

## 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.

Q2 2024

The nominal value of debt purchased by the Group		
Q2 2024	Q2 2023	change
PLN 3608m	PLN 2638m	+37%
The expenditure on debt portfolios purchased by the Group		
Q2 2024	Q2 2023	change
PLN 565m	PLN 653m	-14%
The recoveries from the management of purchased portfolios purchased by the Group		
Q2 2024	Q2 2023	change
PLN 883m	PLN 776m	+14%
Deviation between actual and projected recoveries*		
Q2 2024 PLN 102,6m		
Percentage deviation between actual and projected recoveries**		
Q2 2024 13%		

IH 2024

The nominal value of debt purchased by the Group		
IH 2024	IH 2023	change
PLN 5824m	PLN 5477m	+6%
The expenditure on debt portfolios purchased by the Group		
IH 2024	IH 2023	change
PLN 900m	PLN 1178m	-24%
The recoveries from the management of purchased portfolios purchased by the Group		
IH 2024	IH 2023	change
PLN 1738m	PLN 1501m	+16%

\*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  
09 July 2024 12:05:00 CEST

between actual and projected recoveries\*.

The finally determined financial results for IH 2024 will be disclosed in the report of the KRUK Group for IH 2024, scheduled for issue on August 27th 2024.

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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 2024-07-09 12:05 CEST.*

#### **Attachments**

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