

Press Release

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MK Kredit Celebrates 10 Years in Romania: A Decade of Growth, Trust-Based Partnerships, and Professionalism

Iași, October 15, 2026 – MK Kredit IFN S.A. (stock exchange symbol: MKR27E), a non-bank financial institution dedicated to financing micro, small, and medium-sized enterprises (MSMEs) in Romania, celebrated 10 years of operations with a conference dedicated to the people and the journey that made this significant milestone in the company's history possible.

The event provided an opportunity to reflect on the company's journey so far while also looking ahead to the future. Discussions focused on the transformations of the past decade, developments in the lending market, entrepreneurship, and MK Kredit's role in supporting businesses across Romania. The event brought together employees, clients, and partners, each of whom has contributed in their own way to

the company's growth and with whom MK Kredit shares a common vision of the importance of building relationships based on trust and collaboration.

From a single office in Iași and a nascent loan portfolio at the end of 2016, MK Kredit has grown to 14 branches and a gross loan portfolio of nearly RON 280 million in 2026. Over these 10 years, the company has disbursed more than 11,000 loans, with a cumulative value of RON 1.1 billion.

The company's journey began in September 2016, when, following authorization by the National Bank of Romania (NBR), MK Kredit granted its first loan in Iași. The following years were marked by steady expansion: in 2017, the company became a member of the **European Microfinance Network (EMN)** and opened branches in Craiova and Brăila, while in 2018 its network expanded to Suceava, Constanța, Ploiești, and Bucharest. Since 2019, MK Kredit has been registered in the NBR's Special Register and has complied with the requirements of the European Code of Good Conduct for Microcredit Provision. That same year, the company established branches in Bacău and Pitești, while 2020 marked the implementation of an online rapid loan approval system and the company's first profitable financial year.

launched the EaSI Loan product, and opened its first branch in western Romania, in Timișoara, followed by Oradea and Arad in 2022. The confidence of its financing partners has continued to strengthen year after year, and today MK Kredit collaborates with **13 external funding partners**. Another significant milestone was the company's entry into the capital markets: in 2024, MK Kredit issued **its first corporate bond, and in February 2025, it listed its first financial instrument on the secondary market of the Bucharest Stock Exchange**. Also in 2025, Mikro Kapital IFN S.A. changed its name to MK Kredit IFN S.A. as part of the Group's rebranding strategy, maintaining the same values, the same team, and the same commitment to its clients. During the same year, the company further expanded its branch network with new locations in Brașov and Baia Mare.

Today, MK Kredit operates **14 branches in 14 cities** across four major regions of Romania – Northeast, Southeast, South, and West – areas characterized by strong demand and significant potential for financial services. The company follows an efficient geographical coverage strategy, whereby each branch generally serves an area within a 100 km radius, while its physical network is complemented by a digital channel that enables online pre-approval of loans of up to EUR 15,000. Its product portfolio includes business loans, agribusiness loans, and e-commerce loans,

ranging from EUR 500 to EUR 150,000, with maturities of up to 84 months and repayment schedules tailored to the seasonal nature of each business. Through its services, MK Kredit aims to build long-term partnerships based on mutual respect and trust, with a corporate philosophy firmly rooted in **honesty and transparency**.

“Over the past ten years, the lending market has undergone a profound transformation, while Romanian entrepreneurs have demonstrated a remarkable ability to adapt. Our role has been, and continues to be, to stand by them, particularly in areas where access to financing remains challenging. We are pleased to have contributed to the growth of thousands of businesses and are ready to achieve even more,” stated Andrei Bostaca, Chief Executive Officer of MK Kredit IFN S.A.

Looking back, the past ten years represent a journey built step by step. Looking ahead, **they mark a new beginning**, with ambitious goals and the same commitment to continuous growth and development. For the period ahead, the company aims to reach a **gross loan portfolio of EUR 55 million** by the end of 2026 and **annual loan disbursements of EUR 35 million**, further develop and strengthen its existing branches, complete its digital infrastructure, and launch a new business line in the final quarter of the year: the **MK Factoring** digital factoring platform.

MK Kredit extends its gratitude to everyone who has been and continues to be part of the company's journey.

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