

Fact sheet

1H 2017*



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. The company was established in 2004.

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

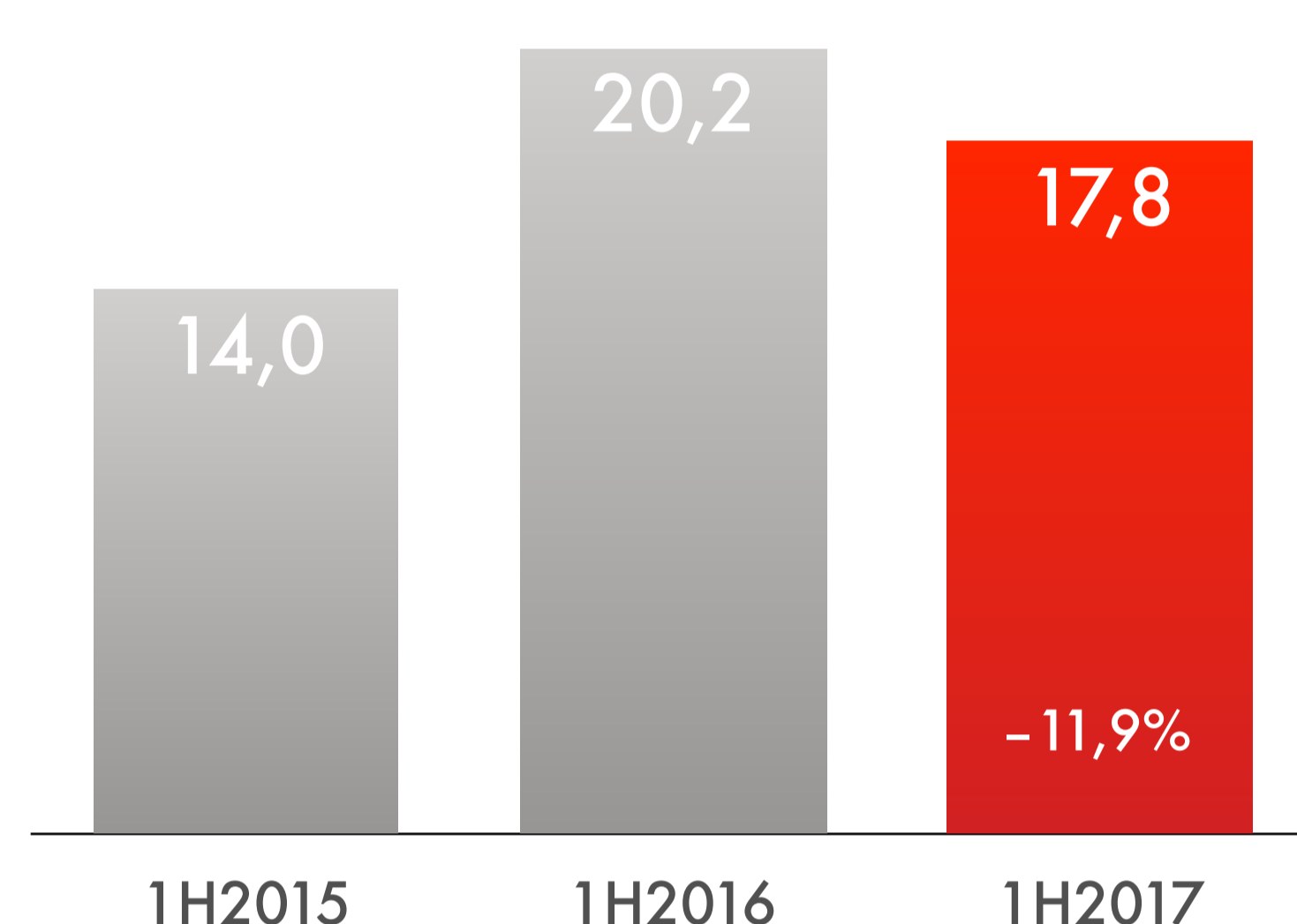
The company specialises in collecting high-quality consumer debt portfolios purchased mainly from banks and other entities subject to regulatory supervision. Some creditors offer their receivables portfolios for sale only in transactions with the participation of a securitization fund.

The fact that FAST FINANCE operates 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.

