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ORDINARY GENERAL ASSEMBLY THE FORM TO EXERCISE VOTING RIGHTS BY A PROXY

Concerns exercising voting rights through a proxy during the Ordinary General Assembly of Kredyt Inkaso S.A. with the registered office in Warsaw, ul. Domaniewska 39, 02-672 Warsaw, convened to be held on 25 September 2019 at 11:00 a.m. in Warsaw, at ul. Postępu 17a, (Adgar Plaza Conference Center), 02-676 Warsaw

		(Shareholder	's signature)
			(date)
_			2019
PESEL:			
address:			
(surname and last name of a person representing F	Proxy)		
В			
PESEL/REGON/KRS:			
address:			
(surname and last name of Proxy)			
A			
II. INFORMATION ON A PROXY:			
PESEL/REGON/KRS:			
address:			
(surname and last name of Shareholder)			









III. CASTING A VOTE ON RESOLUTIONS:

RESOLUTION No. .../2019 of the Ordinary General Assembly of the company under the business name Kredyt Inkaso Spółka Akcyjna with its registered office in Warsaw dated 25 September 2019

on: election of the Chairr	nan of the General Assembly	
· ·	nd Art. 420 § 2 of the Commercial f the General Assembly, the Ordina	1
	§ 1	
-	Assembly of Kredyt Inkaso S.z linary General Assembly of the Con	
	§ 2	
The resolution shall enter i	nto force upon its adoption.	
o In favour	o Against	o Abstain
	 Making an objection 	
Number of shares:	Number of shares:	Number of shares:
		ace) (date)
		(Proxy's signature)
SHAREHOLDER'S INS	TRUCTION FOR A PROXY:	









2019

(Shareholder	'S	signature)	١
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of the Ordinary General Assembly of the company under the business name Kredyt Inkaso Spółka Akcyjna with its registered office in Warsaw dated 25 September 2019

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 2018/2019.
- 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, (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 allocation the profit for the financial year 2018/2019.
- 8. Approval of the stand alone financial statement of Kredyt Inkaso S.A. for the financial year 2018/2019.
- 9. Approval of the consolidated financial statements of Kredyt Inkaso S.A. Capital Group for the financial year 2018/2019.
- 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 2018/2019.
- 11. Adoption of the resolution on distribution and allocation of the profit for the financial year 2018/2019.
- 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 2018/2019.
- 13. Adoption of 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 2018/2019.
- 14. Closing of the debates.

§ 2









○ In favour	o Against		o Abstain
	 Making an obj 	ection	
Number of shares:	Number of shares:	Nu	mber of shares:
			. 2019
	_	(place)	,201) (date)
		(F	Proxy's signature)
SHAREHOLDER'S INS	STRUCTION FOR A PRO	XY:	
			. 2019
		(place)	
		(Shai	reholder's signature)
of the company	RESOLUTION No. of the Ordinary Genera under the business name k with its registered office dated 25 Septembe	l Assembly Kredyt Inkas in Warsaw	so Spółka Akcyjna
on: election of members	of the Returning Committ	ee	
Acting pursuant to § 7 sec Assembly resolves as follows:		General Asse	embly, the Ordinary General
	§ 1		
The Ordinary General Ass members of the Returning	•	A. hereby ele	cts the following persons as
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The resolution shall enter into force upon its adoption.

(place)	2019
	2019
SHAREHOLDER'S INSTRUCTION FOR A PROXY:	
(Proxy's sig	gnature)
(place)	(date)
,	2019
Number of shares. Number of shares.	onares.
 Making an objection Number of shares: Number of shares: 	houses
○ In favour ○ Against ○ Abst	ain

RESOLUTION No. .../2019

of the Ordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 September 2019

on: approval of stand alone financial statements for the financial year commencing on 1 April 2018 and ending on 31 March 2019

§ 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 2018 and ending on 31 March 2019 comprising the auditor-verified:









- statement of the financial standing (balance sheet) drawn up as at 31 March 2019, with both assets and liabilities in the amount of PLN 673 906 thousand (six hundred seventy three million nine hundred six thousands zloty),
- total income statement (profit and loss account) for the financial year from 1 April 2018 to 31 March 2019, with the net profit of PLN 17 667 thousand (seventeen million six hundred sixty seven thousand zloty),
- statement of changes to the shareholders' equity for the financial year from 1 April 2018 to 31 March 2019 showing the increase in equity by PLN 13 266 thousand (thirteen million two hundred sixty six thousand zloty),
- cash flow statement for the financial year from 1 April 2018 to 31 March 2019 showing the decrease in cash by PLN 29 135 thousand (twenty nine millions one hundred thirty five thousands zloty),
- additional information and explanations.

