



Fast Finance

COMPANY PROFILE | 2019



Fast Finance
We Finance
your Plans

Fast Finance IFN S.A. is a joint-stock company working as a Non-Banking Financial Institution (NBFI) that was created and is operating under the supervision and regulation of the National Bank of Romania (NBR).

We take pride in the fact that, due to our determination, innovation and flexibility, we manage to offer efficient customized solutions to the specific needs of our clients, both individuals and legal entities.

Who
we
are?

*“To help our clients deal with
their financial problems
and credit needs in the best
way, as described
by the following 3 values:*

*Quick
Simple
Unobtrusive!”*

Our
Mission



Equity Capital Structure

31%

Legal Entities

69%

Individuals

Solid lending 2014-2018

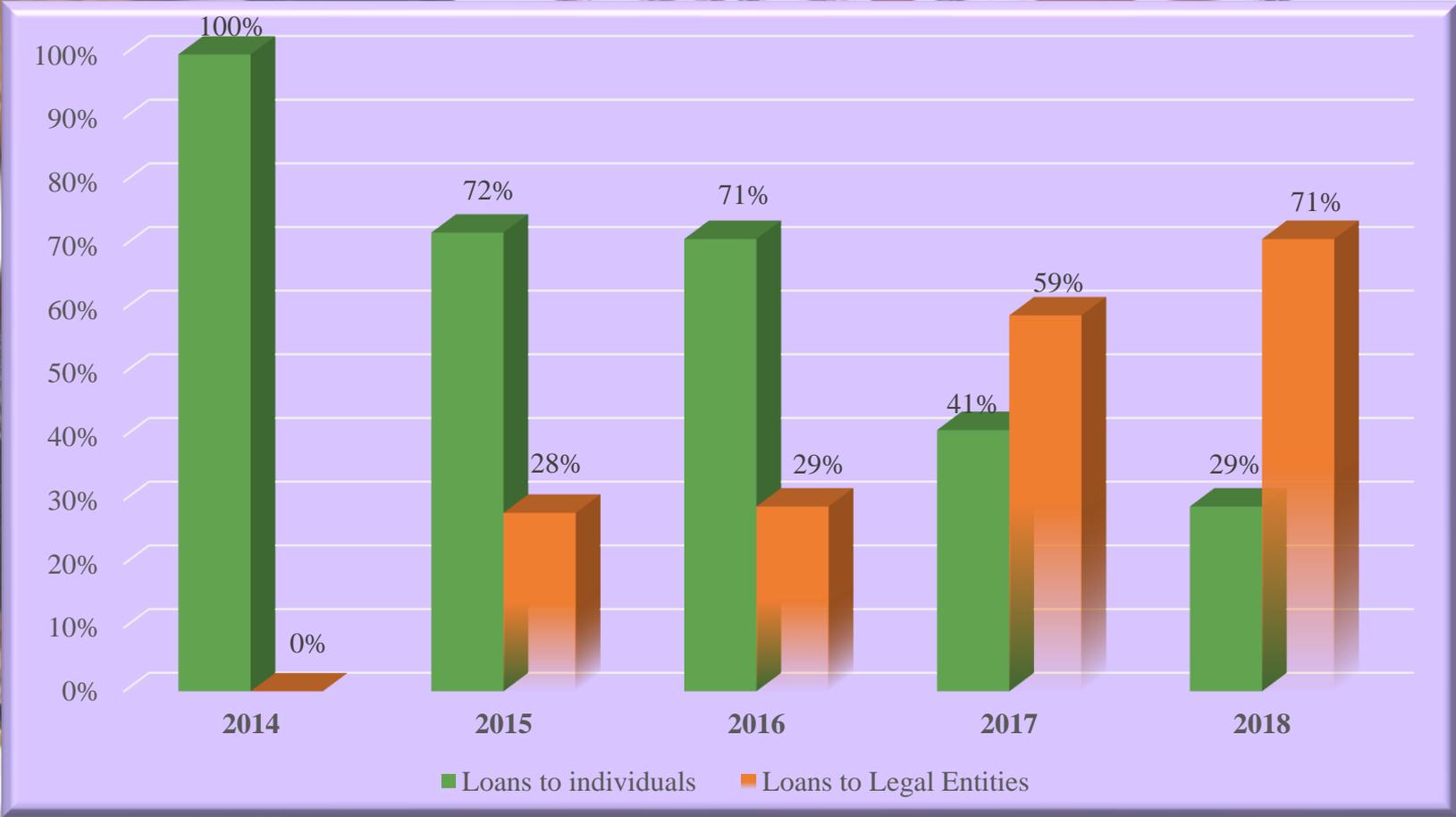
	2014	2015	2016	2017	2018
Employees	3	11	14	14	10
Number of Products	2	4	5	6	6
Loans granted	180.000 EUR	3.100.000 EUR	3.700.000 EUR	3.300.000 EUR	1.750.000 EUR
Turnover	45.000 EUR	1.900.000 EUR	4.000.000 EUR	3.700.000 EUR	1.500.000 EUR
Shareholders	2	2	4	3	3
Share capital	225.000 EUR	225.000 EUR	800.000 EUR	1.200.000 EUR	1.200.000 EUR



