

# Fact sheet

3Q 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.

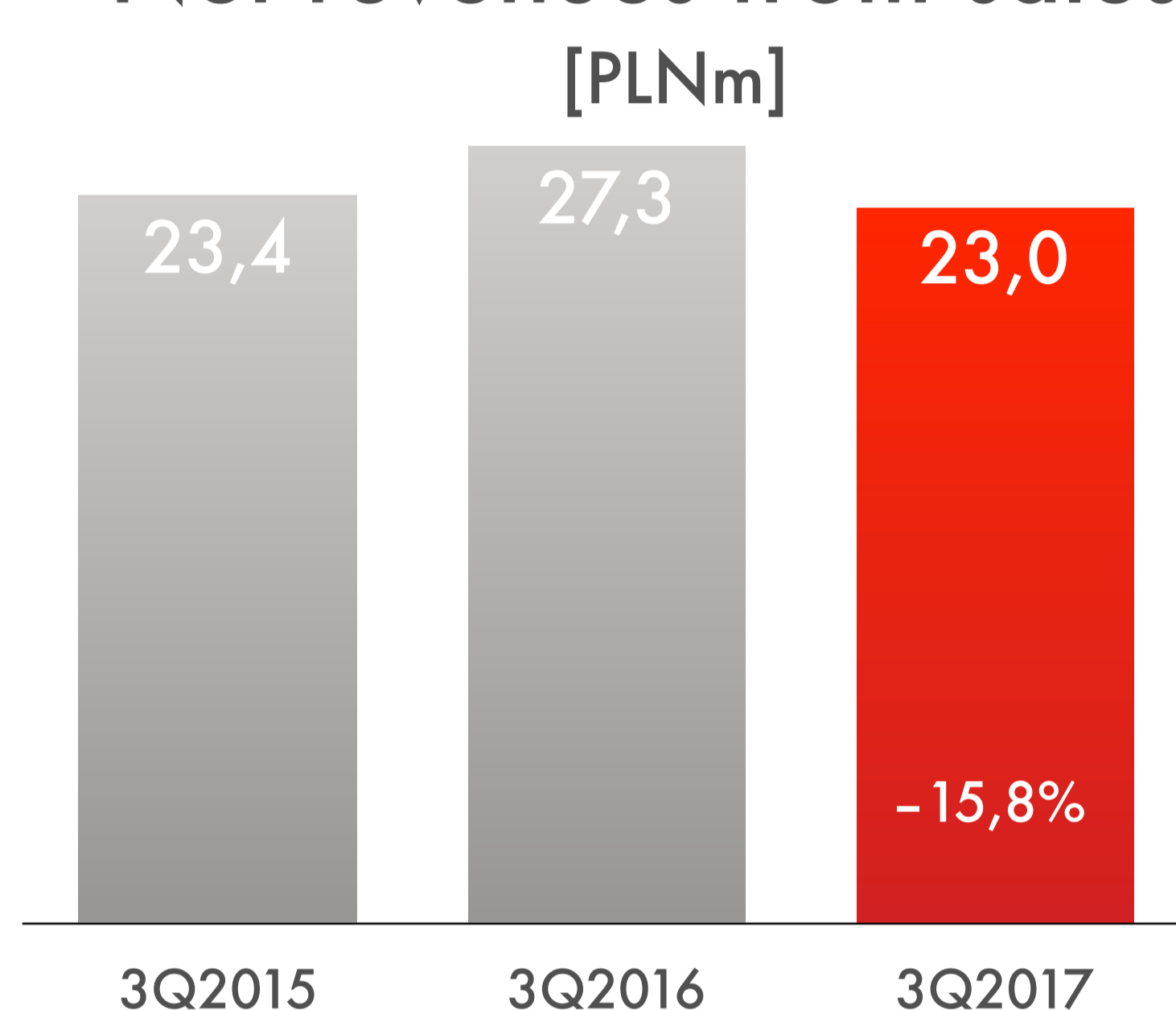
The company specialises in collecting high-quality consumer debt portfolios purchased mainly from banks and other entities subject to regulatory supervision. Some creditors offer their receivables portfolios for sale only in transactions with the participation of a securitization fund.

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.