§ 2

The resolution shall enter into force upon its adoption.

o In favour	o Against	o Abstain
	o Making an objec	etion
Number of shares:	Number of shares:	Number of shares:
		,201
		(place) (date)
		(Proxy's signature)
SHAREHOLDER'S INS	STRUCTION FOR A PROX	Y:
		, 201
		(place) (date)
		(Shareholder's signature)

RESOLUTION No. .../2019
of the Ordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw









dated 25 September 2019

on: approval of consolidated financial statements of the Kredyt Inkaso S.A. Capital Group for the financial year commencing on 1 April 2018 and ending on 31 March 2019

§ 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 2018 and ending on 31 March 2019 comprising the auditor-verified:

- statement of the financial standing (balance sheet) drawn up as at 31 March 2019 with both assets and liabilities in the amount of PLN 886 688 thousand (eight hundred eighty six million six hundred eighty eight thousand zloty),
- total income statement (profit and loss account) for the financial year from 1 April 2018 to 31 March 2019, with the net profit of PLN 9 023 thousand (nine million twenty three thousand zloty),
- statement of changes to the shareholders' equity for the financial year from 1 April 2018 to 31 March 2019, showing a decrease in equity by the amount of PLN 16 911 thousand (sixteen million nine hundred eleven thousand zloty),
- cash flow statement for the financial year from 1 April 2018 to 31 March 2019 showing a decrease in cash by PLN 16 063 thousands (sixteen million sixty three thousand zloty),
- additional information and explanations.

§ 2

o In favour	o Against	0	Abstain
	o Making an obj	ection	
Number of shares:	Number of shares:	Numb	er of shares:
		(place)	,2019
		(Prox	cy's signature)
SHAREHOLDER'S INSTRU	JCTION FOR A PRO	XY:	









(place)	2019
(Shareholde	r's signature)

of the Ordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 September 2019

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 2018 and ending on 31 March 2019.

§ 1

Acting pursuant to Art. 393 item 1 and 395 § 2 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 2018 and ending on 31 March 2019

§ 2

The resolution shall enter into force upon its adoption.

o In favour	0	Against	0	Abstain	
	0	Making an objection			
Number of shares:	Numb	er of shares:	Numb	er of shares:	
		(pla	ce)	,(date)	2019
				cy's signature)	

SHAREHOLDER'S INSTRUCTION FOR A PROXY:









	2019
(place)	(date)

RESOLUTION No. .../2019 of the Ordinary General Assembly of the company under the business name Kredyt Inkaso Spółka Akcyjna with its registered office in Warsaw dated 25 September 2019

on: distribution and allocation of the profit for the financial year 2018/2019

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 profit for the financial year commencing on 1 April 2018 and ending on 31 March 2019 in the amount of PLN 17 666 770,81 (seventeen million six hundred sixty six thousand seven hundred seventy zloty and eighty one grosz) shall be allocated in statutory reserve fund in whole.

§ 2

		(Proxy's signature)	
		(place) (date)	2019
Number of shares:	Number of shares:	Number of shares:	
	Making an objectio	n	
o In favour	o Against	o Abstain	









SHAREHOLDER'S INSTRU	JCTION FOR A PROXY:		
		, lace)	, 2019 (date)
	(p	lace)	(date)
		Shareholder '	's signature)
of the company under with with the company under with the company un	the Ordinary General Assemble the business name Kredyt In the its registered office in War dated 25 September 2019 nce to a member of the Manage and § 3 of the Commercial Company, it is resolved as follows:	nkaso Spółka saw gement Board mpanies Code	l for the discharge
	§ 1		
Mr. Maciej Jerzy Szymański is the President of the Manageme	s granted a vote of acceptance fant Board in the period from 28		•
	§ 2		
The resolution shall enter into	force upon its adoption.		
o In favour	o Against	o Abs	tain
	 Making an objection 		
Number of shares:	Number of shares:	Number of	shares:









(Proxy's signature)

(place)

2019

(date)

SHAREHOLDER'S INSTI	RUCTION FOR A PROXY:		
			2010
		lace)	(date) 2019
		(Shareholder's	signature)
on: granting a vote of accep of his duties Pursuant to Art. 395 § 2 item	of the Ordinary General Assemder the business name Kredyt I with its registered office in War dated 25 September 2019 tance to a member of the Manager 3 and § 3 of the Commercial Company, it is resolved as follows:	nkaso Spółka saw gement Board i mpanies Code :	for the discharge
	§ 1		
•	ki is granted a vote of acceptance nagement Board in the period fron		_
	§ 2		
The resolution shall enter int	o force upon its adoption.		
o In favour	o Against	o Absta	in
	o Making an objection		
Number of shares:	Number of shares:	Number of sh	nares:
		·	2019









(date)

(place)

