

ANNOUNCEMENT TO THE MARKET¹

dated 21 April 2026

(in respect to the Base Prospectus dated 18.12.2025,
EUR 150 000 000 Note Programme)

Issuer: SIA Mintos Finance No.3 incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203387571.

Lending Company: SIA "Finanza", a limited liability company existing under the laws of the Republic of Latvia with registration number 40103413280.

Base Prospectus approved by the shareholder of the Issuer on 18.12.2025.

Base Prospectus approved by NCA on 22.12.2025.

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.

ANNOUNCED INFORMATION:

On page 51 of the Base Prospectus in section '8. THE LOANS' subsection 'Repayment and maturity' first para 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 Agreement, the Borrower repays the loan according to an amortization schedule with equal monthly instalments on a pre-agreed schedule. Each instalment consists of principal (incl. capitalized amounts) and interest. The annual percentage rate (APR) ranges from ~~420%~~ 420% to 70%. The term ranges from 3 months to 120 months with the average term being 35 months for *Finea* and 45 months for *Dali Dali* product."

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 '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.