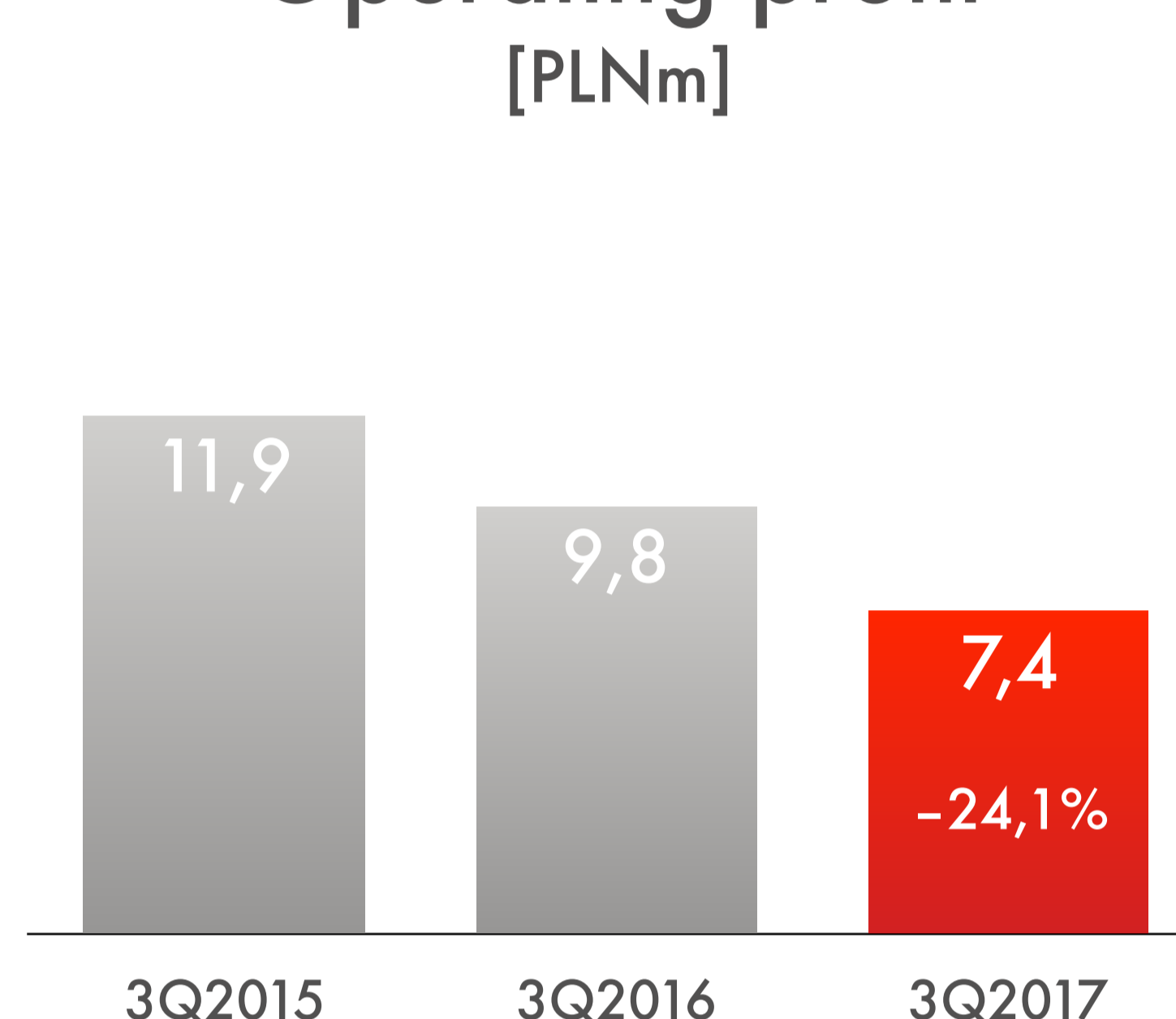
FAST FINANCE Spółka Akcyjna (ticker: FFI) is listed at the Warsaw Stock Exchange (WSE). The company made a debut on the NewConnect market on 6 May 2008 and on 30 March 2010 the listing was transferred to the regulated market.

