

POLISH FINANCIAL SUPERVISION AUTHORITY

Current Report No.

13

/

2026

Date: 12 May 2026

Abbreviated issuer name:

INTERCARS

Subject:

Execution of syndicated credit facilities agreement

Legal basis:

Article 17(1) of MAR – Inside information

Text of the report:

Text of the report:

The Management Board of Inter Cars S.A. (the “Company”) announces that on 12 May 2026, a senior term and revolving facilities agreement was concluded between: (i) the Company and its subsidiaries: ILS sp. z o.o., Inter Cars Fleet Services sp. z o.o., Inter Cars Marketing Services sp. z o.o., Q-Service Truck sp. z o.o., Lauber sp. z o.o., Inter Cars Romania S.R.L., ILS Balkan S.R.L., Inter Cars d.o.o., INTER CARS GREECE ΕΜΠΟΡΙΑ ΑΝΤΑΛΛΑΚΤΙΚΩΝ ΜΟΝΟΠΡΟΣΩΠΗ ΕΤΑΙΡΕΙΑ ΠΕΡΙΟΡΙΣΜΕΝΗΣ ΕΥΘΥΝΗΣ (INTER CARS GREECE TRADING OF SPARE PARTS SINGLE MEMBER LIMITED LIABILITY COMPANY) and Inter Cars Bulgaria EOOD as borrowers, (ii) the Company, ILS sp. z o.o., Inter Cars Fleet Services sp. z o.o., Inter Cars Marketing Services sp. z o.o., Q-Service Truck sp. z o.o., Lauber sp. z o.o., Feber sp. z o.o., Inter Cars Romania S.R.L., ILS Balkan S.R.L., Inter Cars d.o.o., INTER CARS GREECE ΕΜΠΟΡΙΑ ΑΝΤΑΛΛΑΚΤΙΚΩΝ ΜΟΝΟΠΡΟΣΩΠΗ ΕΤΑΙΡΕΙΑ ΠΕΡΙΟΡΙΣΜΕΝΗΣ ΕΥΘΥΝΗΣ (INTER CARS GREECE TRADING OF SPARE PARTS SINGLE MEMBER LIMITED LIABILITY COMPANY) and Inter Cars Bulgaria EOOD as guarantors, and (iii) the following financial institutions: Bank Polska Kasa Opieki S.A., BNP Paribas Bank Polska S.A., Powszechna Kasa Oszczędności Bank Polski S.A., ING Bank Śląski S.A., Industrial and Commercial Bank of China (EUROPE) S.A. (Spółka Akcyjna) Oddział w Polsce, mBank S.A., UniCredit Bank GmbH and Erste Bank Polska S.A. as lenders (the “New Credit Facilities Agreement”), under which the following facilities will be made available to the Company and its subsidiaries indicated above as borrowers: (1) term loans of up to PLN 1,625,000,000 (one billion, six hundred and twenty-five million złoty), maturing on 12 May 2031 and (2) revolving loans of up to PLN 2,375,000,000 (two billion, three hundred and seventy-five million złoty), maturing on 12 May 2029, with some of the revolving loans to be disbursable in the local currencies of the Company’s foreign subsidiaries.

The facilities bear variable-rate interest determined, for each interest period, by reference to WIBOR plus the lenders’ margins, set on arm’s-length terms under the New Credit Facilities Agreement.

The lenders’ margins will be subject to adjustment based on the achievement of sustainability targets (KPIs) defined in the New Credit Facilities Agreement

The facilities under the New Credit Facilities Agreement will be applied towards repayment of the Company’s and other Inter Cars Group companies’ existing debt, including debt contracted under the credit facility agreement of 14 November 2016 (as amended), the execution of which was disclosed by the Management Board in Current Report No. 30/2016 of 14 November 2016 (the “Prior Credit Facility Agreement”), and towards financing the Company’s and the Inter Cars Group’s day-to-day operations.

The loans drawn under the New Credit Facilities Agreement may also be used to finance certain capital expenditure of the Inter Cars Group and to execute permitted asset or business acquisitions, including business interests, as well as to make permitted capital investment, as provided for under the New Credit Facilities Agreement.

The loans under the New Credit Facilities Agreement will be made available once Inter Cars S.A. and its subsidiaries that are parties thereto have fulfilled the applicable conditions precedent.

Pursuant to the New Credit Facilities Agreement, the Inter Cars Group companies that are parties thereto have guaranteed the repayment of loans under the New Credit Facilities Agreement.

Legal basis:

Article 17(1) of Regulation (EU) No. 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (MAR) – inside information.

INTER CARS S.A.		(full issuer name)
INTERCARS	Trade	
(abbreviated issuer name)	(sector according to the WSE)	
05-180	Swobodnia	
(postal code)	(city/town)	
Swobodnia	35	
(street)	(number)	
714-19-16	714-19-18	
(phone)	(fax)	
bzarzadu@intercars.com.pl	https://inwestor.intercars.com/	
(e-mail)	(www)	
118-14-52-946	014992887	
(TAX IDENTIFICATION NUMBER – NIP)	(INDUSTRY IDENTIFICATION NUMBER – REGON)	

SIGNATURES OF AUTHORISED REPRESENTATIVES

Date	Full name	Position	Signature
12 May 2026	Krzysztof Soszyński	Vice President of the Management Board	
12 May 2026	Piotr Zamora	Member of the Management Board	