

Fact sheet

FY2016*



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.

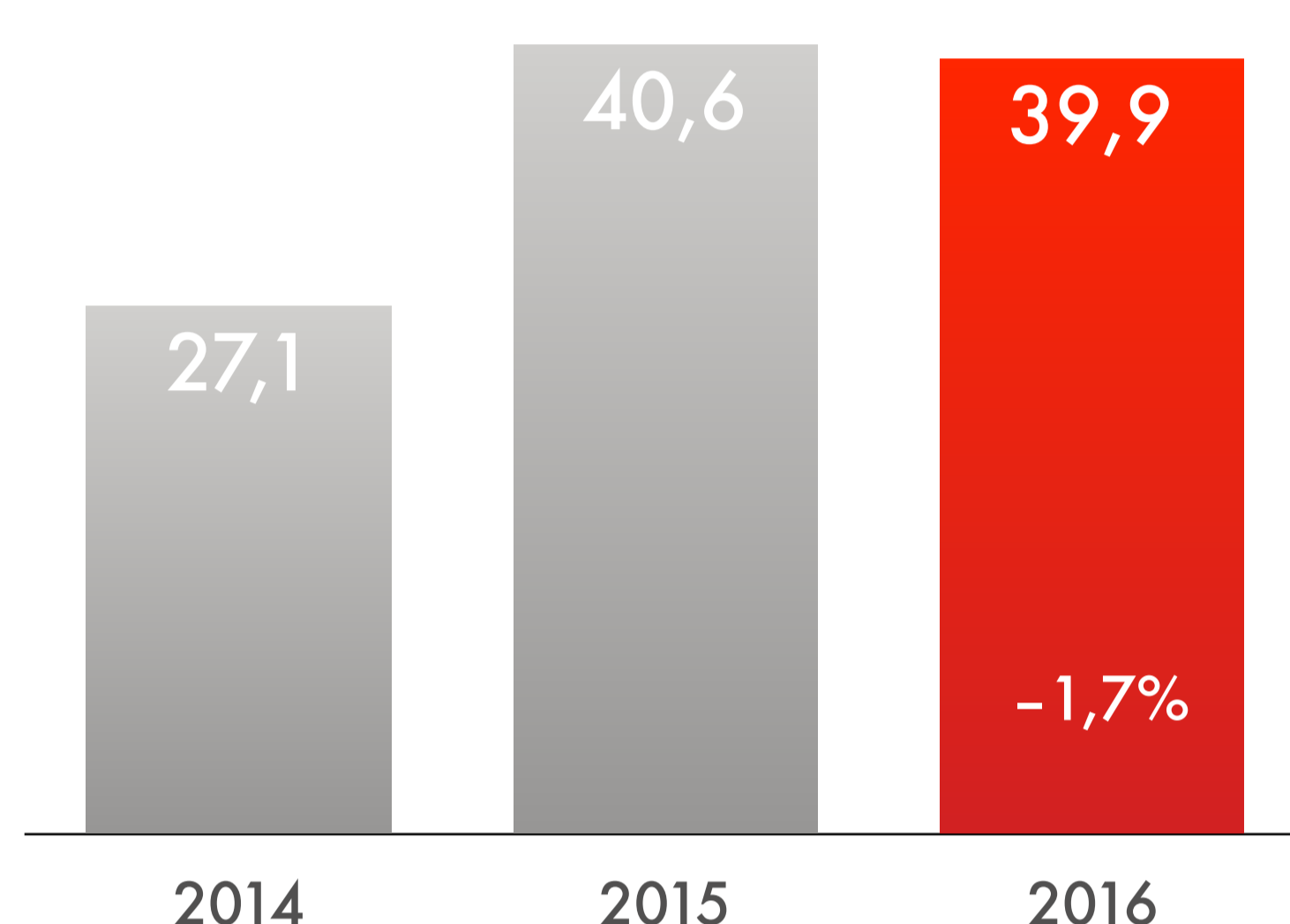
With employment of several dozen people, the company currently services receivables packages with a nominal value in excess of PLN 0.5 bn.

