

Version:	default
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Final Terms dated 15-Jul-2022

SIA Mintos Finance No.7 (the “Issuer”)

(incorporated as a limited liability company and registered in the Republic of Latvia with registration number Reg. No: 40203387660)

LEI: 984500014DC6FC4FB109

Series 1 EUR 230279.18 Notes

relating to the Loans with the reference numbers:

51103900-01; 51103908-01; 51103911-01; 51103912-01; 51103914-01; 51103915-01; 51103919-01; 51105692-01

issued by AS Hipocredit (Latvia) (the Lending Company)

Terms used herein will be deemed to be as defined in the Base Prospectus dated 31.03.2022. for the purposes of Prospectus Regulation, in respect of Notes issued by the Issuer. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 8.4 of the Prospectus Regulation and must be read in conjunction with the Base Prospectus. Full information on the Issuer and the offer of Notes is only available on the basis of a combination of these Final Terms and the Base Prospectus [as so supplemented]. The Base Prospectus [and the supplements, if any] is available for viewing on the website <https://www.mintos.com/en/notes-legal-documents>. The summary of the individual issue of the Notes is annexed to these Final Terms as Appendix 1.

Part 1 - Contractual terms

1.1. Information concerning the Notes to be offered to the public:

Number	Disclosure requirement	Details
1.1.1.	Series:	1
1.1.2.	ISIN Code:	LVX00000QKP9
1.1.3.	Specified Currency:	EUR
1.1.4.	Aggregate Nominal Amount:	230279.18
1.1.5.	Specified Denominations:	The Series Aggregate Nominal Amount is divided into 23027918 Notes. Nominal amount of the Note is 0.01.
1.1.6.	Issue Price:	100% of the Notes nominal amount
1.1.7.	Offer Price of one Note:	0.01 or Principal Amount Outstanding of one Note

1.1.8.	Issue Date:	15-Jul-2022
1.1.9.	Maturity Date:	27-Jul-2041
1.1.10.	Interest Rate:	5.50% per annum
1.1.11.	Interest Accrual Periods:	From the Notes purchase date up to, but not including the Loan Interest Payment Date for the first Interest payment. From the previous Loan Interest Payment Date up to, but not including the next Loan Interest Payment Date or Loan Repayment Date for the last Interest payment
1.1.12.	Interest Payment Date (s):	Up to 10 Business Days after the corresponding Loan Interest Payment Date (1.2.20.) and subject to the actual receipt by the Issuer of the relevant payment in relation to the Loan from the Lending Company
1.1.13.	Redemption Date (s):	Up to 10 Business Days after the corresponding Loan Repayment Date (1.2.20.) and subject to the actual receipt by the Issuer of the relevant payment in relation to the Loan from the Lending Company
1.1.14.	Indication of Yield:	5.50% per annum
1.1.15.	Buyback Obligation:	Yes
1.1.16.	Pending Payments Penalty Fee:	6.60%

1.2. Information relating to the Series Specific Loans

Information relevant to the pool of Series Specific Loans

Number	Disclosure requirement	Details
1.2.1.	Loan type:	Home equity loan
1.2.2.	Loan disbursement currency:	EUR
1.2.3.	Total outstanding principal amount of Series Specific Loans transferred to the Issuer (EUR):	230279.18
1.2.4.	Series Specific Loans Interest rate (%):	5.50%

1.2.5.	Late Payment Interest (%):	5.50%
1.2.6.	Grace Period:	3 days
1.2.7.	Amortization method:	Schedule based
1.2.8.	Extension possibility:	Yes
1.2.9.	Limit on the number of Extensions:	6
1.2.10.	Total maximum time limit of Extensions:	180 calendar days as of the Loan Final Repayment Date
1.2.11.	Skin in the game retained by the Lending Company (%):	Lending Company retains the skin in the game in the amount of 2% from the Loan outstanding principal amount.

Information on the Series Specific Loans

1.2.20 Loan ID	51103900-01	51103908-01	51103911-01	51103912-01	51103914-01	51103915-01	51103919-01	51105692-01
1.2.21 Outstanding principal amount	39997.56 EUR	25012.31 EUR	22648.32 EUR	31706.00 EUR	31433.90 EUR	27218.28 EUR	35000.00 EUR	21962.39 EUR
1.2.22 Final repayment date	25-Jul-2040	20-Sep-2035	10-Jan-2041	17-Jul-2041	20-May-2037	25-May-2037	17-Jun-2037	15-Jun-2037
1.2.23 Initial Loan to value	69.49	68.42	57.50	57.35	42.07	63.42	63.64	25.58
1.2.24 Current Loan to Value (LTV) %	69.49	68.42	57.50	57.35	42.07	63.42	63.64	25.58
1.2.25 Borrower's details	Male, 35	N/A, 46	Male, 35	Male, 31	Female, 47	Male, 45	Male, 39	Male, 39
1.2.26 Collateral provided by the borrower to the lending company	Apartment	Apartment	Apartment	Apartment	Apartment	Apartment	Apartment	Apartment
1.2.27 Collateral description	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*Unless the early Loan repayment and/or the Loan term extension takes place. For more information, please see Section 9 “Terms and Conditions of the Notes” in the Base Prospectus

1.2.20. Loan Interest Payment Dates and Loan Repayment Dates and amounts

Loan ID	51103900-01	51103908-01	51103911-01	51103912-01	51103914-01	51103915-01	51103919-01	51105692-01
Loan Repayment Date and Loan Interest Payment Date	Principal / Interest	Principal / Interest	Principal / Interest	Principal / Interest	Principal / Interest	Principal / Interest	Principal / Interest	Principal / Interest
2022-07-17	-	-	-	28.68 / 9.69	-	-	67.33 / 10.69	-
2022-07-20	-	53.45 / 19.11	-	-	-	-	-	-
2022-07-25	49.15 / 61.11	-	-	-	-	50.14 / 41.58	-	-
2022-08-10	-	-	21.78 / 89.96	-	-	-	-	-
2022-08-15	-	-	-	-	-	-	-	37.46 / 104.02
2022-08-17	-	-	-	29.01 / 150.03	-	-	67.49 / 165.45	-
2022-08-20	-	54.08 / 118.21	-	-	58.64 / 172.89	-	-	-
2022-08-25	49.66 / 189.20	-	-	-	-	50.68 / 128.67	-	-
2022-09-10	-	-	22.03 / 107.16	-	-	-	-	-
2022-09-15	-	-	-	-	-	-	-	37.89 / 103.84
2022-09-17	-	-	-	29.34 / 149.89	-	-	68.20 / 165.13	-
2022-09-20	-	54.73 / 117.95	-	-	59.27 / 148.60	-	-	-
2022-09-25	50.18 / 188.96	-	-	-	-	51.23 / 128.43	-	-
2022-10-10	-	-	22.29 / 103.60	-	-	-	-	-
2022-10-15	-	-	-	-	-	-	-	38.32 / 100.32
2022-10-17	-	-	-	29.68 / 144.92	-	-	68.91 / 159.49	-
2022-10-20	-	55.38 / 113.90	-	-	59.92 / 143.53	-	-	-
2022-10-25	50.70 / 182.64	-	-	-	-	51.78 / 124.05	-	-
2022-11-10	-	-	22.55 / 106.95	-	-	-	-	-
2022-11-15	-	-	-	-	-	-	-	38.76 / 103.48
2022-11-17	-	-	-	30.02 / 149.61	-	-	69.62 / 164.48	-
2022-11-20	-	56.04 / 117.43	-	-	60.57 / 148.03	-	-	-
2022-11-25	51.23 / 188.49	-	-	-	-	52.35 / 127.94	-	-
2022-12-10	-	-	22.82 / 103.40	-	-	-	-	-
2022-12-15	-	-	-	-	-	-	-	39.21 / 99.96

