

ANNOUNCEMENT TO THE MARKET¹

dated 11 August 2022

*(in respect to the Base Prospectus dated 29 April 2022,
EUR 55 000 000 (fifty-five million euro) Note Programme)*

Issuer: SIA Mintos Finance No.17, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203392888.

Lending Company: Everest Finanse Spółka Akcyjna, a limited liability company existing under the laws of Poland with KRS number 0000541824.

Base Prospectus approved by the shareholder of the *Issuer* on 29.04.2022.

Base Prospectus approved by the FCMC on 10.05.2022.

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 (FCMC) 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 'Underlying loan description' 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 "door-to-door" sales lender and issues instalment loans to customers in Poland. Customers interested in borrowing from the Lending Company apply on the infoline or on the website. Customers are also acquired through affiliates or through advisors. The vast majority of granted loans range between 1000 PLN and ~~14000~~**5000** PLN with maturity from ~~2535~~ up to ~~10492~~ weeks (with an average term of 56 weeks). In addition, while selling the loans, the Lending Company offers other services, such as legal advisory and health insurance. The loan currency is Polish zloty (PLN)."

- 2) On page 45 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 Agreement, the Borrower repays the total repayment obligation which consists of the total amount of the Loan, preparatory fee, loan origination fee, loan disbursement fee, interest, as well as off-premise loan servicing fee to the Lending Company in several weekly instalments. The annual percentage rate ranges from 20% to 600%. The term ranges from ~~2535~~ up to ~~10492~~ weeks with the average term being 56 weeks."

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 '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.