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

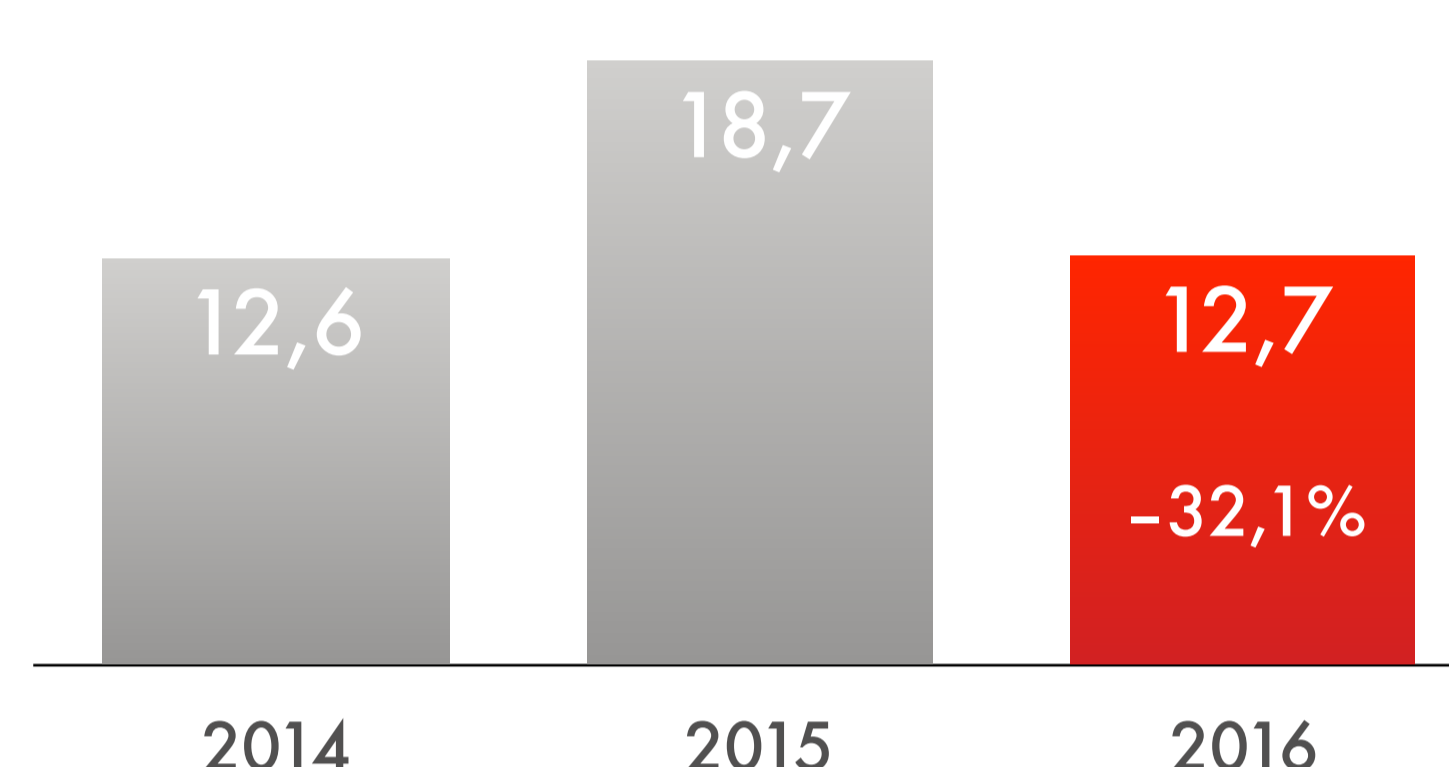
operates Non-Standard Closed-End Securitization Investment Fund makes it an eligible partner for such transactions and is a source of the company's competitive advantage.

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.