2022-12-17	-	-	-	30.37 / 144.65	-	-	70.35 / 158.85	-
2022-12-20	-	56.71 / 113.39	-	-	61.22 / 142.98	-	-	-
2022-12-25	51.77 / 182.17	-	-	-	-	52.91 / 123.58	-	-
2023-01-10	-	-	23.08 / 106.74	-	-	-	-	-
2023-01-15	-	-	-	-	-	-	-	39.66 / 103.11
2023-01-17	-	-	-	30.72 / 149.32	-	-	71.08 / 163.81	-
2023-01-20	-	57.38 / 116.90	-	-	61.88 / 147.46	-	-	-
2023-01-25	52.31 / 188.00	-	-	-	-	53.49 / 127.44	-	-
2023-02-10	-	-	23.35 / 106.63	-	-	-	-	-
2023-02-15	-	-	-	-	-	-	-	40.12 / 102.92
2023-02-17	-	-	-	31.07 / 149.18	-	-	71.82 / 163.48	-
2023-02-20	-	58.07 / 116.62	-	-	62.56 / 147.16	-	-	-
2023-02-25	52.85 / 187.75	-	-	-	-	54.07 / 127.19	-	-
2023-03-10	-	-	23.62 / 96.21	-	-	-	-	-
2023-03-15	-	-	-	-	-	-	-	40.58 / 92.79
2023-03-17	-	-	-	31.43 / 134.61	-	-	72.57 / 147.35	-
2023-03-20	-	58.76 / 105.09	-	-	63.23 / 132.65	-	-	-
2023-03-25	53.40 / 169.36	-	-	-	-	54.65 / 114.65	-	-
2023-04-10	-	-	23.90 / 106.41	-	-	-	-	-
2023-04-15	-	-	-	-	-	-	-	41.04 / 102.54
2023-04-17	-	-	-	31.79 / 148.88	-	-	73.33 / 162.79	-
2023-04-20	-	59.46 / 116.07	-	-	63.92 / 146.57	-	-	-
2023-04-25	53.96 / 187.25	-	-	-	-	55.24 / 126.68	-	-
2023-05-10	-	-	24.18 / 102.86	-	-	-	-	-
2023-05-15	-	-	-	-	-	-	-	41.52 / 99.04
2023-05-17	-	-	-	32.15 / 143.93	-	-	74.09 / 157.21	-
2023-05-20	-	60.17 / 112.05	-	-	64.61 / 141.55	-	-	-
2023-05-25	54.52 / 180.96	-	-	-	-	55.84 / 122.34	-	-
2023-06-10	-	-	24.46 / 106.18	-	-	-	-	-

2023-06-15	-	-	-	-	-	-	-	41.99 / 102.15
2023-06-17	-	-	-	32.52 / 148.58	-	-	74.86 / 162.09	-
2023-06-20	-	60.89 / 115.50	-	-	65.31 / 145.96	-	-	-
2023-06-25	55.09 / 186.73	-	-	-	-	56.45 / 126.15	-	-
2023-07-10	-	-	24.74 / 102.64	-	-	-	-	-
2023-07-15	-	-	-	-	-	-	-	42.48 / 98.66
2023-07-17	-	-	-	32.90 / 143.64	-	-	75.64 / 156.52	-
2023-07-20	-	61.61 / 111.50	-	-	66.02 / 140.95	-	-	-
2023-07-25	55.66 / 180.46	-	-	-	-	57.06 / 121.82	-	-
2023-08-10	-	-	25.03 / 105.94	-	-	-	-	-
2023-08-15	-	-	-	-	-	-	-	42.97 / 101.75
2023-08-17	-	-	-	33.27 / 148.27	-	-	76.43 / 161.38	-
2023-08-20	-	62.35 / 114.92	-	-	66.73 / 145.34	-	-	-
2023-08-25	56.24 / 186.21	-	-	-	-	57.68 / 125.61	-	-
2023-09-10	-	-	25.33 / 105.83	-	-	-	-	-
2023-09-15	-	-	-	-	-	-	-	43.46 / 101.54
2023-09-17	-	-	-	33.66 / 148.11	-	-	77.23 / 161.02	-
2023-09-20	-	63.09 / 114.63	-	-	67.46 / 145.02	-	-	-
2023-09-25	56.83 / 185.94	-	-	-	-	58.30 / 125.34	-	-
2023-10-10	-	-	25.62 / 102.30	-	-	-	-	-
2023-10-15	-	-	-	-	-	-	-	43.96 / 98.07
2023-10-17	-	-	-	34.04 / 143.18	-	-	78.03 / 155.47	-
2023-10-20	-	63.84 / 110.64	-	-	68.19 / 140.03	-	-	-
2023-10-25	57.42 / 179.69	-	-	-	-	58.93 / 121.03	-	-
2023-11-10	-	-	25.92 / 105.58	-	-	-	-	-
2023-11-15	-	-	-	-	-	-	-	44.46 / 101.13
2023-11-17	-	-	-	34.44 / 147.79	-	-	78.84 / 160.28	-
2023-11-20	-	64.60 / 114.03	-	-	68.93 / 144.38	-	-	-
2023-11-25	58.02 / 185.40	-	-	-	-	59.57 / 124.78	-	-