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

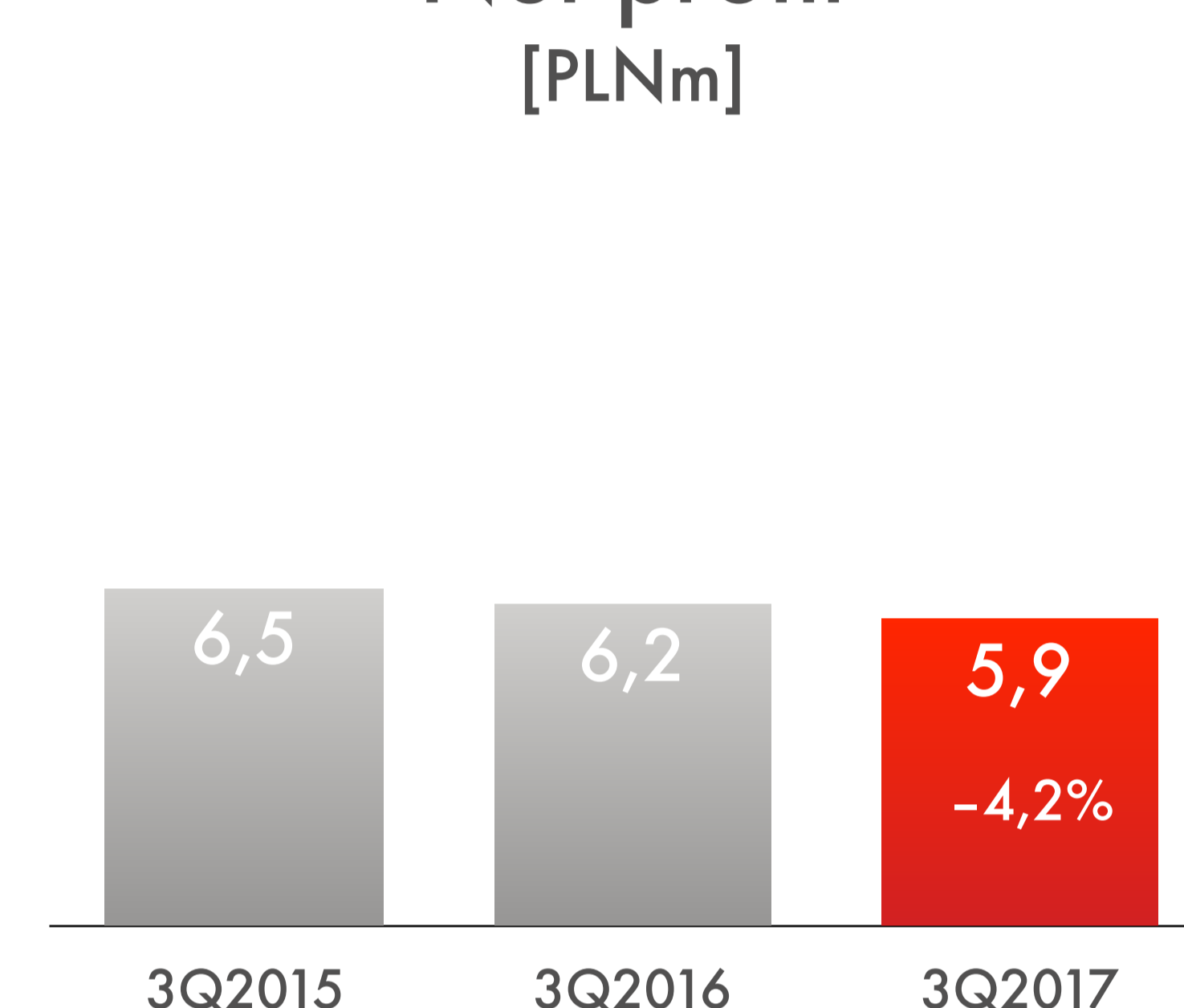
### Net revenues from sales\*



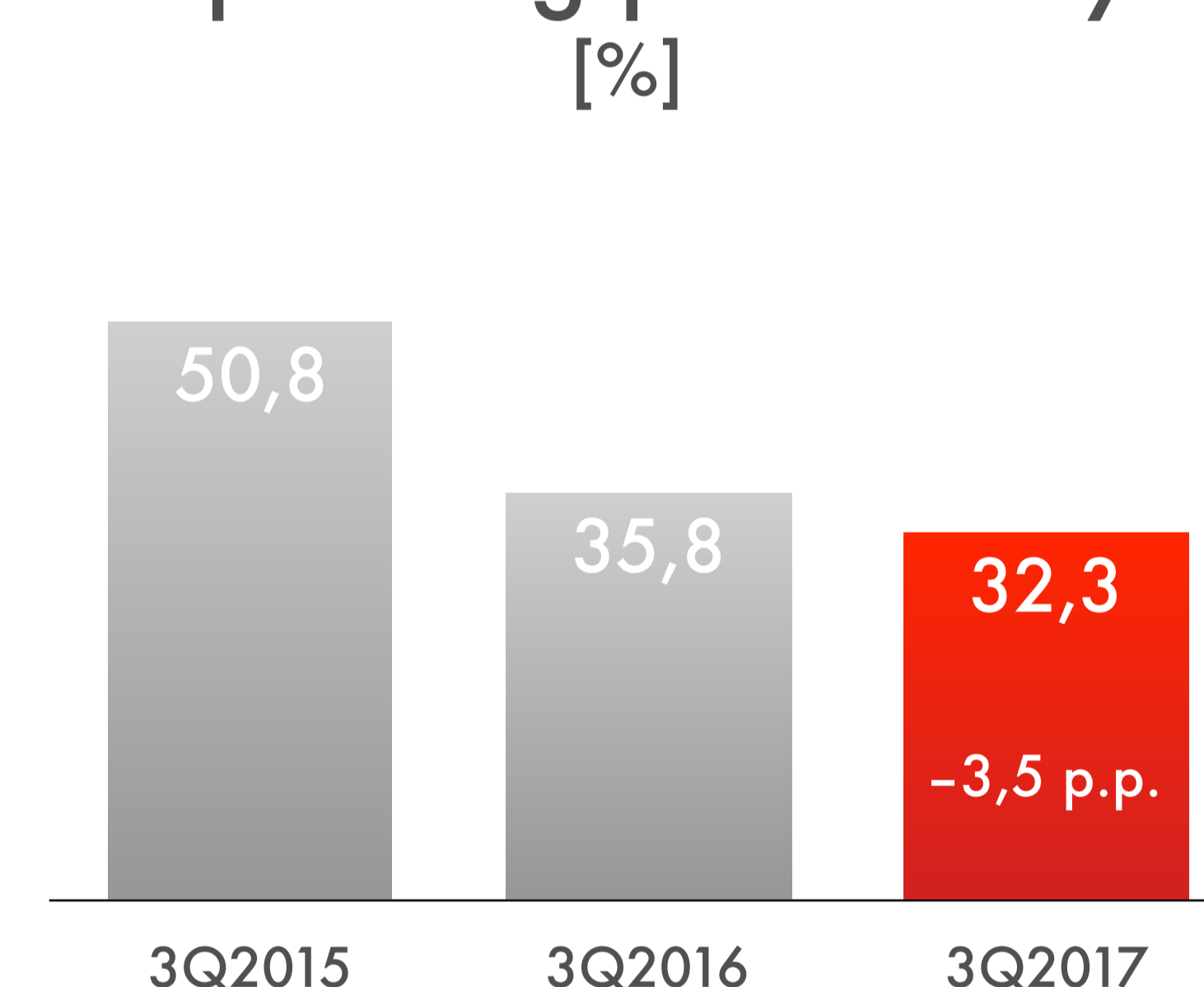
### Operating profit



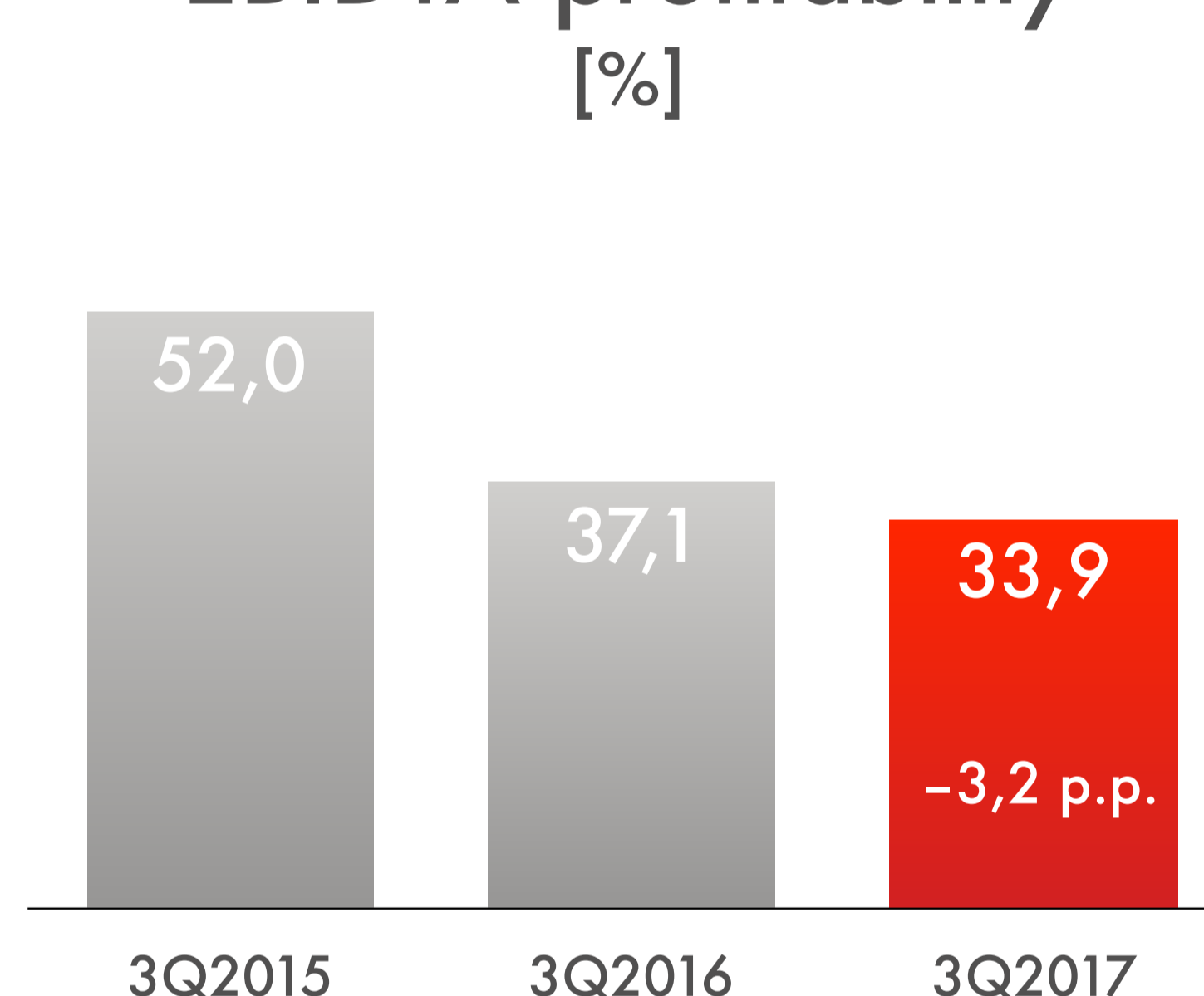
### Net profit



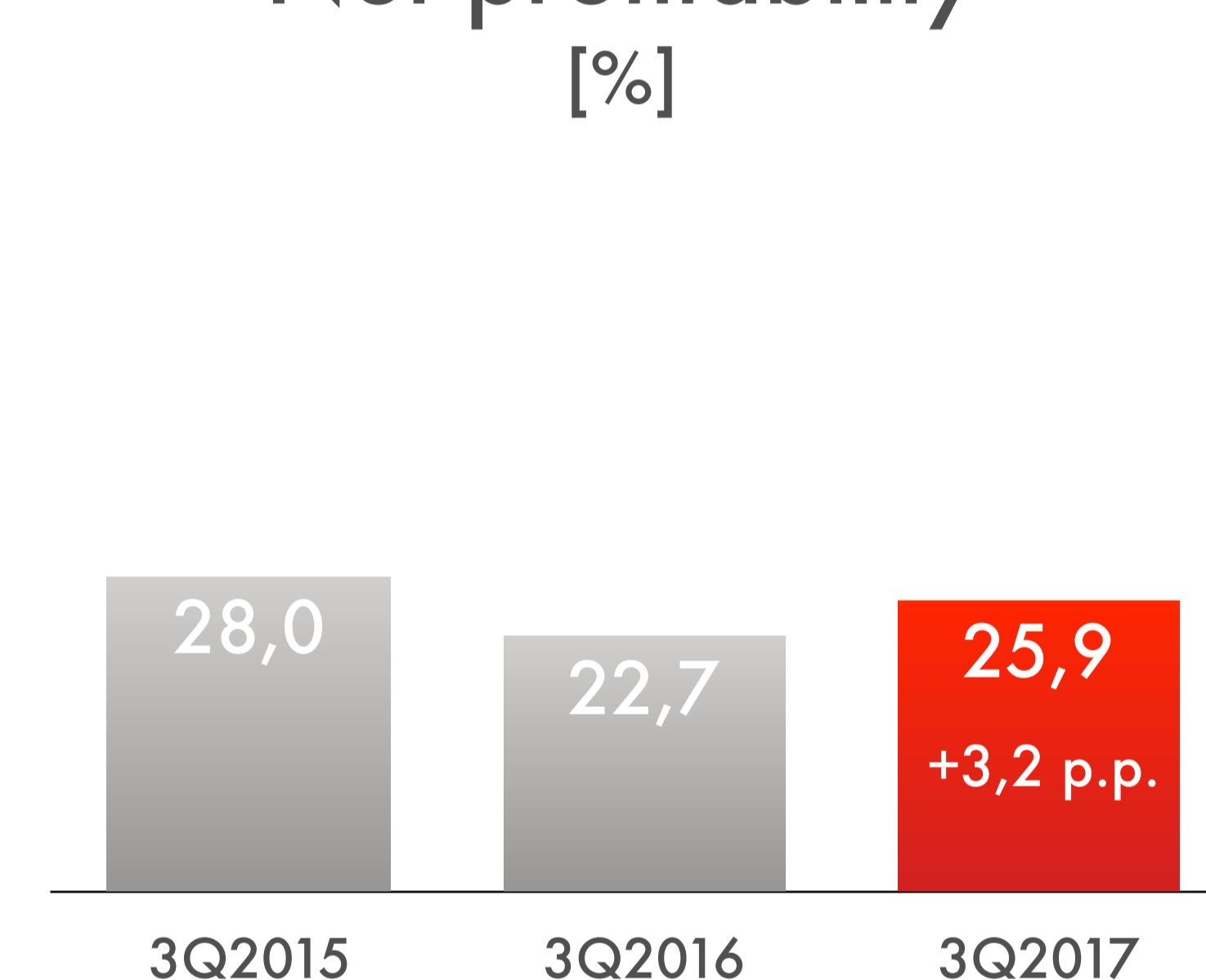
### Operating profitability



### EBIDTA profitability



### Net profitability



## Assets [PLN,000]

	30.09.2016	30.09.2017
<b>Fixed assets - as at</b>		
Tangible fixed assets	1 244	756
Deferred tax assets	499	393
Other financial assets	14 353	4 372
Other assets	721	1 103
<b>Total fixed assets</b>	<b>16 817</b>	<b>6 624</b>
<b>Current assets</b>		
Inventory	4	4
Trade and other receivables	153 091	145 236
Other financial assets	48 089	52 179
Current tax assets	-	-
Other assets	3 229	1 293
Cash and cash equivalents	167	184
<b>Total current assets</b>	<b>204 580</b>	<b>198 896</b>
<b>Total assets</b>	<b>221 397</b>	<b>205 520</b>

