

## Full early redemption of bonds under First Prospectus-exempt Bond Issue Programme

The Management Board of KRUK S.A. (the "Company", the "Issuer") announces that on March 5th 2026 it resolved to exercise its right to carry out an Early Mandatory Redemption at the Issuer's Option of all Series AL3 bonds (the Bonds) that remain outstanding and are not held by the Issuer, i.e. 120,000 Bonds with a total nominal value of PLN 120 million, identified by ISIN code PLO163600037.

In accordance with the Terms and Conditions of the Bonds (the T&C), the original maturity date was set for 4 January 2029. The Early Mandatory Redemption at the Issuer's Option will take place on 4 April 2026, while payment of the nominal amount and the early redemption premium will be made on 7 April 2026. The Record Date for determining the right to the redemption will be 27 March 2026. The Early Mandatory Redemption of the Bonds at the Issuer's Option will be carried out in accordance with the procedure set out in the T&C.

The early redemption of the Bonds will be effected through payment to the Bondholders of the amounts due in respect of each Bond issued and outstanding, comprising the nominal value of one Bond of PLN 1,000.00 and the early redemption premium of PLN 15.00 per Bond, representing 1.50% of the nominal value of each Bond being redeemed. Upon completion of the Early Mandatory Redemption at the Issuer's Option, the Bonds so redeemed will be cancelled.

The obligation to notify Bondholders of the Issuer's exercise of its option of Early Mandatory Redemption arising from the T&C has been fulfilled by publishing this report on the Company's website at: <https://pl.kruk.eu/relacje-inwestorskie/raporty/raporty-biezace>

The Early Mandatory Redemption at the Issuer's Option will be executed through the Central Securities Depository of Poland (Krajowy Depozyt Papierów Wartościowych S.A., KDPW), in accordance with the regulations applicable within KDPW.

### Contacts

Anna Kowalczyk  
tel. no.: +48 71 790 2280  
e-mail: [ir@kruksa.pl](mailto:ir@kruksa.pl)

Tomasz Kałuziak  
tel. no.: +48 71 345 6789  
e-mail: [ir@kruksa.pl](mailto: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, 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.



Press Release  
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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 2026-03-05 18:41 CET.*

**Attachments**

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