

TO: **Bucharest Stock Exchange**
Financial Supervisory Authority

No. 4208 / 21.10.2026

CURRENT REPORT

MK Kredit IFN S.A. Receives Its First Rating from Fitch Ratings

Current Report in accordance with	BVB Regulations governing the AeRO Market, Law No. 24/2017, ASF Regulation No. 5/2018, and EU Regulation No. 596/2014.
Report Date	21.10.2026
Name of the Issuer	MK KREDIT IFN S.A.
Registered Office	15A Sf. Andrei Street, 1 st Floor partially and 2 nd Floor, Iasi.
E-mail	investitori@mk-kredit.ro
Unique registration number	35643645
Trade Register Registration Number	J2016000378225
Subscribed and Paid-up Share Capital	36.085.800 RON
The regulated market on which it is traded	Bucharest Stock Exchange – Multilateral Trading System, Bonds Segment
Simbol instrument financiar	MKR27E
Cod LEI	78720013CZU107OFIU61

Significant Event to Report: MK Kredit IFN S.A. Receives Its First Rating from Fitch Ratings

MK Kredit IFN S.A. (MKR27E) informs investors that Fitch Ratings has assigned the company its first 'B-' rating, with a Stable Outlook. The rating provides an independent assessment of the company, with Fitch highlighting its consistent growth since 2016, nationwide presence through 14 branches, profitability, and continued support from the MK Global Kapital group.

The press release is attached as an integral part of this report.

CEO
MK KREDIT IFN S.A.
Andrei - Alexandru Bostaca



Press release

Iași – 21.10.2026

MK Kredit IFN S.A. Receives Its First Rating from Fitch Ratings



Iași, 21 October 2026 – MK Kredit IFN S.A. (ticker symbol: MKR27E) announces that the international rating agency **Fitch Ratings** has assigned the company its first **‘B-’ rating, with a Stable Outlook.**

The rating comes as MK Kredit marks **10 years of operations in Romania** and provides independent recognition of the company’s development against international standards. For investors, lenders and partners, it offers greater transparency and confidence.

“Our first rating from Fitch Ratings provides independent validation of the business model we have built over the past ten years, founded on discipline, prudence and long-term relationships with our clients. We remain focused on supporting farmers and entrepreneurs in Romania and developing new financing solutions,” said Andrei Bostaca, Chief Executive Officer of MK Kredit IFN S.A..

In its assessment, Fitch highlights that MK Kredit has **grown every year** since granting its first loan in 2016, building a nationwide presence through 14 branches. The agency also recognizes the company's profitability and the continued support of the MK Global Kapital group.

Agriculture accounts for **63% of the loan portfolio**, reflecting a specialization developed over time and underpinned by a thorough understanding of crop cycles and farmers' needs. The impact of this activity is directly reflected in clients' lives: according to a survey conducted by MK Global Kapital in 2025, **64%** of participating MK Kredit Romania clients reported an increase in income, while **78%** reported an improvement in their quality of life.

"Demand for financing from small businesses and farmers in Romania remains strong, and we are well positioned to meet this need. With the support of our partners and international recognition such as the Fitch rating, we aim to broaden our product range, invest in technology and work even more closely with the entrepreneurs who drive the real economy," added Andrei Bostaca, Chief Executive Officer of MK Kredit IFN S.A.

MK Kredit IFN S.A. is a non-bank financial institution registered in the Special Register of the National Bank of Romania. Since 2016, it has provided financing to micro, small and medium-sized enterprises and farmers in Romania through a network of 14 branches. The company is part of MK Global Kapital, a group specialising in impact investing and alternative finance, with a presence in more than 10 countries across Europe and Central Asia.

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