

# Fact sheet

1Q 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.

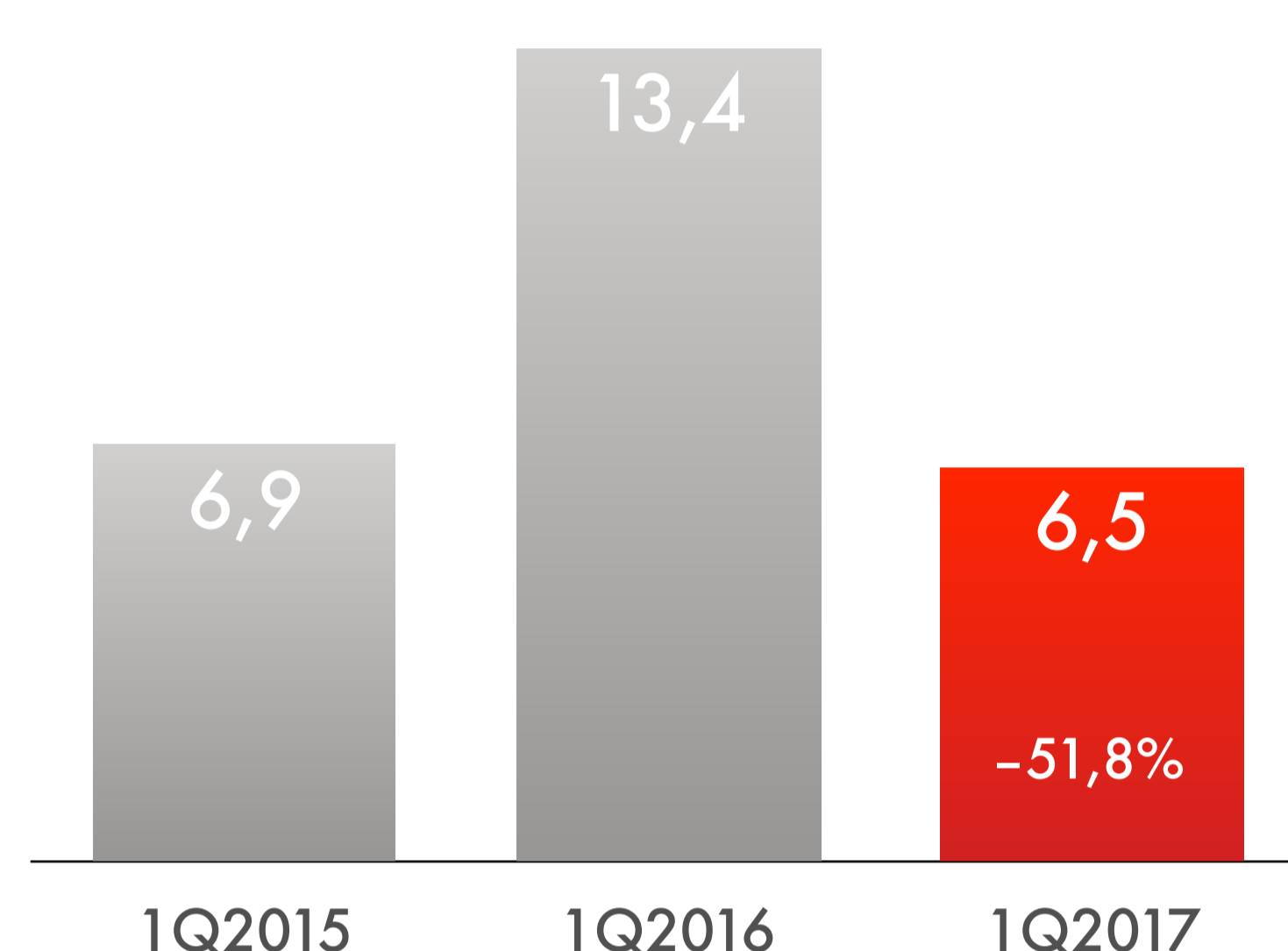
The company specialises in collecting high-quality consumer debt portfolios purchased mainly from banks and other entities subject to regulatory supervision. Some creditors offer their receivables portfolios for sale only in transactions with the participation of a securitization fund.

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.

