**Polish Financial Supervision Authority**

**Current Report No. 25/2025**

Prepared on: 23/04/2025; 17:16

Subject:

Conclusion of addenda to loan agreements by entities in the Issuer's capital group.

Legal basis:

Article 17(1) MAR – inside information

Report contents:

BEST Spółka Akcyjna, having its registered office in Gdynia (‘**Issuer**’, ‘**BEST**’), with reference to current report no. 18/2025 of 1 April 2025 on the registration of the merger of the Issuer with Kredyt Inkaso S.A., having its registered office in Warsaw (‘**Kredyt** **Inkaso**’), pursuant to Article 492 §1(1) of the Commercial Companies Code (‘**CCC**’) and the Issuer's assumption of all rights and obligations of Kredyt Inkaso pursuant to Article 494 §1 of the CCC (universal succession) (‘**Merger**’), announces the rules of continuation of cooperation between the entities of the BEST Capital Group and ING Bank Śląski S.A., with its registered office in Katowice (‘**Bank**’).

The Issuer as guarantor, BEST Niestandaryzowany Fundusz Inwestycyjny Zamknięty Wierzytelności, with its registered office in Gdynia (‘**BEST** **NFIZW**’), as borrower, and the Bank as lender are parties to the loan agreement dated 19 July 2016. (‘**Loan Agreement 1**’). The Issuer and its subsidiaries reported on the conclusion of Loan Agreement 1 and subsequent amendments thereto in current reports (current report no. 1/2016 of 19 July 2016 published by BEST II Niestandaryzowany Sekurytyzacyjny Fundusz Inwestycyjny Zamknięty, with its registered office in Gdynia, and subsequent reports).

Following the Merger, the Issuer as guarantor, Kredyt Inkaso I Niestandaryzowany Fundusz Inwestycyjny Zamknięty Wierzytelności based in Warsaw (‘**KI I NFIZW**’) and Kredyt Inkaso II Niestandaryzowany Fundusz Inwestycyjny Zamknięty Wierzytelności (‘**KI II NFIZW**’) jointly as borrowers and the Bank as lender are parties to the loan agreement dated 21 May 2018. (‘**Loan Agreement 2**’). Kredyt Inkaso reported on the conclusion of Loan Agreement 2 and subsequent amendments thereto in current reports (current report no. 29/2018 of 21 May 2018 and subsequent reports).

In connection with the Merger, BEST NFIZW, KI I NFIZW, KI II NFIZW as borrowers, the Issuer as guarantor and the Bank as lender, concluded the respective supplementary agreements (addenda) to Loan Agreement 1 and Loan Agreement 2 setting the credit limit at PLN 390 million. Today, i.e. 23 April 2025, the Issuer received the aforementioned supplementary agreements (addenda) signed by the Bank.

The provisions of the two supplementary agreements (addenda) entered into effect as soon as they were concluded and do not deviate from the terms commonly used for this type of agreements.

BEST S.A. is the parent company of BEST I NFIZW, KI I NFIZW and KI II NFIZW.

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|  |  | **BEST S.A.** |  |  |
|  |  | **(full name of the issuer)** |  |  |
|  |  | **BEST** |  | **Other finance (fin)** |  |  |
|  |  | **(abbreviated name of the issuer)** |  | **(sector as per GPW (Warsaw Stock Exchange) classification)** |  |  |
|  |  | **81-537** |  | **Gdynia** |  |  |
|  |  | **(postal code)** |  **(city/town)** |  |  |
|  |  | **Łużycka 8A** |  |  |  |
|  |  | **(street) (number)** |  |  |  |
|  |  | **(0-58) 76 99 299** |  | **(0-58) 76 99 226** |  |  |
|  |  | **(phone)** |  | **(fax)** |  |  |
|  |  | **best@best.com.pl** |  | [**www.best.com.pl**](http://www.best.com.pl) |  |  |
|  |  | **(e-mail)** |  | **(www)** |  |  |
|  |  | **585-00-11-412** |  | **190400344** |  |  |
|  |  | **Tax ID (NIP)** |  | **Statistical No. (REGON)** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**SIGNATURES OF THE PERSONS REPRESENTING THE COMPANY:**

|  |  |  |  |
| --- | --- | --- | --- |
| Date | Given name and surname | Position/Function | Signature |
| 23/04/2025 | Krzysztof Borusowski | President of the Management Board |  |
| 23/04/2025 | Marek Kucner | Vice-President of the Management Board |  |