

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.

Q3 2025

The nominal value of debt purchased by the Group		
Q3 2025	Q3 2024	change
PLN 2,767m	PLN 3,360m	-18%
The expenditure on debt portfolios purchased by the Group		
Q3 2025	Q3 2024	change
PLN 622m	PLN 743m	-16%
The recoveries from the management of purchased portfolios purchased by the Group		
Q3 2025	Q3 2024	change
PLN 1,011m	PLN 864m	+17%
Deviation between actual and projected recoveries*		
Q3 2025 PLN 64.23 m		
Percentage deviation between actual and projected recoveries**		
Q3 2025 7%		

I-IIIQ 2025

The nominal value of debt purchased by the Group		
I-IIIQ 2025	I-IIIQ 2024	change
PLN 6,437m	PLN 9,183m	-30%
The expenditure on debt portfolios purchased by the Group		
I-IIIQ 2025	I-IIIQ 2024	change
PLN 1,427m	PLN 1,643m	-13%
The recoveries from the management of purchased portfolios purchased by the Group		
I-IIIQ 2025	I-IIIQ 2024	change
PLN 2,921m	PLN 2,602m	+12%

*Position „Deviation between actual and projected recoveries, decreases on early collections in collateralised cases, payments from original creditor” in the financial statements.

**Percentage deviation between actual and projected recoveries determined as the ratio of deviation between actual and projected recoveries* to the difference between ‘actual recoveries’ and ‘deviation



Press Release
08 October 2025 14:25:00 CEST

between actual and projected recoveries'*.

The finally determined financial results for 3Q 2025 will be disclosed in the report of the KRUK Group for 3Q 2025, scheduled for issue on October 29th 2025.

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, 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 2025-10-08 14:25 CEST.

Attachments

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