2023-12-10	-	-	26.22 / 102.06	-	-	-	-	-
2023-12-15	-	-	-	-	-	-	-	44.98 / 97.66
2023-12-17	-	-	-	34.83 / 142.87	-	-	79.66 / 154.75	-
2023-12-20	-	65.37 / 110.05	-	-	69.67 / 139.40	-	-	-
2023-12-25	58.62 / 179.16	-	-	-	-	60.22 / 120.49	-	-
2024-01-10	-	-	26.53 / 105.34	-	-	-	-	-
2024-01-15	-	-	-	-	-	-	-	45.49 / 100.71
2024-01-17	-	-	-	35.23 / 147.46	-	-	80.49 / 159.53	-
2024-01-20	-	66.15 / 113.41	-	-	70.43 / 143.72	-	-	-
2024-01-25	59.23 / 184.85	-	-	-	-	60.87 / 124.22	-	-
2024-02-10	-	-	26.84 / 105.21	-	-	-	-	-
2024-02-15	-	-	-	-	-	-	-	46.02 / 100.49
2024-02-17	-	-	-	35.64 / 147.30	-	-	81.33 / 159.15	-
2024-02-20	-	66.94 / 113.10	-	-	71.19 / 143.39	-	-	-
2024-02-25	59.85 / 184.57	-	-	-	-	61.53 / 123.93	-	-
2024-03-10	-	-	27.15 / 98.31	-	-	-	-	-
2024-03-15	-	-	-	-	-	-	-	46.55 / 93.80
2024-03-17	-	-	-	36.05 / 137.64	-	-	82.18 / 148.52	-
2024-03-20	-	67.74 / 105.51	-	-	71.96 / 133.82	-	-	-
2024-03-25	60.47 / 172.40	-	-	-	-	62.20 / 115.66	-	-
2024-04-10	-	-	27.47 / 104.96	-	-	-	-	-
2024-04-15	-	-	-	-	-	-	-	47.08 / 100.05
2024-04-17	-	-	-	36.46 / 146.96	-	-	83.04 / 158.38	-
2024-04-20	-	68.54 / 112.46	-	-	72.74 / 142.71	-	-	-
2024-04-25	61.10 / 184.00	-	-	-	-	62.87 / 123.34	-	-
2024-05-10	-	-	27.79 / 101.44	-	-	-	-	-
2024-05-15	-	-	-	-	-	-	-	47.62 / 96.61
2024-05-17	-	-	-	36.88 / 142.05	-	-	83.90 / 152.89	-
2024-05-20	-	69.36 / 108.52	-	-	73.53 / 137.77	-	-	-

2024-05-25	61.74 / 177.78	-	-	-	-	63.55 / 119.08	-	-
2024-06-10	-	-	28.11 / 104.69	-	-	-	-	-
2024-06-15	-	-	-	-	-	-	-	48.17 / 99.60
2024-06-17	-	-	-	37.31 / 146.61	-	-	84.78 / 157.59	-
2024-06-20	-	70.19 / 111.81	-	-	74.33 / 142.02	-	-	-
2024-06-25	62.38 / 183.42	-	-	-	-	64.24 / 122.74	-	-
2024-07-10	-	-	28.44 / 101.19	-	-	-	-	-
2024-07-15	-	-	-	-	-	-	-	48.72 / 96.17
2024-07-17	-	-	-	37.73 / 141.71	-	-	85.66 / 152.12	-
2024-07-20	-	71.02 / 107.88	-	-	75.13 / 137.09	-	-	-
2024-07-25	63.03 / 177.22	-	-	-	-	64.93 / 118.49	-	-
2024-08-10	-	-	28.77 / 104.43	-	-	-	-	-
2024-08-15	-	-	-	-	-	-	-	49.28 / 99.15
2024-08-17	-	-	-	38.17 / 146.25	-	-	86.55 / 156.78	-
2024-08-20	-	71.87 / 111.14	-	-	75.95 / 141.31	-	-	-
2024-08-25	63.69 / 182.82	-	-	-	-	65.64 / 122.13	-	-
2024-09-10	-	-	29.11 / 104.29	-	-	-	-	-
2024-09-15	-	-	-	-	-	-	-	49.85 / 98.91
2024-09-17	-	-	-	38.61 / 146.07	-	-	87.45 / 156.37	-
2024-09-20	-	72.73 / 110.80	-	-	76.77 / 140.95	-	-	-
2024-09-25	64.35 / 182.52	-	-	-	-	66.35 / 121.82	-	-
2024-10-10	-	-	29.45 / 100.79	-	-	-	-	-
2024-10-15	-	-	-	-	-	-	-	50.42 / 95.49
2024-10-17	-	-	-	39.05 / 141.18	-	-	88.36 / 150.93	-
2024-10-20	-	73.59 / 106.89	-	-	77.60 / 136.05	-	-	-
2024-10-25	65.02 / 176.34	-	-	-	-	67.07 / 117.59	-	-
2024-11-10	-	-	29.79 / 104.01	-	-	-	-	-
2024-11-15	-	-	-	-	-	-	-	51.00 / 98.44
2024-11-17	-	-	-	39.50 / 145.71	-	-	89.28 / 155.54	-

2024-11-20	-	74.47 / 110.11	-	-	78.44 / 140.22	-	-	-
2024-11-25	65.70 / 181.91	-	-	-	-	67.79 / 121.19	-	-
2024-12-10	-	-	30.14 / 100.52	-	-	-	-	-
2024-12-15	-	-	-	-	-	-	-	51.59 / 95.03
2024-12-17	-	-	-	39.95 / 140.82	-	-	90.21 / 150.11	-
2024-12-20	-	75.36 / 106.21	-	-	79.29 / 135.34	-	-	-
2024-12-25	66.39 / 175.74	-	-	-	-	68.53 / 116.97	-	-
2025-01-10	-	-	30.49 / 103.73	-	-	-	-	-
2025-01-15	-	-	-	-	-	-	-	52.18 / 97.95
2025-01-17	-	-	-	40.41 / 145.33	-	-	91.15 / 154.69	-
2025-01-20	-	76.26 / 109.40	-	-	80.15 / 139.47	-	-	-
2025-01-25	67.08 / 181.28	-	-	-	-	69.27 / 120.54	-	-
2025-02-10	-	-	30.85 / 103.59	-	-	-	-	-
2025-02-15	-	-	-	-	-	-	-	52.78 / 97.70
2025-02-17	-	-	-	40.88 / 145.14	-	-	92.10 / 154.26	-
2025-02-20	-	77.16 / 109.04	-	-	81.02 / 139.09	-	-	-
2025-02-25	67.78 / 180.97	-	-	-	-	70.02 / 120.22	-	-
2025-03-10	-	-	31.21 / 93.43	-	-	-	-	-
2025-03-15	-	-	-	-	-	-	-	53.39 / 88.02
2025-03-17	-	-	-	41.35 / 130.92	-	-	93.06 / 138.93	-
2025-03-20	-	78.08 / 98.15	-	-	81.90 / 125.28	-	-	-
2025-03-25	68.48 / 163.16	-	-	-	-	70.78 / 108.28	-	-
2025-04-10	-	-	31.57 / 103.29	-	-	-	-	-
2025-04-15	-	-	-	-	-	-	-	54.01 / 97.20
2025-04-17	-	-	-	41.82 / 144.75	-	-	94.03 / 153.38	-
2025-04-20	-	79.01 / 108.30	-	-	82.78 / 138.32	-	-	-
2025-04-25	69.20 / 180.32	-	-	-	-	71.55 / 119.55	-	-
2025-05-10	-	-	31.94 / 99.81	-	-	-	-	-
2025-05-15	-	-	-	-	-	-	-	54.63 / 93.82

