



## FIRST SUPPLEMENT TO THE BASE PROSPECTUS dated 29 February 2024

This first supplement (Supplement) is supplemental to, forms part of and must be read and construed in conjunction with, the Base Prospectus dated 23 May 2023 in respect to EUR 52 000 000 (fifty two million euro) 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.23, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203394107.

**Lending Company:** ESTO AS, a public limited company established in accordance with the laws of the Republic of Estonia, registration number 14180709.

Base Prospectus approved by the shareholder of the Issuer on 23.05.2023.

Base Prospectus approved by Latvijas Banka (NCA) on 30.05.2023.

### 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.

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 65 000 000.00 (sixty five million euro) Note Programme** ~~EUR 52 000 000.00 (fifty two million euro) Note Programme~~

- 2) On page 1 of the Base Prospectus the amount of the Programme in 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 65 000 000.00 (sixty five million euro)** ~~EUR 52 000 000.00 (fifty two million euro)~~ (or its equivalent in other currencies).

- 3) On page 6 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 65 000 000.00 (sixty five million euro)** ~~EUR 52 000 000.00 (fifty two million euro)~~ Note Programme.

- 4) On page 24 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 65 000 000.00 (sixty five million euro)** ~~EUR 52 000 000.00 (fifty two million euro)~~ (or its equivalent in other currencies).

## 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 is prepared according to the information available to the Issuer.

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.