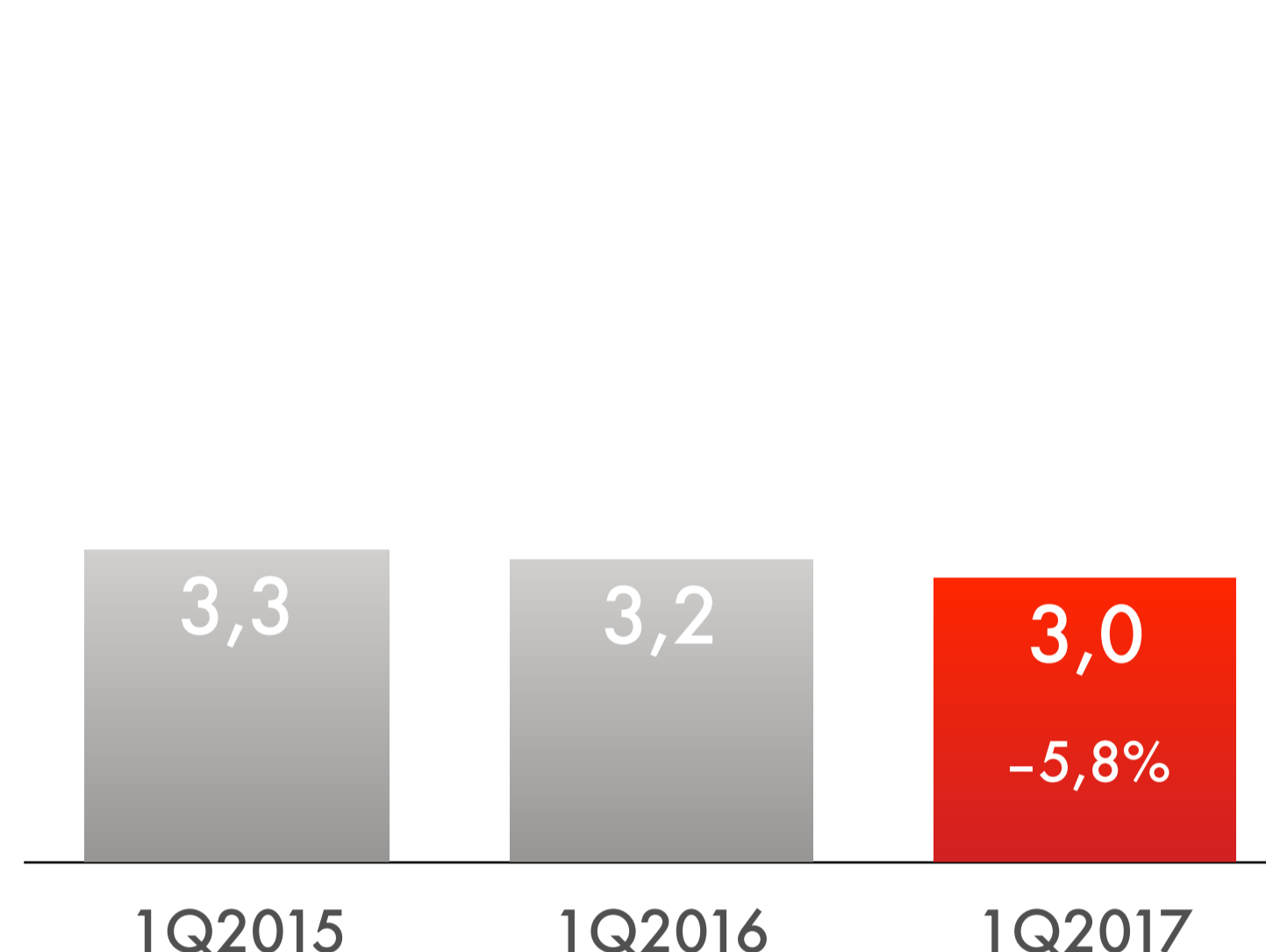
FAST FINANCE Spółka Akcyjna (ticker: FFI) is listed at the Warsaw Stock Exchange (WSE). The company made a debut on the NewConnect market on 6 May 2008 and on 30 March 2010 the listing was transferred to the regulated market.