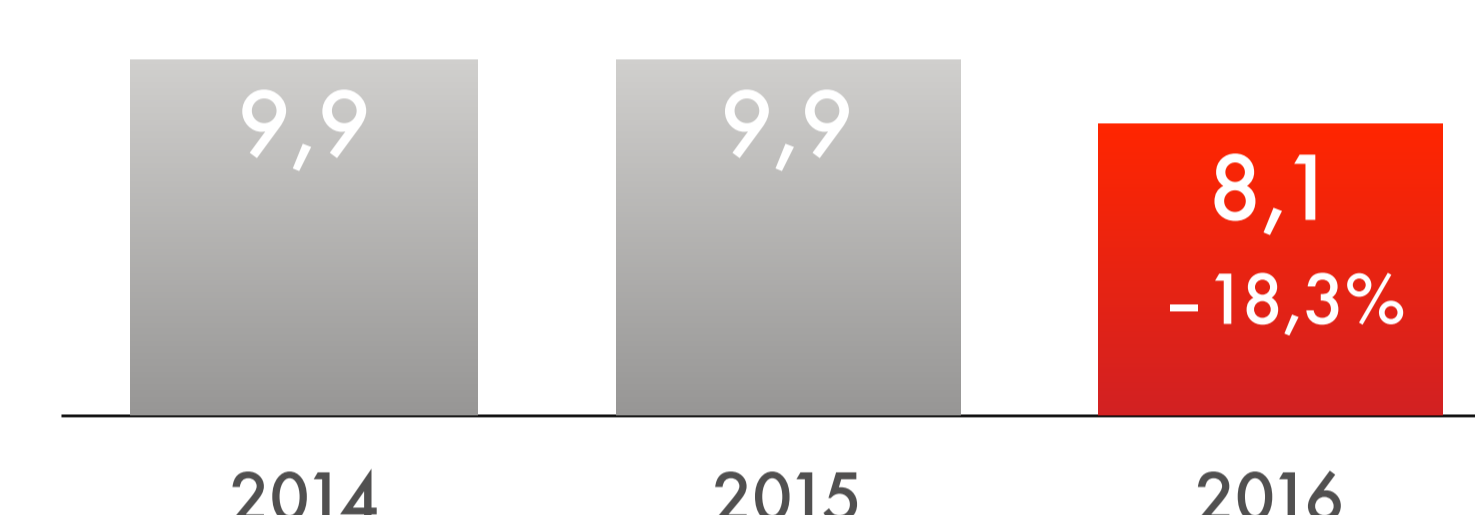
Net revenues from sales [PLN,000,000]



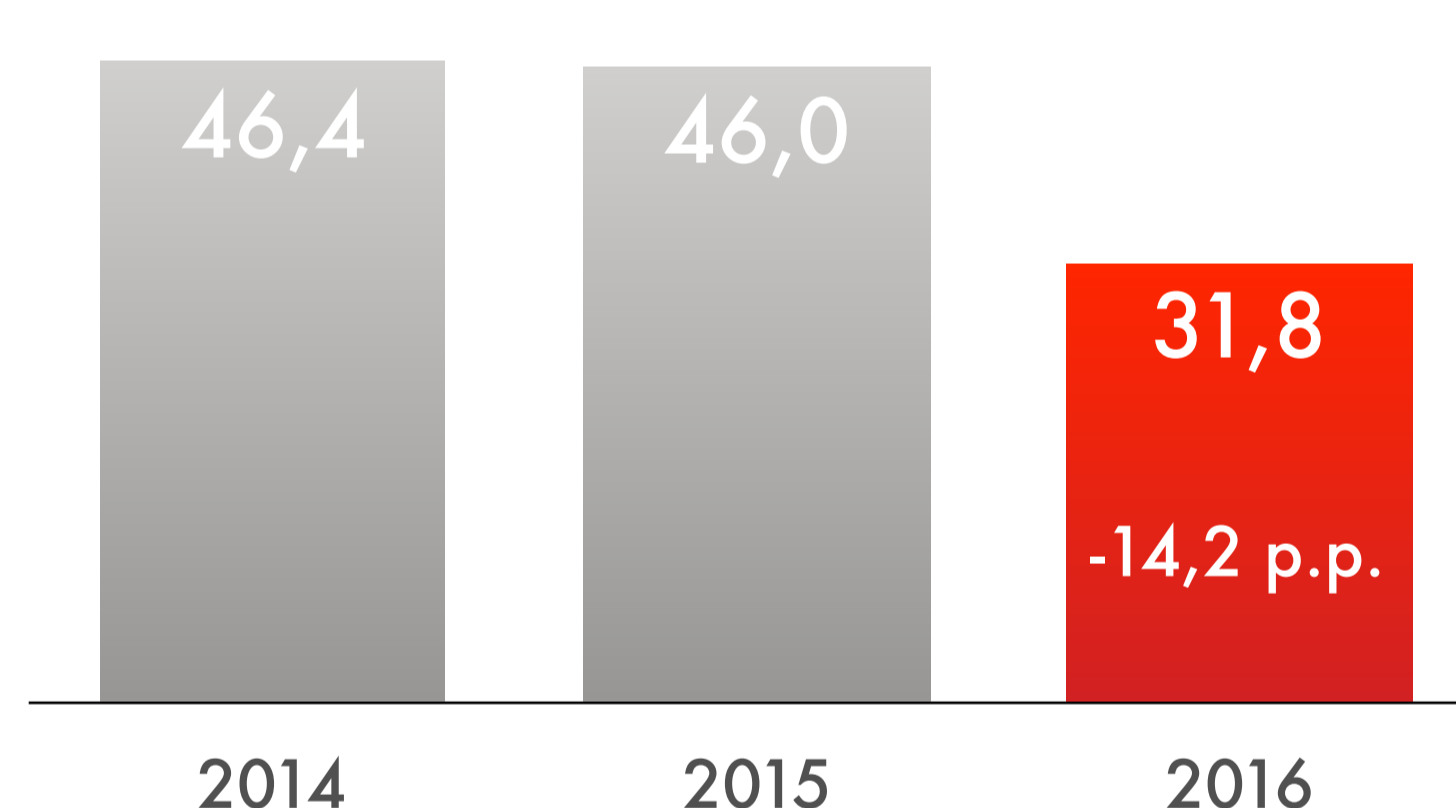
Operating profit [PLN,000,000]