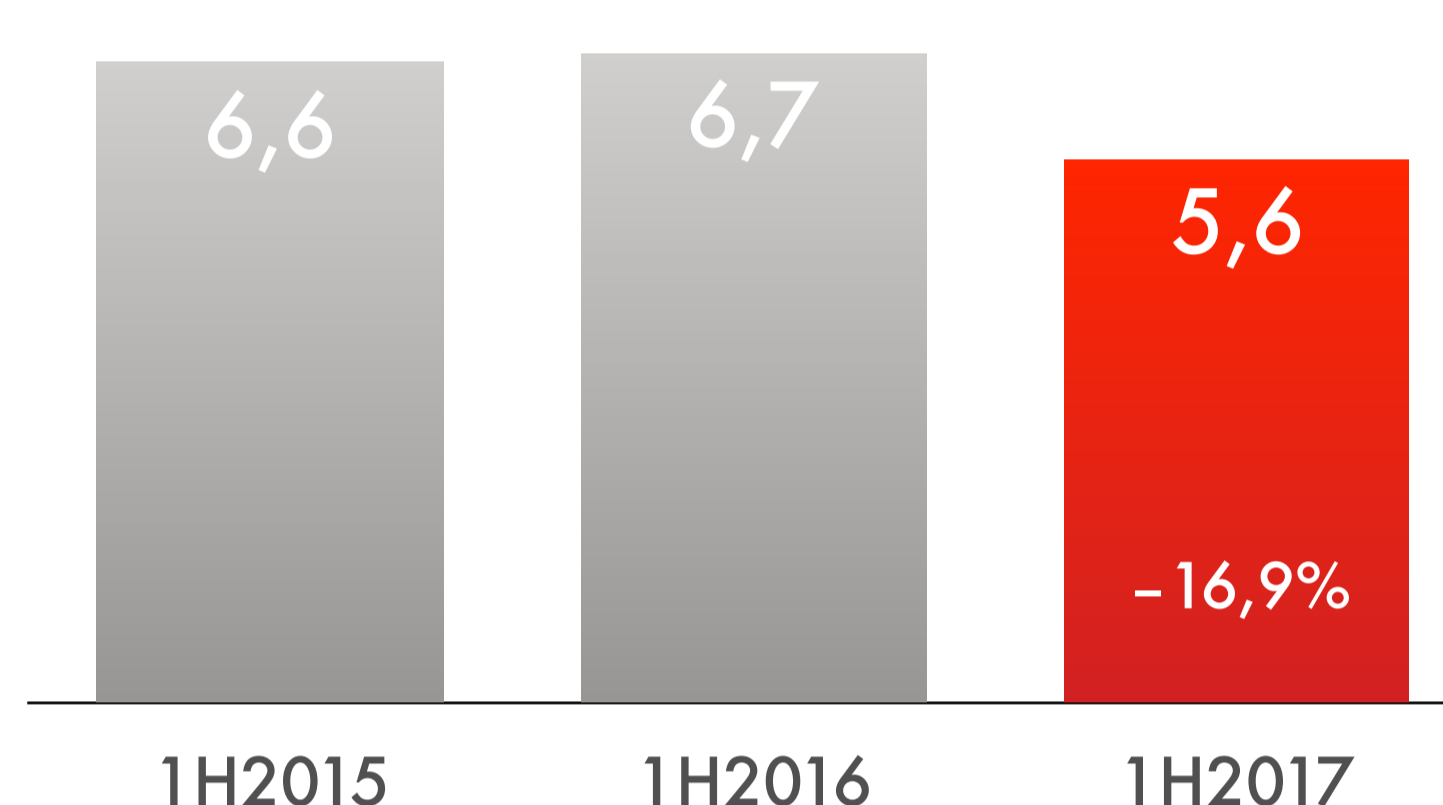
FAST FINANCE Spółka Akcyjna (ticker: FFI) is listed at the Warsaw Stock Exchange (WSE). The company made a debut on the NewConnect market on 6 May 2008 and on 30 March 2010 the listing was transferred to the regulated market.

