

## **MiFID II Product Governance / Eligible Counterparties, Professional Clients and Retail Clients Target Market**

Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Bonds has led to the conclusion that (i) the target market for the Bonds is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, "MiFID II"), and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Bonds to retail clients are appropriate: investment advice, and portfolio management, and non-advised services, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Bonds (a "Distributor") should take into consideration the manufacturer's target market assessment; however, a Distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Bonds (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

**Final Terms dated 20 October 2025**

**UAB "Mano numai"**

**Legal entity identifier (LEI): 984500BD5B481461D291**

**FINAL TERMS**

**of the issue of EUR 6,490,000 in aggregate principal amount**

**of fixed rate Bonds due 2028**

**under the General Terms and Conditions of UAB "Mano numai" for the issuance up to EUR 8,000,000 of fixed rate Bonds with the Maturity up to 2,5 Years**

Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Terms and Conditions of UAB "Mano numai" for the issuance up to EUR 8,000,000 of fixed rate Bonds with the Maturity up to 2,5 Years (the "General Terms and Conditions"). This document constitutes the Final Terms of the Bonds described herein and must be read in conjunction with the General Terms and Conditions in order to obtain all relevant information.

The Bonds are not to be offered publicly. Therefore, neither these Final Terms and General Terms and Conditions nor any other offering documentation has been and will be approved by the Bank of Lithuania and registered with any other financial supervisory authority. The Issuer will not publish or present any prospectus at the time of the issuance of the Bonds. Accordingly, these Final Terms, including the General Terms and Conditions, are not to be considered a prospectus as defined in Regulation No. 2017/1129 and are not subject to approval by the Bank of Lithuania or any other financial supervisory authority of any other jurisdiction. In addition, considering that pursuant to Article 7(2) of the Law on Securities of the Republic of Lithuania, the Issuer does not have to prepare and publish an information document, offering documentation of the Bonds has not been prepared in accordance with the Description of the Requirements for the Preparation of the Information Document, approved by Resolution No. 03-185 of the Board of the Bank of Lithuania, dated 7 December 2023.

The Bonds under these Final Terms are offered under non public offering (private placement) in the Republic of Lithuania, Republic of Latvia and Republic of Estonia only, under the exceptions defined in Article 1(4)(b) of the Regulation No. 2017/1129, as an offer of securities addressed to fewer than 150 natural or legal persons per Member State, other than qualified investors. By submitting an offer to subscribe for the Bonds, every Investor confirms that it is an investor having broad experience and knowledge in the matters related to investments into the Bonds, agrees with these Final Terms and General Terms and Conditions and undertakes to adhere thereto.

The Final Terms and the General Terms and Conditions are available for viewing on the Issuer's website [www.numai.lt](http://www.numai.lt). Copies may also be obtained from the registered office of the Issuer at the address Aukštaičių str. 7, Vilnius, the Republic of Lithuania.

Upon listing, Final Terms will be also available for viewing on the website of AB Nasdaq Vilnius ("Nasdaq Vilnius") (<https://nasdaqbaltic.com/>).

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| 1. | Issuer: | UAB "Mano numai" |
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| 2.  | <b>Status of the Bonds:</b>  | Non subordinated fixed interest bonds  |
| 3.  | (i) <b>Guarantee:</b>  | The Bonds will be guaranteed up to a maximum amount of EUR 4,000,000.  |
|     | (ii) <b>Guarantor:</b>   | UAB "MONANGE ADVISORY LITHUANIA"   |
| 4.  | (i) <b>Series Number:</b>  | 1  |
|     | (ii) <b>Tranche Number:</b>  | 1  |
| 5.  | <b>Specified Currency:</b>   | Euro (EUR)   |
| 6.  | <b>Aggregate Nominal Amount:</b>   |  |
|     | (i) <b>Series:</b>   | EUR 6,490,000  |
|     | (ii) <b>Tranche:</b>   | EUR 6,490,000  |
| 7.  | <b>Issue Price:</b>  | EUR 988.95   |
| 8.  | <b>Specified Denominations:</b>  | EUR 1,000  |
| 9.  | (i) <b>Issue Date:</b>   | 20 October 2025  |
|     | (ii) <b>Interest Commencement Date:</b>                                    | Issue Date   |
| 10. | <b>Maturity Date:</b>  | 20 April 2028  |
| 11. | <b>Final Redemption Amount:</b>  | Subject to any early redemption, the Bonds will be redeemed on the Maturity Date at 100% per Nominal Amount.   |
| 12. | <b>Date of the Shareholders' decisions for issuance of Bonds obtained:</b> | 6 October 2025 and 13 October 2025   |
| 13. | <b>Trustee:</b>  | As of the date of these Final Terms – UŽDAROJI AKCINĖ BENDROVĖ "AUDIFINA", a private limited liability company, established and existing under the laws of the Republic of Lithuania, corporate code 125921757, with its registered address at A. Juozapavičiaus str. 6, Vilnius, Lithuania. |

