

**Ordinary General Assembly  
of Kredyt Inkaso S.A.  
30 September 2022  
Warsaw  
DRAFT RESOLUTIONS**

DRAFT RESOLUTIONS

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: election of the Chairman of the General Assembly**

Pursuant to Art. 409 § 1 and Art. 420 § 2 of the Commercial Companies Code as well as § 4 sec. 3 of the Regulations of the General Assembly, the Ordinary General Assembly resolves as follows:

**§ 1**

The Ordinary General Assembly of Kredyt Inkaso S.A. decides to elect .....  
as the Chairman of the Ordinary General Assembly of the Company.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022**  
**of the Ordinary General Assembly**  
**of the company under the business name Kredyt Inkaso Spółka Akcyjna**  
**with its registered office in Warsaw**  
**dated 30 September 2022**

**on: approval of the agenda**

Pursuant to § 9 sec. 1 of the Regulations of the General Assembly, it is resolved as follows:

**§ 1**

The Ordinary General Assembly decides to adopt the following agenda:

1. Opening of the General Assembly.
2. Election of the Chairman of the Assembly.
3. Acknowledgement of correctness of convening the Assembly and its capacity to adopt resolutions.
4. Approval of the agenda.
5. Election of the Returning Committee.
6. Consideration of the report of the Supervisory Board for the year commencing on 1 April 2021 and ending on 31 March 2022.
7. Consideration of the: (i) report of the Management Board on Company's and Kredyt Inkaso S.A. Capital Group operations, (ii) stand alone financial statements of Kredyt Inkaso S.A., (iii) consolidated financial statement of Kredyt Inkaso S.A. Capital Group, (iv) evaluation of the Supervisory Board related to the Management Board report on Kredyt Inkaso S.A. operations and financial statements (stand alone and consolidated) in the scope of their conformity to books of account and documents as well as the factual state, (v) motion of the Management Board on covering loss for the financial year commencing on 1 April 2021 and ending on 31 March 2022.
8. Approval of the stand alone financial statement of Kredyt Inkaso S.A. for the financial year commencing on 1 April 2021 and ending on 31 March 2022.
9. Approval of the consolidated financial statements of Kredyt Inkaso S.A. Capital Group for the financial year commencing on 1 April 2021 and ending on 31 March 2022.
10. Approval of the report of the Management Board on the Company's and Kredyt Inkaso S.A. Capital Group operations for the financial year commencing on 1 April 2021 and ending on 31 March 2022.
11. Adoption of the resolution on covering loss for the financial year commencing on 1 April 2021 and ending on 31 March 2022.
12. Adoption of resolutions on granting a vote of acceptance to members of the Management Board of Kredyt Inkaso S.A. for the discharge of their duties in the financial year commencing on 1 April 2021 and ending on 31 March 2022.
13. Adoption of the resolutions on granting a vote of acceptance to members of the Supervisory Board of Kredyt Inkaso S.A. for the discharge of their duties in the financial year commencing on 1 April 2021 and ending on 31 March 2022.

14. Adoption of the resolution on evaluation of the Report of the Supervisory Board of Kredyt Inkaso S.A. on remuneration of members of the Management Board and the Supervisory Board for the period starting on 1 of April 2021 and ending on 31 of March 2022.
15. Adoption of the resolution on adopting the Diversity Policy in relation to Members of the Supervisory Board, Members of the Management Board and Employees of Kredyt Inkaso S.A.
16. Presentation to the General Meeting of the application of the Zasady Dobrych Praktyk GPW 2021 in the Company.
17. Closing of the debates.

## § 2

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022**  
**of the Ordinary General Assembly**  
**of the company under the business name Kredyt Inkaso Spółka Akcyjna**  
**with its registered office in Warsaw**  
**dated 30 September 2022**

**on: election of members of the Returning Committee**

Acting pursuant to § 7 sec. 1 of the Regulations of the General Assembly, the Ordinary General Assembly resolves as follows:

**§ 1**

The Ordinary General Assembly of Kredyt Inkaso S.A. hereby elects the following persons as members of the Returning Committee:

- .....
- .....
- .....

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022**  
**of the Ordinary General Assembly**  
**of the company under the business name Kredyt Inkaso Spółka Akcyjna**  
**with its registered office in Warsaw**  
**dated 30 September 2022**

**on: approval of stand alone financial statements for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

**§ 1**

Acting pursuant to Art. 393 item 1 and Art. 395 § 2 item 1 of the Commercial Companies Code as well as Art. 45 and Art. 53 sec. 1 of the Accounting Act, in relation to § 7 sec. 7 item 1 of the Statutes of Kredyt Inkaso S.A., having considered and familiarized itself with the evaluation by the Supervisory Board of Kredyt Inkaso S.A., the Ordinary General Assembly resolves to approve the stand alone financial statements of Kredyt Inkaso S.A. for the financial year commencing on 1 April 2021 and ending on 31 March 2022 comprising the auditor-verified:

