

# KRUK SA PLN1.00

ISIN: PLKRK0000010 WKN: - Asset Class: **Stock**

## Company

2024/04/17 08:42:52

Price

**96.10**

EUR

Difference

**-5.23% (-5.30)**



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## Company Profile

KRUK SA engages in the provision of debt collection services, and in the purchase of debt portfolios and credit management. It operates through the following segments: Purchased Debt Portfolios, Commissioned Portfolios, and Other Products. The Purchased Debt Portfolios segment comprises of the debt collection of acquired debt. The Commissioned Portfolios segment offers outsourced debt collecting services. The Other segment includes financial advisory, lending activities, and economic information data research. The company was founded by Piotr Krupa and Wojciech Kuznicki in 1998 and is headquartered in Wroclaw, Poland.

## Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Current assets	-	-	-	-	-	-
Common stock capital	-	19,319,000	-	19,319,000	-	19,013,000
Fixed assets	-	-	-	-	-	-
Equity capital of a company	-	3,790,810,000	-	3,253,297,000	-	2,600,227,000
Cash and cash equivalents	168,461,000	-	202,160,000	-	199,164,000	-
Accrued liabilities	-	62,905,000	-	36,431,000	-	43,060,000
Other assets	-	-	-	-	-	-
Current liabilities	-	-	-	-	-	-
Prepayments and accrued income	-	-	-	-	-	-
Non-current liabilities	-	-	-	-	-	-
Different income	-	-	-	-	-	-
Other liabilities	-	341,316,000	-	244,140,000	-	230,016,000
Total assets	9,960,271,000	9,960,271,000	7,708,952,000	7,708,952,000	5,925,809,000	5,925,809,000

## Balance notes

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	3,414	3,385	3,274
Equity ratio	38.05%	42.19%	43.87%
Debt-equity ratio	162.79%	137.01%	127.95%

## Others

	2023	2022	2021
Tax Expense Rate	5.13%	6.80%	10.21%

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## Income statement

	2023	2022	2021
<b>Turnover</b>	1,865,154,000	1,488,824,000	1,190,292,000
<b>Net income</b>	983,934,000	804,982,000	694,758,000
<b>EBIT</b>	-70,363,748	-71,784,409	-57,166,682
<b>Operating income before taxes</b>	1,037,474,000	863,710,000	773,956,000
<b>Cash Flow</b>	1,095,198,000	874,563,000	833,347,000
<b>Net interest income</b>	1,340,244,000	1,172,593,000	1,019,940,000
<b>Research and development expenses</b>	-	-	-
<b>Income taxes</b>	53,273,000	58,692,000	79,053,000
<b>Result from investments in subsidiaries, associates and other</b>	0	0	0
<b>Revenues per employee</b>	126,966	102,216	84,491

## Board of Directors

Piotr Henryk Stepniak	Chairman of Supervisory Board
Izabela Felczak-Poturnicka	Member of Supervisory Board
Beata Stelmach	Member of Supervisory Board
Ewa Radkowska-Swieton	Member of Supervisory Board
Katarzyna Beuch	Member of Supervisory Board
Krzysztof Bogumil Kawalec	Member of Supervisory Board
Piotr Szczepiorkowski	Member of Supervisory Board

## Members of Management Board

Adam Lodygowski	Member of Executive Committee
Michał Zasepa	Member of Executive Committee
Piotr Kowalewski	Member of Executive Committee
Piotr Krupa	Member of Executive Committee
Urszula Okarma	Member of Executive Committee