

Certificate of Approval of a Prospectus

**pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and
of the Council**

Certificate Reference 2026/020056/CNB/650

Passported to: Malta Financial Services Authority, Malta

Approved by: Czech National Bank, Czech Republic

This Base Prospectus has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved on 16 December 2025.

Name of Issuer: CREDITAS Invest a.s.

LEI: 3157004CFGD745LKYZ81

Type of securities (if applicable): Bond programme

National document identifier: BPWO101021

Disclosure annexes used¹ (if applicable): 6, 14, 21

Name of the guarantor(s) (if any): CREDITAS Investments SE

LEI: 315700D2JL6A1DZTMW27

Omission of information:

No information was omitted in accordance with Article 18 of the Prospectus Regulation (EU) 2017/1129

Additional information:

Related document type(s): Base Prospectus

Signed:

Ing. Mgr. Martin Košar
Investment Firms Supervision and Securities
Division
Director
signed electronically

Ing. Ladislav Slanik
Investment Firms Supervision and Securities
Division
Securities Unit
signed electronically

Certificate of Approval filing date²:

11 February 2026

¹ The disclosure annexes in Commission Delegated Regulation 2019/980.

² The date on which the Certificate of Approval is filed to the Prospectus Register.