CREDITAS Group

Introduction

CREDITAS

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Introduction

CREDITAS Investments SE, Pobřežní 297/14, 186 00 Prague 8-Karlín, Czech Republic
Entry in the Commercial Register: Municipal Court in Prague, Section H, File No. 2648
Company Registration Number: 19848374, VAT Number: CZ699006775
www.creditasgroup.com

CREDITAS GROUP

About the Group

We are a dynamically growing Czech group that focuses primarily on long-term investments in conservative sectors. The main pillars of our business are **financial services, real estate and energy.**

Thanks to our responsible approach to investment projects, we have been able to achieve long-term growth and high returns on investment. Our roots date back to 2013.

The Group was founded by **Pavel Hubáček,** who transferred the leadership of the business to his family in 2025. This transfer of management responsibility within the family ensures continuity for our clients and business partners. **David Hubáček** is in charge of energy, real estate, and property development. **Tomáš Hubáček** is responsible for the Group's banking and finance sector.

CREDITAS ranks among the top 10 largest family-owned businesses in the Czech Republic.

Latest news about the group after scanning the QR code

Main areas of operation

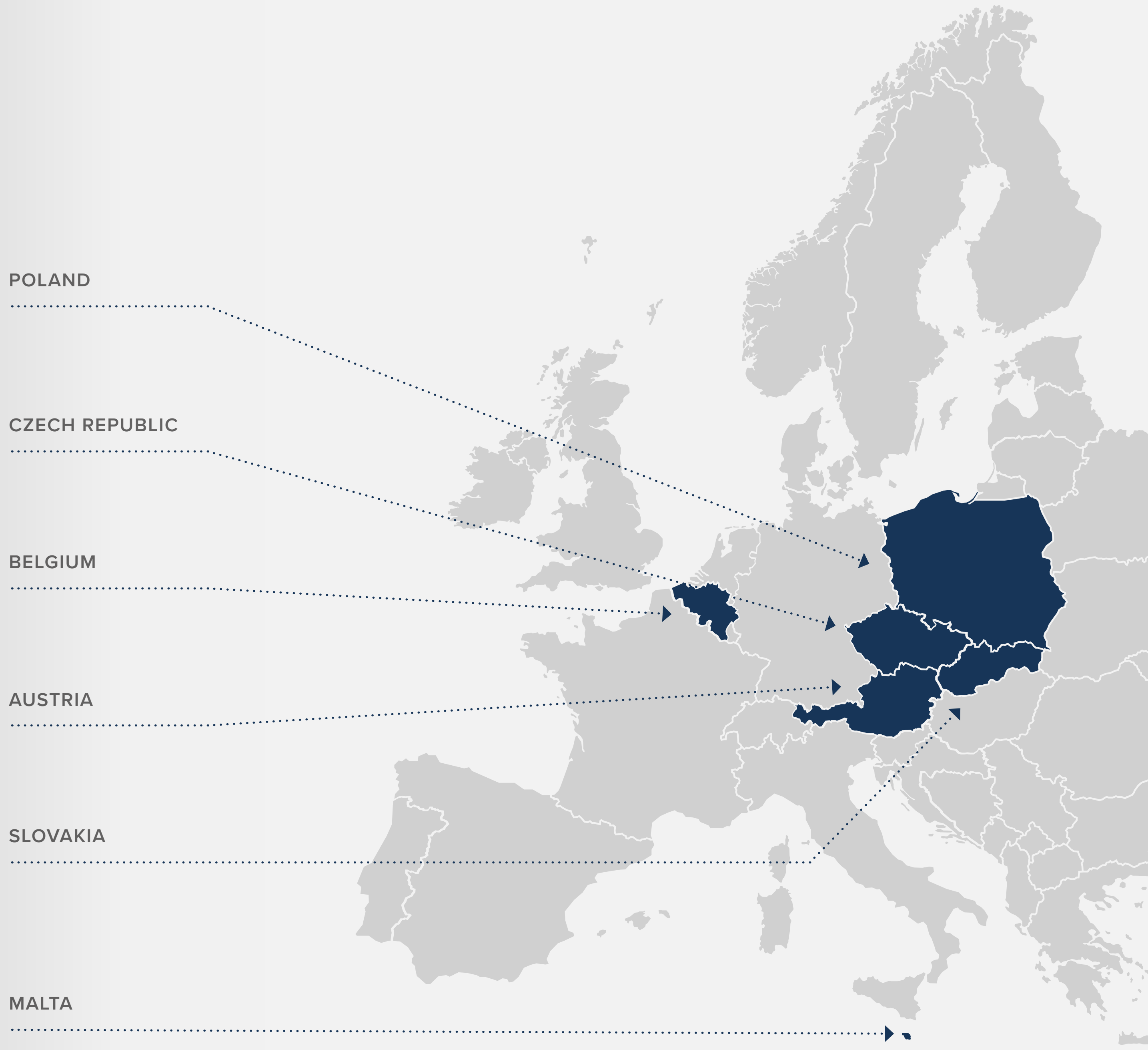
FINANCIAL SERVICES: BANKING AND FUNDS
The CREDITAS Group has been operating in the financial sector for 30 years and has been developing its activities in banking and investment over the long term. A key component is CREDITAS Bank, which, following its merger with Max Bank in October 2024, further strengthened its position in the Czech financial market. In recent years, the Group has also expanded its portfolio to include several investment funds. The Group also includes MeDirect Bank, a pan-European digital bank specialising primarily in retail banking and investment products.