Products

- **MICRO-LOANS - FULGER** (FLASH) type loans – no longer available (starting March 15th, 2018)
- **UNSECURED LOANS - OPTIM** type loans
- **SECURED LOANS / URGENT** type loans
- **LOANS FOR SMEs (Business loans)/ FAST** loans

Type of Clients and Activity Evolution



Type of Clients and Activity Evolution

In a period of increasingly restrictive regulations regarding the lending of individuals, crediting small and medium enterprises has become an important goal of our strategy, in the form of different products:

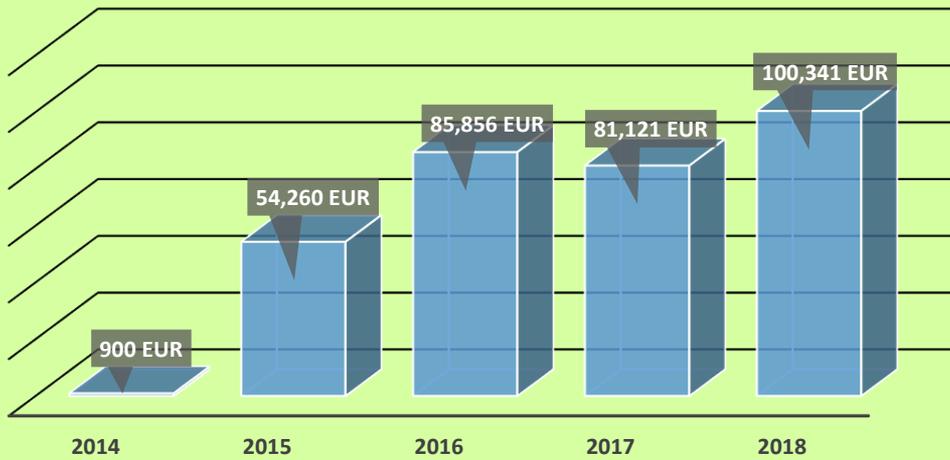
- ✓ Business Capital
- ✓ Factoring
- ✓ Letters of guarantee

FAST FINANCES' loans for companies are a reliable choice, an alternative to bank funding, due to the quick review process, flexibility and availability shown in the review of the business projects, the various repayment options and the types of security/guarantee accepted (real estate collateral or pledges, promissory notes, cheque notes, etc.).