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

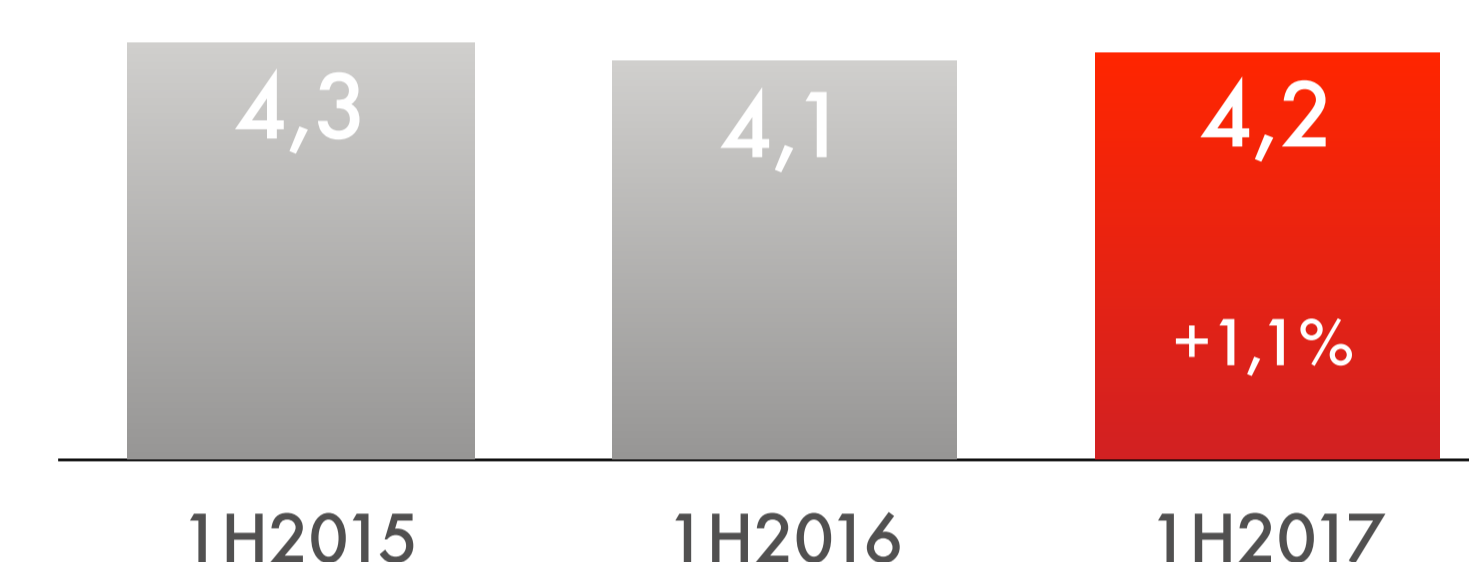
Net revenues from sales* [PLNm]



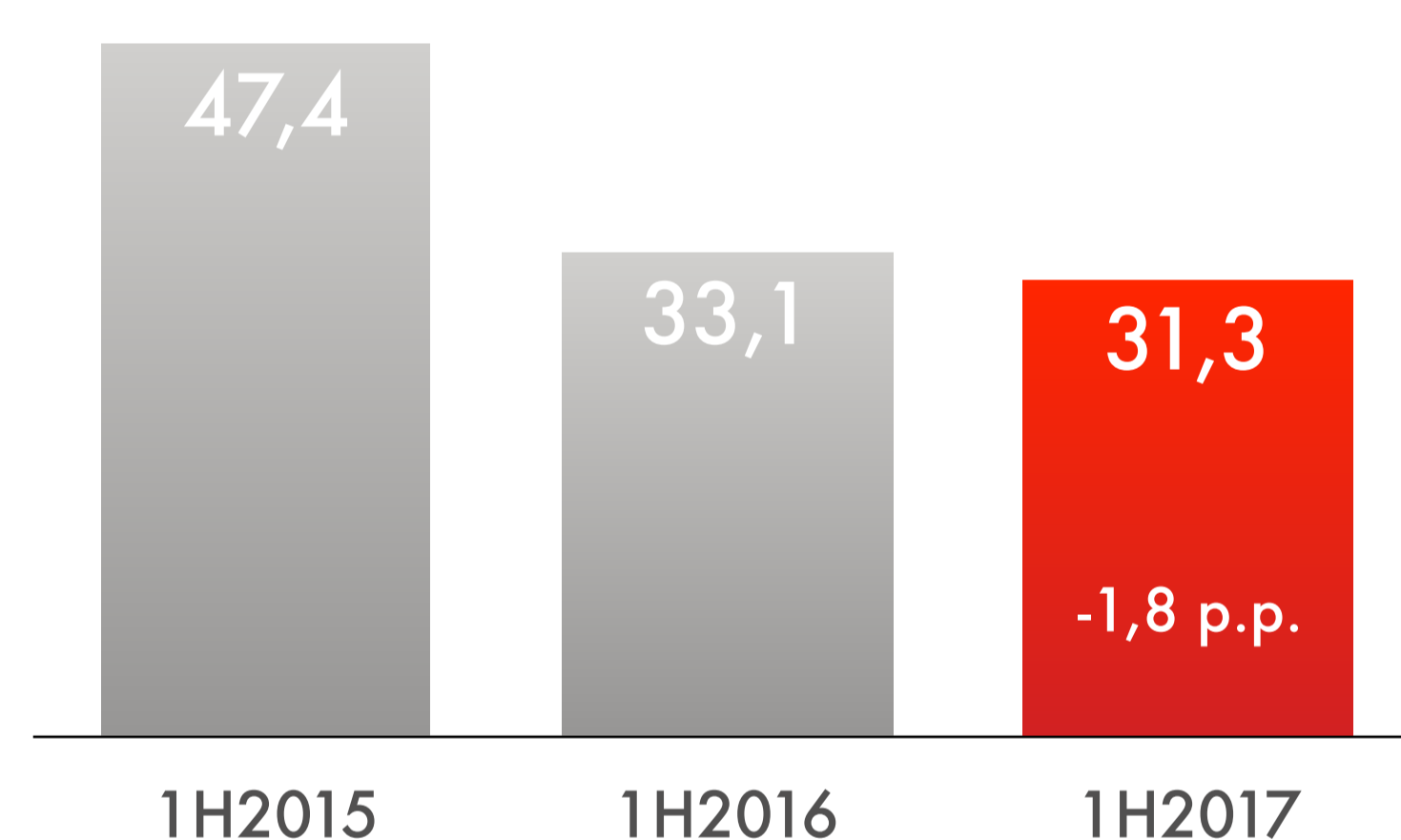
Operating profit [PLNm]



