

# CREDITAS

INVESTMENT GROUP



VERSION 2024-10-ENG

# CREDITAS

INVESTMENT GROUP

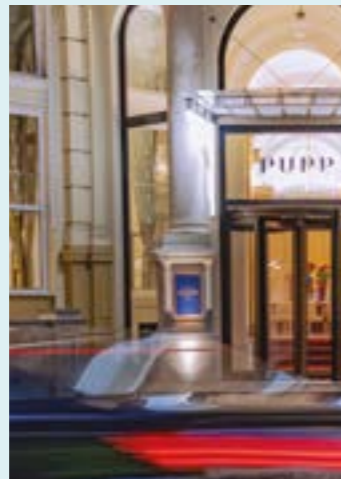
## Presentation of the investment group

We are a dynamically growing Czech investment group that focuses primarily on long-term investments in conservative industries. The main pillars of our business are financial services, real estate and energy. Our goal is to look for new opportunities in the market, make use of them and develop their potential.

Thanks to the responsible approach to investment projects, we are able to achieve long-term growth and a high return on investments.

The founder and owner of the CREDITAS Group is Pavel Hubáček.

The Group's roots reach back to 2013, with nearly 100 companies currently in the Group.



# WE CREATE SOLID VALUES

## Main areas of operation

### Financial services: bank and investment funds

We have almost 30 years of experience in the financial sector. Since 2022, Max banka has been part of the Group alongside Banka CREDITAS, whose planned merger with Banka CREDITAS took place on 1 October 2024. In recent years, we have also established several investment funds.

### Real estate: rental housing and development

The Group has long been investing in real estate, such as office buildings, warehouses, industrial complexes and shopping centres. It also carries out its own development projects, mainly residential properties, and invests in land with potential for future development. CREDITAS Real Estate aims to build a portfolio of rental flats over the next few years and become one of the leading rental housing providers in the Czech Republic.

### Energy: distribution and generation

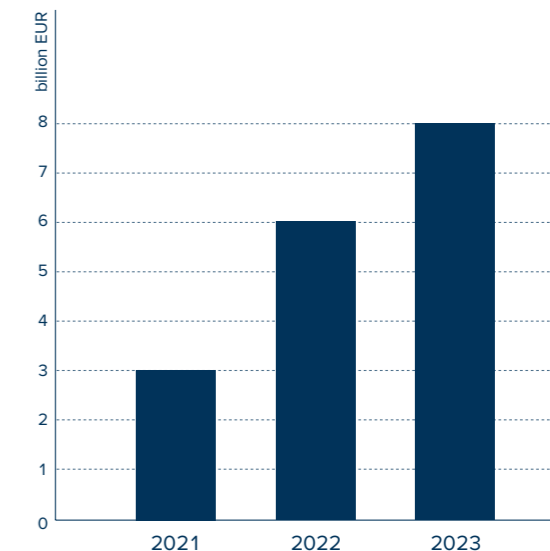
The CREDITAS Group, through the UCED Group, is the largest alternative energy distributor in the Czech Republic. In addition to distribution, it also focuses on producing electricity and heat. It also includes the New Energy division, which focuses on decentralisation, flexibility, cogeneration units and waste-free management. UCED relies on distribution, power and heat generation and the associated interconnection of resources into aggregation units.

## Basic economic indicators of the Group

### BALANCE SHEET TOTAL

The Group's total balance sheet as of 31 December 2023, including the banking section, grew to EUR 8 billion.

