

## ANNOUNCEMENT TO THE MARKET<sup>1</sup>

dated 08 January 2025

(in respect to the Base Prospectus dated 29.11.2024,  
EUR 100 000 000 Note Programme)

**Issuer:** SIA Mintos Finance No.2, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203387637.

**Lending Company:** STAR DANA PTE. LTD., an exempt private company limited by shares, existing under the laws of the Republic of Singapore with unique entity number 201922264N.

Base Prospectus approved by the shareholder of the Issuer on 29.11.2024.

Base Prospectus approved by NCA on 12.12.2024.

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<sup>2</sup>, 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 47 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans' shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

"The Lending Company is issuing instalment loans to Indonesian citizens. The Loan terms range from 1 to **12**~~9~~ months, the average being 6 months. The Loan size ranges from EUR 5 to EUR 5861 with the average size being EUR 115. All Loans are issued in Indonesian Rupiah (IDR) and distributed to the Borrower's bank account via the Servicer. The average interest rate for the Loan is **up to** 0.3% per day."

- 2) On page 53 of the Base Prospectus in section '9. THE LOANS' subsection 'Repayment and maturity' first paragraph shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

"Under the Loan, the Borrower makes payments of principal and interest on a pre-agreed schedule. The effective annual percentage rate (APR) ranges from ~~72%83.50%~~ to **108%478.53%** as the maximum nominal APR permitted by the regulation in Indonesia is **from 0.2% to** 0.3% per day. The Loan's term ranges from ~~3060~~ days to **365**~~90~~ days with the average term being **180**~~75~~ days."

### 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 sections '7. THE LENDING COMPANY' and '9. THE LOANS'.

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<sup>1</sup> 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).

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