

ANNOUNCEMENT TO THE MARKET¹

dated 12 October 2026

*(in respect to the Base Prospectus dated 24.07.2026,
EUR 100 000 000 (one hundred million euro) Note Programme)*

Issuer: SIA Mintos Finance No.11, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 50203392201.

Lending Company: WATU CREDIT UGANDA LIMITED, limited by shares established on 23.05.2019 in accordance with the laws of the Republic of Uganda with registration number 80020001840014

Base Prospectus approved by the shareholder of the Issuer on 24.07.2026.

Base Prospectus approved by NCA on 06.08.2026.

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:

On page 46 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans' 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**:

"The Lending Company provides short-term secured pay-as-you-go products s for smartphone purchases and medium-term secured asset financing products s for motorbike purchases in Uganda. Target customers are private individuals and micro-entrepreneurs, which are providing passenger transportation (taxi) services in the cities of Uganda. Smartphone Loans issued on average are UGX ~~540~~600,000 (approximately EUR ~~430~~150) and range between Ugandan Shilling (UGX) ~~440~~500,000 to ~~700~~760,000 (approximately EUR ~~405~~110 to EUR ~~470~~180), depending on the price of a specific asset and are issued for a term of ~~42~~17 months, and boda loans issued on average are UGX ~~5.4~~5.6 million (approximately EUR ~~4200~~1360), range between Ugandan Shilling (UGX) ~~3,060~~3,100,000 to ~~6,420~~6,600,000 (approximately EUR ~~730~~680 to EUR ~~4,450~~1,600), for a term from 6 up to 24 months, being 20 months on average. The Lending Company processes the loans within a couple of hours from the moment they receive the loan application. This is possible due to the developed loan management system, where all the necessary information, including data of the customer's financial standing and financed assets, is stored. The loan currency is UGX."

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 '7. THE LENDING COMPANY'.

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.