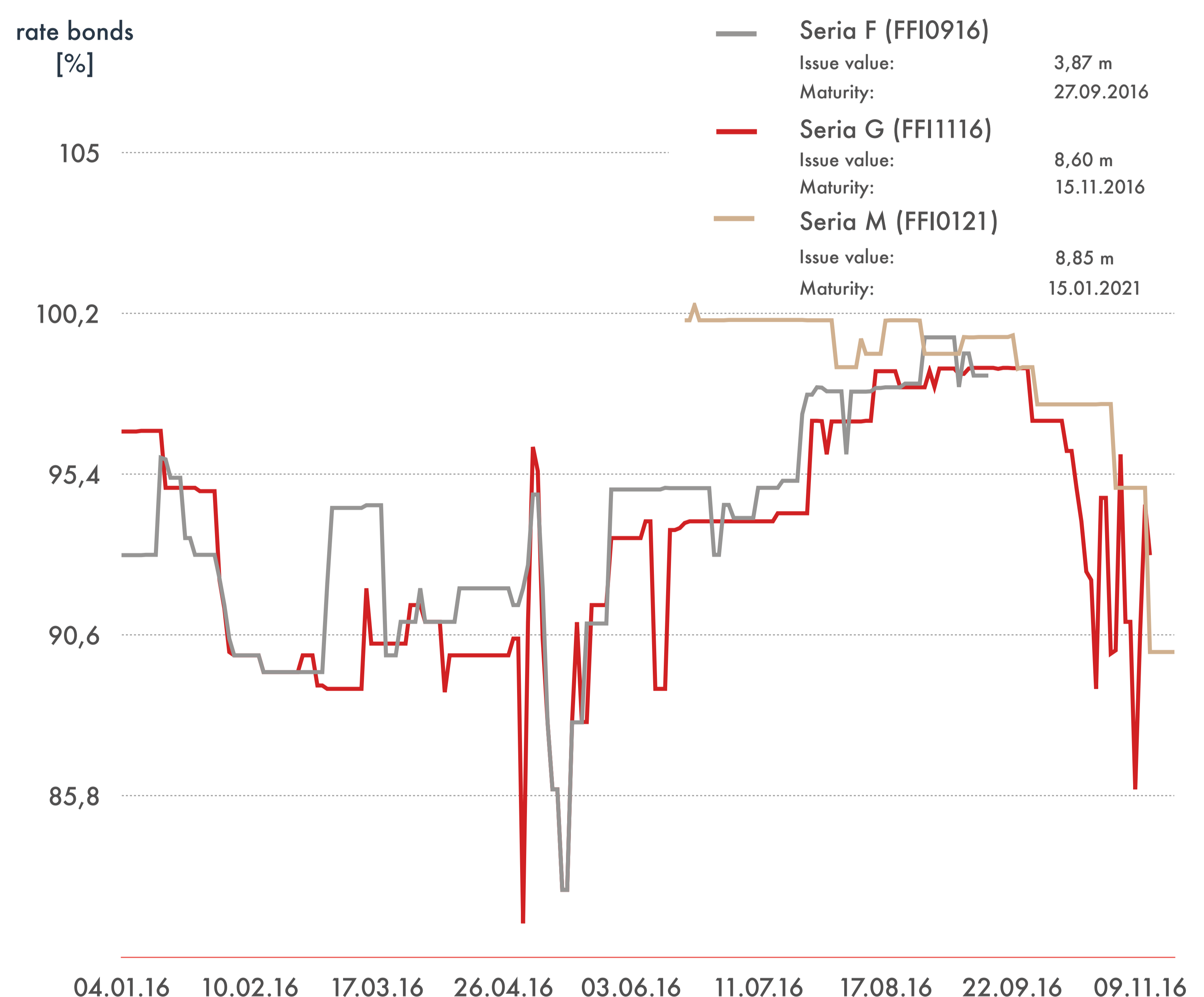
Redemption of bond

In the period between publications of recent periodic reports (1H2016 and 3Q2016) FAST FINANCE purchased 129 units of J series bonds, 466 units of M series bonds and 104 units of L series bonds. Moreover the company acquired all of F series bonds listed on Catalyst.

