



## Kreate has signed a new EUR 49 million long-term financing agreement

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Kreate Group Plc and Kreate Oy (together “Kreate”) have on 1 July 2025 signed a new EUR 49 million loan and revolving credit facility agreement (the “Financing Agreement”) with a syndicate comprising OP Corporate Bank and Danske Bank.

The new Financing Agreement has a maturity of 36 months and includes an option to extend by an additional 12 months. The financial covenant under the Financing Agreement remains unchanged and continues to be based on Kreate’s net debt to EBITDA ratio.

The Financing Agreement replaces Kreate’s existing loan and credit facility agreements, which were originally due to mature in 2026. The new facility comprises a EUR 29 million term loan and a EUR 20 million revolving credit facility (RCF). The proceeds received under the financing agreement will be used to refinance existing debt and for general working capital purposes. The financing arrangement provides Kreate with a strong foundation to implement its strategy in Finland and Sweden.

The arrangement also includes an uncommitted additional financing option of up to EUR 5 million, which remains subject to a separate credit approval by the financing banks.

Kreate Group Plc

Board of Directors

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### About Kreate Group Oyj

Kreate Group is one of the leading infrastructure construction companies in Finland. The company offers solutions for bridges, roads and railways, environmental and ground engineering, circular economy and geotechnical needs. As a specialist in demanding projects, Kreate focuses on comprehensive quality and cost-effectiveness. The Group's revenue was EUR 275 million in 2024 and the company has over 500 employees. Kreate Group is listed on Nasdaq Helsinki.

### Attachments

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