

Polish Financial Supervision Authority
Current Report No. 62/2025

Prepared on: 21/11/2025; 15:07

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 (the '**Issuer**', '**Company**'), in reference to current report no. 25/2025 published by the Issuer on 23 April 2025 and current report no. 13/2025 published on 21 November 2025 by BEST Niestandaryzowany Fundusz Inwestycyjny Zamknięty Wierzytelności, having its registered office in Gdynia ('**BEST NFIZW**'), announces that on 21 November 2025:

- a) The Company, as guarantor, and BEST NFIZW, as borrower, concluded with ING Bank Śląski S.A, having its registered office in Katowice (the '**Bank**'), as lender, a supplementary agreement (addendum) ('**Addendum 1**') to the loan agreement of 19 July 2016 ('**Loan Agreement 1**');
- b) The Company, as guarantor, Kredyt Inkaso I Niestandaryzowany Fundusz Inwestycyjny Zamknięty Wierzytelności, having its registered office in Gdynia ('**KI I NFIZW**'), and Kredyt Inkaso II Niestandaryzowany Fundusz Inwestycyjny Zamknięty Wierzytelności, having its registered office in Gdynia ('**KI II NFIZW**'), as joint borrowers, concluded with the Bank, as lender, a supplementary agreement (addendum) ('**Addendum 2**') to the loan agreement of 21 May 2018 ('**Loan Agreement 2**').

Under the provisions of Loan Agreement 1 and Loan Agreement 2, as amended by Addendum 1 and Addendum 2, respectively, the total credit limit available to BEST NFIZW, KI I NFIZW and KI II NFIZW is up to PLN 550 million.

Under Addendum 1 and Addendum 2, the Issuer granted the Bank a civil law surety for the liabilities of BEST NFIZW, KI I NFIZW and KI II NFIZW arising from Loan Agreement 1 and Loan Agreement 2 up to a total maximum amount of PLN 660 million, and undertook to submit a declaration of submission to enforcement proceedings directly under the notarial deed.

The provisions of Addendum 1 and Addendum 2 took effect upon their conclusion and do not deviate from the terms and conditions commonly used in this type of agreements.

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

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	190400344
Tax ID (NIP)	Statistical No. (REGON)

SIGNATURES OF THE PERSONS REPRESENTING THE COMPANY:

Date	Given name and surname	Position/Function	Signature
21/11/2025	Agnieszka Pakos	Member of the Management Board	
21/11/2025	Mariusz Gryglicki	Member of the Management Board	