#### PROVISIONS RELATING TO INTEREST PAYABLE

|     |                                     |  |
|-----|-------------------------------------|--|
| 14. | (i) <b>Fixed Interest Rate:</b>     | 8% per annum in respect of the period from (and including) the Interest Commencement Date to (but excluding) the Maturity Date payable in arrears on each Interest Payment Date. |
|     | (ii) <b>Interest Payment Dates:</b> | 20 April and 20 October in each year   |
|     | (iii) <b>Day Count Fraction:</b>    | 30E/360  |

#### PROVISIONS RELATING TO EARLY REDEMPTION

|     |  |  |
|-----|--|--|
| 15. | <b>Call Option</b>                                   | Applicable   |
|     | (i) <b>Optional Redemption Date:</b>                 | Any Business Day following 18 (eighteen) months after the Issue Date.                      |
|     | (ii) <b>Optional Redemption Amount of each Bond:</b> | 100% per outstanding Nominal Amount plus accrued Interest from last Interest payment date. |

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|     | (iii) Notice period:  | Not less than 30 calendar days   |
| 16. | <b>Put Option</b>   | Applicable, only due to Change of Control, De-listing Event or Listing Failure   |
|     | (i) Change of Control Put Date / De-listing Event or Listing Failure Put Date / Optional Redemption Date: | The 5 <sup>th</sup> (fifth) Business Day following the expiration of the Change of Control Put Period / De-listing Event or Listing Failure Put Period |
|     | (ii) Optional Redemption Amount of each Bond:   | 102% per outstanding Nominal Amount plus accrued Interest from last Interest payment date.   |
|     | (iii) Change of Control Put Period / De-listing Event or Listing Failure Put Period / Notice period:      | Not less than 30 calendar days   |

#### GENERAL PROVISIONS APPLICABLE TO THE BONDS

|     |                       |   |
|-----|-----------------------|---|
| 17. | <b>Form of Bonds:</b> | The Bonds shall be issued in non-material registered form. The book-entry and accounting of the dematerialized securities in the Republic of Lithuania, which will be admitted to trading on the First North (Nasdaq Vilnius), shall be made by Nasdaq CSD. Entity to be in charge of keeping the records will be the Issuer. The Bonds shall be valid from the date of their registration until the date of their redemption. No physical certificates will be issued to the Investors. Principal and Interest accrued will be credited to the Bondholders' accounts through Nasdaq CSD. |
| 18. | <b>Governing Law:</b> | The Bonds, and any non-contractual obligations arising out of or in connection therewith, shall be governed by and construed in accordance with the laws of the Republic of Lithuania.  |
| 19. | <b>Jurisdiction:</b>  | Any dispute or claim arising out of or in relation to the Bonds, including any non-contractual obligation arising out of or in connection with the Bonds, shall be finally settled by the courts of the Republic of Lithuania.  |

Signed on behalf of UAB "Mano numai":

By: .....

Director Aurimas Čiagus

## PART B – OTHER INFORMATION

### 1. LISTING AND ADMISSION TO TRADING

- (i) Admission to Trading: Application will be made for Bonds issued under these Final Terms to be admitted during the period of 3 (three) months after the date hereof to listing and trading on the First North of Nasdaq Vilnius.
- (ii) Estimate of total expenses related to admission to trading: Up to EUR 10,000

### 2. RATINGS

The Bonds to be issued are not rated.

### 3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

So far as the Issuer is aware, no person involved in the offer of the Bonds has an interest material to the offer.

