



**Fast
Finance**

We finance your plans!



We, NEUTRO – CONTABILITATE SI AUDIT, 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).

NEUTRO – CONTABILITATE AND AUDIT is a professional company of accounting services, founded in 2002 by two accounting experts with more than 20 years of activity.

NEUTRO – CONTABILITATE AND AUDIT 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



PROFIT AND LOSS ACCOUNT

Indicator Name	31.12.2018	31.12.2017	31.12.2016	31.12.2015
	RON	RON	RON	RON
Receivable interest and assimilated income				
out of which:	9,541,222	16.783.227	18.084.154	8.338.423
Payable interest and assimilated expenses	120.589	45.053	75.659	8.690
Income from commissions	68,498	51.319	73.955	50.099
Expenditure on commissions	23.519	16.531	22.600	27.543
Net profit or loss				
From financial operations	0	-2.467	-185	-2.748
Other operating revenues	67.875	78	14.471	24.439

FAST FINANCE IFN S.A ; J40/14948/2013 ; CUI: 32548576; Social Capital: 5.340.000 lei.
Adress: 44-46 Lainici street, 4th floor, 1st District, Bucharest; Postal Code: 012252;
Web: www.fast-finance.ro; Tel: +4021 22 44 235; E mail: secretariat@fast-finance.ro
NBR Special Register: RS-PJR-41-110088/2018; ANSPDC Register: 33408/2014



General administrative expenses	563.644	1.103.881	1.218.941	856.282
- Staff costs, out of which:	447.254	411.275	343.303	215.617
- Salaries	422.532	338.875	281.757	175.300
out of which:	24.722	72.400	58.946	38.767
+ expenses with pensions	0	50.729	40.924	26.907
+ other administrative expenses	116.410	692.606	875.638	640.665
Corrections on asset value				
Tangible and intangible	18.873	31.006	71.268	29.863
Other operating expenses	802.761	108.630	64.558	100.542
Corrections regarding the value of receivables and provisions for contingent liabilities and provisions	10.157.830	30.979.198	17.707.336	8.525.634
Resumptions from corrections regarding the value of receivables and provisions for contingent liabilities and commitments	2.255.632	15.627.296	1.211.880	1.241.564
The result of the current activity				
Profit (gross profit)	20.672	175.154	223.913	103.223
Total incomes	11.933.227	32.461.920	19.384.460	9.654.525
Total expanses	11.912.555	32.286.766	19.160.547	9.551.302
Gross result				
- Profit	20.672	175.154	223.913	103.223
- Loss				
Profit tax	5.302	25.713	37.425	25.135
Net result of the financial year				
- Profit (net profit)	15.370	149.441	186.488	78.088
- Loss				

BALANCE SHEET

Description	31.12.2018 RON	31.12.2017 RON	31.12.2016 RON	31.12.2015 RON
Total actives	8.407.299	7.192.672	7.000.239	7.149.513
Loans Balance at end of the year	7.657.305	6.235.712	6.241.825	6.030.007
Debts regarding credit institutions	601.505	616.720	678.688	718.836
- at sight				



- on due time	601.505	616.720	678.688	718.836
Other passives	1.570.069	768.383	572.445	5.215.385
<i>Incomes recorded in advance and committed debts</i>	28.309	26.204	117.182	109.856
Share Capital	5.340.000	5.340.000	5.340.000	1.000.000
Reserves	53.497	52.463	43.705	32.509
- legal reserves	27.290	26.756	17.998	6.802
- other reserves	25.707	25.707	25.707	25.707
Result of the financial year				
- Profit	15.370	149.441	186.488	78.088
- Loss				
Profit distribution	1034	8.758	11.196	5.161
Total passive	8.407.299	7.192.672	7.000.239	7.149.513

These data represent the loyal situation of Fast Finance IFN as of 31.12.2018 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



BDO AUDIT SRL, a Romanian limited liability company, is a member of BDO International Limited, UK and forms part of the international BDO network of independent member firms.

BDO Romania is the fifth audit and consultancy firm in Romania, has 25 years of experience in providing professional services. With 200 professionals working within multidisciplinary teams, under the coordination of 20 partners certified by professional international and local bodies, BDO Romania covers the whole range of audit and consultancy related services.

FAST FINANCE IFN S.A.

Adrian COCORA

CEO

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