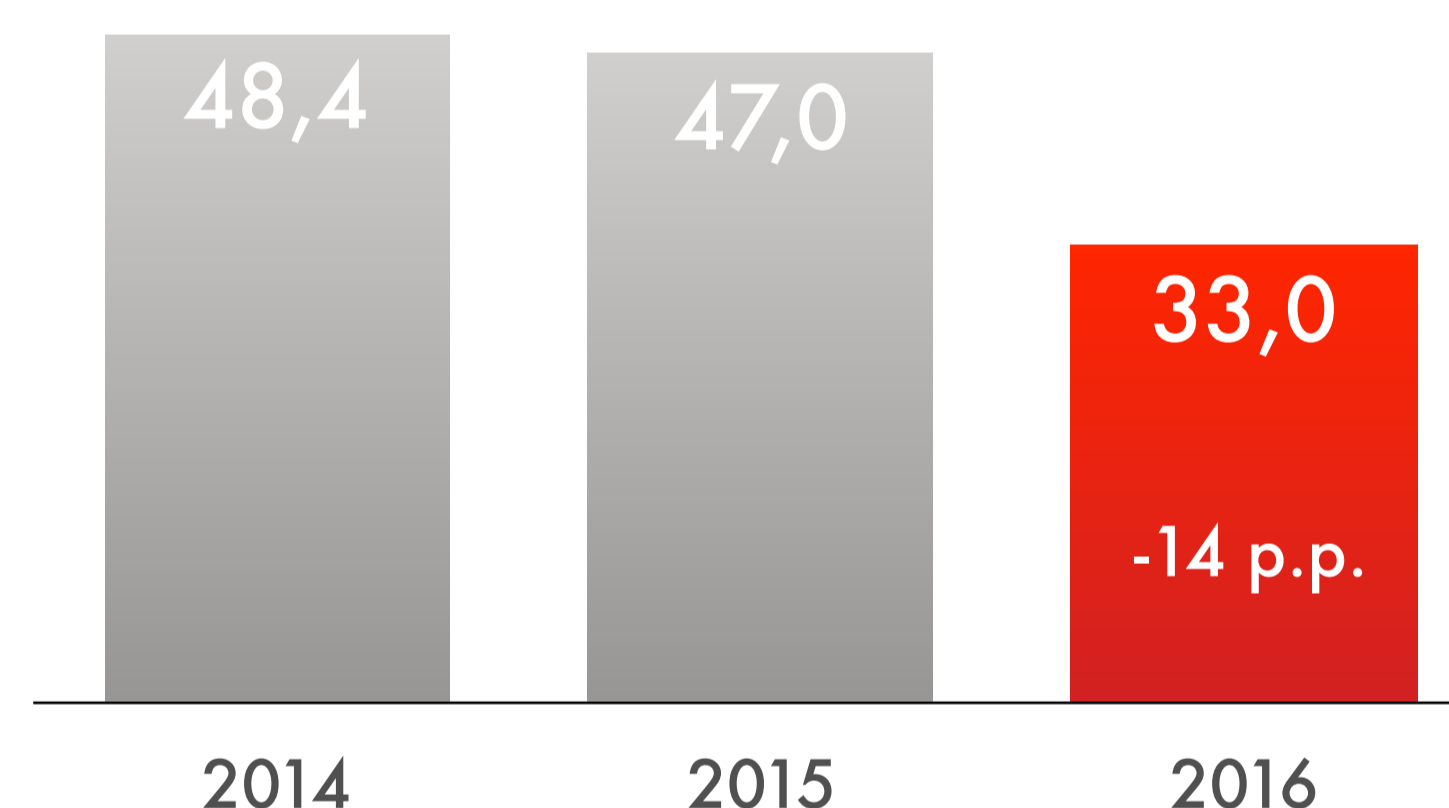
Net profit [PLN,000,000]