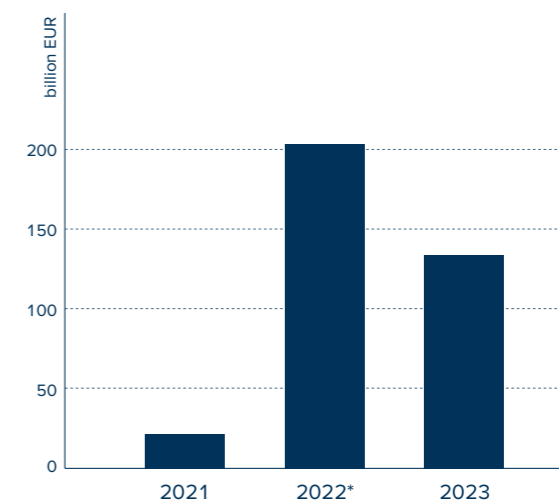
**8 billion EUR**



### NET PROFIT

The Group ended 2023 with a profit of EUR 134 million (audited figure).

**134 million EUR**



\* Incl. one-off item related to ExpoBank CZ acquisition

Note: CZK figures translated using CZK/EUR 24.724 (ECB 2023 EOY)

## Key people in the Group



### Pavel Hubáček

The founder and owner

Pavel Hubáček manages the strategic development of the Group, expansion and its further direction. He is a conservative and prudent investor, emphasising long-term strategy and the real value of assets. Under his leadership, the CREDITAS Group has become one of the fastest growing Czech investment groups.



### Jiří Hrouda

Member of the Board and CEO

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

CREDITAS GROUP

# FINANCIAL SERVICES



## Financial services: bank



### Banka CREDITAS

Czech republic

Web site

[www.creditas.cz](http://www.creditas.cz)

Banka CREDITAS is a Czech bank with over 250 thousand clients. It serves both retail and corporate clients in its banking services. It received its banking licence in 2016. Prior to that, it operated on the financial market since 1996 as a credit union.

In October 2022, it bought Expobank, later Max Banka, with which it merged on 1 October 2024. In 2024, Banka CREDITAS also added Spořitelní družstvo NEY to its portfolio.

#### SUMMARY AS OF 1 OCTOBER 2024

**254 thousand**

CLIENTS

**EUR 404 million**

EQUITY (TIER 1)

**EUR 7.9 billion**

BALANCE SHEET TOTAL



## Financial services: leasing company



### EKORENT

Czech republic

Ekorent is a provider of loans and lease financing for the private healthcare segment. It has financed investments worth more than EUR 200 million for its clients. It finances both established medical institutions and start-up doctors without their own business history.

**1992**

YEAR OF FOUNDATION

**12 thousand**

CONCLUDED CONTRACTS

**EUR 60 million**

THE BALANCE SHEET

Web site

[www.ekorent.cz](http://www.ekorent.cz)

## Financial services: credit crowdfunding



### CREDITSHARE

Czech republic

CreditShare is a fintech start-up licensed by the Czech National Bank providing intermediary services within credit crowdfunding. It connects investors with project owners through its own online platform.

Web site

[www.creditshare.cz](http://www.creditshare.cz)



## Financial services: funds



### CREDITAS funds

Czech Republic

Web site

[www.creditasfondy.cz](http://www.creditasfondy.cz)

The CREDITAS Group includes investment funds and its own investment company. Over time, qualified investor funds were created: CREDITAS ENERGY, CREDITAS LOAN and CREDITAS OPPORTUNITY.

CREDITAS investiční společnost a.s. was established to manage special funds and qualifying investor funds and is currently working on setting up other funds for the Group.





CREDITAS GROUP

# ENERGY

# Energy: energy distribution



**UCED**

Czech Republic

Web site

[www.uced.cz](http://www.uced.cz)

UCED Energy Group is a licenced energy distributor and is the largest alternative electricity distributor in the Czech Republic. UCED's distribution systems supply energy to more than 7,100 permanent customers, including industrial enterprises, logistics centres, office buildings and residential areas.

## SUMMARY IN NUMBERS

**1.3 TWh/year**

DISTRIBUTED ELECTRICITY AND GAS

**160+**

DISTRIBUTION SYSTEMS

**4th largest**

ENERGY DISTRIBUTOR IN THE CZE



## Energy: electricity and heat production



**UCED**

Czech Republic

Web site

[www.uced.cz](http://www.uced.cz)

The group includes UCED BIO s.r.o., one of the largest biomass heating plants in the Czech Republic. It produces energy using waste-free technology that does not pollute the environment.

