Subject: Conclusion of addenda to a loan agreement by BEST S.A. and its subsidiaries, and a revision of collaterals

Legal basis: Article 17(1) MAR – inside information

Report contents: The Management Board of BEST S.A. (Issuer, Company), with its registered office in Gdynia, in reference to Current Report No. 36/2016 of 25 March 2016, which concerned the conclusion by the Issuer and its subsidiaries BEST Capital Fundusz Inwestycyjny Zamknięty Aktywów Niepublicznych, based in Gdynia (BEST Capital FIZAN), BEST I Niestandaryzowany Sekurytyzacyjny Fundusz Inwestycyjny Zamknięty, based in Gdynia (BEST I NSFIZ), and BEST II Niestandaryzowany Sekurytyzacyjny Fundusz Inwestycyjny Zamknięty, based in Gdynia (BEST II NSFIZ) (hereinafter jointly referred to as Lenders), and Bank Zachodni WBK S.A., based in Wrocław (Bank), of a revolving loan agreement (Agreement) for up to PLN 24,000,000 (Loan) to be used to finance or refinance the purchase of claim portfolios directly or indirectly, by way of the acquisition of investment certificates or bonds issued by BEST Capital FIZAN, BEST I NSFIZ or BEST II NSFIZ, whose parameters are described in detail in the Report, hereby announces that on 31 January 2018 the Lenders concluded addenda to the Agreement (Addenda) under which the parties to the Agreement introduced the following significant amendments to the Agreement:

1) the Loan was changed from a revolving to a working capital loan;
2) the Loan repayment deadline was extended from 31/03/2018 to 28/02/2022;
3) the maximum amount of the Loan was increased from PLN 24,000,000.00 (in words: twenty-four million zloty) to PLN 50,000,000 (in words: fifty million zloty).

In connection with the signing of the Addenda and the increase of the maximum amount of the Loan, steps were taken today to revise the existing collaterals securing the Bank’s claims and to adjust the amount of the collaterals to the increased amount of the Loan, i.e.: (1) new bill of exchange agreements were signed for the blank bills issued by each Lender, and the blank bills issued by BEST Capital FIZAN, BEST I NSFIZ and BEST II NSFIZ were guaranteed by the Issuer; (2) each Lender submitted a new statement of submission to enforcement proceedings pursuant to Article 777 § 1(5) of the Civil Procedure Code; and (3) the registered pledge on the series E investment certificates issued by BEST Capital FIZAN and acquired by the Issuer were revised to the maximum amount of the collateral in a total value of 150% of the Loan, i.e. PLN 75,000,000.00 (in words: seventy-five million zloty).

The Loan will be disbursed once the above-mentioned collaterals have been revised.

The remaining provisions of the Agreement, as amended by the Addenda, are typical for this type of agreements. The Agreement, as amended by the Addenda, does not provide for any liquidated damages and is not contingent upon the satisfaction of any condition precedent or a specific date.

BEST Capital FIZAN, BEST I NSFIZ and BEST II NSFIZ are 100% owned subsidiaries of the Issuer.

There are no relations between the Issuer, its managers and supervisors, and the Bank.
BEST S.A. (full name of the issuer)

BEST (abbreviated name of the issuer) Other finance (fin) (sector as per GPW (Warsaw Stock Exchange) classification)

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585-00-11-412 190400344 (Tax ID (NIP) Statistical No. (REGON))

SIGNATURES OF THE PERSONS REPRESENTING THE COMPANY:

<table>
<thead>
<tr>
<th>Date</th>
<th>Full name</th>
<th>Position/Function</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>31/01/2018</td>
<td>Krzysztof Borusowski</td>
<td>President of the Management Board</td>
<td></td>
</tr>
<tr>
<td>31/01/2018</td>
<td>Marek Kucner</td>
<td>Vice-President of the Management Board</td>
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