REAL ESTATE: RENTAL HOUSING AND PROPERTY DEVELOPMENT
The Group undertakes its own property development projects, invests in land and also purchases completed properties. Its strategic aim is to build up a broad portfolio of rental flats.

ENERGY: DISTRIBUTION AND PRODUCTION
Through its UCED division, CREDITAS focuses on investments in the energy sector in the Czech Republic and Slovakia, covering the entire value chain from electricity and heat generation, through distribution, to energy supply.

The Group's expansion across Europe

The CREDITAS Group has long since expanded beyond the borders of the Czech Republic and is growing across Europe, where it serves nearly half a million clients in six countries.



Basic economic indicators of the Group

TOTAL ASSETS
The Group's total assets as at 31 December 2025, including its banking operations, amounted to EUR 13.4 billion.

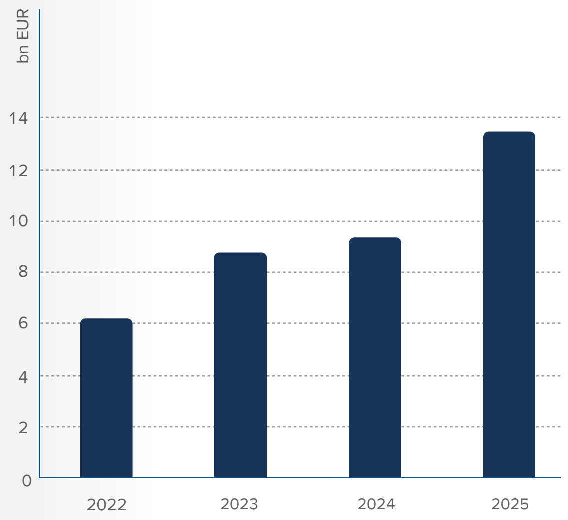
13.4

NET PROFIT
The Group ended 2025 with a profit of EUR 249 million.