UCED Group also operates and manages UCED Elektrárna Prostějov s.r.o., which has a state-of-the-art power plant with a natural gas combustion turbine. It primarily engages in support services for the Czech power transmission system operator – ČEPS, helping to maintain a balance in the Czech power grid.



# Production, distribution and supply of energy



**GGE**

Slovak Republic

Web site

[www.gge.sk](http://www.gge.sk)

GGE is one of Slovakia's leading energy groups. Its network covers 212 MW in heat and more than 70 MW in electricity. It invests in various areas of the energy industry, from power and heat generation, distribution and supply.

GGE has 110 km of heat distribution lines and its steam-gas-fired heating plant in Považská Bystrica is one of the largest combined heat and power sources in Slovakia.

## SUMMARY IN NUMBERS

**0.8 TWh/year**

DISTRIBUTED ELECTRICITY AND GAS

**331.5 GWh/year**

ELECTRICITY PRODUCED

**232.9 GWh/year**

HEAT PRODUCED



CREDITAS GROUP

# REAL ESTATE

# Real estate: rental housing and development



## CREDITAS Real Estate

Czech Republic

Web site

[www.creditasre.cz](http://www.creditasre.cz)

CREDITAS Real Estate (formerly V Invest) has been operating in the market for more than 30 years. To date, its portfolio comprises over 1,000 residential units in dozens of projects. It focuses on the development and acquisition of existing functional buildings and the provision of rental housing. Its primary focus is on properties in and around major cities.

### SUMMARY IN NUMBERS

**5,500 flats**

UNDER CONSTRUCTION OR IN PREPARATION

**EUR 1.2 billion**

VALUE OF PROJECTS IN PREPARATION



## Real estate: hotel



# GRANDHOTEL PUPP

Karlovy Vary

Web site

[www.pupp.cz](http://www.pupp.cz)

The Group includes one of Europe's oldest and most famous hotels. The Grandhotel Pupp in Karlovy Vary has been a meeting and entertainment venue and a synonym for first-class gastronomy and service for over three centuries. Guests will find everything they need to relax during their stay. The Grandhotel Pupp has also gained fame thanks to the International Film Festival, where famous Czech and international celebrities stay in its rooms every year.

### FAMOUS GUESTS

Johann Sebastian Bach, Ludwig van Beethoven, Richard Wagner, Russian Tsar Peter the Great, Empress of Austria Maria Theresa, British King Edward VII, actors and actresses Michael Douglas, Claudia Cardinal, Robert Redford, Daniel Craig, Jude Law and others.