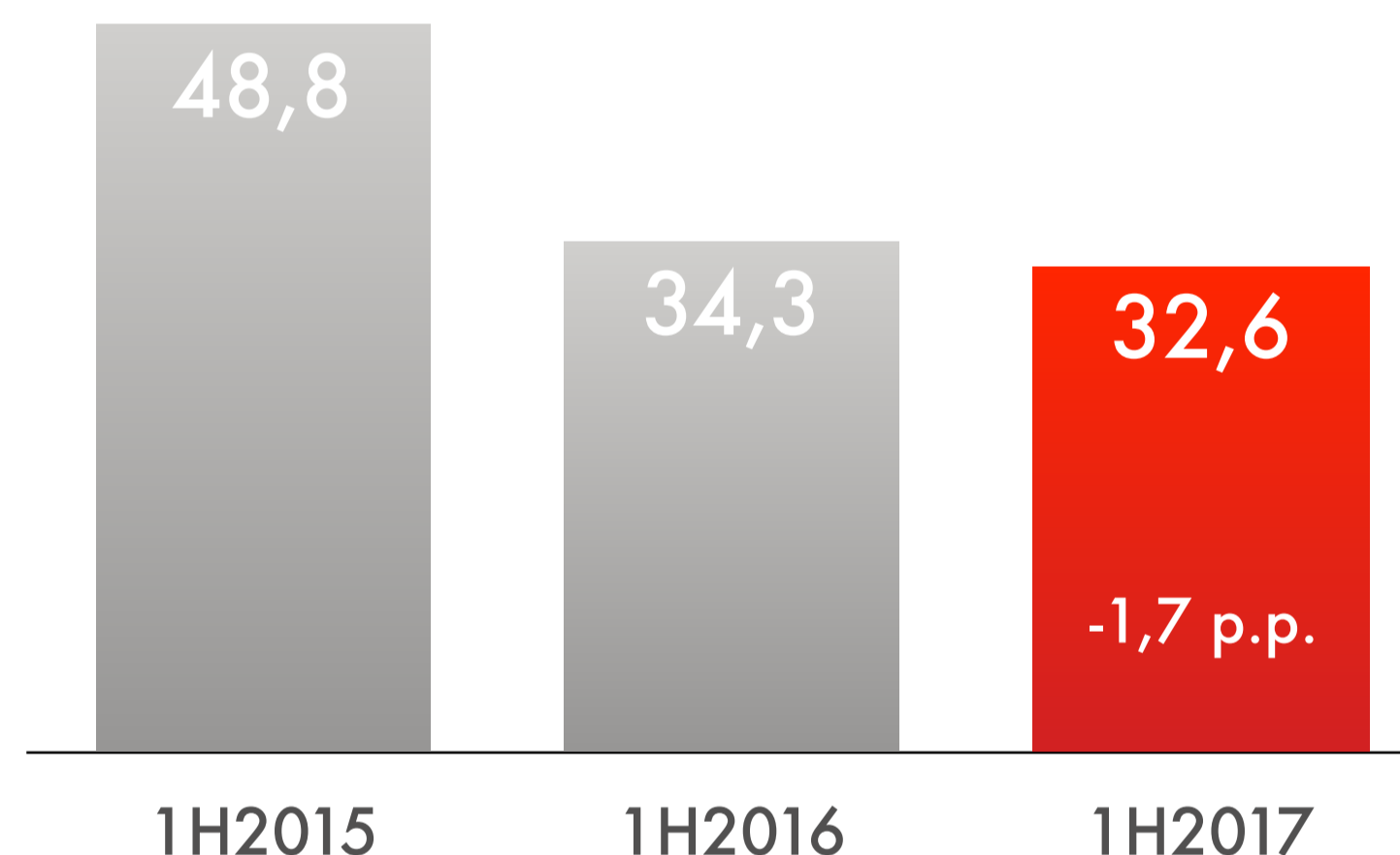
Net profit [PLNm]