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

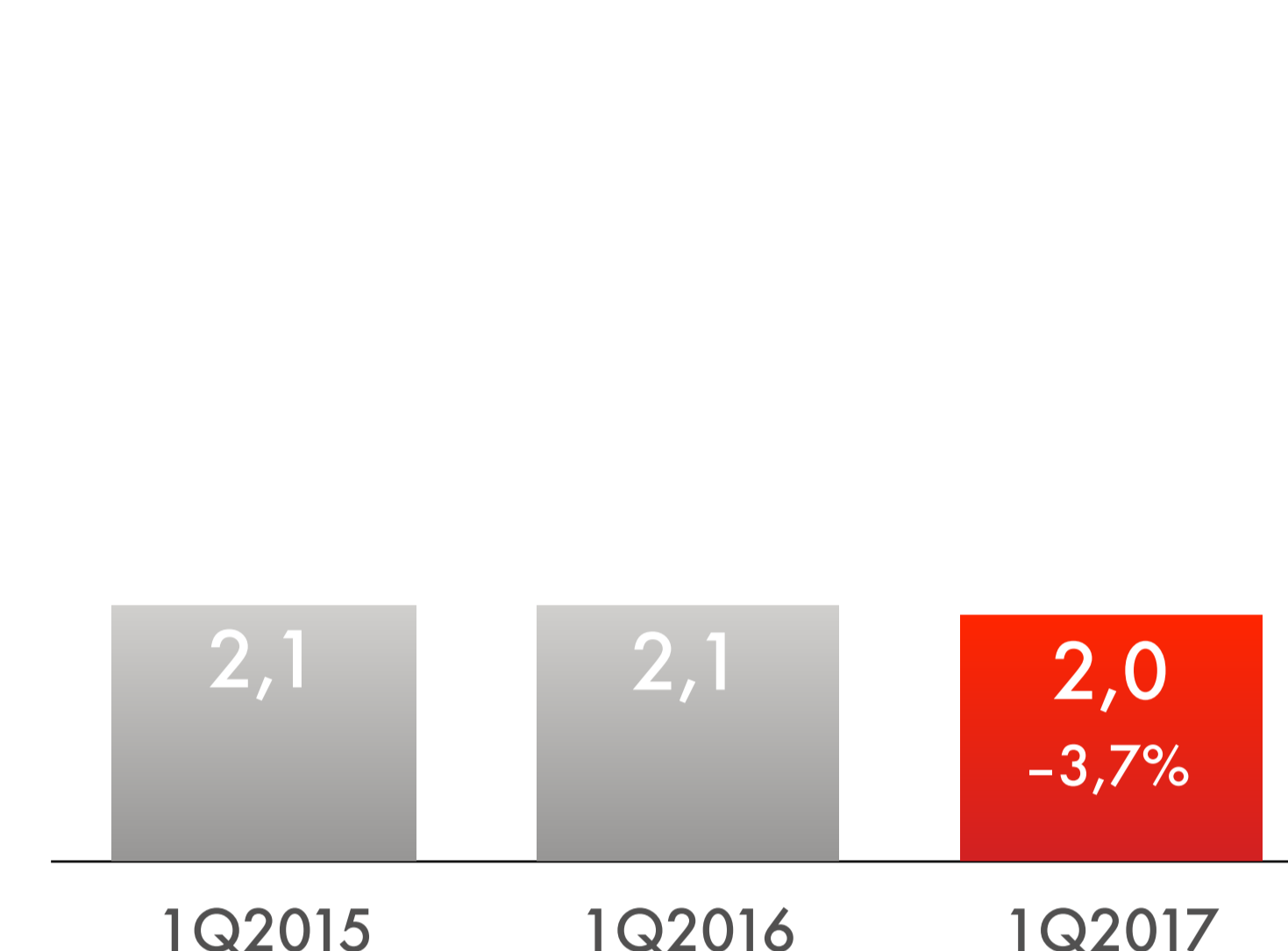
### Net revenues from sales\*\* [PLN,000,000]



