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MK Kredit
CONNECTING POTENTIAL TO POSSIBILITIES

Press release
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MK Kredit launches MK Factoring, a new digital financing solution for micro-enterprises

Iași, 3 October 2026 – **MK Kredit IFN S.A.** (ticker MKR27E) is expanding its product portfolio with **factoring services**. In November it will launch the digital platform **mk-factoring.ro**, where clients will be able to apply online for invoice financing, quickly and easily.

Through factoring, companies turn their issued invoices into immediate liquidity, without waiting 30, 60 or 90 days for payment. The solution addresses one of the most common challenges small businesses face: the gap between delivering goods or services and getting paid for them.

The new product **extends MK Kredit's support for micro-enterprises and SMEs** beyond investment and working capital loans. It adds **short-term and very short-term** financing solutions, tailored to the real pace of business.

The launch of mk-factoring.ro is an important step in the company's digitalisation strategy and **expands MK Kredit's digital footprint**. The platform complements the company's network of 14 branches and its existing online channel, where entrepreneurs can already get loan pre-approval. Clients will be able to use the company's services anytime, from anywhere. The launch comes in a landmark year for MK Kredit, which has celebrated 10 years in Romania and received its first rating from Fitch Ratings.

“Factoring is a natural step in MK Kredit’s evolution. Over our ten years of activity, we have met many healthy businesses that run short of liquidity simply because they are waiting for their invoices to be paid. With MK Factoring, we support these entrepreneurs with a fast, simple and digital solution. At the same time, the mk-factoring.ro platform is an investment in the company’s future: we want more and more of our services to be available online,” said Andrei Bostaca, CEO of MK Kredit IFN S.A.

MK Kredit IFN S.A. is a non-bank financial institution that has been financing micro-enterprises, small and medium-sized enterprises and farmers in Romania since 2016, through 14 branches. The company is part of the international MK Global Kapital group.

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