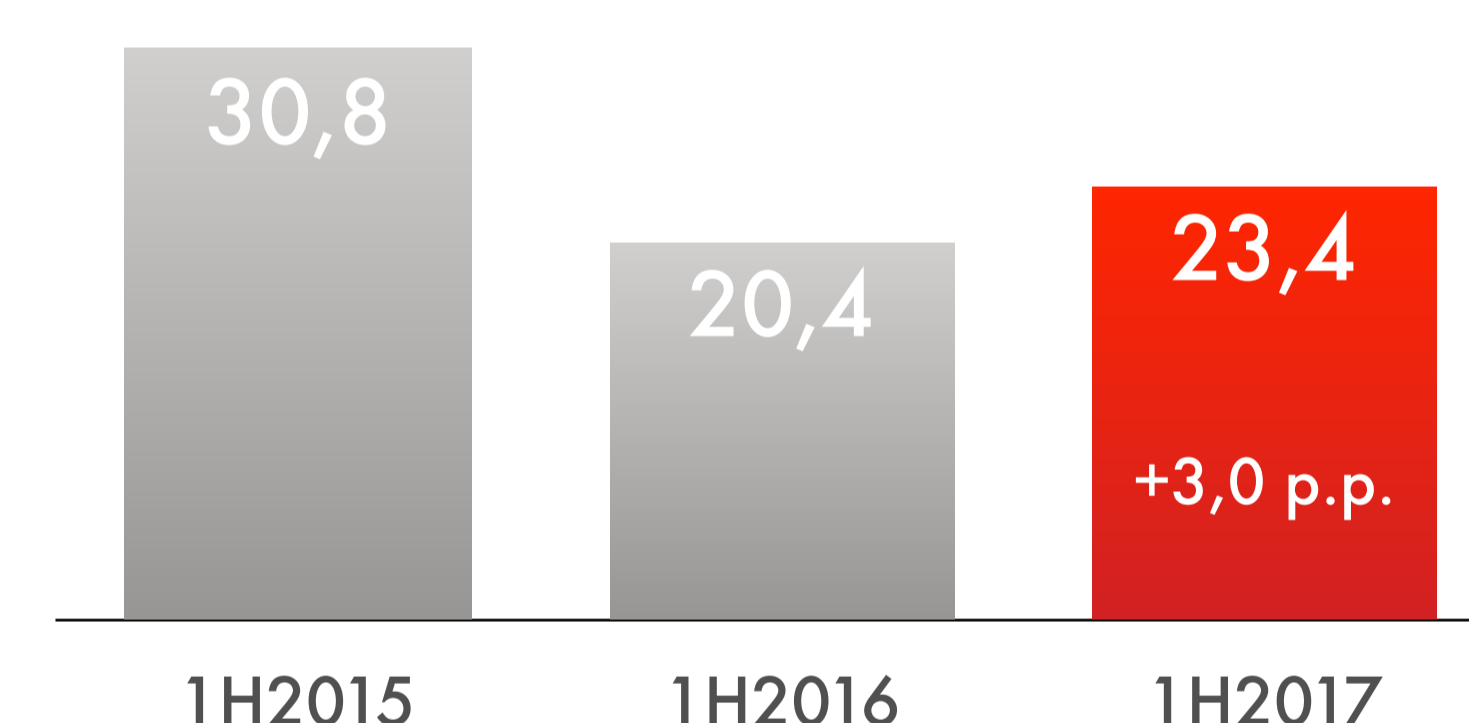
Operating profitability [%]



EBIDTA profitability [%]



Net profitability [%]



Assets [PLN,000]

	30.06.2016	30.06.2017
Fixed assets - as at		
Tangible fixed assets	1 352	878
Deferred tax assets	494	415
Other financial assets	13 943	4 272
Other assets	862	2 046
Total fixed assets	16 651	7 611
Current assets		
Inventory	36	4
Trade and other receivables	159 012	128 519
Other financial assets	46 834	50 691
Current tax assets	-	-
Other assets	1 141	690
Cash and cash equivalents	7 279	13 121
Total current assets	214 302	193 025
Total assets	230 953	200 636

