Press Release
11 August 2026 17:02:00 CEST

Preliminary estimates of the KRUK Group's financial results for the first half of 2026

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Having been notified, on August 11th, 2026, of the preliminary estimate of the consolidated net result of the KRUK Group for the first half of 2026, the Management Board of KRUK S.A. (the "Company") has decided to announce the results to the public:
- estimated consolidated net profit of the KRUK Group for the period from January 1st to June 30th 2026 was: PLN 555m;

- estimated cash EBITDA of the KRUK Group for the period from January 1st to June 30th 2026 was: PLN 1,398m;

- estimated net debt to cash EBITDA ratio of the KRUK Group on the end of first half of 2026 was: 2.6;
The above figures are subject to change.

The finally determined financial results will be disclosed in the KRUK Group's consolidated report for the first half of 2026, slated for release on August 26th, 2026.

Contacts
Anna Kowalczyk
tel. no.: +48 71 790 2280
e-mail: ir@kruksa.pl

Tomasz Kałuziak
tel. no.: +48 71 345 6789
e-mail: ir@kruksa.pl

About Us
KRUK Group is a leading European player in debt management sector. The company was established in 1998 and now operates in Poland, Romania, Italy, Spain and France. KRUK is present on Warsaw Stock Exchange in Poland and is also regular issuer of bonds on Warsaw Bond Market - Catalyst.

This information is information that KRUK S.A. is obliged to make public pursuant to the EU Market Abuse Regulation. The information was submitted for publication, through the agency of the contact persons set out above, at 2026-08-11 17:02 CEST.

Attachments
[Preliminary estimates of the KRUK Group's financial results for the first half of 2026]