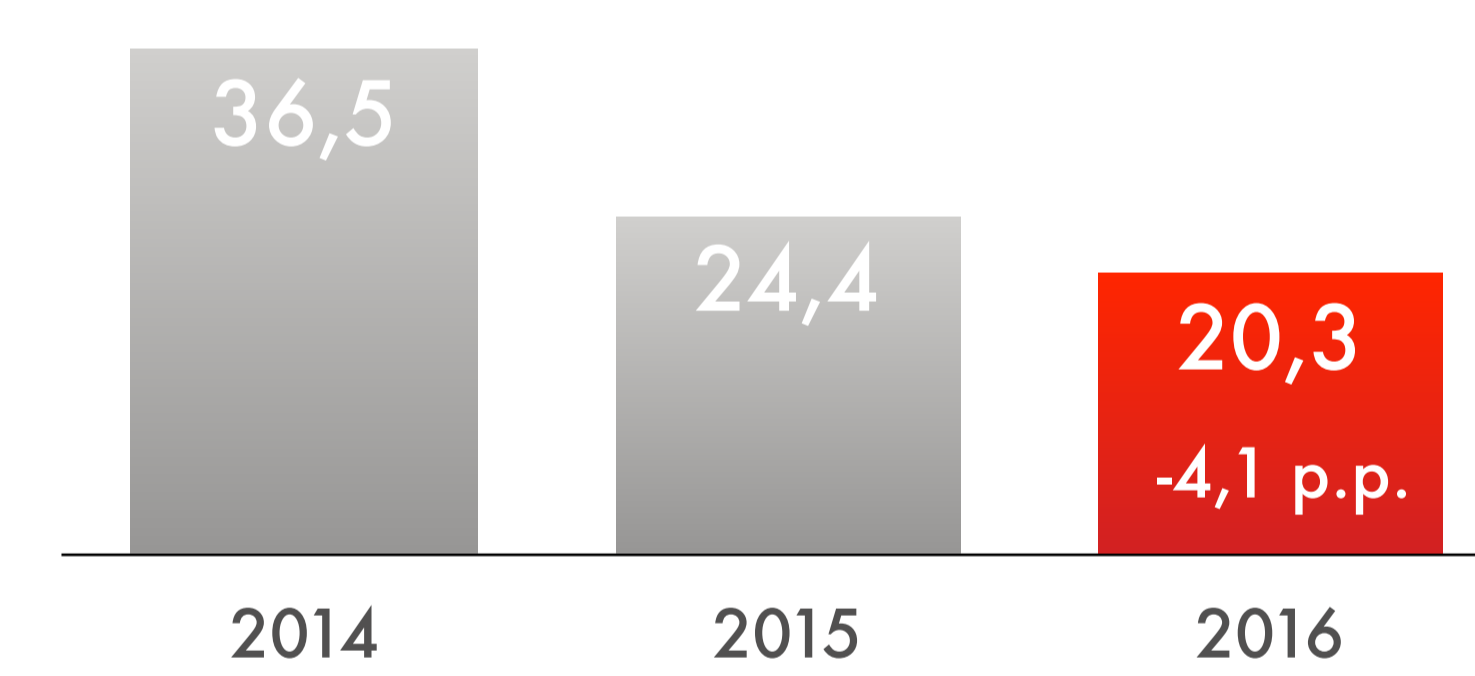
Operating profitability [%]



EBIDTA profitability [%]



Net profitability [%]



Assets [PLN,000]

	31.12.2015	31.12.2016
Fixed assets - as at		
Tangible fixed assets	1 530	1 120
Deferred tax assets	552	459
Other financial assets	53 788	19 250
Other assets	1 027	596
Total fixed assets	56 896	21 425
Current assets		
Inventory	17	4
Trade and other receivables	166 042	151 088
Other financial assets	3 573	49 134
Current tax assets	-	177
Other assets	1 484	594
Cash and cash equivalents	9 804	5 224
Total current assets	180 920	206 221
Total assets	237 816	227 646

Liabilities and shareholders' equity [PLN,000]