## Liabilities and shareholders' equity [PLN,000]

	30.09.2016	30.09.2017
<b>Shareholders' equity - as at</b>		
Share capital	1 000	1 000
Reserve capital	61 230	69 321
Retained profit	-	(245)
Equity attributable to owners	6 201	5 940
<b>Total shareholders' equity</b>	<b>68 431</b>	<b>76 016</b>
<b>Long-term liabilities</b>		
Long-term loans and bank credit	13 607	20 846
Deferred income	72 853	77 153
Other <sup>1</sup>	3 643	4 145
<b>Total long-term liabilities</b>	<b>90 103</b>	<b>102 144</b>
<b>Short-term liabilities</b>		
Trade payables and other payables	889	702
Short-term loans and bank credit	26 169	6 451
Deferred income	30 067	16 078
Other <sup>2</sup>	5 738	4 129
<b>Total short-term liabilities</b>	<b>62 863</b>	<b>27 360</b>
<b>Total liabilities</b>	<b>152 966</b>	<b>129 504</b>
<b>Total equity and liabilities</b>	<b>221 397</b>	<b>205 520</b>

<sup>1</sup> Other financial liabilities, Deferred tax liability

<sup>2</sup> Other financial liabilities, Current tax liabilities, Short-term provisions, Other liabilities

## Investors contact details:

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51-116 Wrocław

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## Media contact details:

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# Fact sheet

3Q 2017\*

## Recent milestones

### Redemption of bonds

From the beginning of 3Q to 14.11.2017 (the day of publication of the 3Q17 report) FAST FINANCE acquired – required by terms of issue – 1 896 units of P series bonds, 932 units of M and 568 of R series bonds.