### 4. YIELD

Indication of yield: 8.5%

*The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.*

### 5. OPERATIONAL INFORMATION

- (i) ISIN: LT0000135824
- (ii) Delivery: Free of Payment ("FoP").
- (iii) Settlement Date and Date of record in the securities account of the Bondholders: 20 October 2025

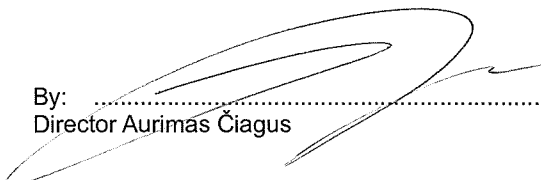
### 6. SUBSCRIPTION AND DISTRIBUTION

- (i) Subscription period: 13 October 2025 – 17 October 2025
- (ii) Allocation Date: 20 October 2025
- (iii) Method of Distribution: Non-syndicated
- (iv) Minimum Investment Amount: Not applicable

### 7. OTHER INFORMATION

- (i) Use of Proceeds: The net proceeds from the issue of the Bonds will be used to refinance loans from the Guarantor in the amount of up to EUR 4,000,000, and the remaining amount will be used for Issuer's business expansion into new markets.
- (ii) Information about the securities of the Issuer that are already admitted to trading: No other securities of the Issuer that are already admitted to trading.

Signed on behalf of UAB "Mano numai":

By:   
Director Aurimas Čiagus

## **MiFID II Product Governance / Eligible Counterparties, Professional Clients and Retail Clients Target Market**

Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Bonds has led to the conclusion that (i) the target market for the Bonds is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, "MiFID II"), and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Bonds to retail clients are appropriate: investment advice, and portfolio management, and non-advised services, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Bonds (a "Distributor") should take into consideration the manufacturer's target market assessment; however, a Distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Bonds (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

**Final Terms dated 4 December 2025**

**UAB "Mano numai"**

**Legal entity identifier (LEI): 984500BD5B481461D291**

**FINAL TERMS**

**of the issue of EUR 3,168,000 in aggregate principal amount**

**of fixed rate Bonds due 2028**

**under the General Terms and Conditions of UAB "Mano numai" for the issuance up to EUR 4,000,000 of fixed rate Bonds with the Maturity up to 3 Years**

Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Terms and Conditions of UAB "Mano numai" for the issuance up to EUR 4,000,000 of fixed rate Bonds with the Maturity up to 3 Years (the "General Terms and Conditions"). This document constitutes the Final Terms of the Bonds described herein and must be read in conjunction with the General Terms and Conditions in order to obtain all relevant information.

The Bonds are not to be offered publicly. Therefore, neither these Final Terms and General Terms and Conditions nor any other offering documentation has been and will be approved by the Bank of Lithuania and registered with any other financial supervisory authority. The Issuer will not publish or present any prospectus at the time of the issuance of the Bonds. Accordingly, these Final Terms, including the General Terms and Conditions, are not to be considered a prospectus as defined in Regulation No. 2017/1129 and are not subject to approval by the Bank of Lithuania or any other financial supervisory authority of any other jurisdiction. In addition, considering that pursuant to Article 7(2) of the Law on Securities of the Republic of Lithuania, the Issuer does not have to prepare and publish an information document, offering documentation of the Bonds has not been prepared in accordance with the Description of the Requirements for the Preparation of the Information Document, approved by Resolution No. 03-185 of the Board of the Bank of Lithuania, dated 7 December 2023.

The Bonds under these Final Terms are offered under non public offering (private placement) in the Republic of Lithuania, Republic of Latvia and Republic of Estonia only, under the exceptions defined in Article 1(4)(b) of the Regulation No. 2017/1129, as an offer of securities addressed to fewer than 150 natural or legal persons per Member State, other than qualified investors. By submitting an offer to subscribe for the Bonds, every Investor confirms that it is an investor having broad experience and knowledge in the matters related to investments into the Bonds, agrees with these Final Terms and General Terms and Conditions and undertakes to adhere thereto.

The Final Terms and the General Terms and Conditions are available for viewing on the Issuer's website [www.numai.lt](http://www.numai.lt). Copies may also be obtained from the registered office of the Issuer at the address Aukštaičių str. 7, Vilnius, the Republic of Lithuania.

Upon listing, Final Terms will be also available for viewing on the website of AB Nasdaq Vilnius ("Nasdaq Vilnius") (<https://nasdaqbaltic.com/>).