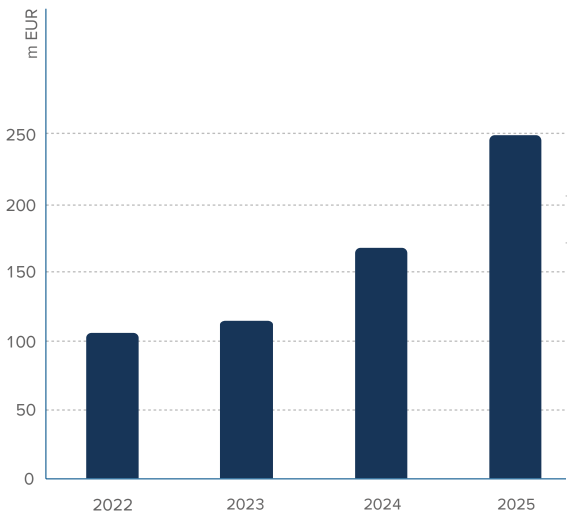
249

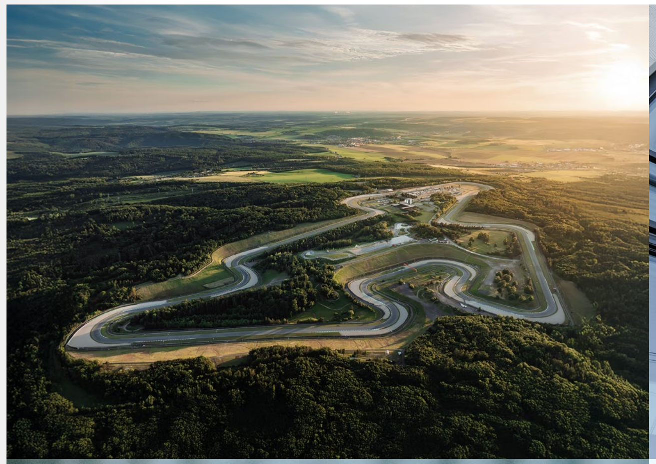


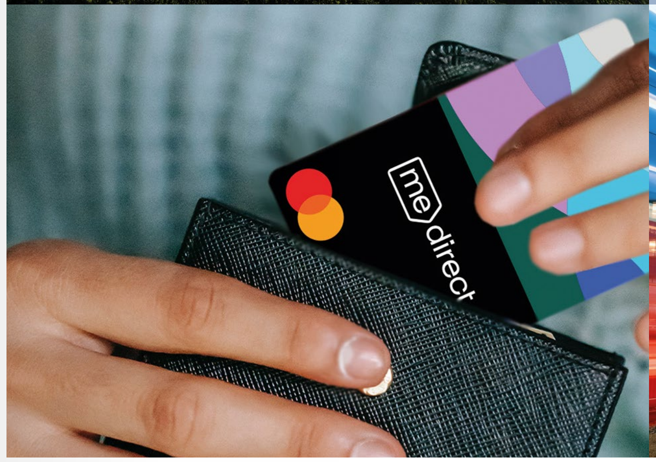
TOTAL ASSETS TREND



NET PROFIT TREND





Key people

PAVEL HUBÁČEK
Founder of the Group

Pavel Hubáček built up the CREDITAS Group and oversaw its strategic development and expansion. As a conservative and prudent investor, he has always emphasised long-term strategy and the real value of assets. Under his leadership, CREDITAS became one of the fastest-growing Czech investment groups. He handed over the management of the Group to his sons in 2025.

TOMÁŠ HUBÁČEK
Group shareholder

He graduated from the University of Economics in Prague, specialising in banking and insurance. Whilst still a student, he gained experience across several business sectors within the CREDITAS Group. He worked in financial controlling at CREDITAS Bank and was a managing director of CREDITAS Real Estate, where he focused on building up a portfolio of rental flats. He has served on several supervisory boards, including the supervisory committee of the Czech Banking Association. He is responsible for the Group's banking and finance division.

DAVID HUBÁČEK
Group shareholder

He graduated from the Faculty of Management and Economics at Tomáš Baťa University in Zlín. He gained managerial experience in various companies within the Group as a member of boards of directors or supervisory boards. Since 2021, he has been building his own group of companies, which focuses on property development, real estate and renewable energy. Since 2025, the CREDITAS Real Estate division has been under his responsibility, and he also manages the energy assets.

