

Polish Financial Supervision Authority
Current Report No. 1/2026

Prepared on: 15/01/2026; 12:13

Subject:

Information on the total nominal value of claim portfolios acquired by entities from BEST S.A. Capital Group, the acquisition cost of the new claim portfolios and the value of repayments under the claim portfolios held in four quarters of 2025 and in the fourth quarter of 2025.

Legal basis:

Article 17(1) MAR – inside information

Report contents:

In fulfilment of its information policy on claim portfolios acquired by BEST S.A. Capital Group (Policy), BEST S.A. (Issuer, Company) announces the amounts of claim portfolios for the four quarters of 2025 and the fourth quarter of 2025, along with comparative figures.

The Issuer has attached to this current report a table containing information on the claim portfolios.

The Issuer also announces that full and final information on the financial results of the Company and of BEST S.A. Capital Group for 2025 will be presented in the consolidated annual report, whose publication date will be announced by 31 January 2026 at the latest.

The policy is described in current reports no. 38/2015 of 7 July 2015, no. 69/2016 of 15 July 2016 and no. 15/2019 of 11 July 2019.

Attachment:

File	Description
Table.pdf	Table containing information on claim portfolios

Best S.A.

(full name of the issuer)

BEST

(abbreviated name of the issuer)

81-537

(postal code)

Łużycka

(street)

(0-58) 76 99 299

(phone)

best@best.com.pl

(e-mail)

585-00-11-412

Other finance (fin)

(sector as per GPW (Warsaw Stock Exchange) classification)

Gdynia

(city/town)

8A

(number)

(0-58) 76 99 226

(fax)

www.best.com.pl

(www)

190400344

Tax ID (NIP)

Statistical No. (REGON)

SIGNATURES OF THE PERSONS REPRESENTING THE COMPANY:

Date	Given name and surname	Position/Function	Signature
15/01/2026	Mariusz Gryglicki	Member of the Management Board	
15/01/2026	Agnieszka Pakos	Member of the Management Board	

Claim portfolios	4 quarters of 2025 (PLN million)	4 quarters of 2024 (PLN million)	Movement	Q4 2025 (PLN million)	Q4 2024 (PLN million)	Movement
Nominal value of claim portfolios acquired	2,103.4	1,437.1	46%	1,240.2	326.1	280%
Acquisition cost of new portfolios	589.6	320.9	84%	369.6	92.9	298%
Value of portfolios acquired*	680.6	0.0	N/A	0.00	0.0	N/A
Repayments from portfolios held	771.5	465.1	66%	209.0	113.5	84%

*Fair value of portfolios acquired following the merger with Kredyt Inkaso estimated as at the date of publication of the report. In accordance with IFRS 3, the acquiring company may complete the measurement of the fair value of the acquired assets and liabilities and the allocation of the purchase price within 12 months from the merger date.