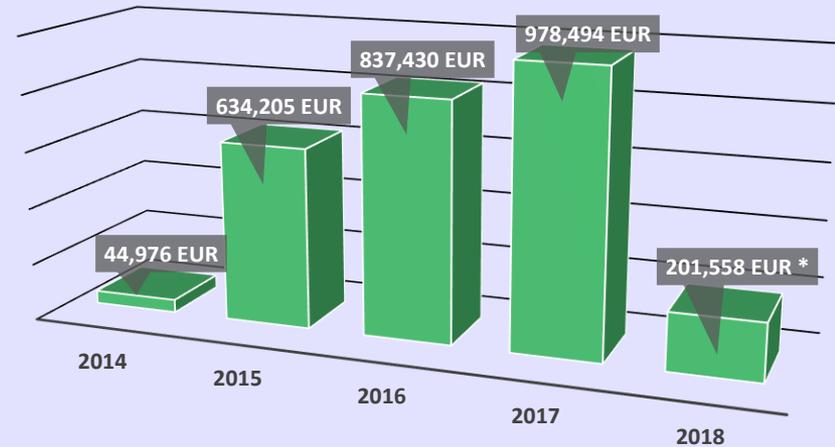
Reorientation

Sustainable growth on products

Unsecured Loans: Lent Capital Progress



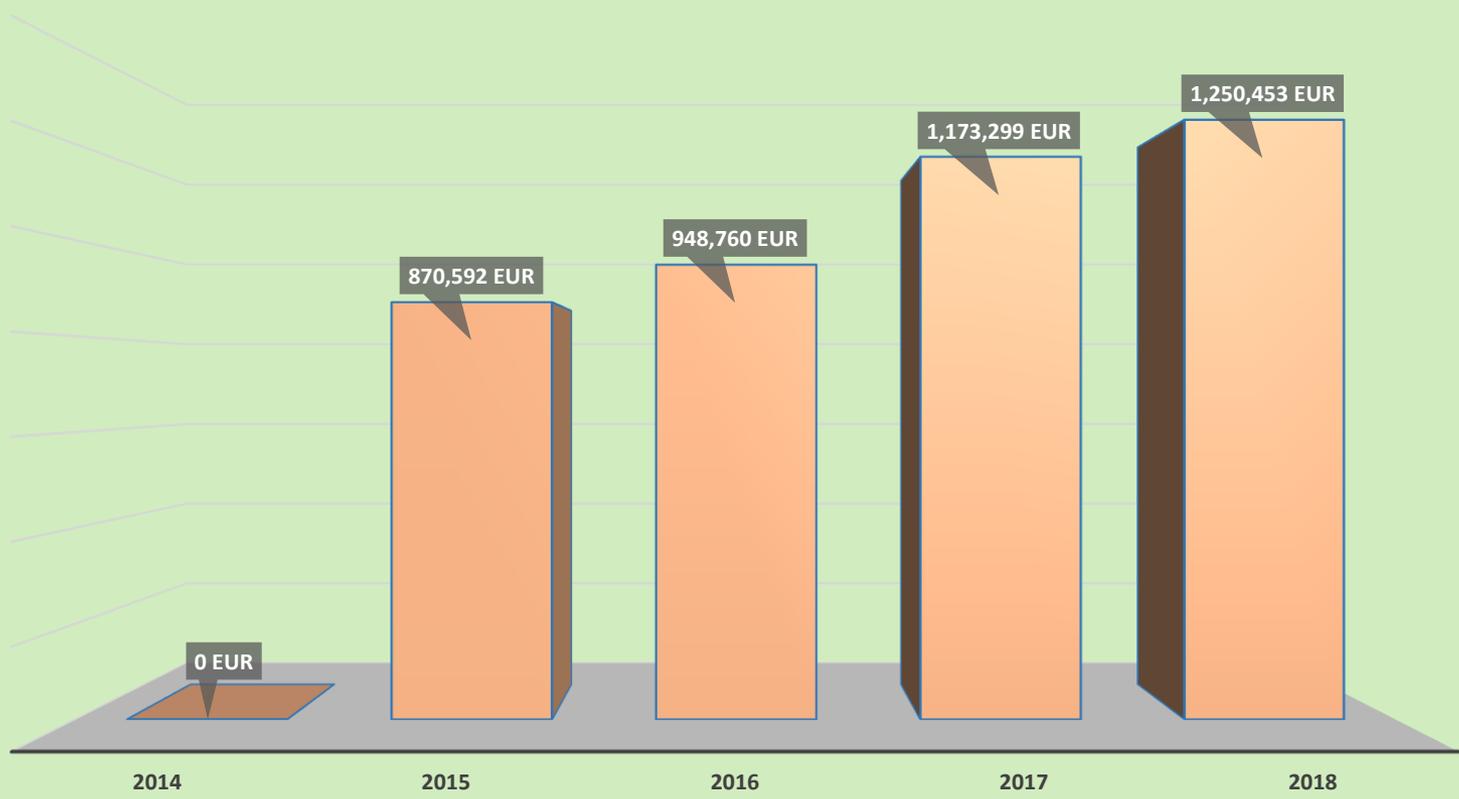
Secured Loans: Lent Capital Progress



* Due to the changing legislation in 2018, we suspended the promotion of this type of credit

Sustainable growth on products

Business Loans: Lent Capital Progress

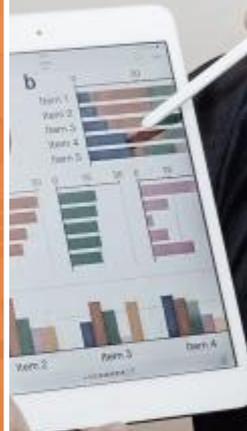


Loans to companies are secured through a varied but secure structure of the types of accepted collateral:

- real estate collateral; securities;
- promissory notes; bank checks,
- shareholder fiduciaries

Short and medium term objectives

- High quality operations & automated processes along with integration with other systems
- Product and portfolio management
- Diversify the credit products
- Diversify the marketing and client procurement methods
- Attract new clients
- Increase the company's funding



“All these measures and actions are intended to meet the shareholders’ expectations in terms of achieving the profit goals while observing the prudential requirements in terms of reserves and cash and the risk adequacy through a more diversified exposure by various types of products and clients designed to result in an integrated healthy growth of the company value.”

Adrian Cocora, CEO

A handwritten signature in black ink, appearing to read 'Adrian Cocora', is written on a white rectangular piece of paper with a green border.



Contact us

www.fast-finance.ro

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J40/14948/2013 ; CUI: 32548576;

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NBR Special Register: RS-PJR-41-110088/2018

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