JIŘÍ HROUDA
Member of the Board and CEO

A member of the CREDITAS Group's Board of Directors, he has many years' experience in the banking and financial sectors in the Czech Republic and abroad. He spent more than five years in managerial roles at Citibank in Prague and London. He has been with the Group since 2016 and is responsible for strategic projects and investments. He holds the prestigious international CFA designation.

Find out more by scanning the QR code or visiting www.creditas.cz

Banka CREDITAS

CZECH REPUBLIC

Banka CREDITAS has been operating in the financial market since 1996. The company obtained its banking licence in 2016. Prior to that, it was the largest credit union in the Czech Republic. CREDITAS is one of the few banks on the domestic market with Czech capital and Czech owners. Bank's business model has long been based on offering attractive returns on client deposits, providing loans to domestic medium-sized firms and, in recent years, on investment services. Thanks to its attractive savings products, the bank has been growing dynamically over the long term and now has more than 250,000 clients in the Czech Republic.

As a Czech bank, CREDITAS primarily finances Czech firms and companies. Unlike its larger competitors, it is able to offer clients tailor-made terms and prides itself on its personalised approach.

In September 2022, it acquired Expobank CZ, which was later renamed Max Bank, with which it merged on 1 October 2024. In September 2025, Banka CREDITAS successfully completed the acquisition of the Maltese financial company MeDirect Bank, which operates in Malta and Belgium, thereby entering the European banking market.

TOTAL ASSETS
The bank's total assets as at 31 December 2025 stood at EUR 11.8 billion.

11.8

NET PROFIT
Banka CREDITAS ended 2025 with a profit of EUR 189 million.

189

BANKA CREDITAS

MeDirect Bank

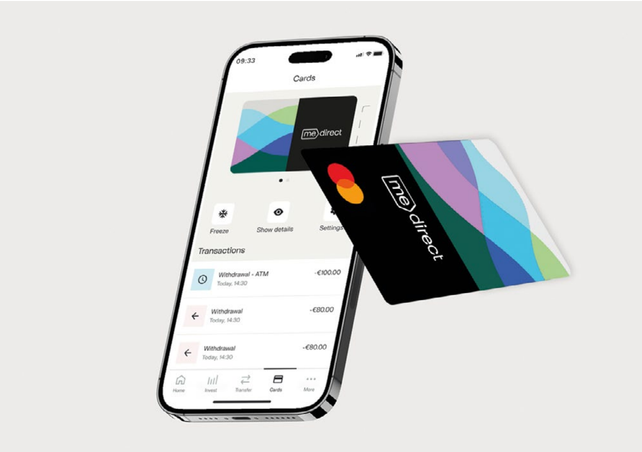
MALTA | BELGIUM

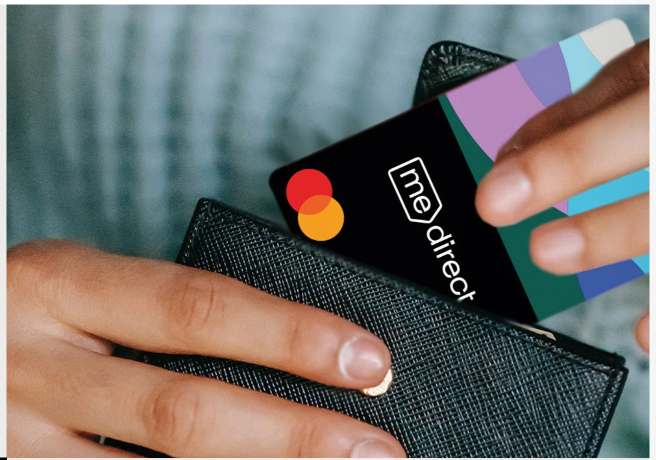
MeDirect Bank is a pan-European digital bank focusing primarily on retail banking and investment products. Its total assets amount to nearly EUR 6 billion and the bank has capital in excess of EUR 250 million. With around 400 employees, it ranks among the three largest banking groups in Malta and is a systemically important institution supervised by the European Central Bank. Thanks to its modern digital platform, it offers clients a wide range of savings and investment products across European markets.