Liabilities and shareholders' equity [PLN,000]

	30.06.2016	30.06.2017
Shareholders' equity - as at		
Reserve capital	61 230	69 321
Retained profit	4 126	4 172
Share capital	1 000	1 000
Total shareholders' equity	66 356	74 248
Long-term liabilities		
Long-term loans and bank credit	14 713	23 776
Deferred income	93 857	74 853
Other ¹	3 484	4 014
Total long-term liabilities	112 054	102 643
Short-term liabilities		
Trade payables and other payables	959	952
Short-term loans and bank credit	29 174	2 399
Deferred income	18 066	15 947
Other ²	4 344	4 447
Total short-term liabilities	52 543	23 745
Total liabilities	164 597	126 388
Total equity and liabilities	230 953	200 636

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

Cooperation with a foreign partner

FAST FINANCE has started implementing a new model of cooperation with a foreign investor, specializing in venture financing. The negotiated agreement will expand the existing, bond-based, financing model of the company.

Bond issue

In the first half of 2017 FAST FINANCE issued 11 377 units of P series bonds with a nominal value of PLN 1 000 each (private placement). The issue price of one bond was set at PLN 835. Company also issued 2 270 units of R series bond with a nominal value of PLN 1 000 each.

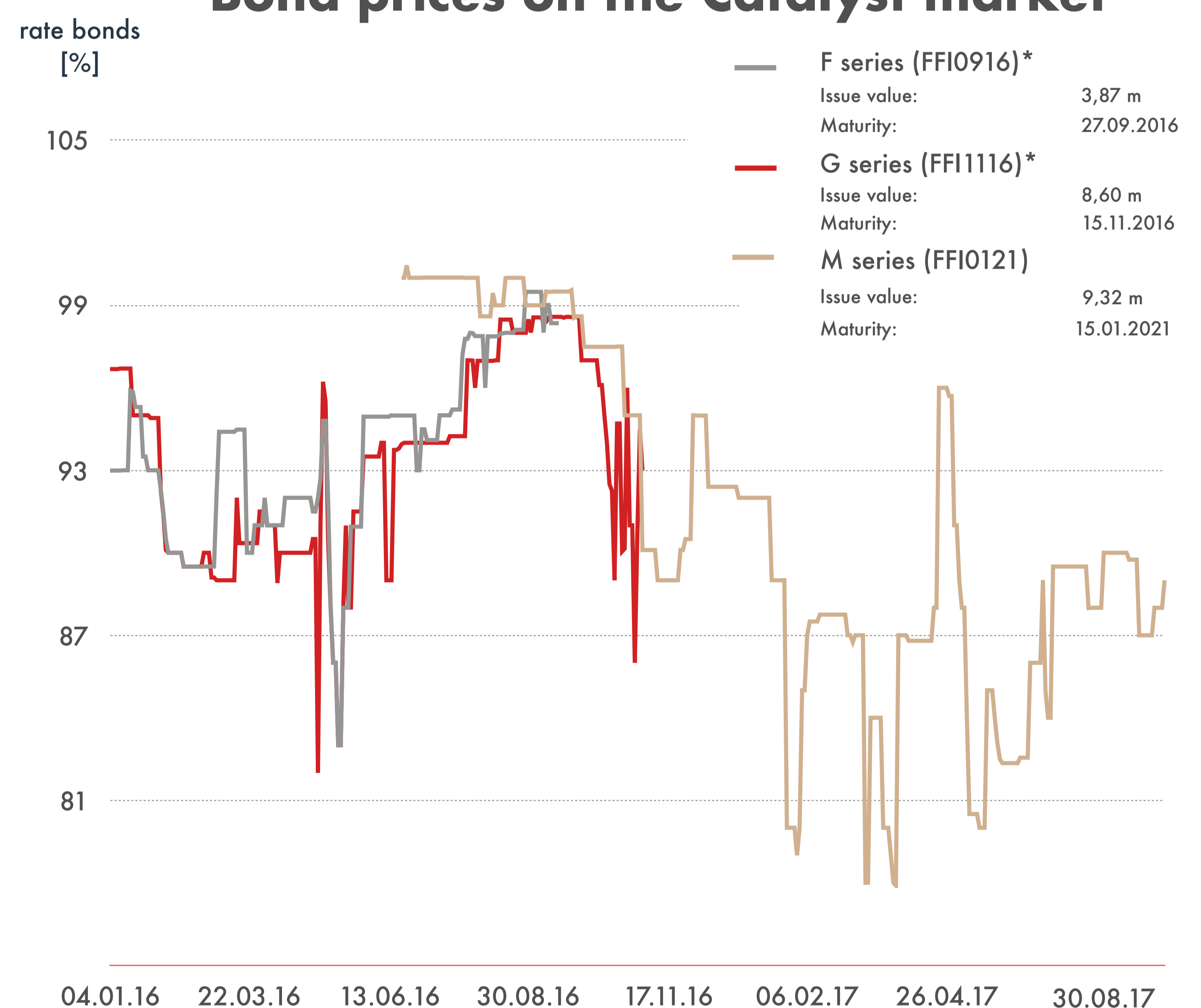
Redemption of bonds

From the beginning of 2017 to 30.08.2017 – the day of publication of the 1H17 report – FAST FINANCE acquired all units of G series bonds (listed on Catalyst) and all J and H series bonds. Moreover the company purchased required part (by terms of issue) of L, M and R series bonds.

Share prices on the WSE



Bond prices on the Catalyst market



*Bonds redeemed during the year 2016 and 2017

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.

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.

