



*We, CONTA SCAN, declare that we have prepared these financial statements in full respect of the specific legislation in the field and the standards imposed by the Body of Chartered Accountants and Authorized Accountants in Romania (CECCAR).*

CONTA – SCAN is a professional company of accounting services, founded in 2002.

CONTA – SCAN covered the entire range of activities (production or services) but our specialization is represented by the accounting for financial-banking and insurance activities

Carmen STAN  
Expert Accountant

ACTIVES	Code	Note	YEAR	
	Position		31.12.2018	31.12.2019
A	B	C	1	2
Cash and other values	010	02	60,171	143,731
Claims on Credit Institutions	030	03	268,014	586,092
- at sight	033	03	268,014	586,092
Claims on borrowers	040	04	7,657,305	5,482,041
Intangible assets, out of which:	090	05	108,835	67,876
Tangible assets, out of which:	100	05	33,818	83,948
Other actives	120	06	251,705	3,333,846
Expenses recorded in advance and incurred income	130	7;8	27,451	17,496
<b>Total actives</b>	<b>140</b>		<b>8,407,299</b>	<b>9,715,030</b>

PASIVES	Code	Note	YEAR	
			31.12.2018	31.12.2019
	Position		1	2
A	B	C	1	2
Debts regarding credit institutions	300	9	837,417	1,938,356
- at sight	303	0	235,912	1,458,533
- on due time	306	9	601,505	479,823
Debts regarding customers	310	10	162,150	0
- at sight	317	0	162,150	0
Other debts	330	11	1,570,069	1,930,820
Revenues recorded in advance and incurred debt	340	12	28,309	33,738
Provisions:	350	0	18,686	14,398
- other provisions	356	0	18,686	14,398
Subscribed share capital	370	14	5,340,000	5,340,000
Reserves	390	15	53,497	54,057
- legal reserves	392	15	27,790	28,350
- other reserves	399	15	25,707	25,707
- Profit	423	15	382,835	397,171
- Profit	433	0	15,370	7,050
Profit distribution	440	15	1,034	560
<b>Total liabilities and equity</b>	<b>450</b>	<b>0</b>	<b>8,407,299</b>	<b>9,715,030</b>

PROFIT AND LOSS ACCOUNT	Code	Note	YEAR	
			31.12.2018	31.12.2019
	Position		1	2
A	B	C	1	2
Receivable interest and assimilated income, out of which:	010	16a	9,541,222	7,675,788
Payable interest and assimilated expenses	020	16b	120,589	0
Income from commissions	040	16c	68,498	68,984
Expenditure on commissions	050	16d	272,356	181,865
Net profit or loss from financial operations	060	16e	-1,847	-49,553
Other operating incomes	070	16f	67,875	72,198



General administrative expenses	080	0	1,114,521	1,120,731
- Staff costs, out of which:	083	16g	447,254	355,546
- Salaries	084	0	422,532	338,352
- Social security expenses, out of which:	085	0	24,722	17,194
- Other administrative expenses	087	16h	667,267	765,185
Corrections regarding the value of the intangible and tangible assets	090	5	18,873	18,083
Other operating expenses	100	16i	226,276	211,543
Corrections regarding the value of receivables and provisions for contingent liabilities and commitments	110	16j	10,157,830	9,102,692
Resumes from corrections on the value of receivables and provisions for contingent liabilities and commitments	120	16k	2,255,632	3,238,075
Result of the current activity		0		
- Profit	153	0	20,935	370,578
- Loss	156	0	0	0

*These data represent the loyal situation of Fast Finance IFN as of 31.12.2019 and are the official financial data reported by the company both to the Romanian National Bank and to the Ministry of Finance.*

*Our activity was independently audited by*



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**FAST FINANCE IFN S.A.**

**Adrian COCORA**

**CEO**