ANNOUNCEMENT TO THE MARKET[1]
dated 24 September 2026

(in respect to the Base Prospectus dated 16.01.2026,
EUR 25 000 000 Note Programme)

Issuer: SIA Mintos Finance No.21, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203393775.

Lending Company: HOOVI Rental OÜ, a private limited company existing under the laws of the republic of Estonia, registry code 16020217.

Base Prospectus approved by the shareholder of the Issuer on 16.01.2026.
Base Prospectus approved by NCA on 19.01.2026.

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) opinion[2], 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.

ANNOUNCED INFORMATION:

> On page 46 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans' second paragraph shall be modified as follows, whereby adjusted text is printed in blue and underlined and deleted text is printed in red and strikethrough:

"The main product of the company is the business loan, which provides flexible financing to SMEs. Business loans range from 1 000 EUR to 50~~20~~ 000 EUR, with an average issued loan amount of 4 544 EUR and an average term of 44 months. The minimum loan term is 3 months, while the maximum term reaches 120 months."

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 the section '7. THE LENDING COMPANY'.

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[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.*