

Polish Financial Supervision Authority
Current Report No. 41/2025

Prepared on: 31 July 2025

Subject:

Information on the publication of Kredyt Inkaso S.A.'s group financial statements and the relevant financial ratios

Legal basis:

Not specified

Report contents:

In reference to current report 26/2025 of 22 May 2025, BEST S.A. (the 'Issuer', 'BEST') announces that:

- 1) On the website at <https://obligacje.kredytinkaso.pl/>, Kredyt Inkaso S.A. ('Kredyt Inkaso') published information on the financial ratios (as defined in the terms and conditions of the bonds issue by Kredyt Inkaso) as at 31 March 2025;
- 2) On the website at <https://relacjeinwestorskie.kredytinkaso.pl/raporty/raporty-okresowe/>, Kredyt Inkaso published its separate and consolidated financial statements for the financial year ended 31 March 2025, together with audit reports of the independent auditor.

At the same time, the Issuer announces that following the merger of BEST and Kredyt Inkaso on 1 April 2025 (the 'Merger Date'), starting from the audit date falling on 30 June 2025 until the audit date falling on 31 December 2025, the financial ratios defined in the terms and conditions of bonds issued by BEST and Kredyt Inkaso, calculated for the 12-month period preceding the respective audit date (the 'Financial Ratios'), will include:

- (i) for the period from the Merger Date to the respective audit date – the value of individual financial parameters (necessary to calculate the Financial Ratios) resulting from the consolidated financial statements of the BEST Group; and
- (ii) for the respective period prior to the Merger Date – the total value of individual financial parameters (necessary to calculate the Financial Ratios) resulting from the consolidated financial statements of the BEST Capital Group and the Kredyt Inkaso Capital Group, including: total net financial debt and total cash EBITDA.

As of the audit date falling on 31 March 2026, the Financial Ratios will be calculated based solely on the consolidated financial statements of the BEST Group.

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)
81-537 (postal code)	Gdynia (city/town)
Łużycka (street)	8A (number)
(0-58) 76 99 299 (phone)	(0-58) 76 99 226 (fax)
best@best.com.pl (e-mail)	www.best.com.pl (www)
585-00-11-412 Tax ID (NIP)	190400344 Statistical No. (REGON)

SIGNATURES OF THE PERSONS REPRESENTING THE COMPANY:

Date	Given name and surname	Position/Function	Signature
------	------------------------	-------------------	-----------

2025.07.31	Marek Kucner	Vice-President of the Management Board	
2025.07.31	Aleksandra Żylewicz	Proxy	