



Programme for the Issuance of asset backed securities

This supplement (the “**Supplement**”) is supplemental to, forms part of and must be read and construed in conjunction with the Base Prospectus dated 15 MAY 2025 (the “**Base Prospectus**”) prepared by SIA “VIAINVEST Assets” (the “**Issuer**” or the “**Company**”) with respect to Programme for the Issuance of asset backed securities of EUR 150,000,000 (one hundred fifty million euro) and constitutes a supplement for the purposes of Article 23 of Regulation (EU) No. 2017/1129 (the “**Prospectus Regulation**”).

Terms given a defined meaning in the Base Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

This Supplement has been approved by the Bank of Latvia (in Latvian - Latvijas Banka) as competent authority under the Prospectus Regulation. The Bank of Latvia only approves the Base Prospectus, as supplemented by 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 asset backed securities that are the subject of the Base Prospectus.

The Issuer, represented by the member of its Management Board, 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 and makes no omission likely to affect its import.

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.

Page Number of the Base Prospectus	Nature of the Modification	Added text is shown in <u>blue and underlined</u> ; deleted text is shown in red and strikethrough
44	Revised (supplemented) data in the table:	
11.1. Net loan portfolio		
	31.12.2024	31.12.2023
Net loan portfolio, EUR	36 486 906	26 <u>8</u> 24 590
44	Revised (supplemented) data in the table:	

	31.12.2024	31.12.2023
Gross receivables, EUR	38 471 967	28 117 876
Allowance for doubtful debts, EUR	1 985 060	1 293 286
Net receivables, EUR	36 486 906	26 824 590

45	Revised (supplemented) data in the table:	
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11.4. Total loan portfolio in EUR by duration for which the repayment of loans is delayed

	Loan amount (EUR)	
	31.12.2024	31.12.2023
Not delayed	33 523 933	24 270 222
Delayed 1-30 days	3 134 516	2 394 366
Delayed 31-60 days	1 026 258	812 083
Delayed 61-90 days	171 025	125 322
Delayed 90+ days (NPL)	616 235	515 383

RIGHTS OF WITHDRAWAL

Pursuant to Article 23 (2) of the Prospectus Regulation, Investors who have already accepted to purchase or subscribe for any Securities 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 Securities. Taking into account all the Securities are delivered to the Investors immediately upon acceptance of their order to buy Securities on the Platform, rights of withdrawal do not apply to the Investors.

Management Board of SIA "VIAINVEST Assets":
Member of the Management Board
Eduards Lapkovskis

This document is signed electronically with secure electronic signatures containing the time stamps.