

ANNOUNCEMENT TO THE MARKET¹

dated 24 May 2023

(in respect to the Base Prospectus dated 24.04.2023,
EUR 75 000 000 (seventy-five million euro) Note Programme)

Issuer: SIA Mintos Finance No.17, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203392888.

Lending Company: Everest Finanse Spółka Akcyjna, a joint stock company existing under the laws of Poland with KRS number 0000541824.

Base Prospectus approved by the shareholder of the Issuer on 24.04.2023.

Base Prospectus approved by the NCA on 03.05.2023.

Terms specified in capital letters, yet not explained herein are explained in the [Base Prospectus](#).

As prescribed by Article 21(10) of Prospectus Regulation, the base prospectus approved by the competent authority (NCA) cannot be subsequently modified (apart from via supplement). However, according to the European Securities and Markets Authority (ESMA) opinion², in case the base prospectus contains a mistake or inaccuracy that is not material or significant pursuant to Article 23(1) of the Prospectus Regulation, the issuer should be entitled to make an announcement to the market explaining the mistake or inaccuracy.

This is the first announcement to the Base Prospectus.

ANNOUNCED INFORMATION:

- 1) On page 39 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection's 'Business overview' sixth paragraph shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

"Most loans are granted for a period of 25-104 weeks in the amount of 500-~~14,000~~ 5,000 PLN, while consumer sale-and-leaseback agreements span a period of 35-92 weeks, and their value is up to PLN 3,000. Selling each product is preceded by a credit assessment of the client. The Group has 109 thousand customers in its portfolio as of the end of 2022."

- 2) On page 41 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection's 'Underlying loan description' fourth sentence shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

"The vast majority of granted loans range between 500 PLN and 14,000 ~~5000~~ PLN with maturity from 25 up to 104 weeks (with an average term of 71 weeks)."

RESPONSIBILITY:

This announcement is prepared according to the information provided by the Lending Company. As prescribed in the Base Prospectus section '3. GENERAL INFORMATION' the Lending Company accepts responsibility for the information contained in the certain sections of Base Prospectus, including but not limited to sections '7. THE LENDING COMPANY' and '8. THE LOANS'.

¹ This document does not constitute a supplement for the purpose of Article 23 (1) of the Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 (Prospectus Regulation).

² See [ESMA Question and Answers \(Q&A\) tool on the Prospectus Regulation](#), page 51, paragraph 8.2.