

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 2026

The nominal value of debt purchased by the Group		
Q2 2026	Q2 2025	change
PLN 1101m	PLN 2581m	-57%
The expenditure on debt portfolios purchased by the Group		
Q2 2026	Q2 2025	change
PLN 351m	PLN 577m	-39%
The recoveries from the management of purchased portfolios purchased by the Group		
Q2 2026	Q2 2026	change
PLN 1039m	PLN 987m	+5%
Deviation between actual and projected recoveries*		
Q2 2026 PLN 44,96m		
Percentage deviation between actual and projected recoveries**		
Q2 2026 5%		

IH 2026

The nominal value of debt purchased by the Group		
IH 2026	IH 2025	change
PLN 2842m	PLN 3670m	-23%
The expenditure on debt portfolios purchased by the Group		
IH 2026	IH 2025	change
PLN 864m	PLN 805m	+7%
The recoveries from the management of purchased portfolios purchased by the Group		
IH 2026	IH 2025	change
PLN 2011m	PLN 1910m	+5%

*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 2026 will be disclosed in the report of the Kruk Group for IH 2026, scheduled for issue on August 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 and France. 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 2026-07-09 14:00 CEST.

Attachments

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