







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

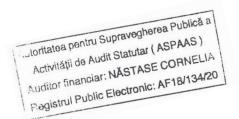






In our opinion, the enclosed financial statements provide a true picture of the financial standing of IFN FAST FINANCE S.A. (the "Company") on 31 December 2021, as well as of their financial performance and cash flows for the financial year ended on that date, in

compliance with Accounting Law No. 82/1991, Order No. 6/2015 of the National Bank of Romania (NBR), approving the Accounting Regulations that comply with the European Directives, as amended ("NBR Order 6/2015"), NBR Regulation No. 5/2012 on the classification of loans and the creation, settlement and use of specific credit risk provisions applicable to entities overseen by the National Bank of Romania, other than credit institutions, as amended ("NBR Regulation 5/2012").





Раве



Summary of the Financial Statements for 2021

ACTIVES	Code	YEAR	
	Position	31.12.2021	31.12.2020
Α	В	1	2
Cash and other values	010	89.938,00	146.402,00
Claims on Credit Institutions	030	271.020,00	401.362,00
Claims on borrowers	040	8.316.226,00	5.300.192,00
Intangible assets, out of which:	090	22.618,00	45.151,00
Tangible assets, out of which:	100	470.094,00	501.715,00
Other actives	120	3.645.261,00	5.849.444,00
Expenses recorded in advance and incurred	130	92.710,00	5.206,00
income			
Total Actives	140	12.907.867,00	12.249.471,00

Code	YEAR
	Code

	Position	31.12.2021	31.12.2020
Α	В	1	2
Debts regarding credit institutions	300	3.292.293,00	1.941.727,00
Other debts	330	3.633.800,00	3.650.126,00
Revenues recorded in advance and incurred debt	340	40.908,00	34.210,00
Provisions:	350	18.445,00	910.528,00
Subscribed share capital	370	5,340,000	5,340,000
Reserves	390	83.855,00	66.758,00
Accumulated profits	423	222.160,00	104.789,00
Financial Profit	433	293.503,00	214.035,00
Profit distribution	440	17.097,00	12.701,00
Total Liabilities and Equity	450	12.907.867,00	12.249.472,00



PROFIT AND LOSS ACCOUNT

YEAR

	Position	31.12.2021	31.12.2020
Α	В	1	2
Receivable interest and assimilated income	010	2.957.834,00	-14.239.987,00
Payable interest and assimilated expenses	020	823.386,00	611.140,00
Income from commissions	040	79.797,00	49.526,00
Expenditure on commissions	050	8.132,00	67.830,00
Net profit or loss from financial operations	060	-89.174,00	-73.104,00
Other operating incomes	070	1.882.482,00	191.617,00
General administrative expenses	080	3.341.750,00	1.067.176,00
Corrections regarding the value of the intangible and	090	57.315,00	58.813,00
tangible assets			
Other operating expenses	100	170.814,00	212.420,00
Corrections regarding the value of receivables and	110	11.731.409,00	9.840.620,00
provisions for contingent liabilities and commitments			
Resumes from corrections on the value of receivables and	120	11.643.800,00	26.187.346,00
provisions for contingent liabilities and commitments			

Code

153

156

190

200

213

220

243

293.503,00

16.563.913,00

16.221.980,00

341.933,00

48.430,00

293.503,00

0,00

FAST FINANCE IFN S.A.
Adrian COCORA



257.399,00

12.188.502,00

11.934.492,00

254.010,00

39.975,00 **214.035,00**

0,00

Result of the current activity

- Operational Profit

- Operational Loss

Total Income

Gross Profit

Tax on Profit

Net Profit

Total Expenses