- statement of the financial standing (balance sheet) drawn up as at 31 March 2022, with both assets and liabilities in the amount of PLN 435 427 thousand (four hundred and thirty five million four hundred and twenty seven thousand zlotys),
- total income statement (profit and loss account) for the financial year from 1 April 2021 to 31 March 2022, with the net loss of PLN 14 221 thousand (fourteen million two hundred and twenty one thousand zlotys), and negative net total income of PLN 8 564 thousand (eight million five hundred sixty four thousand zlotys),
- statement of changes to the shareholders' equity for the financial year from 1 April 2021 to 31 March 2022 showing the decrease in equity by PLN 8 565 thousand (eight million five hundred sixty five thousand zlotys),
- cash flow statement for the financial year from 1 April 2021 to 31 March 2022 showing the increase in cash by PLN 12 149 thousand (twelve million one hundred and forty nine thousand zlotys),
- additional information and explanations.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: approval of consolidated financial statements of the Kredyt Inkaso S.A. Capital Group for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

**§ 1**

Acting pursuant to Art. 393 item 1 and Art. 395 § 2 item 1 of the Commercial Companies Code and § 7 sec. 7 item 1 of the Statutes of Kredyt Inkaso S.A., having considered and familiarized itself with the evaluation by the Supervisory Board of Kredyt Inkaso S.A., the Ordinary General Assembly resolves to approve the consolidated financial statements of Kredyt Inkaso S.A. Capital Group for the financial year commencing on 1 April 2021 and ending on 31 March 2021 comprising the auditor-verified:

- consolidated statement of the financial standing drawn up as at 31 March 2022 with both assets and liabilities in the amount of PLN 733 294 thousand (seven hundred thirty three million two hundred ninety four thousand zlotys),
- consolidated total income statement (profit and loss account) for the financial year from 1 April 2021 to 31 March 2022, with the net profit of PLN 31 488 thousand (thirty one million four hundred eighty eight thousand zlotys) and positive net total income of PLN 38 254 thousand (thirty eight million two hundred fifty four thousand zlotys),
- statement of changes to the shareholders' equity for the financial year from 1 April 2021 to 31 March 2022, showing an increase in equity by the amount of PLN 37 205 thousand (thirty-seven million two hundred and five thousand zlotys),
- cash flow statement for the financial year from 1 April 2021 to 31 March 2022 showing an increase in cash by PLN 24 182 thousands (twenty four million one hundred eighty two thousand zlotys),
- additional information and explanations.

**§ 2**

The resolution shall enter into force upon its adoption.

**iRESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: approval the report of the Management Board on Company's and Kredyt Inkaso S.A. Capital Group operations for the financial year commencing on 1 April 2021 and ending on 31 March 2022.**

**§ 1**

Acting pursuant to Art. 393 item 1 and 395 § 2 item 1 of the Commercial Companies Code, as well as Art. 45 and Art. 53 sec. 1 of the Accounting Act, in relation to § 7 sec. 7 item 1 of the Statutes of Kredyt Inkaso S.A., having considered and familiarized itself with the evaluation by the Supervisory Board of Kredyt Inkaso S.A., the Ordinary General Assembly resolves to approve, submitted by Management Board, report of the Management Board on Company's and Kredyt Inkaso S.A. Capital Group operations for the financial year commencing on 1 April 2021 and ending on 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: covering loss for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Acting pursuant to Art. 382 § 3 and 395 § 2 item 2 of the Commercial Companies Code, the Ordinary General Assembly of Kredyt Inkaso S.A. hereby adopts the resolution as follows:

**§ 1**

The Company's net loss for the financial year commencing on 1 April 2021 and ending on 31 March 2022 in the amount of PLN 14 220 841.84 (fourteen million, two hundred and twenty thousand, eight hundred and forty-one zlotys and eighty-four grosz) shall be covered from the reserve capital.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: granting a vote of acceptance to a member of the Management Board for the discharge of his duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 sec. 7 item 2 of the Statutes of the Company, it is resolved as follows::

**§ 1**

Mr. Maciej Jerzy Szymański is granted a vote of acceptance for the discharge of his duties as the President of the Management Board in the period from 1 April 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: granting a vote of acceptance to a member of the Management Board for the discharge of her duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 sec. 7 item 2 of the Statutes of the Company, it is resolved as follows:

**§ 1**

Mrs. Iwona Słomska is granted a vote of acceptance for the discharge of her duties as the Vice-President of the Management Board in the period from 17 May 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: granting a vote of acceptance to a member of the Management Board for the discharge of her duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 sec. 7 item 2 of the Statutes of the Company, it is resolved as follows::

**§ 1**

Mrs. Barbara Rudziks is granted a vote of acceptance for the discharge of her duties as the Vice-President of the Management Board in the period from 1 April 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: granting a vote of acceptance to a member of the Management Board for the discharge of his duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 sec. 7 item 2 of the Statutes of the Company, it is resolved as follows::