2025-05-17	-	-	-	42.31 / 139.89	-	-	95.01 / 148.00	-
2025-05-20	-	79.96 / 104.44	-	-	83.68 / 133.48	-	-	-
2025-05-25	69.92 / 174.19	-	-	-	-	72.32 / 115.36	-	-
2025-06-10	-	-	32.31 / 102.99	-	-	-	-	-
2025-06-15	-	-	-	-	-	-	-	55.25 / 96.69
2025-06-17	-	-	-	42.79 / 144.35	-	-	96.00 / 152.48	-
2025-06-20	-	80.91 / 107.55	-	-	84.59 / 137.53	-	-	-
2025-06-25	70.64 / 179.66	-	-	-	-	73.11 / 118.87	-	-
2025-07-10	-	-	32.69 / 99.52	-	-	-	-	-
2025-07-15	-	-	-	-	-	-	-	55.89 / 93.31
2025-07-17	-	-	-	43.28 / 139.50	-	-	97.00 / 147.12	-
2025-07-20	-	81.87 / 103.71	-	-	85.50 / 132.71	-	-	-
2025-07-25	71.38 / 173.54	-	-	-	-	73.90 / 114.70	-	-
2025-08-10	-	-	33.07 / 102.68	-	-	-	-	-
2025-08-15	-	-	-	-	-	-	-	56.53 / 96.16
2025-08-17	-	-	-	43.78 / 143.94	-	-	98.01 / 151.57	-
2025-08-20	-	82.85 / 106.78	-	-	86.43 / 136.73	-	-	-
2025-08-25	72.12 / 178.99	-	-	-	-	74.70 / 118.17	-	-
2025-09-10	-	-	33.45 / 102.53	-	-	-	-	-
2025-09-15	-	-	-	-	-	-	-	57.18 / 95.89
2025-09-17	-	-	-	44.28 / 143.74	-	-	99.03 / 151.11	-
2025-09-20	-	83.84 / 106.38	-	-	87.36 / 136.32	-	-	-
2025-09-25	72.88 / 178.65	-	-	-	-	75.51 / 117.82	-	-
2025-10-10	-	-	33.85 / 99.07	-	-	-	-	-
2025-10-15	-	-	-	-	-	-	-	57.84 / 92.54
2025-10-17	-	-	-	44.79 / 138.90	-	-	100.06 / 145.78	-
2025-10-20	-	84.83 / 102.57	-	-	88.31 / 131.52	-	-	-
2025-10-25	73.63 / 172.55	-	-	-	-	76.33 / 113.67	-	-
2025-11-10	-	-	34.24 / 102.21	-	-	-	-	-

2025-11-15	-	-	-	-	-	-	-	58.51 / 95.35
2025-11-17	-	-	-	45.31 / 143.31	-	-	101.11 / 150.16	-
2025-11-20	-	85.85 / 105.58	-	-	89.27 / 135.48	-	-	-
2025-11-25	74.40 / 177.95	-	-	-	-	77.15 / 117.10	-	-
2025-12-10	-	-	34.64 / 98.75	-	-	-	-	-
2025-12-15	-	-	-	-	-	-	-	59.18 / 92.00
2025-12-17	-	-	-	45.83 / 138.48	-	-	102.16 / 144.86	-
2025-12-20	-	86.87 / 101.79	-	-	90.24 / 130.70	-	-	-
2025-12-25	75.18 / 171.87	-	-	-	-	77.99 / 112.97	-	-
2026-01-10	-	-	35.04 / 101.88	-	-	-	-	-
2026-01-15	-	-	-	-	-	-	-	59.86 / 94.79
2026-01-17	-	-	-	46.36 / 142.88	-	-	103.22 / 149.20	-
2026-01-20	-	87.90 / 104.77	-	-	91.21 / 134.63	-	-	-
2026-01-25	75.96 / 177.25	-	-	-	-	78.83 / 116.36	-	-
2026-02-10	-	-	35.45 / 101.71	-	-	-	-	-
2026-02-15	-	-	-	-	-	-	-	60.55 / 94.51
2026-02-17	-	-	-	46.89 / 142.66	-	-	104.30 / 148.71	-
2026-02-20	-	88.95 / 104.35	-	-	92.20 / 134.20	-	-	-
2026-02-25	76.75 / 176.89	-	-	-	-	79.69 / 115.99	-	-
2026-03-10	-	-	35.87 / 91.72	-	-	-	-	-
2026-03-15	-	-	-	-	-	-	-	61.24 / 85.10
2026-03-17	-	-	-	47.43 / 128.66	-	-	105.39 / 133.87	-
2026-03-20	-	90.01 / 93.87	-	-	93.20 / 120.82	-	-	-
2026-03-25	77.55 / 159.44	-	-	-	-	80.55 / 104.42	-	-
2026-04-10	-	-	36.28 / 101.38	-	-	-	-	-
2026-04-15	-	-	-	-	-	-	-	61.95 / 93.93
2026-04-17	-	-	-	47.97 / 142.22	-	-	106.48 / 147.72	-
2026-04-20	-	91.08 / 103.50	-	-	94.21 / 133.32	-	-	-
2026-04-25	78.36 / 176.16	-	-	-	-	81.42 / 115.23	-	-