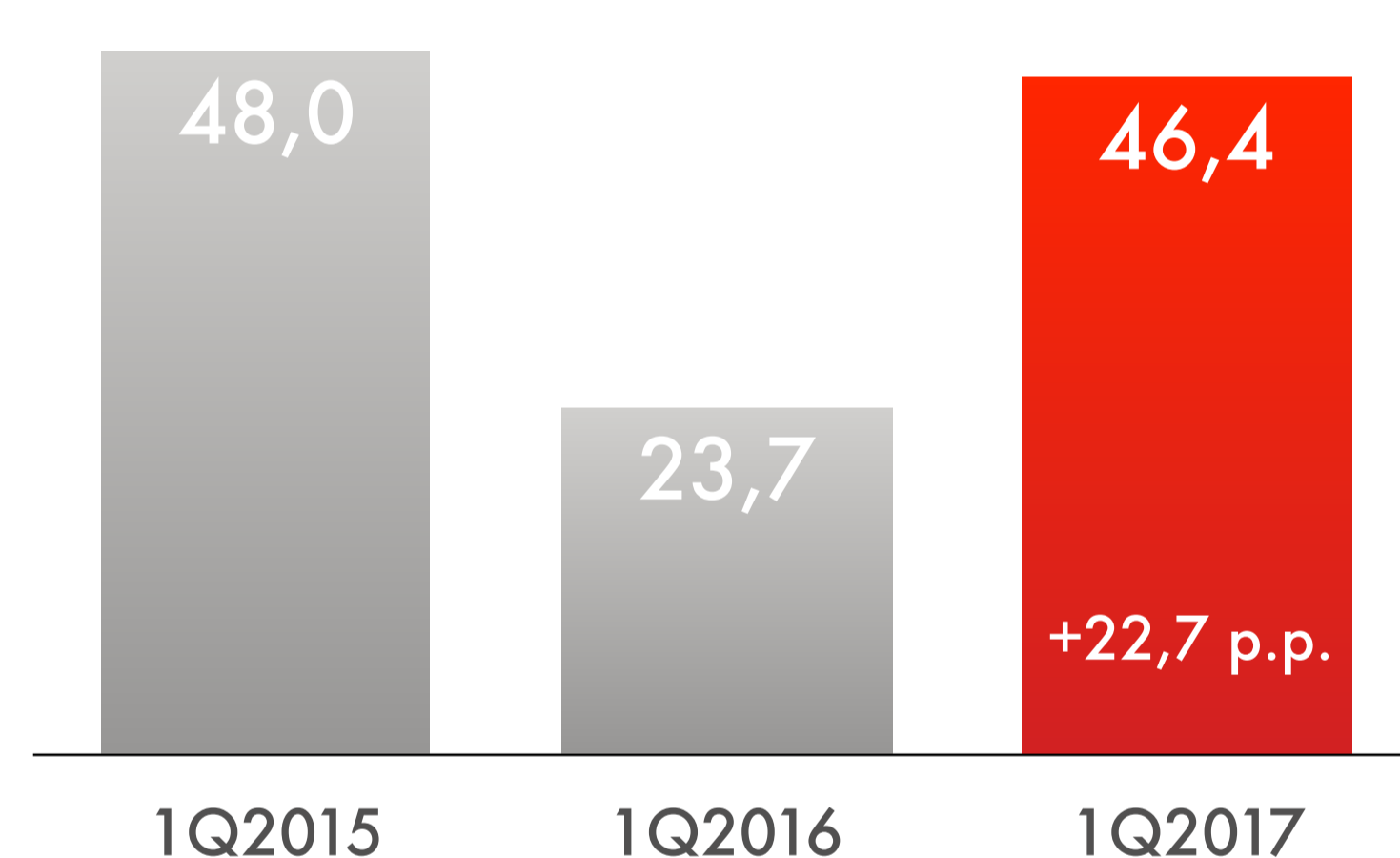
### Operating profit [PLN,000,000]



