

ANNOUNCEMENT TO THE MARKET¹

dated 14 July 2022

(in respect to the Base Prospectus dated 10 June 2022,
EUR 450 000 000 (four hundred fifty million euro) Note Programme)

Issuer: SIA Mintos Finance No.27, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203396269.

Lending Company: Limited Liability Partnership "Microfinance Organization OnlineKazFinance", a limited liability partnership under the laws of the Republic of Kazakhstan, the registration number 160840000397.

Base Prospectus approved by the shareholder of the Issuer on 10.06.2022.

Base Prospectus approved by the FCMC on 21.06.2022.

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:

- 1) On page 52 of the Base Prospectus in section '8. THE LENDING COMPANY' subsection 'Borrowers' Loans' last two sentences of the para shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

"The average APR is 53% and it ranges from ~~35%~~45% to 56%. The Loan currency is Kazakhstani tenge (KZT)."

- 2) On page 57 of the Base Prospectus in section '10. THE BORROWERS' LOANS' subsection 'Repayment and maturity' last two sentences of 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**:

"The annual percentage rate (APR) ranges from ~~35%~~45% to 56%. The term ranges from 3 months to 60 months with the average term being 27 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 sections '8. THE LENDING COMPANY' and '10. THE BORROWERS' 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.