Jefferson Capital Secures Credit Facility Expansion

April 23, 2026

– Financial Flexibility Enhanced with Facility Expansion to $1.15 Billion –

MINNEAPOLIS, April 23, 2026 (GLOBE NEWSWIRE) -- **Jefferson Capital, Inc. (NASDAQ: JCAP) ("Jefferson Capital")**, a leading analytically driven purchaser and manager of charged-off, insolvency and active consumer accounts, today announced the successful expansion of its revolving credit facility by $150 million, bringing total capacity to $1.15 billion. The expansion adds two new banking partners to the lending syndicate, each committing $75 million. The amended credit agreement also increases the maximum cap on the aggregate amount to which the revolving credit commitments may be increased in the future to $1.425 billion. The amendment did not include any other material changes.

"We are very pleased with the successful upsizing of our credit facility which underscores the confidence that our growing group of bank partners have in the long-term growth opportunities for Jefferson Capital," said David Burton, Chairman and Chief Executive Officer. "This additional capacity provides us with increased financial flexibility to execute on our growth initiatives and drive long-term value creation for our shareholders."

About Jefferson Capital, Inc.
Founded in 2002, Jefferson Capital is an analytically driven purchaser and manager of charged-off, insolvency and active consumer accounts with operations in the United States, Canada, the United Kingdom and Latin America. It purchases and services both secured and unsecured assets, and its growing client base includes Fortune 500 creditors, banks, fintech origination platforms, telecommunications providers, credit card issuers and auto finance companies. Jefferson Capital is headquartered in Minneapolis, Minnesota with additional offices and operations located in Sartell, Minnesota, Denver, Colorado and San Antonio, Texas (United States); Basingstoke, England, London, England and Paisley, Scotland (United Kingdom); London, Ontario and Toronto, Ontario (Canada); as well as Bogota (Colombia).

Forward-Looking Statements
This press release contains forward-looking statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and the U.S. Private Securities Litigation Reform Act of 1995, including without limitation statements concerning the expansion of our revolving credit facility, our anticipated financial performance, and our ability to drive long-term value creation for our shareholders. These statements are neither promises nor guarantees, but involve known and unknown risks, uncertainties and other important factors that may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements, including those factors discussed under the caption "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2025 filed with the SEC, and our other filings with the SEC. Any such forward-looking statements represent management's estimates as of the date of this press release. We disclaim any obligation to update forward-looking statements, even if subsequent events cause our views to change.

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