



Preliminary estimates of the KRUK Group's financial results for the fourth quarter of 2025

Having been notified, on February 20th 2026, of the preliminary estimate of the consolidated net result of the KRUK Group for the fourth quarter of 2025, the Management Board of KRUK S.A. (the "Company") has decided to announce the results to the public:

- estimated consolidated net profit of the KRUK Group for 4q2025 was: PLN 208m (for the period from January 1st to December 31st, 2025 was: PLN 1,086m);
- estimated cash EBITDA of the KRUK Group for 4q2025 was: PLN 658m (for the period from January 1st to December 31st, 2025 was: PLN 2,665m);
- estimated net debt to cash EBITDA ratio of the KRUK Group on the end of 4q2025 was: 2.6;

The above figures are subject to change.

The unaudited financial data will be disclosed in the KRUK Group's consolidated report for the fourth quarter of 2025, slated for release on February 26th 2026. The audited data will be disclosed in the consolidated report of the KRUK Group for 2025, scheduled for issue on March 10th 2026.

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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, France, Czechia and Slovakia. 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 2026-02-20 11:00 CET.

Attachments

[Preliminary estimates of the KRUK Group's financial results for the fourth quarter of 2025](#)