	31.12.2015	31.12.2016
Shareholders' equity - as at		
Reserve capital	51 329	61 230
Retained profit	9 901	8 091
Share capital	1 000	1 000
Total shareholders' equity	62 230	70 076
Long-term liabilities		
Long-term loans and bank credit	9 560	12 101
Deferred income	97 623	93 527
Other ¹	3 454	4 674
Total long-term liabilities	110 637	110 303
Short-term liabilities		
Trade payables and other payables	941	962
Short-term loans and bank credit	39 534	24 635
Deferred income	19 966	18 722
Other ²	4 508	2 947
Total short-term liabilities	64 949	47 267
Total liabilities	175 586	157 569
Total equity and liabilities	237 816	227 646

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

Debt reduction

FAST FINANCE continues to reduce financial debt. Net debt to equity amounted to: 0,46 – the lowest level in the history of the company. This is a result of ongoing process of debt reduction, which was one of the priorities of the previous year.

Bond issue

In 2016 FAST FINANCE issued a new series of bonds – M series with a nominal value of PLN 1 000 each (marked as „PLFSTFC00087” or „FFI0121”). Bonds are listed on Catalyst market.

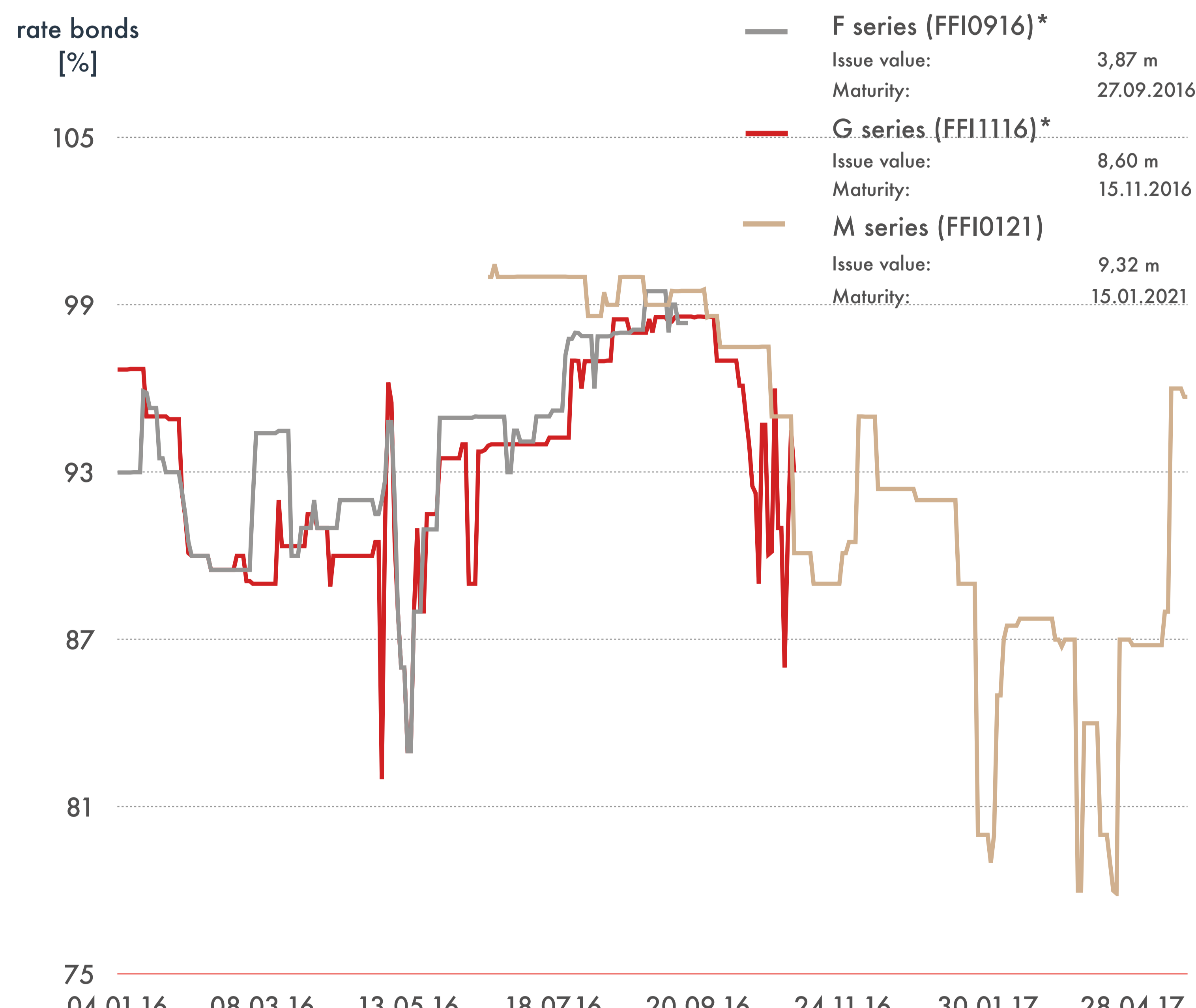
Redemption of bonds

From the beginning of 2016 to 28.04.2017 – the day of publication of periodic report – FAST FINANCE acquired all units of F and G series bonds (listed on Catalyst) and J series bonds. Moreover the company purchased required (by terms of issue) part of M and L series bonds.

Share prices on the WSE



Bond prices on the Catalyst market



*Bonds redeemed during the year 2016.