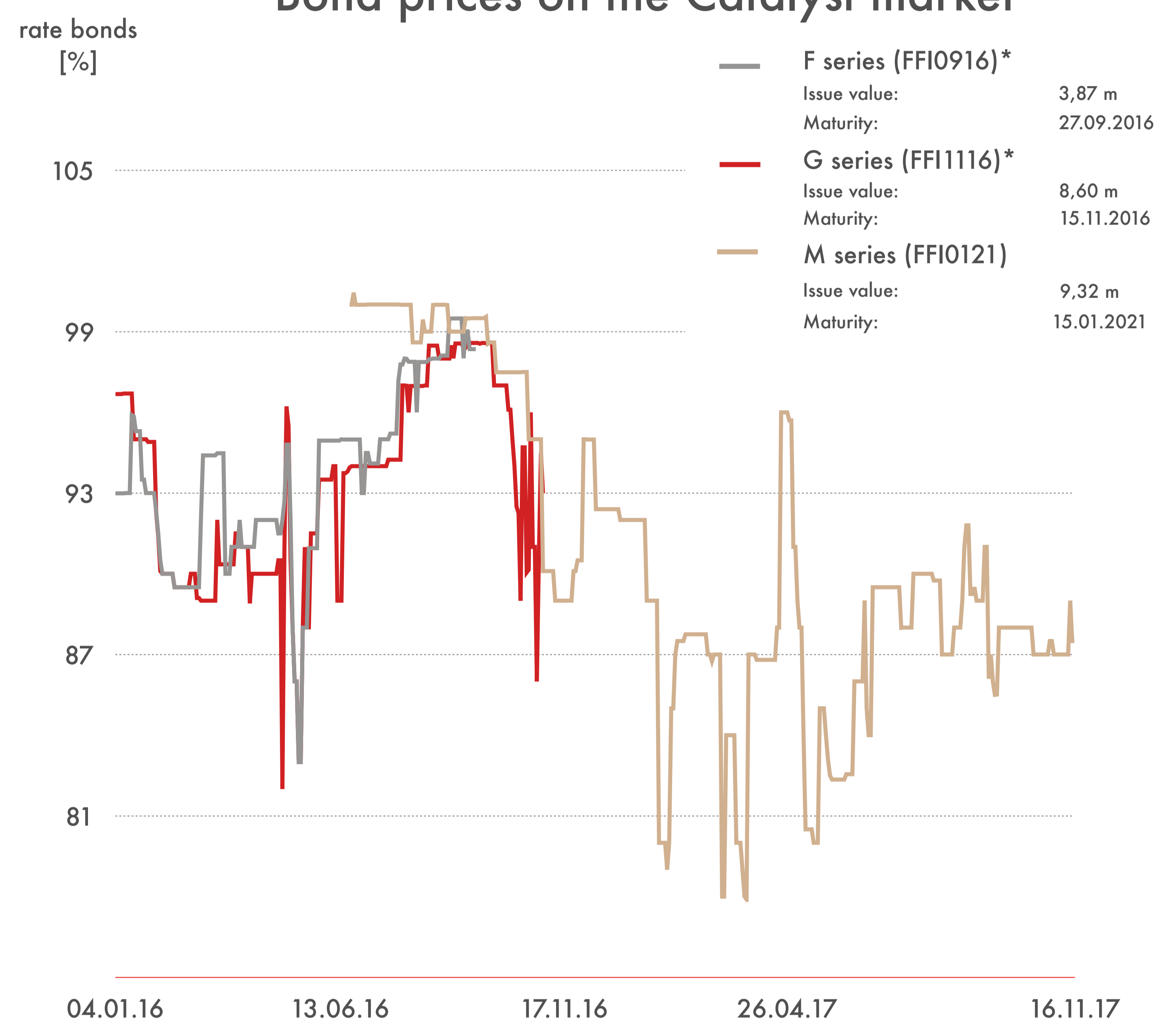
### Audit Committee

On October 17, 2017 the Supervisory Board has accepted the resolution on election of the Audit Committee members. The new Audit Committee consists of: Andrzej Kietczewski – Chairman, Marek Ochota and Hildegarda Kaufeld.

