

ANNOUNCEMENT TO THE MARKET¹

dated 08 July 2022

*(in respect to the Base Prospectus dated 16 June 2022,
EUR 65 000 000 (sixty-five million euro) Note Programme)*

Issuer: SIA Mintos Finance No.26, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203394802.

Lending Company: Compañía de Creditos Rápidos S.A.S., a simplified stock corporation in accordance with the laws of Columbia, and its registration number 02366627.

Base Prospectus approved by the shareholder of the Issuer on 16.06.2022.

Base Prospectus approved by the FCMC on 28.06.2022.

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 (FCMC) 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 45 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, the Borrower makes fixed payments of principal and interest on a pre-agreed repayment schedule. Interest only for all loans is 25% per annum. Including other optional services and fees, the annual percentage rate (APR) for short term loans ranges from 25% ~~290%~~ to 1850% ~~600%~~. The term ranges from 5 days to 30 days with the average term being 30 days. As for instalment loans, the annual percentage rate (APR) including other optional services, ranges from 25% ~~95%~~ to 1850% ~~220%~~. The term for instalment loans ranges from 3 months to 6 months with the average term being 3.5 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 '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.