2026-05-10	-	-	36.71 / 97.94	-	-	-	-	-
2026-05-15	-	-	-	-	-	-	-	62.66 / 90.62
2026-05-17	-	-	-	48.53 / 137.41	-	-	107.59 / 142.46	-
2026-05-20	-	92.17 / 99.75	-	-	95.23 / 128.59	-	-	-
2026-05-25	79.18 / 170.11	-	-	-	-	82.31 / 111.14	-	-
2026-06-10	-	-	37.14 / 101.03	-	-	-	-	-
2026-06-15	-	-	-	-	-	-	-	63.38 / 93.34
2026-06-17	-	-	-	49.08 / 141.76	-	-	108.71 / 146.70	-
2026-06-20	-	93.27 / 102.64	-	-	96.26 / 132.43	-	-	-
2026-06-25	80.00 / 175.41	-	-	-	-	83.20 / 114.46	-	-
2026-07-10	-	-	37.57 / 97.60	-	-	-	-	-
2026-07-15	-	-	-	-	-	-	-	64.11 / 90.04
2026-07-17	-	-	-	49.65 / 136.96	-	-	109.85 / 141.47	-
2026-07-20	-	94.38 / 98.90	-	-	97.30 / 127.71	-	-	-
2026-07-25	80.83 / 169.38	-	-	-	-	84.10 / 110.38	-	-
2026-08-10	-	-	38.01 / 100.68	-	-	-	-	-
2026-08-15	-	-	-	-	-	-	-	64.85 / 92.74
2026-08-17	-	-	-	50.22 / 141.29	-	-	110.99 / 145.67	-
2026-08-20	-	95.50 / 101.75	-	-	98.36 / 131.51	-	-	-
2026-08-25	81.68 / 174.65	-	-	-	-	85.01 / 113.66	-	-
2026-09-10	-	-	38.45 / 100.50	-	-	-	-	-
2026-09-15	-	-	-	-	-	-	-	65.59 / 92.43
2026-09-17	-	-	-	50.80 / 141.05	-	-	112.15 / 145.14	-
2026-09-20	-	96.64 / 101.29	-	-	99.42 / 131.04	-	-	-
2026-09-25	82.53 / 174.26	-	-	-	-	85.93 / 113.26	-	-
2026-10-10	-	-	38.90 / 97.08	-	-	-	-	-
2026-10-15	-	-	-	-	-	-	-	66.35 / 89.15
2026-10-17	-	-	-	51.38 / 136.27	-	-	113.32 / 139.95	-
2026-10-20	-	97.79 / 97.58	-	-	100.50 / 126.36	-	-	-

2026-10-25	83.39 / 168.26	-	-	-	-	86.86 / 109.21	-	-
2026-11-10	-	-	39.35 / 100.13	-	-	-	-	-
2026-11-15	-	-	-	-	-	-	-	67.11 / 91.80
2026-11-17	-	-	-	51.97 / 140.57	-	-	114.50 / 144.08	-
2026-11-20	-	98.96 / 100.37	-	-	101.59 / 130.10	-	-	-
2026-11-25	84.25 / 173.47	-	-	-	-	87.80 / 112.44	-	-
2026-12-10	-	-	39.81 / 96.72	-	-	-	-	-
2026-12-15	-	-	-	-	-	-	-	67.88 / 88.53
2026-12-17	-	-	-	52.57 / 135.80	-	-	115.69 / 138.90	-
2026-12-20	-	100.14 / 96.68	-	-	102.69 / 125.44	-	-	-
2026-12-25	85.13 / 167.49	-	-	-	-	88.75 / 108.41	-	-
2027-01-10	-	-	40.28 / 99.76	-	-	-	-	-
2027-01-15	-	-	-	-	-	-	-	68.66 / 91.16
2027-01-17	-	-	-	53.17 / 140.07	-	-	116.89 / 142.98	-
2027-01-20	-	101.33 / 99.43	-	-	103.80 / 129.13	-	-	-
2027-01-25	86.02 / 172.67	-	-	-	-	89.72 / 111.61	-	-
2027-02-10	-	-	40.75 / 99.57	-	-	-	-	-
2027-02-15	-	-	-	-	-	-	-	69.45 / 90.84
2027-02-17	-	-	-	53.79 / 139.82	-	-	118.11 / 142.43	-
2027-02-20	-	102.54 / 98.95	-	-	104.93 / 128.64	-	-	-
2027-02-25	86.92 / 172.27	-	-	-	-	90.69 / 111.18	-	-
2027-03-10	-	-	41.22 / 89.76	-	-	-	-	-
2027-03-15	-	-	-	-	-	-	-	70.25 / 81.75
2027-03-17	-	-	-	54.40 / 126.06	-	-	119.34 / 128.14	-
2027-03-20	-	103.76 / 88.94	-	-	106.06 / 115.74	-	-	-
2027-03-25	87.82 / 155.22	-	-	-	-	91.67 / 100.03	-	-
2027-04-10	-	-	41.70 / 99.18	-	-	-	-	-
2027-04-15	-	-	-	-	-	-	-	71.06 / 90.18
2027-04-17	-	-	-	55.03 / 139.31	-	-	120.58 / 141.31	-

2027-04-20	-	105.00 / 97.97	-	-	107.21 / 127.64	-	-	-
2027-04-25	88.74 / 171.44	-	-	-	-	92.66 / 110.32	-	-
2027-05-10	-	-	42.19 / 95.79	-	-	-	-	-
2027-05-15	-	-	-	-	-	-	-	71.88 / 86.94
2027-05-17	-	-	-	55.66 / 134.56	-	-	121.84 / 136.20	-
2027-05-20	-	106.25 / 94.33	-	-	108.38 / 123.03	-	-	-
2027-05-25	89.66 / 165.50	-	-	-	-	93.67 / 106.33	-	-
2027-06-10	-	-	42.68 / 98.78	-	-	-	-	-
2027-06-15	-	-	-	-	-	-	-	72.70 / 89.50
2027-06-17	-	-	-	56.30 / 138.79	-	-	123.11 / 140.16	-
2027-06-20	-	107.51 / 96.97	-	-	109.55 / 126.62	-	-	-
2027-06-25	90.59 / 170.59	-	-	-	-	94.68 / 109.44	-	-
2027-07-10	-	-	43.18 / 95.40	-	-	-	-	-
2027-07-15	-	-	-	-	-	-	-	73.54 / 86.28
2027-07-17	-	-	-	56.95 / 134.05	-	-	124.39 / 135.07	-
2027-07-20	-	108.80 / 93.35	-	-	110.74 / 122.03	-	-	-
2027-07-25	91.54 / 164.67	-	-	-	-	95.71 / 105.47	-	-
2027-08-10	-	-	43.68 / 98.37	-	-	-	-	-
2027-08-15	-	-	-	-	-	-	-	74.39 / 88.81
2027-08-17	-	-	-	57.61 / 138.25	-	-	125.69 / 138.99	-
2027-08-20	-	110.09 / 95.95	-	-	111.94 / 125.57	-	-	-
2027-08-25	92.49 / 169.73	-	-	-	-	96.75 / 108.53	-	-
2027-09-10	-	-	44.19 / 98.17	-	-	-	-	-
2027-09-15	-	-	-	-	-	-	-	75.24 / 88.46
2027-09-17	-	-	-	58.27 / 137.98	-	-	127.00 / 138.39	-
2027-09-20	-	111.40 / 95.43	-	-	113.15 / 125.04	-	-	-
2027-09-25	93.46 / 169.29	-	-	-	-	97.79 / 108.08	-	-
2027-10-10	-	-	44.71 / 94.80	-	-	-	-	-
2027-10-15	-	-	-	-	-	-	-	76.11 / 85.26

