

ANNOUNCEMENT TO THE MARKET¹

dated 28 June 2023

(in respect to the Base Prospectus dated 13.06.2023,
EUR 50 000 000.00 (fifty million euro) Note Programme)

Issuer: SIA Mintos Finance No.1, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203387618.

Lending Company: UAB mogo LT, a private stock company existing under the laws of the Republic of Lithuania with legal entity code 302943102.

Base Prospectus approved by the shareholder of the Issuer on 13.06.2023.

Base Prospectus approved by NCA on 28.06.2023.

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 52 of the Base Prospectus in section '9. THE GUARANTOR' subsection 'Key financial information regarding the Guarantor' some of the numbers in the tables shall be modified as follows, whereby deleted text is printed in **red and strikethrough**:

Selected statement of comprehensive income data of the Guarantor (in million EUR)

	2020	2021	2022
Total comprehensive income for the year	0.1	9.7	23.8

Selected statement of financial position data of the Guarantor (in million EUR)

	2020	2021	2022
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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.

Net financial debt	234214	258231	277230
Current ratio	1.364	2.605	2.403
Debt to equity ratio	6.746.5	5.01	3.74
Interest cover ratio	1.96	2.53	2.54

Selected statement of cash flows data of the Guarantor (in million EUR)

	2020	2021	2022
Net cash flows from operating activities	18.2	-22.42	-4.20.9
Net cash flows from financing activities	-8.2	12.45	12.39.1
Net cash flows from investing activities	-9.3	10.5	-4.46

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 section '9. THE GUARANTOR'.