

ANNOUNCEMENT TO THE MARKET¹

dated 24 January 2024

*(in respect to the Base Prospectus dated 08.06.2023,
EUR 210 000 000 (two hundred ten million euro) Note Programme)*

Issuer: SIA Mintos Finance No. 28, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203394785.

Lending Company: Limited Liability Partnership "MICROFINANCE ORGANIZATION "FINTECHFINANCE", established in accordance with the laws of the Republic of Kazakhstan with registration number 200840014753.

Base Prospectus approved by the shareholder of the Issuer on 08.06.2023.

Base Prospectus approved by NCA on 14.06.2023.

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 48 of the Base Prospectus in section '8. THE LENDING COMPANY' subsection 'Borrowers' Loans' 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 provides online short term loans. The average loan amount is approximately 95,000 Kazakhstani tenge (KZT) and it ranges from 9,700 KZT to ~~172,000 KZT~~ [210,000 KZT](#). The average term of the loans is 26 days and it ranges from 6 to 36 days. The average annual percentage rate (APR) is 365% and it ranges from 0% to 548%. The loan currency is Kazakhstani tenge."

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 section '8. THE LENDING COMPANY'.

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.