

Expenditure on and recoveries from debt portfolios

In line with the adopted disclosure policy, KRUK S.A. (KRUK, the Company) discloses the amount of expenditure on and recoveries from the management of debt portfolios purchased by the KRUK Group.

Q4 2023

The nominal value of debt portfolios purchased by the Group		
Q4 2023	Q4 2022	change
PLN 4 431m	PLN 5 941m	- 25%
The expenditure on debt portfolios purchased by the Group		
Q4 2023	Q4 2022	change
PLN 983m	PLN 961m	2%
The recoveries from the management of debt portfolios purchased by the Group		
Q4 2023	Q4 2022	change
PLN 777m	PLN 697m	11%

Y 2023

The nominal value of debt portfolios purchased by the Group		
Y 2023	Y 2022	change
PLN 14 523m	PLN 13 692m	6%
The expenditure on debt portfolios purchased by the Group		
Y 2023	Y 2022	Change
PLN 2 972m	PLN 2 311m	29%
The recoveries from the management of debt portfolios purchased by the Group		
Y 2023	Y 2022	change
PLN 3 062m	PLN 2 624m	17%

The finally determined financial results will be disclosed in the audited consolidated annual report of the KRUK Group for 2023.

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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, Czechia and Slovakia, as well as holds assets in Germany. 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 2024-01-10 13:45 CET.

Attachments

[Expenditure on and recoveries from debt portfolios](#)