2027-10-17	-	-	-	58.94 / 133.26	-	-	128.32 / 133.34	-
2027-10-20	-	112.73 / 91.84	-	-	114.37 / 120.49	-	-	-
2027-10-25	94.43 / 163.40	-	-	-	-	98.85 / 104.14	-	-
2027-11-10	-	-	45.23 / 97.75	-	-	-	-	-
2027-11-15	-	-	-	-	-	-	-	76.98 / 87.74
2027-11-17	-	-	-	59.62 / 137.42	-	-	129.66 / 137.18	-
2027-11-20	-	114.07 / 94.37	-	-	115.61 / 123.97	-	-	-
2027-11-25	95.41 / 168.40	-	-	-	-	99.92 / 107.14	-	-
2027-12-10	-	-	45.76 / 94.39	-	-	-	-	-
2027-12-15	-	-	-	-	-	-	-	77.87 / 84.56
2027-12-17	-	-	-	60.30 / 132.72	-	-	131.01 / 132.16	-
2027-12-20	-	115.43 / 90.80	-	-	116.87 / 119.44	-	-	-
2027-12-25	96.41 / 162.53	-	-	-	-	101.01 / 103.23	-	-
2028-01-10	-	-	46.29 / 97.31	-	-	-	-	-
2028-01-15	-	-	-	-	-	-	-	78.76 / 87.01
2028-01-17	-	-	-	60.99 / 136.85	-	-	132.37 / 135.95	-
2028-01-20	-	116.81 / 93.28	-	-	118.13 / 122.87	-	-	-
2028-01-25	97.41 / 167.49	-	-	-	-	102.10 / 106.19	-	-
2028-02-10	-	-	46.83 / 97.10	-	-	-	-	-
2028-02-15	-	-	-	-	-	-	-	79.67 / 86.63
2028-02-17	-	-	-	61.70 / 136.56	-	-	133.75 / 135.32	-
2028-02-20	-	118.20 / 92.73	-	-	119.41 / 122.31	-	-	-
2028-02-25	98.43 / 167.03	-	-	-	-	103.21 / 105.71	-	-
2028-03-10	-	-	47.38 / 90.62	-	-	-	-	-
2028-03-15	-	-	-	-	-	-	-	80.58 / 80.69
2028-03-17	-	-	-	62.41 / 127.48	-	-	135.14 / 126.00	-
2028-03-20	-	119.61 / 86.22	-	-	120.71 / 113.89	-	-	-
2028-03-25	99.45 / 155.82	-	-	-	-	104.33 / 98.43	-	-
2028-04-10	-	-	47.93 / 96.65	-	-	-	-	-

2028-04-15	-	-	-	-	-	-	-	81.51 / 85.87
2028-04-17	-	-	-	63.12 / 135.98	-	-	136.55 / 134.05	-
2028-04-20	-	121.04 / 91.60	-	-	122.01 / 121.17	-	-	-
2028-04-25	100.49 / 166.10	-	-	-	-	105.46 / 104.73	-	-
2028-05-10	-	-	48.49 / 93.31	-	-	-	-	-
2028-05-15	-	-	-	-	-	-	-	82.45 / 82.73
2028-05-17	-	-	-	63.85 / 131.30	-	-	137.97 / 129.10	-
2028-05-20	-	122.48 / 88.09	-	-	123.34 / 116.70	-	-	-
2028-05-25	101.53 / 160.28	-	-	-	-	106.60 / 100.86	-	-
2028-06-10	-	-	49.06 / 96.19	-	-	-	-	-
2028-06-15	-	-	-	-	-	-	-	83.40 / 85.10
2028-06-17	-	-	-	64.58 / 135.38	-	-	139.41 / 132.75	-
2028-06-20	-	123.94 / 90.45	-	-	124.67 / 120.01	-	-	-
2028-06-25	102.59 / 165.14	-	-	-	-	107.75 / 103.72	-	-
2028-07-10	-	-	49.63 / 92.86	-	-	-	-	-
2028-07-15	-	-	-	-	-	-	-	84.36 / 81.97
2028-07-17	-	-	-	65.33 / 130.71	-	-	140.86 / 127.83	-
2028-07-20	-	125.41 / 86.96	-	-	126.02 / 115.56	-	-	-
2028-07-25	103.66 / 159.34	-	-	-	-	108.92 / 99.88	-	-
2028-08-10	-	-	50.21 / 95.73	-	-	-	-	-
2028-08-15	-	-	-	-	-	-	-	85.33 / 84.30
2028-08-17	-	-	-	66.08 / 134.76	-	-	142.33 / 131.42	-
2028-08-20	-	126.91 / 89.26	-	-	127.39 / 118.82	-	-	-
2028-08-25	104.74 / 164.16	-	-	-	-	110.10 / 102.70	-	-
2028-09-10	-	-	50.79 / 95.49	-	-	-	-	-
2028-09-15	-	-	-	-	-	-	-	86.31 / 83.90
2028-09-17	-	-	-	66.84 / 134.45	-	-	143.81 / 130.75	-
2028-09-20	-	128.42 / 88.66	-	-	128.77 / 118.22	-	-	-
2028-09-25	105.83 / 163.67	-	-	-	-	111.29 / 102.17	-	-

