



Commission de Surveillance
du Secteur Financier

**Certificate of Approval of a Prospectus pursuant to Prospectus Regulation (EU)
2017/1129 of the European Parliament and of the Council
Certificate Reference C-026537-CoA-01**

To:

Financial Supervision Authority (Estonia)
Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) (Germany)
The Financial and Capital Market Commission (FKTK) (Latvia)
Bank of Lithuania (Lithuania)

From:

Commission de Surveillance du Secteur Financier

We hereby certify that the Prospectus detailed below has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 30 August 2021.

Name of Issuer(s):

IuteCredit Finance S.à r.l.

LEI:

2221005B3DQGM4INWF57

Registered Office(s):

Luxembourg, Grand Duchy of Luxembourg

Type of Securities (if applicable):

Up to EUR 50,000,000 9.5% to 11.5% Senior Secured Bonds 2021/2026 with a Term from 6 October 2021 until 6 October 2026
(ISIN: XS2378483494)

National Prospectus Identifier: C-026537

(References to the annexes of Regulation 2019/980 used):

6, 14, 21, 22

Name of the Guarantor(s) (if any):

AS IUTECREDIT EUROPE
IUTECREDIT ALBANIA SH.A
MKD IUTECREDIT BH D.O.O. SARAJEVO

LEI of the Guarantor(s) (if any):

52990040ZC8FL1781027
894500DEJR8AOXOS4Y44
894500DBGW8XXB371U69



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Attachment(s):

- 1) Prospectus
 - 2) Estonian translation of the summary
- German translation of the summary
Latvian translation of the summary
Lithuanian translation of the summary

Luxembourg, 30 August 2021
For and on behalf of the Commission de
Surveillance du Secteur Financier
Signed: