

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.

Q3 2026

The nominal value of debt purchased by the Group		
Q3 2026	Q3 2025	change
PLN 1,400m	PLN 2,767m	-49%
The expenditure on debt portfolios purchased by the Group		
Q3 2026	Q3 2025	change
PLN 347m	PLN 622m	-44%
The recoveries from the management of purchased portfolios purchased by the Group		
Q3 2026	Q3 2025	change
PLN 960m	PLN 1,011m	-5%
Deviation between actual and projected recoveries*		
Q3 2026 PLN 8.1 m		
Percentage deviation between actual and projected recoveries**		
Q3 2026 1%		

1-3Q 2026

The nominal value of debt purchased by the Group		
1-3Q 2026	1-3Q 2025	change
PLN 4,242m	PLN 6,437m	-34%
The expenditure on debt portfolios purchased by the Group		
1-3Q 2026	1-3Q 2025	change
PLN 1,212m	PLN 1,427m	-15%
The recoveries from the management of purchased portfolios purchased by the Group		
1-3Q 2026	1-3Q 2025	change
PLN 2,971m	PLN 2,921m	2%

*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



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between actual and projected recoveries'*.

The finally determined financial results for 3Q 2026 will be disclosed in the report of the KRUK Group for 3Q 2026, scheduled for issue on October 27th 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 2026-10-09 13:23 CEST.

Attachments

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