SUMMARY IN FIGURES
MeDirect manages client investments totalling nearly EUR 2 billion and serves more than 155,000 clients.

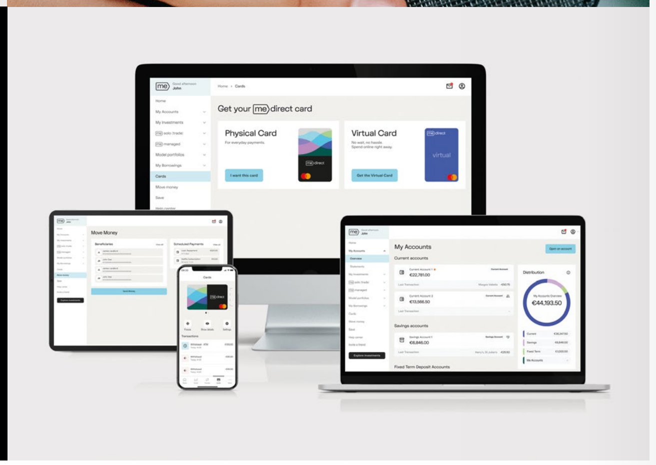
155

Find out more by scanning the QR code or visiting www.medirect.com.mt





me direct



CREDITAS investiční společnost

CZECH REPUBLIC

CREDITAS investiční společnost administers and manages special funds and funds for qualified investors.

The investment company currently has two funds for retail clients in its portfolio (a property fund and a mixed fund investing in securities) and three funds for qualified investors (investing in various segments of the energy sector, ranging from energy distribution to the operation of photovoltaic power plants).

Find out more by scanning the QR code or visiting www.creditasis.cz

CREDITAS INVESTIČNÍ SPOLEČNOST

Ekorent

CZECH REPUBLIC

Ekorent has been operating on the Czech financial market since 1992. It has been a subsidiary of CREDITAS Bank since 2021. Ekorent is a lending company specialising in the financing of private medical facilities and laboratories. The company helps its clients finance the acquisition, construction, or renovation of their own medical facilities or laboratories. It provides loans for the modernisation of medical facilities and the purchase of new medical equipment, and also finances the acquisition of property and vehicles.

SUMMARY IN FIGURES

Since its inception, the company has concluded nearly 15,000 contracts with more than 7,500 clients. There are currently 1,950 active loan or leasing contracts.

1,950

Find out more by scanning the QR code or visiting www.ekorent.cz

FINANCIAL SERVICES

CREDIX

CZECH REPUBLIC

CREDIX specialises in financing property projects. Its clients are companies and entrepreneurs involved in the construction or purchase of property.

CREDIX finances project development, implementation and the purchase of completed property projects. The company's main advantages include flexible terms, rapid approvals and a personalised approach.

Find out more by scanning the QR code or visiting www.credix.cz

CREDITAS MOBILITY

AUSTRIA

CREDITAS Mobility Management is a new player in the rail vehicle market, offering flexible solutions for European passenger rail transport, from fleet acquisition and modernization to leasing and long-term maintenance.

Find out more by scanning the QR code or visiting www.creditasmobility.com

UCED

CZECH REPUBLIC

Through its UCED group, the CREDITAS Group focuses on investments in the energy sector in the Czech Republic and Slovakia, ranging from electricity and heat generation through distribution to supply.

ENERGY DISTRIBUTION
The UCED energy group is a licensed energy distributor and the largest alternative electricity distributor in the Czech Republic. The distribution networks operated by UCED supply energy to more than 7,500 regular customers, including industrial enterprises, logistics centres, office buildings and residential areas.