Supervisory board

Andrzej Kiełczewski

Chairman of the Supervisory Board

Hildegarda Kaufeld

Member of the Supervisory Board

Andrzej Bartnik

Member of the Supervisory Board

Marek Ochota

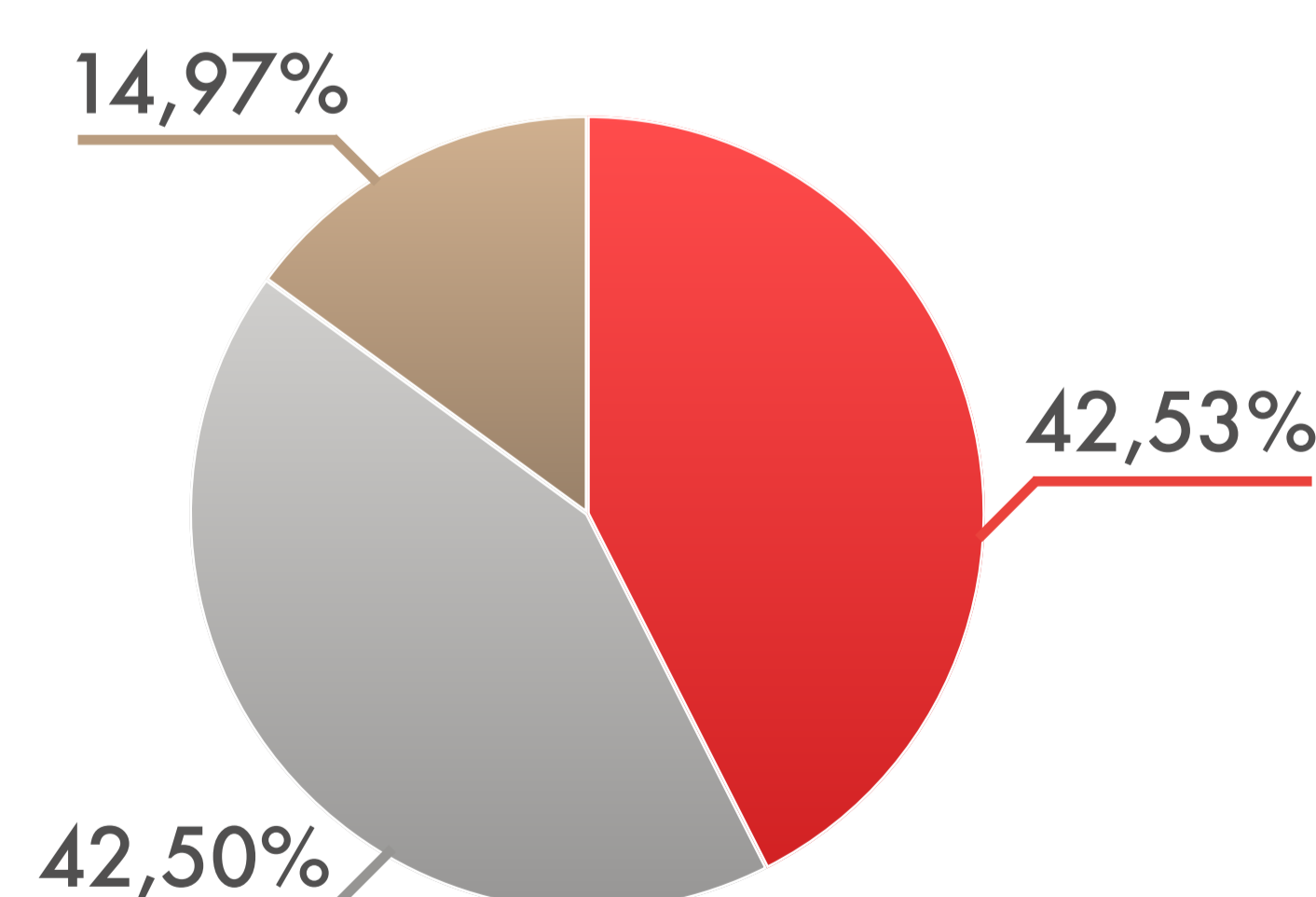
Member of the Supervisory Board

