

ANNOUNCEMENT TO THE MARKET¹

dated 29 January 2026

(in respect to the Base Prospectus dated 11.12.2025,
EUR 30 000 000 Note Programme)

Issuer: SIA Mintos Finance No.57, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 50203685791.

Lending Company: VIGUA SERVICIOS PATRIMONIALES, S.A. DE C.V., a public limited company with variable capital existing under the laws of Mexico with registration number VSP120625KT6.

Base Prospectus approved by the shareholder of the Issuer on 11.12.2025.

Base Prospectus approved by NCA on 19.12.2025.

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 41 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans' last sentence shall be modified as follows, whereby added text is printed in [blue and underlined](#) and deleted text is printed in ~~red and strikethrough~~:

"The average Annual Percentage Rate (APR) for direct debit loans is 102% and it ranges from 40% to [116](#)~~102~~%."

- 2) On page 47 of the Base Prospectus in section '8. THE LOANS' subsection 'Repayment and maturity' 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~~:

Under the Loan, the Borrower makes periodic repayments of principal and interest on a pre-agreed schedule, typically through biweekly and successive instalments as set out in the amortization table of the Loan Agreement. The annual percentage rate (APR) ranges from 40% to [116](#)~~102~~%. The term ranges from 3 months to 48 months with the average term being 44 months.

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.