

JOINT STOCK COMPANY “MINTOS HOLDINGS”
(UNIFIED REGISTRATION NUMBER 40103902690)

**UNAUDITED CONSOLIDATED INTERIM REPORT FOR THE PERIOD
FROM 1 JANUARY 2025 TO 30 SEPTEMBER 2025**
(11th financial year)

**PREPARED IN ACCORDANCE WITH INTERNATIONAL ACCOUNTING STANDARD 34
“INTERIM FINANCIAL REPORTING” AS ADOPTED BY THE EUROPEAN UNION**

Riga, 2026

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Management Report

General information

Name of the Parent company	Mintos Holdings
Legal status of the Parent company	Joint stock company
Unified registration number, place and date of registration	40103902690 Riga, 27 May 2015
Registered office	Skanstes iela 50 Riga, Latvia, LV-1013
Major shareholders	ALPPES Capital SIA (30.07% from voting shares) MS CAP SIA (15.20% from voting shares) Crowdcube Nominees Limited (12.16% from voting shares)
Board Members	Martins Sulte – Chairman of the Management Board Martins Valters – Member of the Management Board
Supervisory Board Members	Janis Abasins – Chairperson of the Supervisory Board Mikus Janvars – Deputy of the Chairperson of the Supervisory Board Reinis Viba – Member of the Supervisory Board
Financial period	1 January – 30 September 2025

Advancing our multi-asset strategy with renewed momentum

Mintos is a leading European investment platform that enables individuals to build long-term wealth. By bringing together a unique range of income-generating assets and investment products - including loans, bonds, real estate, ETFs, and the Smart Cash - Mintos offers investors a comprehensive, all-in-one solution to diversify their portfolios through both automated and manual investment strategies. Established in 2015, Mintos has €776 million in assets under management and is trusted by 650,000 registered users by the end of Q3 2025 across Europe and beyond.

After a period of global uncertainty and regulatory transitions, the business regained momentum in 2024, and that momentum carried into 2025. Throughout the year, we broadened our investment offering, strengthened the investor experience, and continued shaping a more intuitive and engaging platform. These improvements are reflected in how investors use Mintos today: portfolios are becoming more diversified, investing behaviour is more consistent, and our core markets - especially in Spain - continue to welcome a growing number of new investors.

Expanding investment opportunities

We continued strengthening our investment offering throughout 2025, beginning with a broader selection of bonds supported by improved discovery tools, such as clearer market views, and enhanced bond details. As part of this progress, we also strengthened our risk and compliance framework by introducing the Mintos Risk Score for Bonds, giving investors clearer insight into each bond's underlying financials, business profile, country exposure, and structure. In Q4 2025, we added the High-Yield Bonds Portfolio, providing simple access to a diversified basket of corporate bonds with the flexibility to cash out at any time, subject to market conditions.

Our real estate offering also expanded with new opportunities in Denmark and Poland, opening additional routes for geographic and asset-type diversification.

Beyond these developments, we added an additional category to Custom Loans that automatically adapts as market conditions evolve, helping investors maintain better-aligned portfolios with less ongoing effort.

Together, these improvements supported a meaningful increase in diversification across Mintos, strengthening our role as a central platform for building balanced, long-term portfolios. By the end of Q3 2025, 26% of Mintos active customers invest across at least two asset classes.

Platform and user experience improvements

Throughout 2025, we improved the overall investor experience by simplifying how investors add funds, navigate the platform, and stay informed. Easy bank transfers powered by Plaid, along with card payments including Apple Pay and Google Pay, made deposits faster and more convenient. At the same time, refinements to onboarding and suitability assessments helped new investors get started with less friction.

We rebuilt the Loans Dashboard to offer clearer, more intuitive insights into portfolio performance, and our mobile app saw a significant update as well, with a new account value graph, in-app Notification Center, and refreshed store listings that align with our updated brand. These improvements created a more cohesive, timely, and engaging experience for investors, wherever they use Mintos.

Refreshed brand

We refreshed our brand in 2025, including new visual elements and an updated homepage that better reflect a modern, ambitious Mintos focused on empowering long-term investors. This evolution goes beyond aesthetics - it captures the values that guide our work and the direction we are building toward as a company. The renewed identity marks an essential milestone for Mintos, reinforcing our momentum and supporting our broader goal of helping people meet their financial ambitions.

