

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.

Q4 2025

The nominal value of debt portfolios purchased by the Group			
	Q4 2025	Q4 2024	change
	PLN 3 615m	PLN 5 424m	-33%
The expenditure on debt portfolios purchased by the Group			
	Q4 2025	Q4 2024	change
	PLN 796m	PLN 1 185m	-33%
The recoveries from the management of debt portfolios purchased by the Group			
	Q4 2025	Q4 2024	change
	PLN 999m	PLN 935m	+7%
Deviation between actual and projected recoveries*			
	Q4 2025 PLN 34,7m		
Percentage deviation between actual and projected recoveries**			
	Q4 2025 4%		

Y 2025

The nominal value of debt portfolios purchased by the Group			
	Y 2025	Y 2024	change
	PLN 10 052m	PLN 14 607m	-31%
The expenditure on debt portfolios purchased by the Group			
	Y 2025	Y 2024	Change
	PLN 2 223m	PLN 2 828m	-21%
The recoveries from the management of debt portfolios purchased by the Group			
	Y 2025	Y 2024	change
	PLN 3 920m	PLN 3 536m	+11%

*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’*.

The finally determined financial results for Q4 2025 will be disclosed in the report of the KRUK Group for Q4 2025, scheduled for issue on February 26th 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, 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 2026-01-09 15:35 CET.

Attachments

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