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| 1. | Issuer: | UAB "Mano numai" |
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| 2.  | <b>Status of the Bonds:</b>  | Non subordinated unsecured fixed interest bonds  |
| 3.  | (i) <b>Series Number:</b>  | 1  |
|     | (ii) <b>Tranche Number:</b>  | 1  |
| 4.  | <b>Specified Currency:</b>   | Euro (EUR)   |
| 5.  | <b>Aggregate Nominal Amount:</b>   |  |
|     | (i) <b>Series:</b>   | EUR 3,168,000  |
|     | (ii) <b>Tranche:</b>   | EUR 3,168,000  |
| 6.  | <b>Issue Price:</b>  | EUR 1,000  |
| 7.  | <b>Specified Denominations:</b>  | EUR 1,000  |
| 8.  | (i) <b>Issue Date:</b>   | 4 December 2025  |
|     | (ii) <b>Interest Commencement Date:</b>                                    | Issue Date   |
| 9.  | <b>Maturity Date:</b>  | 4 December 2028  |
| 10. | <b>Final Redemption Amount:</b>  | Subject to any early redemption, the Bonds will be redeemed on the Maturity Date at 100% per Nominal Amount.   |
| 11. | <b>Date of the Shareholders' decisions for issuance of Bonds obtained:</b> | 13 November 2025   |
| 12. | <b>Trustee:</b>  | As of the date of these Final Terms – UŽDAROJI AKCINĖ BENDROVĖ "AUDIFINA", a private limited liability company, established and existing under the laws of the Republic of Lithuania, corporate code 125921757, with its registered address at A. Juozapavičiaus str. 6, Vilnius, Lithuania. |

#### PROVISIONS RELATING TO INTEREST PAYABLE

|     |                                     |  |
|-----|-------------------------------------|--|
| 13. | (i) <b>Fixed Interest Rate:</b>     | 8.5% per annum in respect of the period from (and including) the Interest Commencement Date to (but excluding) the Maturity Date payable in arrears on each Interest Payment Date. |
|     | (ii) <b>Interest Payment Dates:</b> | 4 June and 4 December in each year   |
|     | (iii) <b>Day Count Fraction:</b>    | 30E/360  |

#### PROVISIONS RELATING TO EARLY REDEMPTION

|     |  |  |
|-----|--|--|
| 14. | <b>Call Option</b>                                   | Applicable   |
|     | (i) <b>Optional Redemption Date:</b>                 | Any Business Day following 18 (eighteen) months after the Issue Date.                      |
|     | (ii) <b>Optional Redemption Amount of each Bond:</b> | 100% per outstanding Nominal Amount plus accrued Interest from last Interest payment date. |
|     | (iii) <b>Notice period:</b>                          | Not less than 30 calendar days   |
| 15. | <b>Put Option</b>                                    | Applicable, only due to Change of Control, De-listing Event or Listing Failure             |

- |       |   |  |
|-------|---|--|
| (i)   | Change of Control Put Date / De-listing Event or Listing Failure Put Date / Optional Redemption Date: | The 5 <sup>th</sup> (fifth) Business Day following the expiration of the Change of Control Put Period / De-listing Event or Listing Failure Put Period |
| (ii)  | Optional Redemption Amount of each Bond:  | 102% per outstanding Nominal Amount plus accrued Interest from last Interest payment date.   |
| (iii) | Change of Control Put Period / De-listing Event or Listing Failure Put Period / Notice period:        | Not less than 30 calendar days   |

**GENERAL PROVISIONS APPLICABLE TO THE BONDS**

- |     |                       |   |
|-----|-----------------------|---|
| 16. | <b>Form of Bonds:</b> | The Bonds shall be issued in non-material registered form. The book-entry and accounting of the dematerialized securities in the Republic of Lithuania, which will be admitted to trading on the First North (Nasdaq Vilnius), shall be made by Nasdaq CSD. Entity to be in charge of keeping the records will be the Issuer. The Bonds shall be valid from the date of their registration until the date of their redemption. No physical certificates will be issued to the Investors. Principal and Interest accrued will be credited to the Bondholders' accounts through Nasdaq CSD. |
| 17. | <b>Governing Law:</b> | The Bonds, and any non-contractual obligations arising out of or in connection therewith, shall be governed by and construed in accordance with the laws of the Republic of Lithuania.  |
| 18. | <b>Jurisdiction:</b>  | Any dispute or claim arising out of or in relation to the Bonds, including any non-contractual obligation arising out of or in connection with the Bonds, shall be finally settled by the courts of the Republic of Lithuania.  |

**Signed on behalf of UAB "Mano numai":**

By: .....