ELECTRICITY AND HEAT PRODUCTION
The Group owns UCED BIO s.r.o., one of the largest biomass-fired heating plants in the Czech Republic. UCED operates a large-capacity battery storage facility on the site, which is used to provide power balancing services for ČEPS. In the medium term, UCED aims to build a 1,000 MWe aggregation unit. It is gradually integrating flexible generation sources into this unit, including combined heat and power units and other larger and smaller facilities.

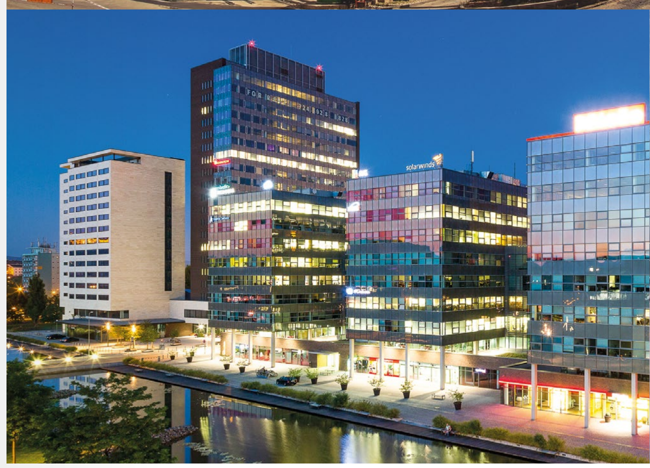
DISTRIBUTION DIVISION FIGURES
The distribution networks supply energy to more than 7,500 customers, and the total energy distributed amounts to 3.3 TWh per year.

3.3

ENERGY PRODUCTION FIGURES
It generates 30 GWh of heat per year and 57.4 GWh of electricity per year.

57.4

UCED



UCED Slovakia

SLOVAKIA

ENERGY PRODUCTION, DISTRIBUTION AND SUPPLY
UCED Slovakia (formerly GGE) is one of Slovakia's leading energy groups. It invests in various sectors of the energy industry, ranging from electricity and heat production through to distribution and supply.

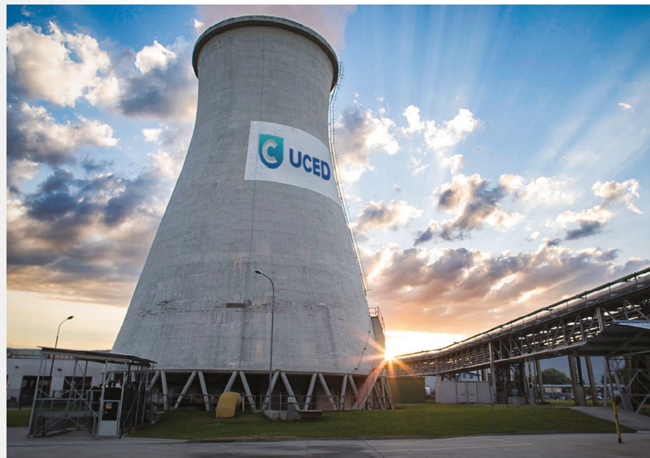
The combined heat and power plant in Považská Bystrica is one of the largest combined heat and power generation facilities in Slovakia. It has recently commissioned the largest high-capacity battery storage facility in Slovakia at its site.

