

ANNOUNCEMENT TO THE MARKET¹

dated 29 September 2025

(in respect to the Base Prospectus dated 11.08.2025,
EUR 75 000 000 Note Programme)

Issuer: SIA Mintos Finance No.43, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203410365.

Lending Company: Luma Finans AB, a private limited company established in accordance with the laws of the Kingdom of Sweden with registration number 556902-7344.

Base Prospectus approved by the shareholder of the Issuer on 11.08.2025.

Base Prospectus approved by NCA on 14.08.2025.

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:

- 1) On page 42 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans' second paragraph shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

"Customers can apply for a loan under brand Lumify from 2 000 to 70 000 Swedish Krona (SEK) and under brand Credifi from SEK 2 000 to SEK 50 000 by filling an online application form on the Lending Company's websites. The term of the loan varies from 4 to **60**~~29~~ months. The loan is paid out only to the customer's bank account, and all loan-related matters are managed online through the Lending Company's websites."

- 2) On page 46 of the Base Prospectus in section '8. 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 monthly payments of principal, withdrawal fee, invoice fee and interest on a pre-agreed schedule. The nominal annual percentage rate (APR) ranges from 23% to 800%. The term ranges from 4 months to **60**~~29~~ months with the average term being 7 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 '7. THE LENDING COMPANY' and '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.