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

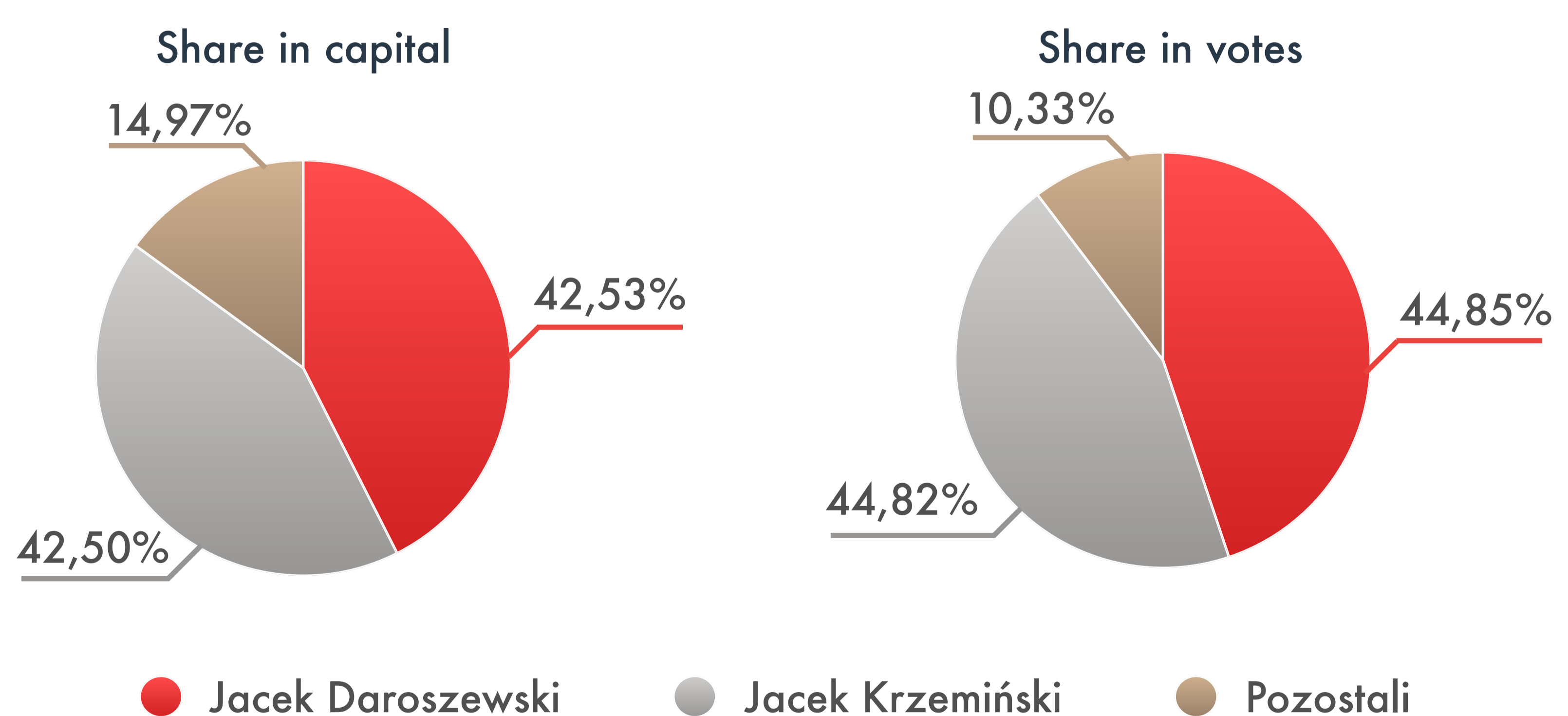
Marek Ochota

Member of the Supervisory Board

Dorota Wiktorina Stempniak

Member of the Supervisory Board

Shareholders



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*Fact sheet presents consolidated data for the period 3Q2016 and separate data for periods 3Q2014, 3Q2015