2028-10-10	-	-	51.39 / 92.17	-	-	-	-	-
2028-10-15	-	-	-	-	-	-	-	87.30 / 80.80
2028-10-17	-	-	-	67.61 / 129.80	-	-	145.31 / 125.87	-
2028-10-20	-	129.95 / 85.21	-	-	130.16 / 113.81	-	-	-
2028-10-25	106.93 / 157.90	-	-	-	-	112.50 / 98.37	-	-
2028-11-10	-	-	51.99 / 95.00	-	-	-	-	-
2028-11-15	-	-	-	-	-	-	-	88.30 / 83.08
2028-11-17	-	-	-	68.38 / 133.81	-	-	146.83 / 129.38	-
2028-11-20	-	131.50 / 87.44	-	-	131.57 / 116.99	-	-	-
2028-11-25	108.05 / 162.66	-	-	-	-	113.72 / 101.11	-	-
2028-12-10	-	-	52.59 / 91.70	-	-	-	-	-
2028-12-15	-	-	-	-	-	-	-	89.32 / 79.99
2028-12-17	-	-	-	69.17 / 129.18	-	-	148.36 / 124.53	-
2028-12-20	-	133.07 / 84.02	-	-	133.00 / 112.61	-	-	-
2028-12-25	109.17 / 156.92	-	-	-	-	114.95 / 97.33	-	-
2029-01-10	-	-	53.21 / 94.51	-	-	-	-	-
2029-01-15	-	-	-	-	-	-	-	90.35 / 82.24
2029-01-17	-	-	-	69.96 / 133.16	-	-	149.90 / 127.98	-
2029-01-20	-	134.65 / 86.19	-	-	134.44 / 115.74	-	-	-
2029-01-25	110.31 / 161.63	-	-	-	-	116.19 / 100.03	-	-
2029-02-10	-	-	53.83 / 94.26	-	-	-	-	-
2029-02-15	-	-	-	-	-	-	-	91.39 / 81.81
2029-02-17	-	-	-	70.77 / 132.83	-	-	151.46 / 127.27	-
2029-02-20	-	136.26 / 85.55	-	-	135.90 / 115.10	-	-	-
2029-02-25	111.46 / 161.11	-	-	-	-	117.45 / 99.48	-	-
2029-03-10	-	-	54.45 / 84.90	-	-	-	-	-
2029-03-15	-	-	-	-	-	-	-	92.44 / 73.50
2029-03-17	-	-	-	71.58 / 119.67	-	-	153.04 / 114.30	-
2029-03-20	-	137.88 / 76.69	-	-	137.37 / 103.38	-	-	-

2029-03-25	112.62 / 145.04	-	-	-	-	118.73 / 89.35	-	-
2029-04-10	-	-	55.09 / 93.74	-	-	-	-	-
2029-04-15	-	-	-	-	-	-	-	93.50 / 80.94
2029-04-17	-	-	-	72.41 / 132.15	-	-	154.63 / 125.83	-
2029-04-20	-	139.52 / 84.25	-	-	138.86 / 113.81	-	-	-
2029-04-25	113.79 / 160.05	-	-	-	-	120.01 / 98.36	-	-
2029-05-10	-	-	55.73 / 90.47	-	-	-	-	-
2029-05-15	-	-	-	-	-	-	-	94.58 / 77.90
2029-05-17	-	-	-	73.24 / 127.56	-	-	156.24 / 121.06	-
2029-05-20	-	141.19 / 80.89	-	-	140.36 / 109.50	-	-	-
2029-05-25	114.98 / 154.36	-	-	-	-	121.31 / 94.64	-	-
2029-06-10	-	-	56.38 / 93.22	-	-	-	-	-
2029-06-15	-	-	-	-	-	-	-	95.66 / 80.05
2029-06-17	-	-	-	74.08 / 131.46	-	-	157.87 / 124.35	-
2029-06-20	-	142.87 / 82.92	-	-	141.88 / 112.48	-	-	-
2029-06-25	116.18 / 158.96	-	-	-	-	122.63 / 97.22	-	-
2029-07-10	-	-	57.04 / 89.95	-	-	-	-	-
2029-07-15	-	-	-	-	-	-	-	96.76 / 77.03
2029-07-17	-	-	-	74.93 / 126.88	-	-	159.52 / 119.62	-
2029-07-20	-	144.57 / 79.59	-	-	143.42 / 108.21	-	-	-
2029-07-25	117.39 / 153.30	-	-	-	-	123.96 / 93.52	-	-
2029-08-10	-	-	57.71 / 92.68	-	-	-	-	-
2029-08-15	-	-	-	-	-	-	-	97.88 / 79.13
2029-08-17	-	-	-	75.79 / 130.76	-	-	161.18 / 122.85	-
2029-08-20	-	146.29 / 81.56	-	-	144.97 / 111.13	-	-	-
2029-08-25	118.61 / 157.86	-	-	-	-	125.30 / 96.05	-	-
2029-09-10	-	-	58.38 / 92.41	-	-	-	-	-
2029-09-15	-	-	-	-	-	-	-	99.00 / 78.67
2029-09-17	-	-	-	76.67 / 130.40	-	-	162.86 / 122.09	-

2029-09-20	-	148.04 / 80.87	-	-	146.54 / 110.45	-	-	-
2029-09-25	119.85 / 157.29	-	-	-	-	126.66 / 95.46	-	-
2029-10-10	-	-	59.06 / 89.16	-	-	-	-	-
2029-10-15	-	-	-	-	-	-	-	100.14 / 75.68
2029-10-17	-	-	-	77.55 / 125.84	-	-	164.55 / 117.40	-
2029-10-20	-	149.80 / 77.58	-	-	148.13 / 106.21	-	-	-
2029-10-25	121.09 / 151.67	-	-	-	-	128.03 / 91.80	-	-
2029-11-10	-	-	59.75 / 91.85	-	-	-	-	-
2029-11-15	-	-	-	-	-	-	-	101.29 / 77.73
2029-11-17	-	-	-	78.44 / 129.67	-	-	166.27 / 120.54	-
2029-11-20	-	151.59 / 79.46	-	-	149.73 / 109.05	-	-	-
2029-11-25	122.36 / 156.15	-	-	-	-	129.41 / 94.25	-	-
2029-12-10	-	-	60.45 / 88.61	-	-	-	-	-
2029-12-15	-	-	-	-	-	-	-	102.46 / 74.76
2029-12-17	-	-	-	79.34 / 125.13	-	-	168.00 / 115.89	-
2029-12-20	-	153.39 / 76.20	-	-	151.36 / 104.85	-	-	-
2029-12-25	123.63 / 150.55	-	-	-	-	130.82 / 90.62	-	-
2030-01-10	-	-	61.15 / 91.28	-	-	-	-	-
2030-01-15	-	-	-	-	-	-	-	103.63 / 76.76
2030-01-17	-	-	-	80.25 / 128.92	-	-	169.75 / 118.95	-
2030-01-20	-	155.22 / 78.01	-	-	153.00 / 107.62	-	-	-
2030-01-25	124.92 / 154.99	-	-	-	-	132.23 / 93.02	-	-
2030-02-10	-	-	61.86 / 90.99	-	-	-	-	-
2030-02-15	-	-	-	-	-	-	-	104.83 / 76.27
2030-02-17	-	-	-	81.18 / 128.54	-	-	171.52 / 118.15	-
2030-02-20	-	157.07 / 77.28	-	-	154.65 / 106.90	-	-	-
2030-02-25	126.22 / 154.40	-	-	-	-	133.67 / 92.39	-	-
2030-03-10	-	-	62.59 / 81.92	-	-	-	-	-
2030-03-15	-	-	-	-	-	-	-	106.03 / 68.44

