

Adoption of Strategy for 2025–2029

The Management Board of KRUK S.A. (the “Company”) announces that on 16 January 2025, it adopted the KRUK Group Strategy for 2025–2029 (the “Strategy”).

The Strategy is designed to drive business growth through scaling operations, enhancing process efficiency, and pursuing digital transformation. Its key components include:

- a potential investment of approximately PLN 15 billion in debt portfolios over the next five years across the Group’s existing markets, including France. The actual level of expenditure on portfolio purchases will depend on market competition, as well as the Group’s financial leverage and operational efficiency;
- doubling the carrying amount of the Group’s portfolios from PLN 10 billion as at 30 September 2024 to PLN 20 billion by the end of 2029;
- achieving a return on equity (ROE) of approximately 20%;
- an estimated PLN 500 million investment in digital transformation projects over the next five years;
- maintaining the net debt-to-cash EBITDA ratio below 3.0, with an option for temporary exceedance if necessary;
- optimising costs through continuous process improvements, economies of scale, and technological advancements.

This approach will result in lowering the ratio of operating costs of purchased portfolios to recoveries during the strategy period.

Please note that neither the objectives of the Strategy nor the assumptions underlying it should be interpreted as performance projections or estimates (including financial result projections or estimates) as they only reflect the KRUK Group’s strategic intentions for the 2025–2029 period.

For more detailed information on the Strategy, please refer to the relevant presentation available on the Company’s corporate website.

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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.



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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 2025-01-16 17:36 CET.

Attachments

[Adoption of Strategy for 2025–2029](#)