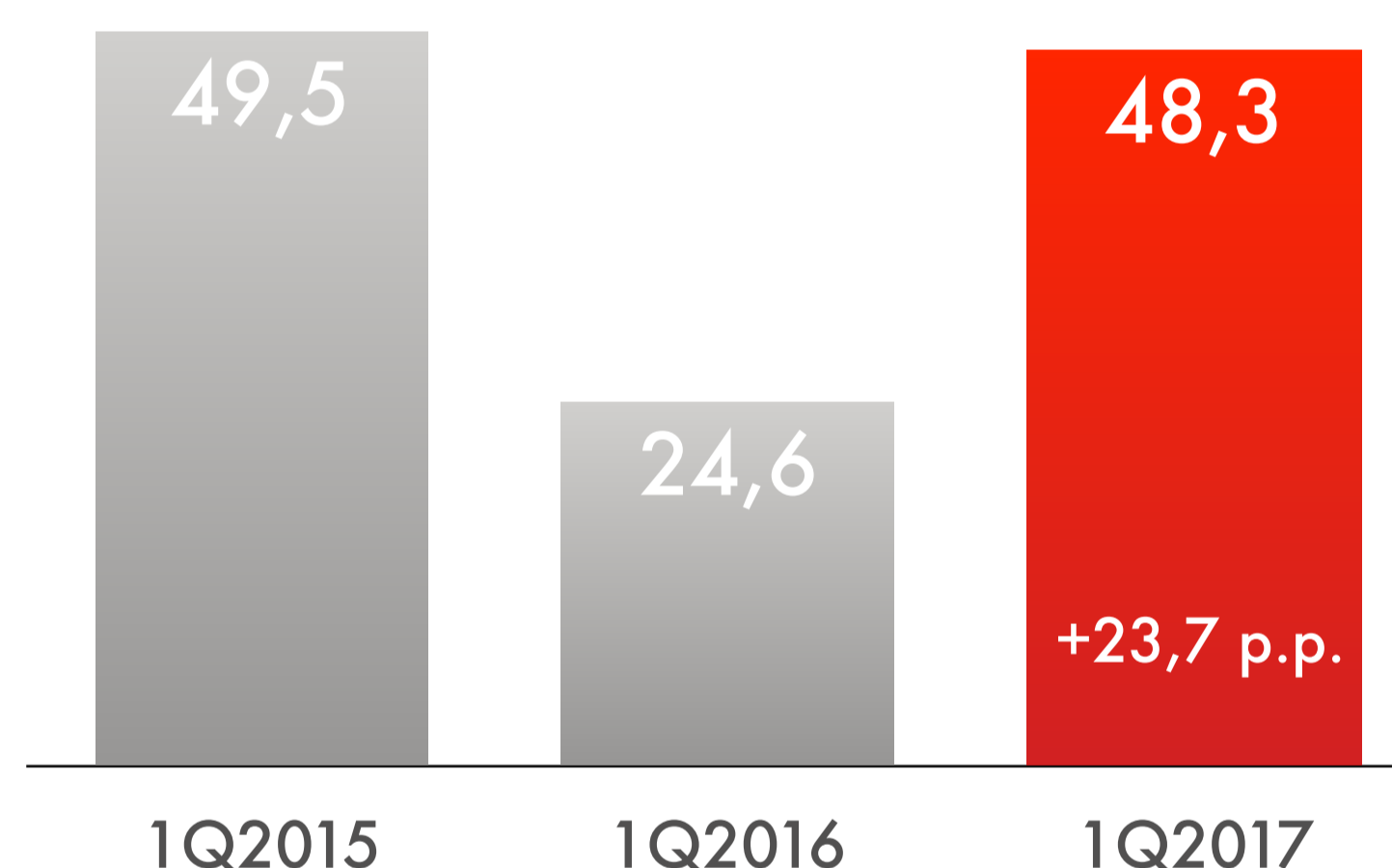
### Net profit [PLN,000,000]



