

# KREATE

## KFS Finland Oy, part of Kreate Group, has signed a new EUR 10 million long-term financing agreement

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KFS Finland Oy ("KFS"), part of Kreate Group, has signed a new EUR 10 million loan and revolving credit facility agreement ("Financing Agreement") with Nordea Bank Abp on 29 June 2026. The new Financing Agreement has a maturity of 60 months. The Financing Agreement includes KFS's ratio of net debt to EBITDA and KFS's gearing as financial covenants.

The Financing Agreement replaces KFS's existing loan and credit facility agreements, which were originally due to mature in 2026. The new facility comprises a EUR 7 million term loan and a EUR 3 million revolving credit facility (RCF). Substantially all the proceeds received under the Financing Agreement will be used to refinance existing debt.

Kreate Group Plc

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### Contacts

- Mikko Laine, CFO, Kreate Group Oyj, +358 50 599 9201, [mikko.laine@kreate.fi](mailto:mikko.laine@kreate.fi)
- Niina Streng, Head of Investor Relations and ESG, Kreate Group Oyj, +358 41 732 3362, [niina.streng@kreate.fi](mailto:niina.streng@kreate.fi)

### About Kreate Group Oyj

Kreate Group is one of Finland's leading infrastructure construction companies. The company builds bridges, railways, roads, and tunnels, and provides solutions for environmental construction, foundation and specialist foundation engineering, circular economy, and geotechnical needs. As a specialist in demanding projects, Kreate focuses on comprehensive quality and cost-effectiveness. The Group's revenue in 2025 was EUR 315 million and the company employs over 800 people. Kreate Group is listed on Nasdaq Helsinki.

### Attachments

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