FINAL TERMS OF THE FIRST TRANCHE OF BONDS

1. GENERAL PROVISIONS

1.1. These Final Terms of the Bonds (the **Final Terms**) constitute the specific terms and conditions of the Bonds issued by the Issuer in the First Tranche (the **First Tranche**), under the Terms and Conditions of AS Pro Kapital Grupp Non-Convertible Bonds Issue dated 3 September 2026 (the **Issue Terms**).

1.2. The Final Terms constitute an inseparable part of the Issue Terms and will at all times be interpreted and applied together with the Issue Terms. Unless otherwise provided in Section 1.1 above, the capitalised terms used in the Final Terms shall have the meaning assigned to them in the Issue Terms. In the event of inconsistency between the provisions of the Final Terms and provisions of **the Issue Terms, the Final Terms prevail.**

1.3. The net proceeds of the First Tranche are used in full to redeem the Outstanding Secured Bonds of the Issuer (ISIN: SE0013801172). Given that the current outstanding nominal amount of the Outstanding Secured Bonds of the Issuer is EUR 10,545,000.00, the Issuer will cover the difference from its own funds to make the full redemption payment (outstanding nominal amount plus accrued interest) for the Outstanding Secured Bonds of the Issuer.

1.4. The Issuer has decided not to use sales agents to offer the Bonds in the First Tranche.

1.5. The Issuer is responsible for the adequacy, accuracy and completeness of the information provided for in the Final Terms.

1.6. The Bonds offered under these Final Terms are subject to the terms specified in Section 2 of these Final Terms.

2. TERMS OF BONDS

2.1.	Issuer:	AS Pro Kapital Grupp, Estonian registry code 10278802
2.2.	Securities to be issued:	Unsecured Bonds
2.3.	Offer:	Public offer of bonds only in Estonia, Latvia and Lithuania; private placement (non-public offer) solely to qualified investors only in other EEA member states
2.4.	Tranche:	First Tranche
2.5.	Maximum aggregate Nominal Value of the First Tranche:	EUR 6,000,000.00 (which the Issuer may increase up to EUR 10,000,000.00 before the Issue Date)
2.6.	Estimated net proceeds:	EUR 5,700,000.00 (EUR 9,600,000.00 in case the aggregate Nominal Value of the Tranche is increased to EUR 10,000,000.00)
2.7.	Information on Bonds:	
2.7.1.	Currency of denomination:	EUR

2.7.2.	Nominal Value of a Bond:	EUR 1,000.00
2.7.3.	Subscription Period:	from 8 September 2026 at 10:00 until 18 September 2026 at 15:30 (current local time in Estonia)
2.7.4.	Subscription Date:	18 September 2026 at 15:30 (current local time in Estonia)
2.7.5.	Additional allocation principles:	Not applicable. The Issuer will not apply any allocation principles in addition to those outlined in the Prospectus.
2.7.6.	Issue Date:	25 September 2026 (on or about, the Issue Date will be the actual date on which the Bonds are settled in the Register)
2.7.7.	Issue Price:	100% of the original Nominal Value
2.7.8.	Interest rate:	8.3% per annum (30E/360)
2.7.9.	Yield:	8.3% per annum. It is calculated on the Issue Date based on the Subscription Price and the scheduled interest and Redemption Payments, assuming that the Bonds are held until maturity, interest payments are reinvested at the same yield and the Bonds are not redeemed early. The yield for an Investor purchasing the Bonds on the secondary market may differ and will depend, among other factors, on the purchase price and the remaining time until maturity.
2.7.10.	Payment Date(s):	The Issuer shall make interest payments to the Investors on 25 March, 25 June, 25 September and 25 December of each year until the Bonds are redeemed. In case the said date is not a Business Day, the payment shall be made on the first Business Day following the said date. The first interest payment shall be on 28 December 2026.
2.7.11.	Redemption Date:	on or about 25 September 2028, in any case exactly 2 years from the initial Issue Date of Bonds with the same ISIN code.
2.7.12.	Redemption Price:	Nominal Value and the interest payable in accordance with Section 4 of the Issue Terms to the Investors for the due redemption or Early Redemption of the Bonds, unless a different Early Redemption Price is prescribed in the Issue Terms in certain instances.
2.7.13.	Record date	2 (two) Business Days before the due date for the relevant payment
2.7.14.	ISIN code of the Bonds:	EE0000005130
2.8.	Securities account of the Issuer:	99101700074

2.9.	Register:	Estonian Register of Securities
2.10.	Registrar:	NASDAQ CSD SE Eesti filiaal
2.11.	Governing law and dispute settlement:	Estonian law
2.12.	Admission to trading:	Application will be made with the intent for the Bonds to be admitted to trading on the Baltic Bond List of the Nasdaq Tallinn Stock Exchange on or about the Issue Date

Signed on behalf of AS Pro Kapital Grupp on 7 September 2026

(signed digitally)	(signed digitally)
Edoardo Axel Preatoni	Neringa Rasimavičienė
Management board member	Management board member