

## 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 2025

The nominal value of debt purchased by the Group		
Q2 2025	Q2 2024	change
PLN 2581m	PLN 3608m	-28%
The expenditure on debt portfolios purchased by the Group		
Q2 2025	Q2 2024	change
PLN 577m	PLN 565m	+2%
The recoveries from the management of purchased portfolios purchased by the Group		
Q2 2025	Q2 2024	change
PLN 987m	PLN 883m	+12%
Deviation between actual and projected recoveries*		
Q2 2025 PLN 75,8m		
Percentage deviation between actual and projected recoveries**		
Q2 2025 8%		

### IH 2025

The nominal value of debt purchased by the Group		
IH 2025	IH 2024	change
PLN 3670m	PLN 5824m	-37%
The expenditure on debt portfolios purchased by the Group		
IH 2025	IH 2024	change
PLN 805m	PLN 900m	-11%
The recoveries from the management of purchased portfolios purchased by the Group		
IH 2025	IH 2024	change
PLN 1910m	PLN 1738m	+10%

\*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 between actual and projected recoveries\*’.



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The finally determined financial results for IH 2025 will be disclosed in the report of the KRUK Group for IH 2025, scheduled for issue on August 26th 2025.

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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 2025-07-08 13:00 CEST.*

#### **Attachments**

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