Market growth

We saw strong momentum in our core European markets, particularly Spain and Germany, with new investor registrations rising 77% year over year in Q3 2025. This growth highlights the increasing demand for a clear, income-focused investment platform that is easy to use and built for long-term wealth building.

Financial results

In the first 9 months of 2025, we continued to expand and diversify our revenue streams, achieving 11% year-over-year growth. Revenue reached EUR 10.39 million, up from EUR 9.35 million in the first 9 months of 2024.

Our total cost base increased over the period. We invested more in customer acquisition to grow our user base. Moreover, we expanded our team to help launch and service our new products, thereby increasing total salary costs.

This led to a total comprehensive loss of EUR 2.19 million, compared to a EUR 1.24 million loss in the first 9 months of 2024. The result includes EUR 351 thousand related to the fair value of share-based payment benefits, which are being recognized over the vesting period. Excluding these payments, the result is a loss of EUR 1.84 million, compared with EUR 1.03 million in the first 9 months of 2024 (adjustment for share-based payment benefits included).

In the first 9 months of 2025, we continued to make significant investments in our IT systems to support our new products and improve the efficiency of existing products. We invested a total of EUR 2.58 million, compared to EUR 2.17 million in the first 9 months of 2024.

Outlook 2026

Looking ahead to 2026, we expect to build on the progress achieved this year and continue expanding Mintos into a complete multi-asset platform. Our focus will be on expanding our product offering with crypto, individual ETFs, and individual stocks, strengthening our position as a central place for long-term wealth building. In parallel, we will continue accelerating our shift toward a truly mobile-first experience that makes investing on Mintos more intuitive and seamless. To support these next steps, we will raise additional capital and continue the work we've begun toward obtaining a banking license from the European Central Bank (ECB), enabling us to build a more integrated and secure financial experience for investors across Europe.

Risks and uncertainties

Risk management is an integral part of our operations at Mintos and essential to ensure sustainable business development. Our risk management strategy is defined in our Disclosure on risk management practices, which is provided in accordance with the disclosure requirements set out in Regulation (EU) 2019/2033. We assess which risks are material to our operations on an annual basis, and have identified the following risks as material: compliance risk, concentration risk, counterparty and credit risk, liquidity risk, operational risk, and reputational risk. For each material risk, we create policies that outline how the risk is managed, controlled, and monitored. Risk management policies are approved by the Supervisory Board.

Our business operations are affected by market dynamics on the macroeconomic level. As investments in loans account for the majority of our assets under management, Mintos' performance is tied to the ability of borrowers across multiple geographies to make repayments on their loans, and on the business performance of the lending companies on the platform. As our asset mix diversifies to include bonds, ETFs, and real estate, the performance of financial markets and related industries becomes increasingly relevant. While Mintos does not invest in financial instruments for trading on its own behalf, fluctuations in financial markets still impact customer demand, indirectly affecting our performance. To navigate these dynamics, Mintos' management and risk team monitor global developments, assess the potential risks, and evaluate responses where necessary. However, market risk currently is not considered significant.

We're committed to maintaining a controlled environment that protects investors and enables us to effectively prevent or fight financial crime on the platform. To this end, we're monitoring all transactions according to a set of Know Your Customer (KYC), Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), counter-proliferation financing, and sanctions compliance procedures. Mintos follows the General Data Protection regulation requirements and continually invests in resilient technologies for data security.

We're also dedicated to protecting investors on the platform from exposing themselves to unacceptable risk levels. To achieve this, investors need to complete a Suitability and Appropriateness assessment before investing, and we provide them with supporting tools for assessing the risk of an investment, such as the Mintos Risk Score. We are also working on initiatives to increase investors' awareness of the risks that come with investing.

Events after the balance sheet date

After the balance sheet, the Group raised additional capital from existing shareholders for growth and development in the amount of EUR 500 000. There have been no other significant events after the balance sheet date.

