

ANNOUNCEMENT TO THE MARKET¹

dated 18 August 2022

*(in respect to the Base Prospectus dated 4 July 2022,
EUR 220 000 000 (two hundred twenty million euro) Note Programme)*

Issuer: SIA Mintos Finance No.6 incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203387711.

Lending Company: O.C.N. "Sebo Credit" S.R.L., a limited liability company established on 05.01.2017 in accordance with the laws of the Republic of Moldova, registration number (IDNO) 1017600000371, having its registered address at 42 Albișoara Street, MD-2005, 4th Floor, Chișinău (Kishinev), Republic of Moldova.

Base Prospectus approved by the shareholder of the Issuer on 04.07.2022.

Base Prospectus approved by the FCMC on 12.07.2022.

Terms specified in capital letters, yet not explained herein are explained in the Base Prospectus (<https://assets.mintos.com/D66A0A8F-CEF1-4A63-394E-D4F8D79A427B.pdf>).

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 54 of the Base Prospectus in section '10. THE BORROWERS' 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 Borrower's Loan, the Borrower makes monthly payments of principal and interest on a pre-agreed schedule. The annual percentage rate (APR) ranges from 0% to 753%. The term for the instalment loans is **3 to 24 months** ~~twelve months~~. The term for the non-revolving credit line loans with interest only and annuity schedules is 12 to 36 months for accessing the loan and payment of the interest and fees and next 12 months for principal repayment, with applicable interest and fees."

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 '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.