Dorota Wiktoria Stempniak

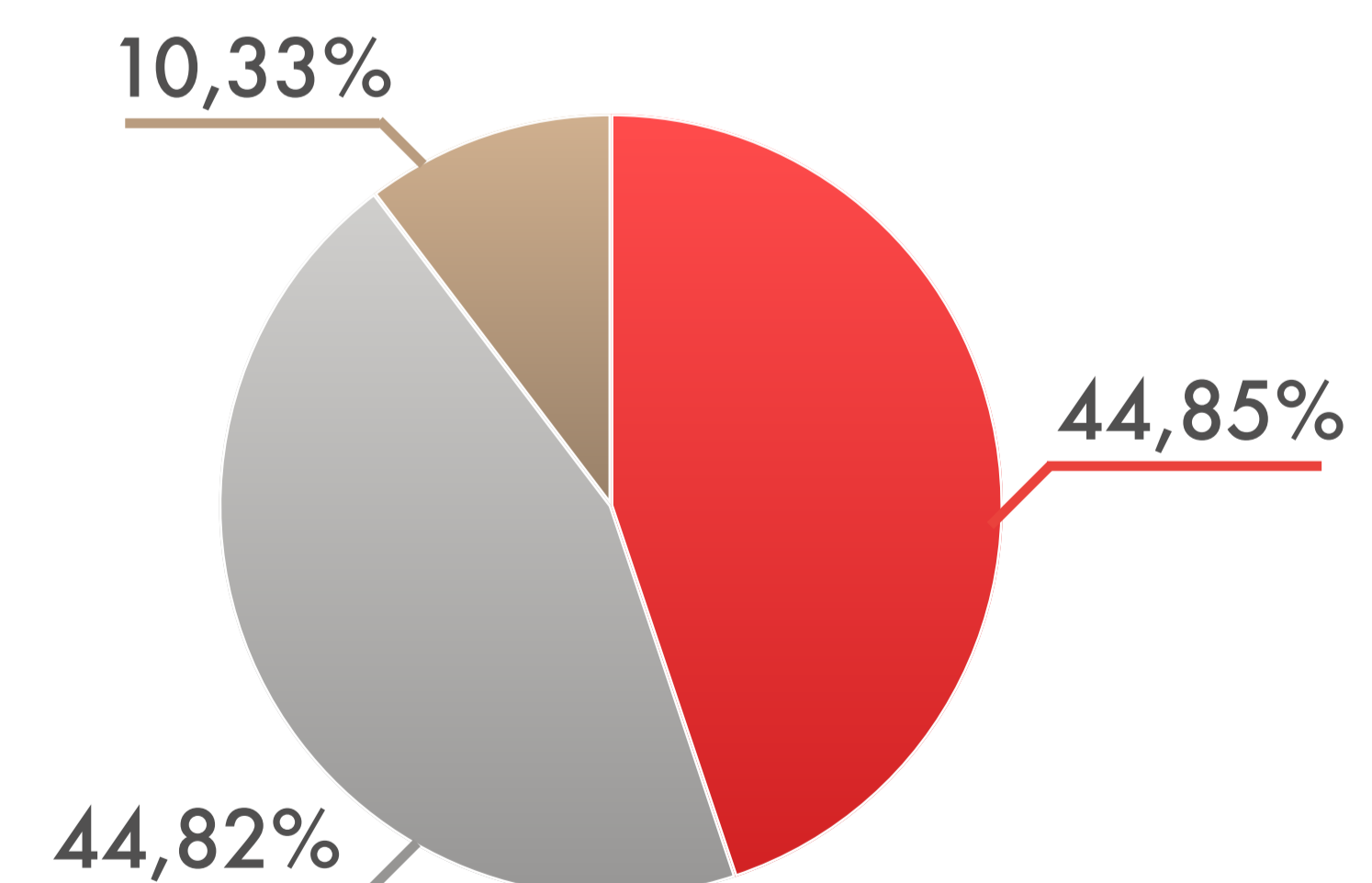
Member of the Supervisory Board

Shareholders

Share in capital



Share in votes



● Jacek Daroszewski ● Jacek Krzemiński ● Others

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