Martins Sulte
Chairman of the Management Board

Martins Valters
Member of the Management Board

14 January 2026

Consolidated Financial Statements (unaudited):**Consolidated Statement of Comprehensive Income (unaudited)**

	Notes	01.01.-30.09.2025	01.01.-30.09.2024
		EUR	EUR
Commission and fee income	<u>4</u>	10 394 593	9 351 630
Commission and fee expenses		(15 821)	(24 803)
Net commission income		10 378 772	9 326 827
Employee remuneration expenses	<u>5</u>	(6 050 490)	(5 198 552)
Depreciation and amortization		(2 218 517)	(2 145 309)
Administrative and other general expenses	<u>6</u>	(4 594 711)	(3 894 381)
Other income	<u>7</u>	601 467	709 106
Other expenses		(12 885)	(7 710)
Interest income		52 551	48 644
Interest and similar expenses		(335 537)	(68 204)
(Loss) before tax		(2 179 350)	(1 229 579)
Corporate income tax		(16 567)	(14 621)
Deferred corporate income tax		-	-
(Loss) for the year		(2 195 917)	(1 244 200)

Other comprehensive income/ (loss)

<i>Other comprehensive income/ (loss) that may be reclassified to profit or loss in subsequent periods (net of tax):</i>	4 292	(426)
Exchange differences on translation of foreign operations	-	-
Change in fair value of financial instruments	-	-
Other comprehensive income for the year, net of tax	4 292	(426)
Total comprehensive (loss)	(2 191 625)	(1 244 626)

The accompanying notes on pages 12 to 15 form an integral part of these financial statements.

Martins Sulte
Chairman of the Management Board

Martins Valters
Member of the Management Board

14 January 2026

Consolidated Statement of Financial Position (unaudited)

ASSETS	Notes	30.09.2025	30.09.2024
		EUR	EUR
Non-current assets			
Intangible assets		4 859 172	3 772 859
Fixed assets		209 447	250 004
Right-of-use leased assets		576 401	551 404
Other debtors and assets	<u>8</u>	581 960	494 050
Total non-current assets		6 226 980	5 068 318
Current assets			
Trade receivables		1 153 106	1 165 467
Other debtors and assets	<u>8</u>	1 812 467	1 171 389
Cash and cash equivalents		4 286 039	5 301 268
Total current assets		7 251 612	7 638 124
TOTAL ASSETS		13 478 592	12 706 442

The accompanying notes on pages 12 to 15 form an integral part of these financial statements.

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14 January 2026

Consolidated Statement of Financial Position (unaudited)

EQUITY AND LIABILITIES	Notes	30.09.2025	30.09.2024
		EUR	EUR
Equity			
Share capital		1 153 357	1 153 177
Share premium		12 614 760	12 612 636
Other capital reserves		1 160 203	580 152
Foreign currency exchange reserve		(30 387)	(40 613)
Accumulated losses		(10 210 737)	(6 541 688)
Total Equity		4 687 196	7 763 664
Non-current liabilities			
Deferred tax liabilities		151 855	140 640
Lease		258 468	154 542
Borrowings	<u>9</u>	2 885 577	1 308 927
Contract liabilities		352 110	255 000
Other payables		13 142	9 653
Total Non-current liabilities		3 661 152	1 868 762
Current liabilities			
Trade and other payables	<u>10</u>	1 445 109	664 528
Borrowings	<u>9</u>	925 755	173 595
Lease		465 065	435 096
Corporate income tax		1 045	11 486
Taxes and State mandatory social insurance liabilities		758 397	696 012
Accrued liabilities		604 809	569 887
Contract liabilities		930 064	523 412
Total Current liabilities		5 130 244	3 074 016
TOTAL EQUITY AND LIABILITIES		13 478 592	12 706 442

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14 January 2026

Consolidated Statement of Cash Flows (unaudited)

	01.01.-30.09.2025	01.01.-30.09.2024
	EUR	EUR
Cash flows to/ from operating activities		
(Loss) before tax	(2 179 350)	(1 229 579)
Adjustments for:		
Amortization and depreciation	2 218 517	2 145 309
Loss from fluctuations of currency exchange rates	12 042	14 571
Other interest and similar income	(52 551)	(48 644)
Interest and similar expense	335 537	68 204
Share-based payment expense	351 000	216 000
Loss/ (gain) on disposal of property, plant and equipment	(3 879)	(3 595)
(Increase) / decrease in financial instruments at fair value through profit or loss	2 318	-
(Increase) in receivables and other assets	(445 932)	(842 886)
Increase in payables	864 006	50 643
Cash generated from operations	1 101 708	370 023
Corporate income tax paid	(72 936)	(41 928)
Net cash flows to/ from operating activities	1 028 772	328 095
Cash flows to/ from investing activities		
Purchase of equipment	(25 501)	(78 468)
Disposal of equipment	5 338	4 113
Purchase of intangible assets	(2 597 364)	(2 170 040)
Purchase of financial instruments	(4 252 628)	(57 561)
Sale of financial instruments	3 680 972	-
Deposits	-	1 000 000
Interest received	52 551	48 644
Net cash flows to/ from investing activities	(3 136 632)	(1 253 312)
Cash flows to/ from financing activities		
Issued share capital	180	32 519
Issued, paid share premium, net	2 124	2 910 757
Repayment of lease liabilities	(365 874)	(377 434)
Interest paid	(70 487)	(37 222)
Borrowings	700 000	1 500 000
Proceeds from issuance of bonds	1 000 000	-
Loan/ bond origination costs	(44 860)	(26 000)
Repayment of borrowings	-	(489 200)
Net cash flows to/ from financing activities	1 221 083	3 513 420
Change in cash	(886 777)	2 588 203
Net foreign exchange difference	(12 042)	(14 571)
Cash and cash equivalents at the beginning of the year	5 184 858	2 727 636
Cash and cash equivalents at the end of the year	4 286 039	5 301 268