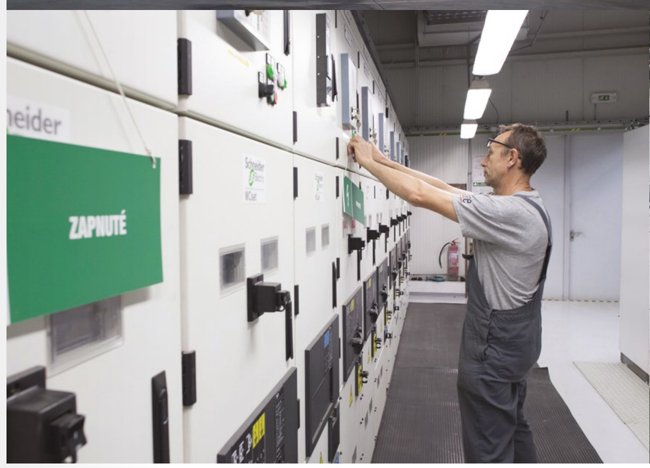
ENERGY TRADER
For more than ten years, ELGAS has been supplying electricity and natural gas to corporate customers, leveraging the energy assets of UCED Slovensko. As the first energy supplier in Slovakia, it introduced the possibility of integrated procurement of both electricity and natural gas through a single provider.

ELGAS has a thorough understanding of the needs of both small and large businesses and tailors its products to help them grow further.

POVAŽSKÁ BYSTRICA HEATING PLANT
With an installed electrical capacity of 58 MWe and a thermal capacity of 105 MWt, it is capable of meeting the heating needs of more than 8,500 households.

8,500





CREDITAS Real Estate

CZECH REPUBLIC

The Group has a long-standing track record of investing in property, such as office buildings, warehouses, industrial sites and shopping centres. It also carries out its own property development projects, primarily residential properties, and invests in land with potential for future development. CREDITAS Real Estate's aim is to build up a portfolio of rental flats over the next few years and become one of the leading providers of rental housing in the Czech Republic.

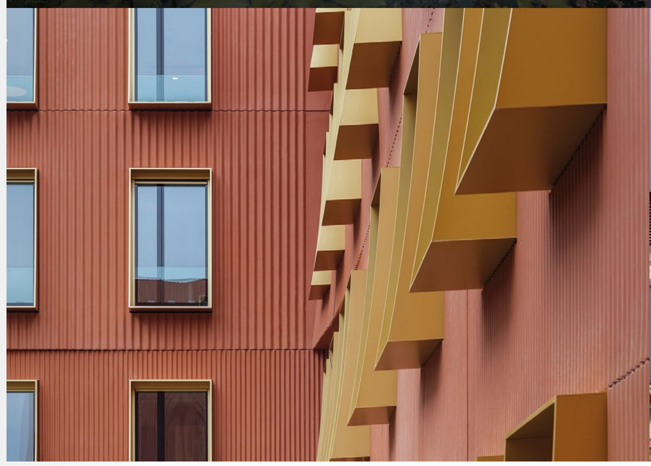
CREDITAS Real Estate has been operating in the market for almost 35 years. To date, its portfolio comprises thousands of residential units across dozens of projects.

The company focuses on property development, the acquisition of completed income-generating properties, and the provision of rental housing. Its primary focus is on real estate assets located in major cities and their surrounding areas.

PROPERTY DEVELOPMENT FIGURES
The total value of all development projects currently in the planning stage amounts to CZK 38 billion. Approximately 5,500 flats are currently under development or construction.

5,500

CREDITAS
REAL ESTATE



CREDITAS Autodrom Brno

CZECH REPUBLIC

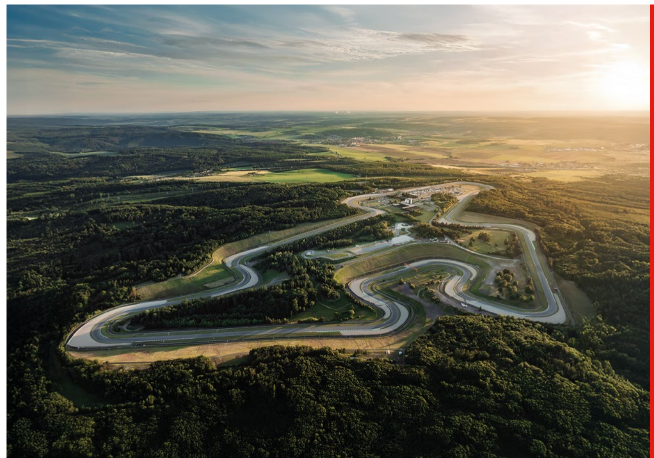
The CREDITAS Group has significantly expanded its activities in the sports sector. Having played a part in the successful return of the legendary MotoGP to the Czech Republic, it also purchased the Brno circuit, which has undergone a complete rebranding and been renamed CREDITAS Autodrom Brno. Thanks to its infrastructure, strategic location and the timeless layout of the track, the circuit ranks among the most important racing venues in Central Europe, both from a sporting perspective and in terms of its economic contribution to the region.

