

| Term Sheet

Issuer	SIA Coffee Address Holding
Security type	Unsecured (guaranteed) notes
Seniority of notes	JUND - Junior Debt
Offer type	Private placement
Guarantee	Corporate guarantee from Coffee Address SIA, Coffee Address UAB, Coffee Address OU
Issue size	EUR 5,000,000
Coupon rate	8.50%
Coupon frequency	Quarterly
Term / Maturity	28.02.2028
Principal repayment	Maturity date, bullet
Call Option	Year 1 - no call Year 2 - @102% 6 months before maturity - @100%
Put Option	Change of Control - @101%
Nominal value	EUR 1,000
Minimum subscription	EUR 100,000
Listing	Listing on Nasdaq Riga First North within 6 months after the Issue Date
Use of proceeds	General corporate purposes: financing of M&A activities and other investment projects
Covenants¹	<ul style="list-style-type: none"> ▪ Equity ratio of min 30% ▪ Net Debt / EBITDA of max 3.5x ▪ DSCR of min 1.1x
Arranger and Certified Adviser	Signet Bank AS
Legal Adviser	ZAB COBALT SIA

| Certified Adviser



Signet Bank AS acts as the First North Certified Adviser for SIA Coffee Address Holding

Official name: **Signet Bank AS**

Registration number: 40003043232

Main field of activity: Banking services

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Representative

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Signet Bank AS is advising SIA Coffee Address Holding. with the preparation of admission documents. The agreement is valid from the day of submitting the application for admission to trading on First North to Nasdaq Riga until the actual first trading day of the Notes on First North.

Certified Adviser and employees of the Certified Adviser do not have any direct or indirect shareholdings in the Issuer and are not represented in Board or Council of the Issuer.

| Transactions with related parties

The parties are considered related when one party has a possibility to control the other one or has significant influence over the other party in making financial and operating decisions. Related parties of the Group are shareholders who have control or significant influence over the Parent company in accepting operating business decisions, key management personnel of the Parent company including members of Supervisory body - family members of any above-mentioned persons, as well as entities over which those persons have a control or significant influence.

EURm 12M 2024	Transactions within group	Transactions with shareholders
Sales to Related parties	1.65	-
Purchases from related parties	0.06	0.00
Interest expenses	0.06	0.20
Interest income	1.78	-

EURm 31.12.2024	Transactions within group	Transactions with shareholders
Loans issued to related parties	16.80	-
Loans from related parties	2.14	4.79
Receivables from related parties	0.85	-
Liabilities to related parties	0.01	-