### SUMMARY IN NUMBERS

**1701**

YEAR THE HOTEL WAS ESTABLISHED

**228**

HOTEL ROOMS

**5**

STARS



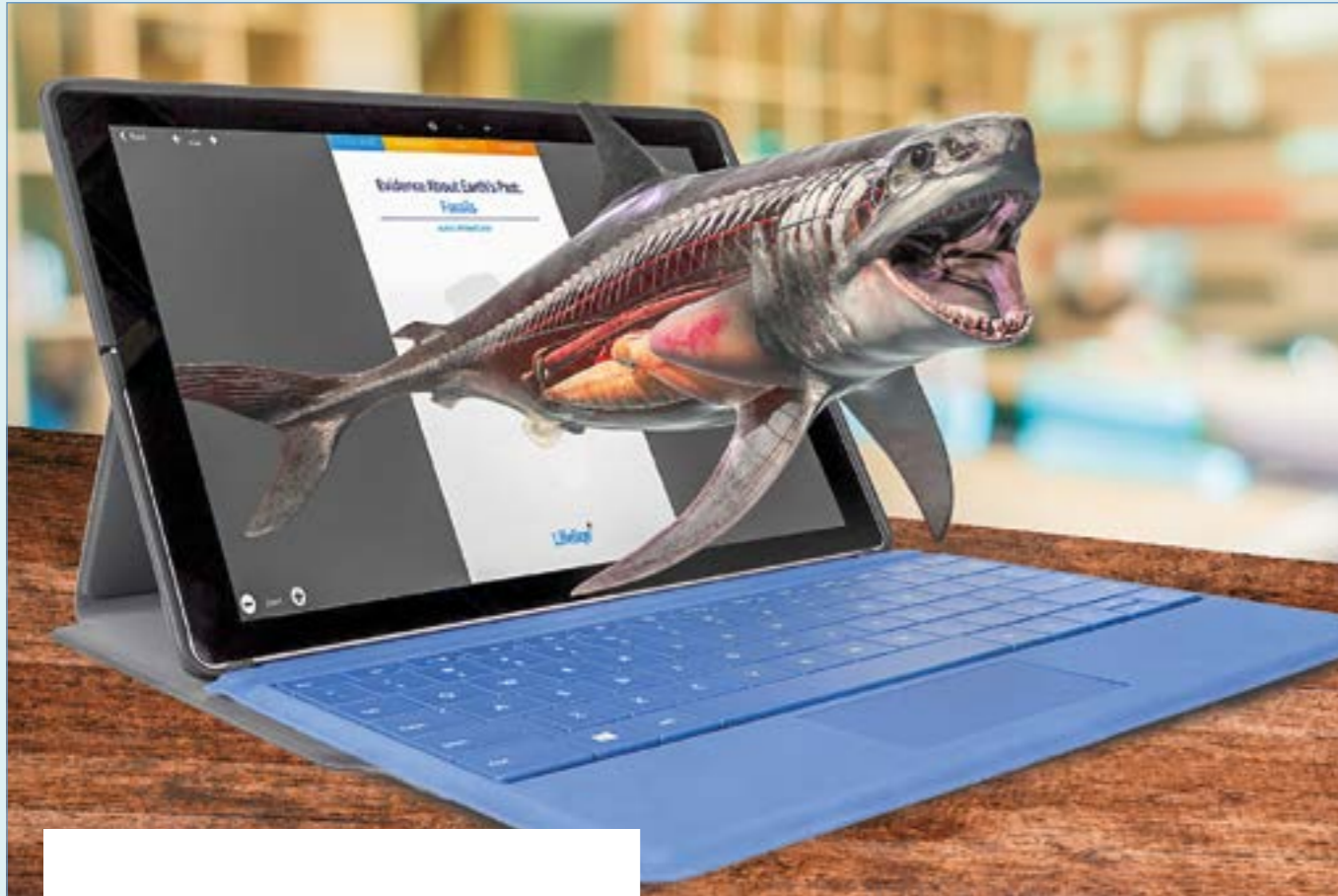


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# OTHER



## Other: education



### LIFELIQE INC.

USA

Web site [www.lifeliqe.com](http://www.lifeliqe.com)

Startup Lifeliqe creates virtual simulations using state-of-the-art technologies and prepares an educational metaverse. It is also involved in requalification of adults in the US state of Nevada, where it has received a grant under the SANDI programme. The startup focuses on current trends in teaching children and adults. The company is based in San Francisco, USA, and has its development department in the Czech Republic.

#### SUMMARY IN NUMBERS

**100**

COUNTRIES – INDIVIDUAL USERS

**17**

COUNTRIES – INSTITUTIONAL USERS

**1,600+**

3D MODELS



CREDITAS GROUP

# WE CREATE SOLID VALUES



**CREDITAS B.V.**

De Boelelaan 30  
1083 HJ Amsterdam  
The Netherlands

Entry in the Commercial Register: registered at the commercial register  
of Dutch Chamber of Commerce, registration number 76639371.

VAT Registration No.: NL860717999B01

e-mail: [info@creditasgroup.cz](mailto:info@creditasgroup.cz)

[www.creditasgroup.cz](http://www.creditasgroup.cz)

