



Dear Investors,

It has been 5 months since the whole world was almost paralyzed by the Covid 19 pandemic and we are happy to announce that we have successfully crossed this problematic period and we really want to say thank you for your trust and for the support!

Through calm, lucidity, and attention to every detail, through a permanent dialogue with our clients, through an adequate and proactive reaction to their problems, we have managed to turn this economic crisis into an opportunity.

Our main objectives during this period were:

1. To continue our activity in conditions of sanitary safety for the employees.
2. To maintain a steady flow of cash, help customers to continue to pay their installments or, to meet certain deadlines, in the worst-case scenario and to continue to provide credit lines to loyal customers for keeping their business running
3. To protect our business, our shareholders, and our investors

What have we achieved?

1. The company's activity continued normally; the whole team is healthy.
2. We managed a steady flow of cash, even if we granted significant reductions in penalties and interest, or postponed the payment of obligations, in the case of customers heavily affected by Covid 19. We also continued to provide credit lines to loyal customers.
3. We had better results, structurally operational and financial

In figures or why Fast Finance is a reliable partner:

- **Strong capitalization** of the company - 5.340.000 lei (1.136.000 Eur), value of our share capital or **strong financial autonomy ratio** – more than 50%
- **Strong and secured portfolio** - more than 74% of our portfolio is secured by real estate and 27% of our listed loans are with collateral - real estate.
- **Less than 2 %** of customers directly affected by Covid for which we have restructured the loans
- **Less than 20%** for whom we have granted - for a limited period - certain facilities.
- **11% increase** in the company's total assets
- **Just 2 activated buy back guaranties** during this period and both for the customers that activated GEO 37 or in line to protect the investors and to do not prolong the loans for such a long period, we have bought them back.

What will we do to increase your trust in Fast Finance:

- **40% - Skin in the Game:** Starting from today all new listed loans on the platform will be with 40% skin in the game or less risk for investors.
- **30 days – Buy Back Guarantee** we grant 30 days for BBG activations for all our new listed & still available for investment loans (this promotion is valid until 31.10.2020).
- **Better yield** for investors or interest **up to 12%**.
- **No more than 20% of our portfolio** listed on the platform for a healthy level of leverage to the platform.



- **Only A & B Class clients listed on platform:** We will – from now on – list on the platform just loans issued to our reliable and well-known customers in class A and B.

We believe that our new strategy and measures taken during this period will minimize the risk for investors and will make Fast Finance one of the most preferred and trusted partners.

Finally, I would like to thank my colleagues for their commitment during the crisis, especially during the emergency period, and I want to assure all of our clients, partners, shareholders and investors of our firm's commitment to increase the company's performance as well as their degree of satisfaction.

Sincerely,
Adrian Cocora, CEO