**§ 1**

Mr. Tomasz Kuciel is granted a vote of acceptance for the discharge of his duties as the Member of the Management Board in the period from 1 April 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: granting a vote of acceptance to the member of the Supervisory Board for the discharge of his duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 section 7 item 2 of the Statutes of the Company, it is resolved as follows:

**§ 1**

Mr. Bogdan Dzudzewicz – the Member of the Supervisory Board of Kredyt Inkaso S.A. is granted a vote of acceptance for the discharge of his duties in the period from 1 April 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: granting a vote of acceptance to the member of the Supervisory Board for the discharge of his duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 section 7 item 2 of the Statutes of the Company, it is resolved as follows:

**§ 1**

Mr. Marcin Okoński – the Member of the Supervisory Board of Kredyt Inkaso S.A. is granted a vote of acceptance for the discharge of his duties in the period from 1 April 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022**  
**of the Ordinary General Assembly**  
**of the company under the business name Kredyt Inkaso Spółka Akcyjna**  
**with its registered office in Warsaw**  
**dated 30 September 2022**

**on: granting a vote of acceptance to the member of the Supervisory Board for the discharge of his duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 section 7 item 2 of the Statutes of the Company, it is resolved as follows:

**§ 1**

Mr. Daniel Dąbrowski – the Member of the Supervisory Board of Kredyt Inkaso S.A. is granted a vote of acceptance for the discharge of his duties in the period from 1 April 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: granting a vote of acceptance to the member of the Supervisory Board for the discharge of his duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 section 7 item 2 of the Statutes of the Company, it is resolved as follows:

**§ 1**

Mr. Karol Sowa – the Member of the Supervisory Board of Kredyt Inkaso S.A. is granted a vote of acceptance for the discharge of his duties in the period from 1 April 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022**  
**of the Ordinary General Assembly**  
**of the company under the business name Kredyt Inkaso Spółka Akcyjna**  
**with its registered office in Warsaw**  
**dated 30 September 2022**

**on: granting a vote of acceptance to the member of the Supervisory Board for the discharge of his duties for the financial year commencing on 1 April 2021 and ending on 31 March 2022**

Pursuant to Art. 395 § 2 item 3 and § 3 of the Commercial Companies Code as well as § 7 section 7 item 2 of the Statutes of the Company, it is resolved as follows:

**§ 1**

Mr. Karol Maciej Szymański – the Member of the Supervisory Board of Kredyt Inkaso S.A. is granted a vote of acceptance for the discharge of his duties in the period from 1 April 2021 to 31 March 2022.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022  
of the Ordinary General Assembly  
of the company under the business name Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

**on: evaluation of the Report of the Supervisory Board of Kredyt Inkaso S.A. on remuneration of members of the Management Board and the Supervisory Board for the period starting 1 of April 2021 and ending 31 of March 2022**

Acting pursuant to Art. 395 § 2<sup>1</sup> of the Commercial Companies Code in connection with Art. 90g.sec. of the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and Public Companies, dated July 29th 2005, having considered the auditor's assessment, it is resolved as follows:

**§ 1**

The Ordinary General Assembly of Kredyt Inkaso S.A., hereby resolves to endorse the Report of the Supervisory Board of Kredyt Inkaso S.A. on remuneration of members of the Management Board and the Supervisory Board for period starting 1 of April 2021 and ending 31 of March 2022, as adopted by the Supervisory Board and attached to this resolution.

**§ 2**

The resolution shall enter into force upon its adoption.

**RESOLUTION No. .../2022**  
**of the Ordinary General Assembly**  
**of the company under the business name Kredyt Inkaso Spółka Akcyjna**  
**with its registered office in Warsaw**  
**dated 30 September 2022**

**on: adopting the Diversity Policy in relation to Members of the Supervisory Board, Members of the Management Board and Employees of Kredyt Inkaso S.A.**

**§ 1**

The Ordinary General Assembly of Kredyt Inkaso S.A., acting on the basis of rules 2.1. and 2.2. Dobrych Praktyk Spółek Notowanych na GPW 2021, hereby resolves to adopt the Diversity Policy with regard to Members of the Supervisory Board, Members of the Management Board and Employees of Kredyt Inkaso S.A., which is attached to this resolution.

**§ 2**

The resolution comes into force upon its adoption.

**Justification for drafts of resolutions of  
Ordinary General Assembly of  
Kredyt Inkaso Spółka Akcyjna  
with its registered office in Warsaw  
dated 30 September 2022**

The Management Board of Kredyt Inkaso S.A. hereby presents justification for the drafts of resolutions of the upcoming Ordinary General Assembly:

- 1) **Resolutions no. 1 – 14 of the proposed agenda**, are typical resolutions adopted during the assembly, including resolutions related to the closure and settlement the financial year.
- 2) **Resolutions no. 15 - 16 of the proposed agenda** is the implementation of "DOBRE PRAKTYKI SPÓŁEK NOTOWANYCH NA GPW 2021" and the recommendations of the Corporate Governance Committee of GPW in the application of the principles of "DOBRE PRAKTYKI SPÓŁEK NOTOWANYCH NA GPW 2021".