The accompanying notes on pages 12 to 15 form an integral part of these financial statements.

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Consolidated Statement of Changes in Equity (unaudited)

	Share capital EUR	Share premium EUR	Other capital reserves EUR	Accumulated losses EUR	Foreign currency translation reserve EUR	Total EUR
Balance as of 31 December 2023	1 120 658	9 701 879	364 152	(5 297 488)	(40 187)	5 849 014
Issue of share capital	32 519	2 910 757	-	-	-	2 943 276
Share-based payments	-	-	216 000	-	-	216 000
Transactions with shareholders	32 519	2 910 757	216 000	-	-	3 159 276
(Loss) for the reporting year	-	-	-	(1 244 200)	-	(1 244 200)
Other comprehensive (loss)	-	-	-	-	(426)	(426)
Total comprehensive (loss)	-	-	-	(1 244 200)	(426)	(1 244 626)
Balance as of 30 September 2024	1 153 177	12 612 636	580 152	(6 541 688)	(40 613)	7 763 664
Share-based payments	-	-	255 838	-	-	255 838
Reduction of share-based payments reserve balance	-	-	(26 787)	26 787	-	-
Transactions with shareholders	-	-	229 051	26 787	-	255 838
(Loss) for the reporting year	-	-	-	(1 499 919)	-	(1 499 919)
Other comprehensive income	-	-	-	-	5 934	5 934
Total comprehensive income/(loss)	-	-	-	(1 499 919)	5 934	(1 493 985)
Balance as of 31 December 2024	1 153 177	12 612 636	809 203	(8 014 820)	(34 679)	6 525 517
Issue of share capital	180	2 124	-	-	-	2 304
Share-based payments	-	-	351 000	-	-	351 000
Transactions with shareholders	180	2 124	351 000	-	-	353 304
(Loss) for the reporting year	-	-	-	(2 195 917)	-	(2 195 917)
Other comprehensive income	-	-	-	-	4 292	4 292
Total comprehensive income/(loss)	-	-	-	(2 195 917)	4 292	(2 191 625)
Balance as of 30 September 2025	1 153 357	12 614 760	1 160 203	(10 210 737)	(30 387)	4 687 196

The accompanying notes on pages 12 to 15 form an integral part of these financial statements.

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Chairman of the Management Board

Martins Valters
Member of the Management Board

14 January 2026

Notes to the Consolidated Financial Statements

1. Corporate information

The consolidated financial statements of Mintos Holdings AS (the Company) and its subsidiaries (collectively, the Group) for the year ended 31 December 2024 were authorized for issue in accordance with a resolution of the Board Members on 24 July 2025. In accordance with the Commercial Law of the Republic of Latvia, the shareholders' meeting has the right to make a decision on the approval of the financial statements. The registered office of the Group is at Skanstes iela 50, Riga.

The consolidated financial statements for the year 2024 were authorized for issue by the Company's Board on 24 July 2025. The unaudited consolidated interim report for the period from 1 January 2025 to 30 September 2025 provides comparative information for the period from 1 January 2024 to 30 September 2024.

The core business activity of the Group during the reporting period was to operate a global online investment platform providing investors with an easy and transparent way to invest in alternative and traditional financial assets.

Mintos Marketplace AS provides investment and auxiliary investment services. Mintos Payments SIA is a licensed electronic money institution. The activities of Mintos Marketplace AS are regulated by the Financial Instruments Market Law and Law on Investment Firms. Activities of Mintos Payments SIA are regulated by the Law on Payment Services and Electronic Money and other normative documents of the Republic of Latvia.