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

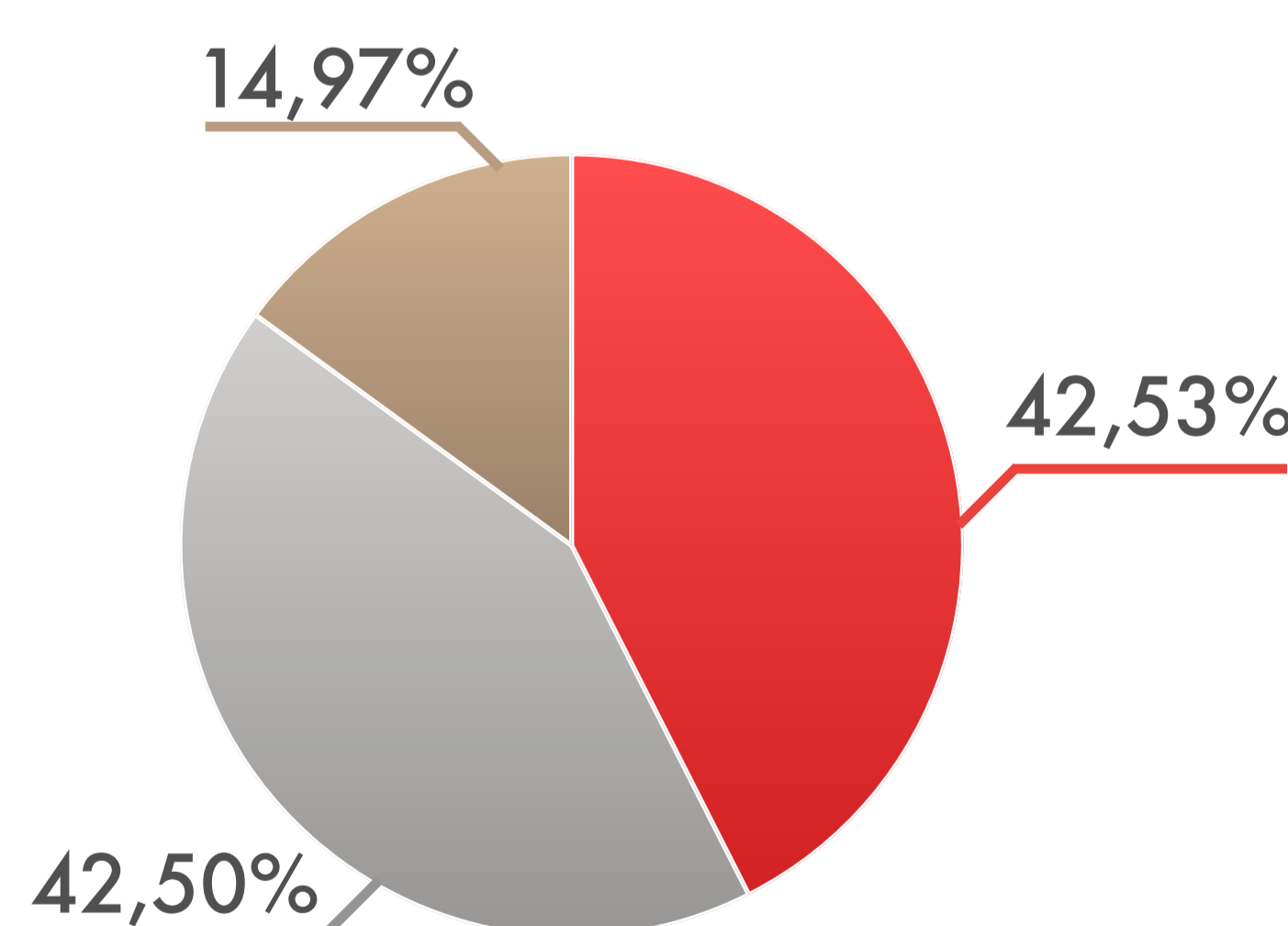
Member of the Supervisory Board

Dorota Wiktoria Stępniaik

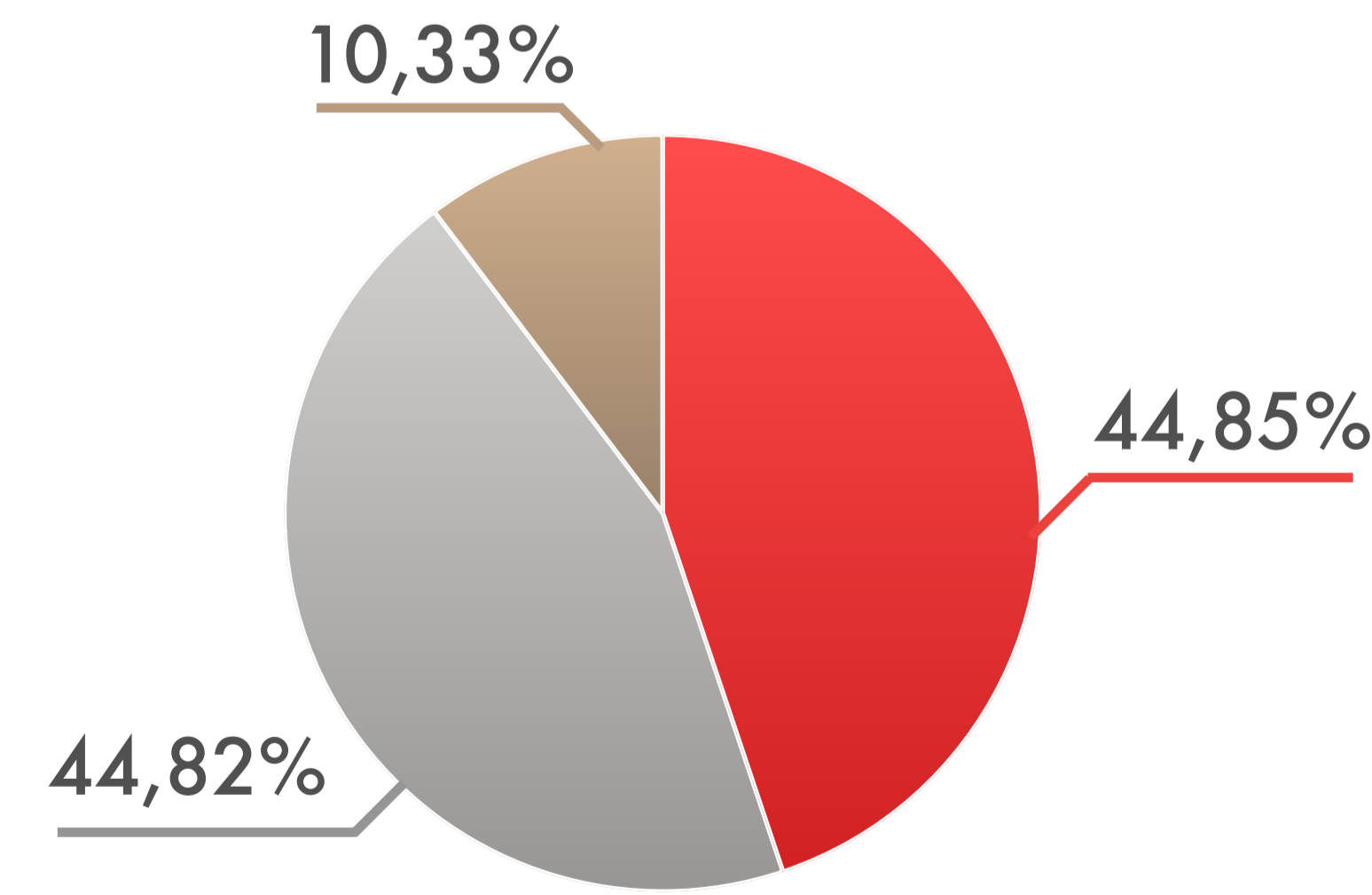
Member of the Supervisory Board

Shareholders

Share in capital



Share in votes



● Jacek Daroszewski ● Jacek Krzemiński ● Others

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