The information contained within this announcement is deemed to constitute inside information as stipulated under the retained EU law version of the Market Abuse Regulation (EU) No. 596/2014 (the "**UK MAR**") which is part of UK law by virtue of the European Union (Withdrawal) Act 2018. The information is disclosed in accordance with the Company's obligations under Article 17 of the UK MAR. Upon the publication of this announcement, this inside information is now considered to be in the public domain.

08 December 2025

Kropz Plc
("**Kropz**" or the "**Company**")

Loan Facility and
Related Party Transaction,

Kropz Plc (AIM: KRPZ), an emerging African phosphate producer and developer, that Kropz Elandsfontein (Pty) Ltd ("**Elandsfontein**") and ARC Fund ("**ARC**") (together the "**Parties**") have agreed to a ZAR 250 million (approximately US$ 14.4 million) (the "**Loan**"), which constitutes a related party transaction.

The Loan

Elandsfontein has seen improvements in production levels from Q2 2025 to Q3 2025 as announced on 24 November 2025, however as Elandsfontein is still ramping up its operations and has yet to achieve break-even production levels, working capital remains a requirement.

Consequently, Elandsfontein and ARC have agreed terms for a loan facility of ZAR 250 million (approximately US$ 14.4 million). Interest is payable on the Loan at the South African prime overdraft interest rate plus 6%, nominal per annum and compounded monthly. The Loan is repayable on the earlier of a date as agreed between the Parties or on demand from ARC, on no less than 15 business days' notice. There is no fixed term.

As announced on 21 May 2025 and 28 May 2025, Kropz SA (Pty) Ltd has issued a Guarantee, Security Cession and Pledge in favour of ARC, and Kropz Plc has issued a Limited Indemnity, Security Cession and Pledge in favour of ARC for all current and future loan facilities made to Elandsfontein, which are applicable to the Loan.

The Loan will be used by Elandsfontein to fund its cashflow and operational expenditure needs.

The Company will update the market on drawdown of the Loan in due course.

Related Party Transaction

The Loan is a related party transaction pursuant to Rule 13 of the AIM Rules for Companies. Gerrit Duminy, a director of the Company, is the representative of ARC. Accordingly, Gerrit Duminy has not been involved in the approval of the Loan by the Company's board. The directors of the Company, who are considered independent for the purposes of the Loan, having consulted with the Company's nominated adviser, consider the terms of the Loan to be fair and reasonable insofar as the Company's shareholders are concerned.

For further information visit www.kropz.com or contact:

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About Kropz Plc

Kropz is an emerging African phosphate producer and developer with projects in South Africa and in the Republic of Congo. The vision of the Group is to become a leading independent phosphate rock producer and to develop into an integrated, mine-to-market plant nutrient company focusing on sub-Saharan Africa.

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