Information on the Group's structure is provided in Note 3.

2. Summary of significant accounting policies

Basis of preparation

These condensed consolidated financial statements of the Group are based on the accounting records made pursuant to the legislative requirements and prepared in conformity with IFRS Accounting Standards as adopted by the European Union, on a going concern basis.

These consolidated financial statements are prepared on a historical cost basis except where noted otherwise.

The presentation currency used in the consolidated financial statement is *euro* (EUR), the presentation currency of the Republic of Latvia. The financial statements cover the period 1 January 2025 through 30 September 2025.

3. Group information

Information about companies included in the Group

The consolidated financial statements of the Group include:

Name	Principal activities	Country of incorporation	30.09.2025 % of ownership	30.09.2024 % of ownership
Mintos Holdings AS	Holding company	Latvia	100	100
Mintos Marketplace AS	Global online multi-asset investment platform	Latvia	100	100
Mintos Finance Estonia OÜ	Support entity	Estonia	100	100
Mintos Finance SIA	Support entity	Latvia	100	100
Mintos Marketplace Ltd	Support entity	United Kingdom	100	100
Mintos Finance II SIA	Support entity	Latvia	100	100
Mintos Finance No2 OÜ	Support entity	Estonia	100	100
Mintos Capital Management SIA	Support entity	Latvia	100	100
Mintos Marketplace S.A.P.I. S.A. de C.V	Support entity	Mexico	100	100
Mintos Payments SIA	Electronic money institution	Latvia	100	100
Mintos Deutschland GmbH	Support entity	Germany	100	100
Mintos Development SIA	Support entity	Latvia	100	100
Mintos Debt Collection SIA	Support entity	Latvia	100	100
Mintos Fractional Investments SIA	Support entity	Latvia	100	100
Mintos Marketplace Indonesia PT <i>in liquidation</i>	Support entity	Indonesia	49	49

Mintos Capital Management SIA has 100% ownership of 57 Support entities in Latvia, which offer investments in the form of Notes: Mintos Finance No.1 SIA – Mintos Finance No.56 SIA and Mintos Finance No.58 SIA (as of 30 September 2024 54 Support entities: Mintos Finance No.1 SIA – Mintos Finance No.54 SIA).

4. Commission and fee income

Set out below is the disaggregation of the Group's revenue from contracts with customers:

Type of income:

	01.01.-30.09.2025 EUR	01.01.-30.09.2024 EUR
Service fee - lending companies	7 942 477	6 823 548
Net interest income	769 105	1 453 054
Bond placement fee	390 691	357 645
Connection fee	325 734	298 649
Mintos Core fee	283 786	-
Inactivity fee	272 297	183 918
Secondary market fee	171 690	116 818
Foreign currency exchange commissions	70 073	116 149
Other commission fees	168 740	1 849
TOTAL:	10 394 593	9 351 630

Timing of revenue recognition:

Services transferred over time	9 473 322	8 577 100
Services transferred at a point in time	921 271	774 530
TOTAL:	10 394 593	9 351 630

5. Employee remuneration expenses

	01.01.-30.09.2025 EUR	01.01.-30.09.2024 EUR
Salaries	4 652 811	4 074 516
Social security contributions	1 046 061	907 456
Share-based payment expenses	351 000	216 000
Business risk duty	618	580
TOTAL:	6 050 490	5 198 552

Part of salaries and related taxes have been capitalized to IT development costs, not included in the amounts in the table above: for the period 1 January – 30 September 2025 EUR 2 584 852 (1 January – 30 September 2024: EUR 2 165 122). The Group employed 174 employees as of 30 September 2025 and 173 employees as of 30 September 2024.

6. Administrative and other general expenses

	01.01.-30.09.2025 EUR	01.01.-30.09.2024 EUR
IT expenses	1 061 129	1 091 823
Bank commissions	588 051	415 222
Indirect client acquisition expenses	559 784	208 569
Non-deductible VAT	451 104	421 897
Direct client acquisition costs	444 916	330 804
Compliance expenses	365 753	311 839
Other personnel related expenses	302 341	266 890
Audit and consultation expenses	204 389	108 274
Office expenses	177 548	180 838
Legal expenses	126 199	317 869
Office rent and related expenses	108 737	84 351
Business trips	93 456	85 965
Business development expenses in other countries	34 497	31 187
Other expenses	76 807	38 853
TOTAL:	4 594 711	3 894 381

