

ANNOUNCEMENT TO THE MARKET¹

dated 23 May 2025

*(in respect to the Base Prospectus dated 28.03.2025,
EUR 130 000 000 (one hundred thirty million euro) Note Programme)*

Issuer: SIA Mintos Finance No.10, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203387694.

Lending Company: Creditstar Finland OY, a limited liability company established in accordance with the Republic of Finland with business ID number 2301802-7.

Base Prospectus approved by the shareholder of the Issuer on 28.03.2025.

Base Prospectus approved by NCA on 07.04.2025.

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 43 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans' first sentence of 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 is a consumer credit company, offering Finnish private individuals credit in amounts from 50 to 10 000 euros accessible via a credit account, with loan repayment periods from 30 days to **72~~24~~** months."

- 2) On pages 48 and 49 of the Base Prospectus in section '8. THE LOANS' subsection '*Repayment and maturity*' (i) second sentence of first paragraph and (ii) first sentence of sixth 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) "Based on the amount of the Loan and the Borrowers' choice, the term of the repayment of the Loan is 1 to **72~~24~~** months."
 - (ii) "The Lending Company may offer the Borrower 1 to **72~~24~~** months long repayment plan."

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.