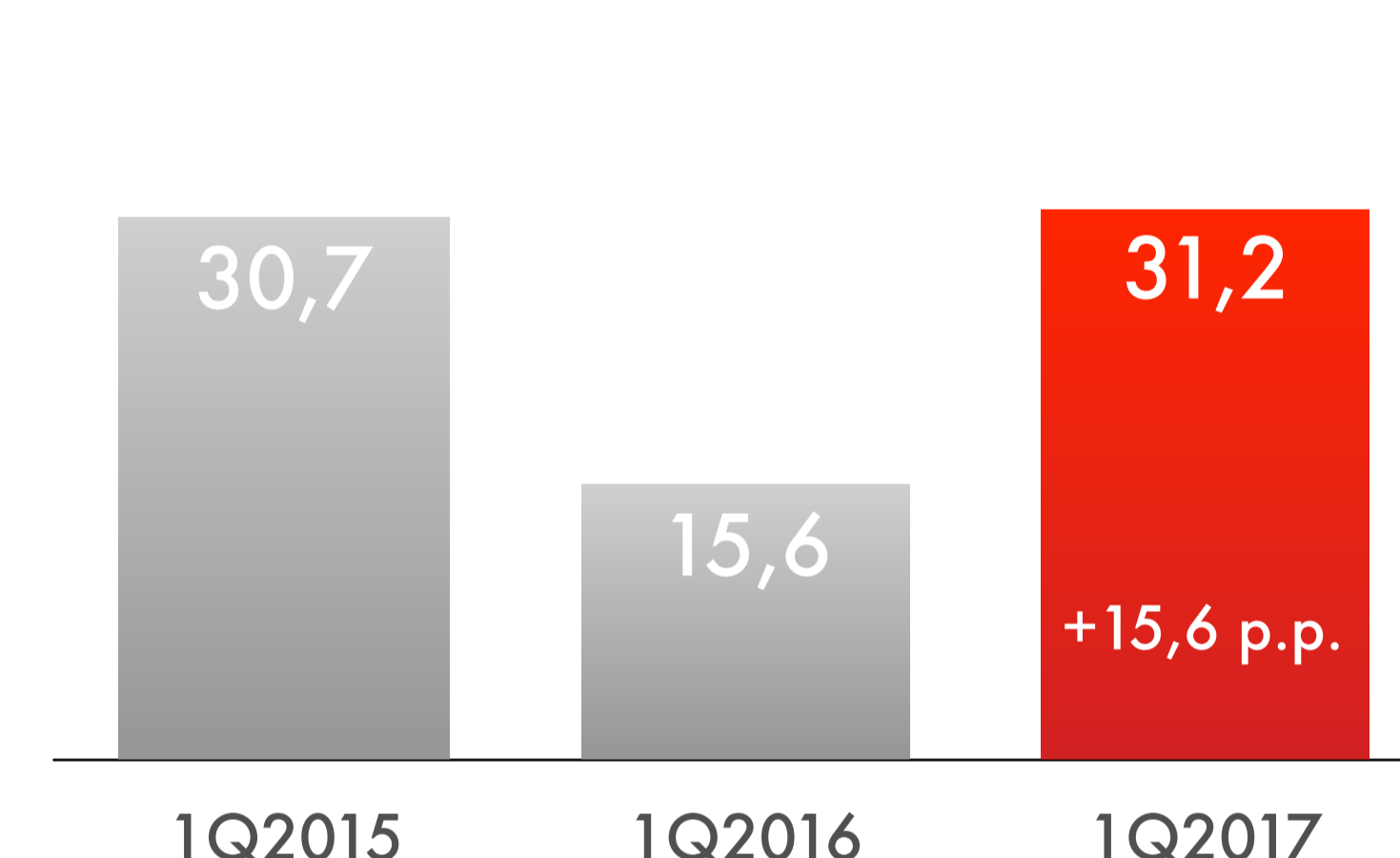
### Operating profitability [%]



### EBIDTA profitability [%]



### Net profitability [%]



\*\*Drop in net revenues is the result of one-off sale of debt portfolio (worth PLN 6.4m) in 1Q2016. At the same time, reducing of debts sale and reducing costs have had a significant impact on growth of profitability ratios in 1Q2017.

## Assets [PLN,000]

	31.03.2016	31.03.2017
<b>Fixed assets - as at</b>		
Tangible fixed assets	1 413	997
Deferred tax assets	522	306
Other financial assets	54 700	4 174
Other assets	1 006	2 046
<b>Total fixed assets</b>	<b>57 641</b>	<b>7 523</b>
<b>Current assets</b>		
Inventory	4	4
Trade and other receivables	171 709	164 078
Other financial assets	4 216	50 388
Current tax assets	-	-
Other assets	3 720	948
Cash and cash equivalents	1 050	356
<b>Total current assets</b>	<b>180 699</b>	<b>215 774</b>
<b>Total assets</b>	<b>238 340</b>	<b>223 297</b>

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

	31.03.2016	31.03.2017
<b>Shareholders' equity - as at</b>		
Reserve capital	51 329	61 230
Retained profit	2 097	2 020
Share capital	1 000	1 000
<b>Total shareholders' equity</b>	<b>64 327</b>	<b>72 097</b>
<b>Long-term liabilities</b>		
Long-term loans and bank credit	15 279	25 282
Deferred income	96 820	95 952
Other <sup>1</sup>	3 336	3 925
<b>Total long-term liabilities</b>	<b>115 435</b>	<b>125 159</b>
<b>Short-term liabilities</b>		
Trade payables and other payables	949	821
Short-term loans and bank credit	29 784	5 510
Deferred income	21 736	16 541
Other <sup>2</sup>	6 109	3 169
<b>Total short-term liabilities</b>	<b>58 578</b>	<b>26 041</b>
<b>Total liabilities</b>	<b>174 013</b>	<b>151 200</b>
<b>Total equity and liabilities</b>	<b>238 340</b>	<b>223 297</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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## 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 quarter 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.