7. Other income

	01.01.-30.09.2025 EUR	01.01.-30.09.2024 EUR
Penalty income	243 170	418 917
Closed account fee	126 896	-
Monitoring fee income	88 109	102 095
Income from short-term rent sublease	65 351	84 296
Other income	77 941	103 798
TOTAL:	601 467	709 106

8. Other debtors and assets

	30.09.2025 EUR	30.09.2024 EUR
Prepaid expenses	297 381	395 982
Security deposits	181 402	59 895
Bonds at amortized costs	60 434	38 173
Other debtors and assets	42 743	-
Total other debtors and assets non-current, including:	581 960	494 050
Non-financial assets	297 381	395 982
Financial assets	284 579	98 068
Prepaid expenses	885 716	836 311
Financial investments (bonds, ETF)	628 798	33 512
Tax assets	25 170	11 143
Advance payments	24 240	51 238
Security deposit for client cash	-	10 795
Other debtors and assets	303 537	288 184
Impairment allowance for other debtors and assets	(54 994)	(59 794)
Total other debtors and assets current, including:	1 812 467	1 171 389
Non-financial assets	1 043 502	922 748
Financial assets	768 965	248 641
TOTAL:	2 394 427	1 665 439

9. Borrowings

To support Bond supply, the Company's subsidiary, Mintos Fractional Investments SIA, has negotiated a credit line with a local bank for EUR 1 000 000, with a maturity in 2026, with the possibility of extension. The EIR as of 30 September 2025 is 10.61%.

During the reporting period, the Company's subsidiary, Mintos Marketplace AS, issued subordinated bonds for EUR 1 000 000, with a maturity of 10 years and an interest rate of 12%, payable every quarter.

	30.09.2025 EUR	30.09.2024 EUR
Non-current:	2 885 577	1 308 927
Other loans with interest accrued	1 913 236	1 308 927
Subordinated bonds	972 341	-
Current:	925 755	173 595
Short-term credit line from the bank	685 832	-
Subordinated bonds coupon payable	22 351	-
Other loans	217 572	173 595

10. Trade and other payables

	30.09.2025 EUR	30.09.2024 EUR
Salary payables	449 847	406 781
Customer security deposits held for settlement assurance	417 410	-
Trade payables	361 630	223 338
Other payables	216 222	34 409
TOTAL:	1 445 109	664 528

11. Client funds and financial instruments

The Group's core activity is to operate an easy-to-use online investment platform, providing long-term investors with a unique mix of alternative and traditional investments.

Clients are investing in financial instruments – loan-backed, rental real estate-backed, and fractional bonds-backed securities called Notes, money market fund units and ETFs.

The Group held and safeguarded the following clients' financial instruments, and safeguarded clients' funds in segregated bank accounts as of 30 September 2025 and 30 September 2024:

	30.09.2025	30.09.2024
	EUR	EUR
Assets under management		
Financial Instruments	728 316 096	596 014 259
Cash	42 449 710	41 733 393
TOTAL:	770 765 806	637 747 652

In accordance with the Financial Instrument Market Law, Mintos Marketplace AS is obligated to ensure an annual audit of practices of client funds and financial instrument safeguarding. The audit was conducted during the reporting period, and the report was submitted to the regulator. No shortcomings were reported.

Before investing in Notes, the Group offered investments in loans originated by various alternative lending companies worldwide. New investments directly in loans were discontinued on 30 June 2022. Clients had the following outstanding investments in loans and payments in process related to those investments (direct investments through assignment agreements):

	30.09.2025	30.09.2024
	EUR	EUR
By loan type		
Personal Loans	64 344 996	71 991 664
Short-Term Loans	23 751 891	28 290 256
Car Loans	18 491 450	19 489 841
Mortgage Loans	1 612 465	2 076 005
Business Loans	268 262	5 743 131
Agricultural Loans	41 452	202 738
TOTAL:	108 510 516	127 793 635

Additionally, the Group's subsidiary, Mintos Debt Collection SIA, established specifically for legal proceedings related to client asset recovery, is holding investor funding totalling EUR 314 789 as of 30 September 2025 (30.09.2024: EUR 314 789).

12. Events after the balance sheet date

After the balance sheet, the Group raised additional capital from existing shareholders for growth and development in the amount of EUR 500 000. There have been no other significant events after the balance sheet date.

Martins Sulte
Chairman of the Management Board

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14 January 2026