## 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 Kietczewski

Chairman of the Supervisory Board

### Marek Ochota

Member of the Supervisory Board

### Dorota Wiktoria Stempniak

Member of the Supervisory Board

### Grzegorz Kawczak

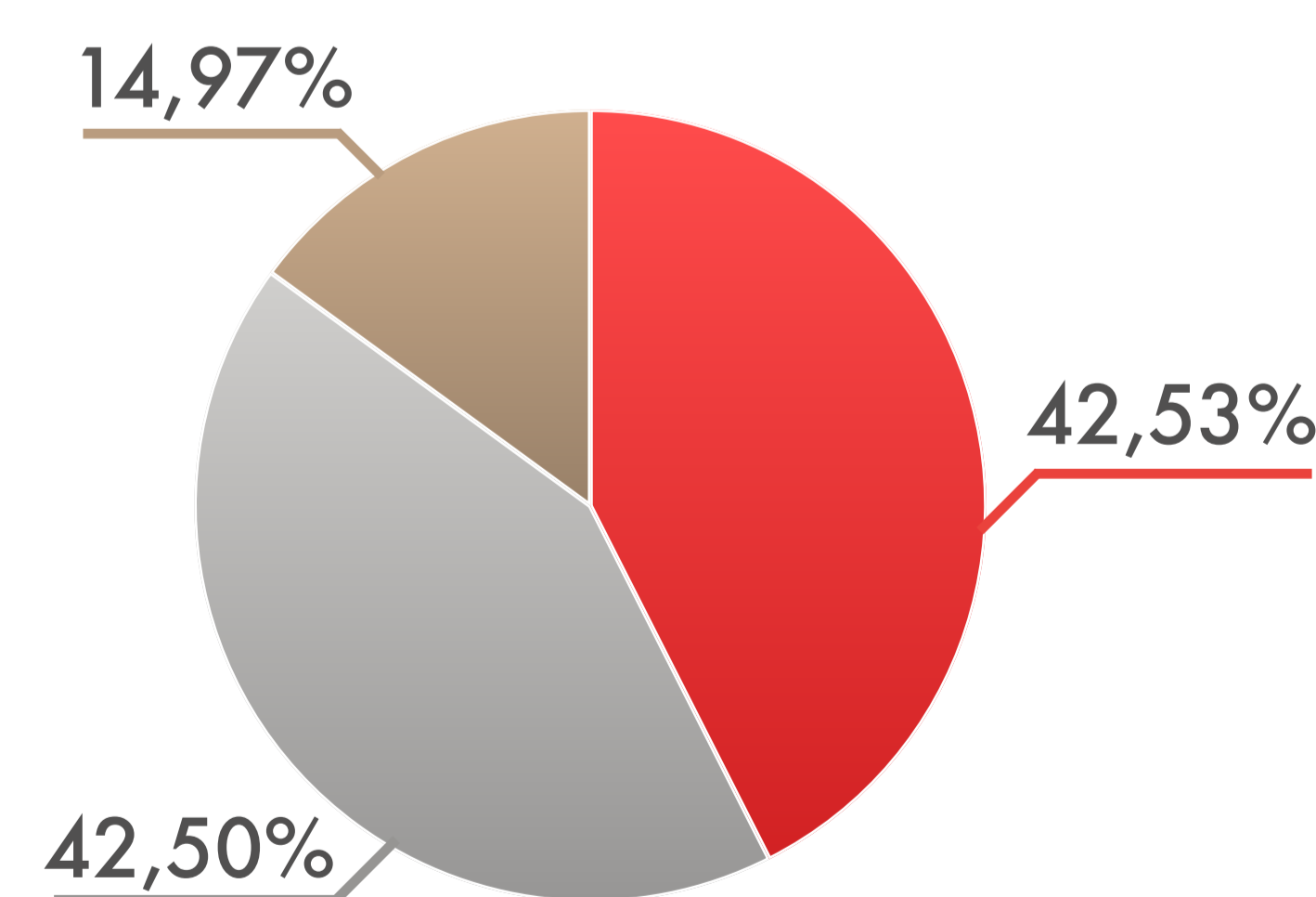
Member of the Supervisory Board

### Hildegarda Kaufeld

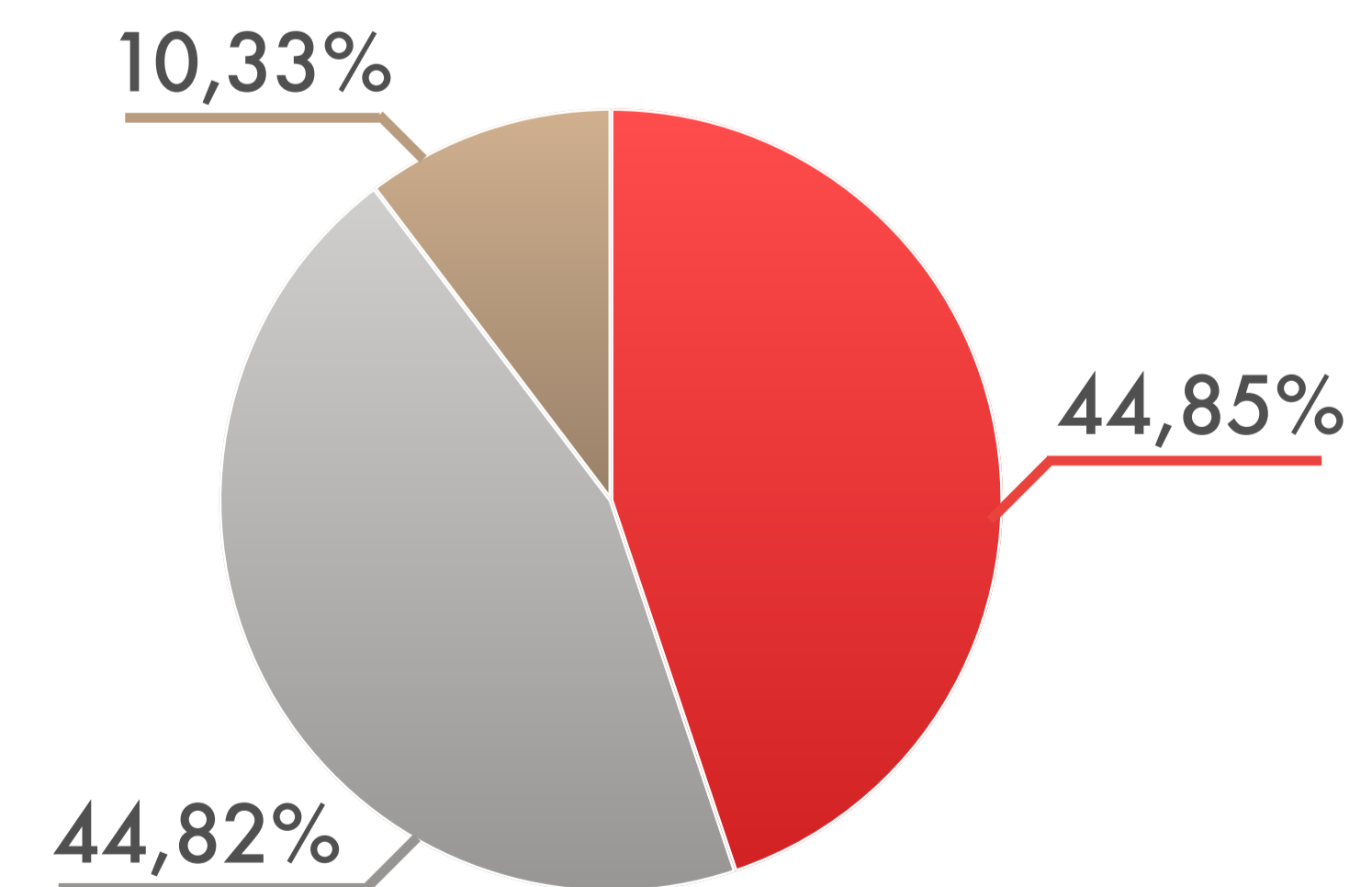
Member of the Supervisory Board

## Shareholders

### Share in capital



### Share in votes



● Jacek Daroszewski ● Jacek Krzemiński ● Others

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