ANNOUNCEMENT TO THE MARKET[1]
dated 19 November 2026

(in respect to the Base Prospectus dated 09.11.2026,
EUR 5 000 000 (five million euro) Note Programme)

Issuer: SIA Mintos Finance No.45, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203407882.

Bonds' Issuer: AS ALPPES Capital, a joint stock company established in accordance with the laws of the Republic of Latvia with registration number 52103097551.

Base Prospectus approved by the shareholder of the Issuer on 09.11.2026.
Base Prospectus approved by NCA on 13.11.2026.

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:

1) On page 14 of the Base Prospectus in section *'2. RISK FACTORS'* subsection *'RISKS SPECIFIC TO MINTOS'* first sentence of the second paragraph of risk factor *'6. Certain situations or actions may raise conflicts of interests'* shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in red and strikethrough:

"Mintos provides placement services to the Issuer with respect to the Notes, Mintos receives fees from Signet Bank AS~~the Bonds' Issuer~~ for placement services."

2) On page 27 of the Base Prospectus in section *'4. TRANSACTION OVERVIEW'* subsection *'The Placement Agreement'* shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in red and strikethrough:

"The Placement Agreement contains the agreement between Signet Bank AS~~the Bonds' Issuer~~ and Mintos on the matters related to the above section entitled 'THE DESCRIPTION OF THE TRANSACTIONS IN RELATION TO THE NOTES'. The Placement Agreement mandates Mintos to act as a platform through which the Notes backed by the Bonds will be offered during the placement period as agreed in that agreement. Mintos shall receive fees from Signet Bank AS~~the Bonds' Issuer~~ in relation to the issuance of Notes backed by the Bonds, in view of the Bonds acquired by the Issuer being deemed as placed by Mintos within the placement arrangement. The Placement Agreement shall be governed by the laws of the Republic of Latvia."

RESPONSIBILITY:

This announcement is prepared according to the information provided by the Issuer. As prescribed in the Base Prospectus section '3. GENERAL INFORMATION' the Issuer accepts responsibility for the information contained in the certain sections of Base Prospectus.

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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.*