Polish Financial Supervision Authority Current Report No. 50/2025

Prepared on: 10/09/2025; 18:45

Subject:

Conclusion of a loan agreement by the Issuer.

Legal basis:

Article 17(1) MAR — inside information

Report contents:

BEST Spółka Akcyjna, having its registered office in Gdynia (the 'Issuer'), announces that on 10 September 2025 it entered into an agreement with Santander Bank Polska S.A., having its registered office in Warsaw (the 'Bank'), for a working capital loan of up to PLN 80 million for the period until 31 December 2027 whose purpose is to finance or refinance the early redemption of bonds issued by Kredyt Inkaso S.A. on the initiative of the Issuer (the 'Loan'). As security for the Bank's claims under the Loan, the Issuer is obliged to establish: (i) a pledge on the current account; (ii) a pledge on investment certificates in Niestandaryzowany Fundusz Inwestycyjny Zamknięty Wierzytelności ('BEST NFIZW'); (iii) an assignment of claims to remuneration due to the Issuer for managing BEST NFIZW's claims; and (iv) a declaration of submission to enforcement proceedings filed under Article 777 §1(5) of the Civil Procedure Code.

The provisions of the agreement do not deviate from the terms and conditions commonly used in this type of agreements.

BEST S.A. (full name of the issuer) BEST Other finance (fin) (abbreviated name of the issuer) 81-537 (postal code) Lużycka (street) (0-58) 76 99 299 (phone) (postal com.pl (e-mail) (www) 585-00-11-412 Tax ID (NIP) Other finance (fin) (sector as per GPW (Warsaw Stock Exchange) classification) 84-537 (gdynia (city/town) (city/town) (city/town) (postal code) (city/town) (city/town) (postal code) (city/town) (city/town) (postal code) (city/town) (city/town) (postal code) (city/town) (www) (postal code) (city/town) (city/town) (city/town) (city/town) (postal code) (city/town) (postal code) (city/town) (city/town) (postal code) (city/town) (city/town) (postal code) (city/town) (postal code) (pos		
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SIGNATURES OF THE PERSONS REPRESENTING THE COMPANY:

Date	Given name and surname	Position/Function	Signature
10/09/2025	Marek Kucner	Vice-President of the	
		Management Board	
10/09/2025	Mariusz Gryglicki	Member of the Management	
		Board	