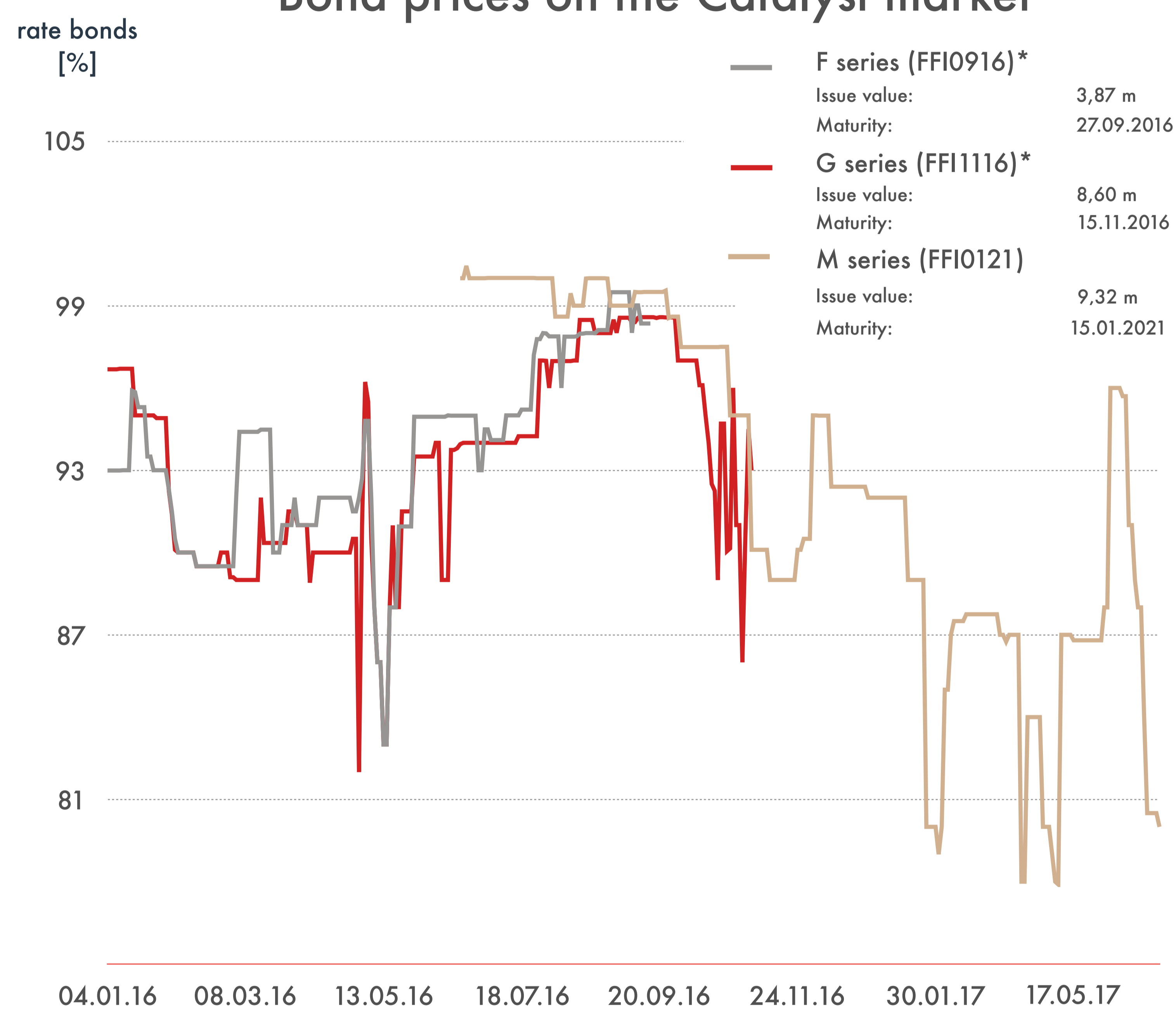
### Redemption of bonds

From the beginning of 2017 to 17.05.2017 – the day of publication of the 1Q17 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 M 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.