Director Aurimas Čiagus

## PART B – OTHER INFORMATION

### 1. LISTING AND ADMISSION TO TRADING

- (i) Admission to Trading: Application will be made for Bonds issued under these Final Terms to be admitted during the period of 3 (three) months after the date hereof to listing and trading on the First North of Nasdaq Vilnius.
- (ii) Estimate of total expenses related to admission to trading: Up to EUR 10,000

### 2. RATINGS

The Bonds to be issued are not rated.

### 3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

So far as the Issuer is aware, no person involved in the offer of the Bonds has an interest material to the offer.

### 4. YIELD

Indication of yield: 8.5%

*The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.*

### 5. OPERATIONAL INFORMATION

- (i) ISIN: LT0000136129
- (ii) Delivery: Free of Payment ("FoP").
- (iii) Settlement Date and Date of record in the securities account of the Bondholders: 4 December 2025

### 6. SUBSCRIPTION AND DISTRIBUTION

- (i) Subscription period: 17 November 2025 – 1 December 2025
- (ii) Allocation Date: 2 December 2025
- (iii) Method of Distribution: Non-syndicated
- (iv) Minimum Investment Amount: Not applicable

### 7. OTHER INFORMATION

- (i) Use of Proceeds: The net proceeds from the issue of the Bonds will be used to refinance existing EUR 3,169,000 bond issue (ISIN LT0000408411), maturing on 4 December 2025, as well as funding of activities.
- (ii) Information about the securities of the Issuer that are already admitted to trading: No other securities of the Issuer that are already admitted to trading.

Signed on behalf of UAB "Mano numai":

By:   
Director Aurimas Čiagus

**UAB „Mano numai“  
VADOVO SPRENDIMAS**

**DĖL OBLIGACIJŲ GALUTINIŲ SĄLYGŲ PATVIRTINIMO**

2025 m. spalio mėn. 20 d.  
Vilnius

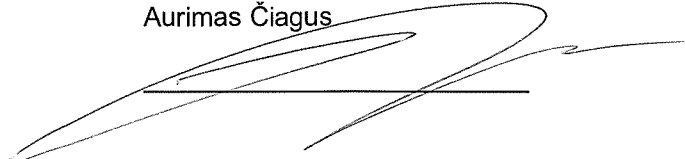
Vadovaujantis UAB „Mano numai“, juridinio asmens kodas 304488856, registruotas buveinės adresas Aukštaičių g. 7, Vilnius, Lietuvos Respublika (toliau – **Bendrovė**), įstatais bei 2025 m. spalio mėn. 6 d. ir 2025 m. spalio mėn. 13 d. Bendrovės akcininkų sprendimais, ir atsižvelgiant į neviešo platinimo metu išplatintų obligacijų bendrą nominalią vertę, **NUSPRENDŽIU:**

1. Patvirtinti Bendrovės EUR 6 490 000 EUR nominalios vertės Obligacijų galutines sąlygas (angl. *Final Terms of the issue of EUR 6,490,000 of bonds due 2028*) (pridedama kaip priedas Nr. 1, anglų kalba).

**Priedama:**

1. Obligacijų galutinės sąlygos (angl. *Final Terms of the issue of EUR 6,490,000 of bonds due 2028*).

Bendrovės vadovas  
Aurimas Čiagus





**UAB „Mano numai“  
VADOVO SPRENDIMAS**

**DĖL OBLIGACIJŲ GALUTINIŲ SĄLYGŲ PATVIRTINIMO**

2025 m. gruodžio mėn. 4 d.  
Vilnius

Vadovaujantis UAB „Mano numai“, juridinio asmens kodas 304488856, registruotas buveinės adresas Aukštaičių g. 7, Vilnius, Lietuvos Respublika (toliau – **Bendrovė**), įstatais bei 2025 m. lapkričio mėn. 13 d. Bendrovės akcininkų sprendimu, ir atsižvelgiant į neviešo platinimo metu išplatintų obligacijų bendrą nominalią vertę, **NUSPRENDŽIU:**

1. Patvirtinti Bendrovės EUR 3 168 000 EUR nominalios vertės Obligacijų galutines sąlygas (angl. *Final Terms of the issue of EUR 3,168,000 of bonds due 2028*) (pridedama kaip priedas Nr. 1, anglų kalba).

**Priedama:**

1. Obligacijų galutinės sąlygos (angl. *Final Terms of the issue of EUR 3,168,000 of bonds due 2028*).

Bendrovės vadovas  
Aurimas Čiagus

