

ANNOUNCEMENT TO THE MARKET¹

dated 26 August 2024

(in respect to the Base Prospectus dated 02.08.2024,
EUR 40 000 000 (forty million euro) Note Programme)

Issuer: SIA Mintos Finance No.44, incorporated as a limited liability company and registered in the Republic of Latvia with registration number 40203409012.

Lending Company: Publiseg, S.A.P.I. de C.V. SOFOM, E.N.R., a joint stock company (*sociedad anónima promotora de inversión*) existing under the laws of the United Mexican States, Commercial Entity Registration Number [*Folio mercantil*]: 334,151.

Base Prospectus approved by the shareholder of the Issuer on 02.08.2024.

Base Prospectus approved by the NCA on 14.08.2024.

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.

This is the first announcement to the Base Prospectus.

ANNOUNCED INFORMATION:

- 1) On pages 41 and 42 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection's 'Loans' (i) third sentence of first paragraph and (ii) fourth and sixth sentences of 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**:
 - (i) "The average loan amount for payroll loans is EUR 1 500, and it ranges from EUR ~~90 100~~ to EUR 21 000~~18 400~~."
 - (ii) "The average loan amount for direct debit loans is € 1,250, while it ranges from € ~~90 100~~ to € 4 800~~4,200~~. The average payment period for this product is 23.7 months, within a range of 12, 18 and 26 months. The average annual percentage rate (APR) is 74.2% and it ranges between 60% to 140~~107.4~~%."
- 2) On pages 48 and 49 of the Base Prospectus in section '8. THE LOANS' subsection's 'Repayment and maturity' part 'Direct Debit Loans' fifth and sixth sentences 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 60% to 140~~107.4~~% with an average initial commission of 7.3%. The term ranges from 12 months to 26~~24~~ months with the average term being 23.7 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 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.