SUMMARY IN FIGURES

Racing engines roared into life at the Brno circuit for the very first time in September 1930. Japanese rider Ai Ogura set a new Brno circuit record of 1:51.139 minutes at the 2026 Czech Republic Grand Prix.

1930

Find out more by scanning the QR code or visiting www.autodrombrno.cz



CREDITAS AUTODROM BRNO

Lifeliqe

USA, CZECH REPUBLIC

Lifeliqe is a technology company developing an educational platform utilising AI, virtual reality and augmented reality. Beyond the education sector, Lifeliqe also supports reskilling initiatives and professional development for adults. The company is based in San Francisco, with its development centre in Brno, and collaborates with organisations such as Microsoft and Canva. In 2025, it won the Tools Competition in Silicon Valley. The jury was also impressed by its support for inclusive education.

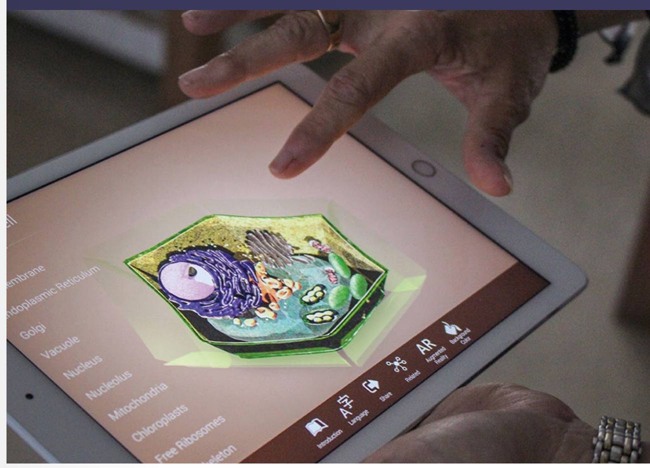
SUMMARY IN FIGURES

Its solutions are used by schools, institutions and partners in more than 100 countries. The Corinth app offers over 1,600 expert-approved interactive modules for STEM teaching.

1,600

Find out more by scanning the QR code or visiting www.lifeliqe.com

lifeliqe



Social Responsibility

The CREDITAS Group is committed to the long-term support of projects that assist those in need and contribute to the development of sports, culture and community life, both nationwide and in the regions where the Group operates.

A significant proportion of its support is directed towards sports. This includes partnerships with the MotoGP championship in Brno, speed skating legend Martina Sáblíková, the Sigma Olomouc football club and the prestigious CSI show jumping competitions in Olomouc. In the field of culture, the group is a long-term sponsor of the Czech Philharmonic Orchestra and the Kutná Hora International Music Festival.

An integral part of the CREDITAS Group's activities is also the support of organisations dedicated to helping children, seniors and other people facing challenging life circumstances. Through both financial and in-kind donations, the Group supports organisations such as SOS Children's Villages, ŽIVOT 90, and Diakonie ČCE.

The Group's employees are a key pillar of its Corporate Social Responsibility activities. Volunteer days, the high level of participation in the annual charity run "Runs for Světluška", and internal charity collections demonstrate that helping others is not just a matter of corporate partnerships, but also of the personal commitment of the people who make up CREDITAS.

Find out more by scanning the QR code or visiting www.creditasgroup.com

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