		(Proxy's sig	nature)
CHADEHOI DED'C IN	STRUCTION FOR A PROXY:		
	STRUCTION FOR A PROXY:		
		,	2019
	(p	place)	(date)
		(Shareholder's	signature)
on: granting a vote of aco	RESOLUTION No/2019 of the Ordinary General Assen under the business name Kredyt I with its registered office in Wan dated 25 September 2019 ceptance to a member of the Manag	nbly nkaso Spółka rsaw gement Board i	for the discharge
<u>~</u>	tem 3 and § 3 of the Commercial Cof the Company, it is resolved as follows: § 1	-	as well as § 7 sec.
	· ·		
	granted a vote of acceptance for the ent Board in the period from 1 April	_	
	§ 2		
The resolution shall enter	into force upon its adoption.		
o In favour	o Against	o Absta	in
	o Making an objection		
Number of shares:	Number of shares:	Number of sh	nares:
	•	1	
			2019









(date)

(place)

	(Proxy's	signature)	
SHAREHOLDER'S INSTRUCTION FOR A I	PROXY:		
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			•••••
		•••••	•••••
		•••••	•••••
			2019
	(place)		_ 2019
	(Shareholde	r's signature)	

of the Ordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 September 2019

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 2018 and ending on 31 March 2019

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. Maciej Jerzy 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 2018 to 21 August 2018 in the financial year commencing on 1 April 2018 and ending on 31 March 2019.

§ 2

o In favour	 Against 	 Abstain
	 Making an objection 	
Number of shares:	Number of shares:	Number of shares:









		,	_ 2019
	(place)	(date)	
	(Proxy's	signature)	
SHAREHOLDER'S INSTRUCTION FOR	A PROXY:		
			_ 2019
	(place)	(date)	
	(Sharehold	er's signature)	

of the Ordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 September 2019

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 2018 and ending on 31 March 2019

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 2018 to 31 March 2019 in the financial year commencing on 1 April 2018 and ending on 31 March 2019.

§ 2

o In favour	o Against	o Abstain
	 Making an objection 	
Number of shares:	Number of shares:	Number of shares:









		, 2019
	(place)	(date)
	(Proxy's	s signature)
SHAREHOLDER'S INSTRUCTION FOR A P	PROXY:	
		, 2019
	(place)	(date)
	(Sharehold	ler's signature)

of the Ordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 September 2019

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 2018 and ending on 31 March 2019

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 2018 to 31 March 2019 in the financial year commencing on 1 April 2018 and ending on 31 March 2019.

§ 2

○ In favour	o Against	o Abstain
	 Making an objection 	









Number of shares:	Number of shares:	Number	of shares:
			, 2019
		(place)	(date)
		(Proxy's	signature)
SHAREHOLDER'S IN	STRUCTION FOR A PRO	XY:	
			, 2019
		(place)	(date)
		(Shareholder's signature)	

RESOLUTION No. .../2019 of the Ordinary General Assembly of the company under the business name Kredyt Inkaso Spółka Akcyjna

with its registered office in Warsaw dated 25 September 2019

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 2018 and ending on 31 March 2019

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 2018 to 31 March 2019 in the financial year commencing on 1 April 2018 and ending on 31 March 2019.

§ 2

o In favour	o Against	o Abstain
	 Making an objection 	









Number of shares:	Number of shares:	Number of	shares:	
				2010
		place)	(date)	_ 2019
	(I	nace)	(aaie)	
		(Proxy's s	ignature)	
SHAREHOLDER'S INSTRU	UCTION FOR A PROXY:	A PROXY:		
				•••••
				2010
		(place)	(date)	_ 2019
		(place)	(aaie)	
		(Shareholder	's signature)	

RESOLUTION No. .../2019 of the Ordinary General Assembly of the company under the business name Kredyt Inkaso Spółka Akcyjna with its registered office in Warsaw dated 25 September 2019

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 $1\,\mathrm{April}\ 2018$ and ending on $31\,\mathrm{March}\ 2019$

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 2018 to 31 March 2019 in the financial year commencing on 1 April 2018 and ending on 31 March 2019.

§ 2

In favour	Against	Abstain









	Making an objection		
Number of shares:	Number of shares:	Number of	f shares:
		(place), (date)	
		(Proxy's signature)	
SHAREHOLDER'S INST	RUCTION FOR A PRO	XY:	
			2010
		(place)	_, 2019
		(Shareholder's signature)	

of the Ordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 September 2019

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 2018 and ending on 31 March 2019

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 21 August 2018 to 31 March 2019 in the financial year commencing on 1 April 2018 and ending on 31 March 2019.

§ 2

o In favour o Against o Abstain









	Making an object:	ion		
Number of shares:	Number of shares:	Number of	Number of shares:	
			, 2019	
		(place)	(date)	
		(Proxy's signature)		
SHAREHOLDER'S INSTR	UCTION FOR A PROXY	/:		
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		(place)	, 2019	
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		(Shareholder's signature)		







