



FIRST SUPPLEMENT TO THE BASE PROSPECTUS dated 04 March 2026

This first supplement (Supplement) is supplemental to, forms part of and must be read and construed in conjunction with, the Base Prospectus dated 29.04.2025 in respect to EUR 70 000 000 Note Programme (Base Prospectus) and constitutes a supplement for the purposes of Article 23 of Regulation (EU) No. 2017/1129 (Prospectus Regulation).

Issuer: SIA Mintos Finance No.29, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203393506.

Lending Company: EVERGREEN FINANCE LONDON LIMITED, a private limited company established in accordance with the laws of the United Kingdom, registration number 07669210.

Base Prospectus approved by the shareholder of the Issuer on 29.04.2025.

Base Prospectus approved by Latvijas Banka (NCA) on 07.05.2025.

GENERAL INFORMATION

Terms specified in capital letters, yet not explained herein are explained in the [Base Prospectus](#).

This Supplement has been approved by the NCA as competent authority in the Republic of Latvia under the Prospectus Regulation. NCA only approves this Supplement, as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such an approval should not be considered as an endorsement of the Issuer or the quality of the Notes that are the subject of the Base Prospectus (as supplemented by this Supplement). To the best of the knowledge of the Issuer the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

The purpose of this Supplement is to amend the Base Prospectus by increasing the amount of the Programme; as well as updating information on the Issuer's and the Lending Company's latest financial information in sections '5. THE ISSUER' and '7. THE LENDING COMPANY' accordingly; and updating information on non-resident legal entities in section '10. TAXATION'.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements referred to in (a) shall prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus has arisen or been noted since the publication of the Base Prospectus.

AMENDMENTS TO THE BASE PROSPECTUS

With effect from the date of this Supplement, the information appearing in the Base Prospectus shall be amended and/or supplemented in the manner described below:

- 1) On page 1 of the Base Prospectus the amount of the Programme shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

EUR ~~10070~~ 000 000 (~~hundred~~seventy** million euro) Note Programme**

- 2) On page 1 of the Base Prospectus the amount of the Programme, the below paragraph shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

Notes will be issued in registered form. The maximum aggregate nominal amount of all Notes from time to time outstanding under the Programme will not exceed EUR ~~10070~~ 000 000 (~~hundred~~**seventy** million euro) (or its equivalent in other currencies).

- 3) On page 5 of the Base Prospectus in section 'GLOSSARY' the amount of the Programme referred to in the definition of the "Programme" shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

Programme this EUR ~~10070~~ 000 000 (~~hundred~~**seventy** million euro) Note Programme.

- 4) On page 25 of the Base Prospectus in section '3. GENERAL INFORMATION' the amount of the Programme referred to in the sub-section 'Programme limit' shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

Programme limit

The maximum aggregate nominal amount of all Notes from time to time outstanding under the Programme will not exceed EUR ~~10070~~ 000 000 (~~hundred~~**seventy** million euro) (or its equivalent in other currencies).

- 5) On page 41 of the Base Prospectus in section '5. THE ISSUER' subsection 'Financial information' link with unaudited financials for 2025 and one new paragraph are added, whereby added text is printed in **blue and underlined**:

Unaudited financials 2025

In accordance with the Section 97(1) of the Law on the Annual Statements and Consolidated Annual Statements, the annual financial report must be prepared and submitted to the State Revenue Service of the Republic of Latvia not later than five months after the end of the reporting year, i.e. the financial report of the Issuer for 2025 must be prepared and submitted until 31.05.2026.

- 6) On page 45 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Financial information' is replaced with latest financial information entirely in respective wording:

The latest available financial information of the Lending Company is available on Mintos website (the currency used in financial statements is British pound sterling (GBP)). Financial statements were prepared in accordance with applicable law in the UK and UK Accounting Standards.

[Audited financials 2023-2024 Q1](#) (the audited financial statements are for the 15-months period ended March 31st 2024)

[Audited financials 2024-2025 Q1](#)

[Unaudited financials 2025](#)

The Lending Company changed its financial year period-end to 31 March and so financial statements for 2025 are not audited yet. According to Section 442 of the Companies Act 2006, the audited report should be provided within 9 months after the financial year end although it is expected the audited report will be ready by December 31st 2026.

- 7) On page 73 of the Base Prospectus in section '10. TAXATION' sub-subsection 'Non-resident legal entities' of subsection 'Taxation of legal entity Noteholders' shall be entirely replaced with the new wording:

A legal entity would be considered a non-resident of Latvia for taxation purposes in all cases unless it is a tax resident of Latvia. The interest income and capital gains from the sale of the Notes for non-resident legal entities will not be taxable in Latvia (i.e. gross income will be paid), except if the income recipient is located, registered, or incorporated in a no-tax or low-tax country (so-called "tax havens"; if this is the case - 20% tax will be withheld by the Issuer in Latvia). The list of "tax havens" according to the Latvian law includes UK Anguilla, US Guam, US Samoa, US Virgin Islands, Russian Federation, Republic of Fiji, Republic of Palau, Republic of Panama, Independent State of Samoa, Republic of Trinidad and Tobago, Republic of Vanuatu. The list of mentioned countries and territories may be amended from time to time.

RIGHTS OF WITHDRAWAL

Pursuant to Article 23 (2) of the Prospectus Regulation, Investors who have already accepted to purchase or subscribe for any Notes to be issued under the Programme before this Supplement is published, shall have the right to withdraw their acceptances, provided that the new factor, material mistake or material inaccuracy was prior to the final closing of the public offer and delivery of the Notes. Taking into account all the Notes are delivered to the Investors immediately upon acceptance of their order to buy Notes on the Platform, rights of withdrawal do not apply to the Investors.

RESPONSIBILITY

Section 'AMENDMENTS TO THE BASE PROSPECTUS' of this Supplement related to the amendments in the Base Prospectus section '7. THE LENDING COMPANY' 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 the Base Prospectus, including but not limited to section '7. THE LENDING COMPANY'.

The Issuer, considering information in the sub-section 'Responsibility for this Base Prospectus' of the section '3. GENERAL INFORMATION' of the Base Prospectus, accepts responsibility for the information contained in this Supplement and declares that, to the best of its knowledge, the information contained in this Supplement is in accordance with the facts.