

COMPLIANCE CERTIFICATE

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To: Nordic Trustee & Agency AB (publ) as Agent

From: Creditas Financial Solutions, Ltd. as Issuer

Date: August 30th, 2024

Dear Sir or Madam,

Creditas Financial Solutions, Ltd.
Maximum USD 150,000,000 Senior Unsecured Callable Fixed Rate Bonds 2023/2026
with ISIN: NO0013024950
(the "Bonds")

(1) We refer to the terms and conditions for the Bonds (the "**Terms and Conditions**"). This is a Compliance Certificate. Terms defined in the Terms and Conditions have the same meaning when used in this Compliance Certificate unless given a different meaning in this Compliance Certificate.

(2) **Incurrence Test**

We confirm that the Incurrence Test is met and that in respect of the date of the Incurrence Test, June 30th, 2024:

(a) the Equity Ratio exceeds fifteen (15) per cent; and

$$\text{Equity Ratio} = \frac{\text{Adjusted Equity}}{\text{Total Assets}} = \frac{1,471,430}{7,020,017} = 20.96\%$$

(b) no Event of Default is continuing or would occur upon the relevant incurrence (as applicable).

(3) **Maintenance Test**

We confirm that the Cash and Cash Equivalents of the Issuer were equal to or exceeded USD 10,000,000 (or its equivalent in any other currency or currencies) on June 30th, 2024 (the last day of the quarter to which the Compliance Certificate refers). Accordingly, the Maintenance Test is met.

$$\text{Issuer cash and cash equivalents} = \text{USD } 14,123,207$$

(4) We confirm that, so far as we are aware, no Event of Default is continuing.

Creditas Financial Solutions, Ltd.

Signed by:



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Name: Sergio Furio Esquer

Authorised signatory