### 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

### Grzegorz Kawczak

Member of the Supervisory Board

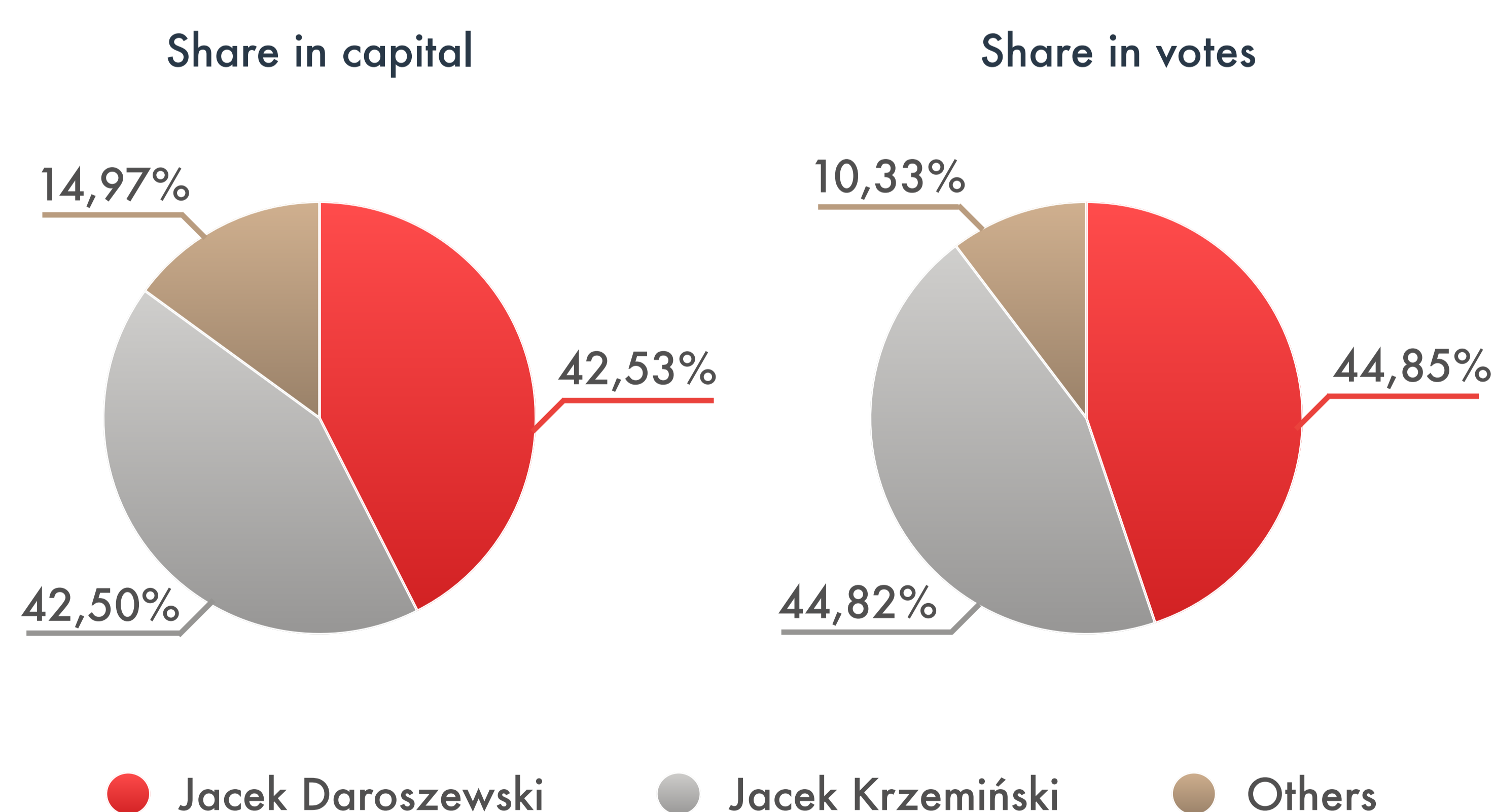
### Marek Ochota

Member of the Supervisory Board

### Dorota Wiktoria Stempniak

Member of the Supervisory Board

## Shareholders



## Investors contact details:

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