2030-03-17	-	-	-	82.11 / 115.75	-	-	173.31 / 105.98	-
2030-03-20	-	158.94 / 69.13	-	-	156.33 / 95.89	-	-	-
2030-03-25	127.53 / 138.91	-	-	-	-	135.11 / 82.88	-	-
2030-04-10	-	-	63.32 / 90.40	-	-	-	-	-
2030-04-15	-	-	-	-	-	-	-	107.25 / 75.27
2030-04-17	-	-	-	83.05 / 127.77	-	-	175.11 / 116.52	-
2030-04-20	-	160.84 / 75.78	-	-	158.02 / 105.43	-	-	-
2030-04-25	128.86 / 153.19	-	-	-	-	136.58 / 91.12	-	-
2030-05-10	-	-	64.05 / 87.20	-	-	-	-	-
2030-05-15	-	-	-	-	-	-	-	108.48 / 72.35
2030-05-17	-	-	-	84.01 / 123.27	-	-	176.93 / 111.95	-
2030-05-20	-	162.75 / 72.60	-	-	159.74 / 101.30	-	-	-
2030-05-25	130.21 / 147.66	-	-	-	-	138.06 / 87.55	-	-
2030-06-10	-	-	64.80 / 89.80	-	-	-	-	-
2030-06-15	-	-	-	-	-	-	-	109.73 / 74.25
2030-06-17	-	-	-	84.98 / 126.98	-	-	178.78 / 114.85	-
2030-06-20	-	164.69 / 74.25	-	-	161.47 / 103.92	-	-	-
2030-06-25	131.56 / 151.97	-	-	-	-	139.55 / 89.82	-	-
2030-07-10	-	-	65.56 / 86.61	-	-	-	-	-
2030-07-15	-	-	-	-	-	-	-	110.99 / 71.35
2030-07-17	-	-	-	85.95 / 122.49	-	-	180.64 / 110.32	-
2030-07-20	-	166.66 / 71.10	-	-	163.21 / 99.83	-	-	-
2030-07-25	132.93 / 146.46	-	-	-	-	141.07 / 86.28	-	-
2030-08-10	-	-	66.32 / 89.18	-	-	-	-	-
2030-08-15	-	-	-	-	-	-	-	112.27 / 73.21
2030-08-17	-	-	-	86.94 / 126.17	-	-	182.52 / 113.15	-
2030-08-20	-	168.64 / 72.68	-	-	164.98 / 102.38	-	-	-
2030-08-25	134.32 / 150.71	-	-	-	-	142.59 / 88.49	-	-
2030-09-10	-	-	67.10 / 88.87	-	-	-	-	-

2030-09-15	-	-	-	-	-	-	-	113.56 / 72.67
2030-09-17	-	-	-	87.94 / 125.76	-	-	184.42 / 112.28	-
2030-09-20	-	170.65 / 71.88	-	-	166.77 / 101.60	-	-	-
2030-09-25	135.72 / 150.08	-	-	-	-	144.14 / 87.82	-	-
2030-10-10	-	-	67.88 / 85.69	-	-	-	-	-
2030-10-15	-	-	-	-	-	-	-	114.87 / 69.81
2030-10-17	-	-	-	88.95 / 121.30	-	-	186.34 / 107.81	-
2030-10-20	-	172.68 / 68.78	-	-	168.58 / 97.56	-	-	-
2030-10-25	137.13 / 144.62	-	-	-	-	145.70 / 84.32	-	-
2030-11-10	-	-	68.67 / 88.23	-	-	-	-	-
2030-11-15	-	-	-	-	-	-	-	116.19 / 71.59
2030-11-17	-	-	-	89.98 / 124.92	-	-	188.29 / 110.53	-
2030-11-20	-	174.74 / 70.25	-	-	170.40 / 100.01	-	-	-
2030-11-25	138.56 / 148.79	-	-	-	-	147.28 / 86.44	-	-
2030-12-10	-	-	69.47 / 85.07	-	-	-	-	-
2030-12-15	-	-	-	-	-	-	-	117.53 / 68.75
2030-12-17	-	-	-	91.01 / 120.48	-	-	190.25 / 106.10	-
2030-12-20	-	176.82 / 67.19	-	-	172.25 / 96.01	-	-	-
2030-12-25	140.00 / 143.35	-	-	-	-	148.87 / 82.98	-	-
2031-01-10	-	-	70.28 / 87.58	-	-	-	-	-
2031-01-15	-	-	-	-	-	-	-	118.88 / 70.49
2031-01-17	-	-	-	92.06 / 124.06	-	-	192.23 / 108.73	-
2031-01-20	-	178.93 / 68.59	-	-	174.12 / 98.39	-	-	-
2031-01-25	141.46 / 147.47	-	-	-	-	150.49 / 85.04	-	-
2031-02-10	-	-	71.10 / 87.24	-	-	-	-	-
2031-02-15	-	-	-	-	-	-	-	120.24 / 69.92
2031-02-17	-	-	-	93.12 / 123.62	-	-	194.23 / 107.82	-
2031-02-20	-	181.06 / 67.74	-	-	176.00 / 97.57	-	-	-
2031-02-25	142.93 / 146.80	-	-	-	-	152.12 / 84.33	-	-

2031-03-10	-	-	71.93 / 78.50	-	-	-	-	-
2031-03-15	-	-	-	-	-	-	-	121.63 / 62.64
2031-03-17	-	-	-	94.19 / 111.26	-	-	196.25 / 96.56	-
2031-03-20	-	183.22 / 60.41	-	-	177.91 / 87.37	-	-	-
2031-03-25	144.42 / 131.98	-	-	-	-	153.77 / 75.52	-	-
2031-04-10	-	-	72.77 / 86.56	-	-	-	-	-
2031-04-15	-	-	-	-	-	-	-	123.03 / 68.78
2031-04-17	-	-	-	95.27 / 122.74	-	-	198.30 / 105.97	-
2031-04-20	-	185.41 / 66.02	-	-	179.84 / 95.89	-	-	-
2031-04-25	145.93 / 145.44	-	-	-	-	155.43 / 82.88	-	-
2031-05-10	-	-	73.62 / 83.44	-	-	-	-	-
2031-05-15	-	-	-	-	-	-	-	124.44 / 65.99
2031-05-17	-	-	-	96.36 / 118.34	-	-	200.36 / 101.65	-
2031-05-20	-	187.61 / 63.04	-	-	181.78 / 91.97	-	-	-
2031-05-25	147.45 / 140.08	-	-	-	-	157.12 / 79.49	-	-
2031-06-10	-	-	74.48 / 85.87	-	-	-	-	-
2031-06-15	-	-	-	-	-	-	-	125.87 / 67.61
2031-06-17	-	-	-	97.47 / 121.83	-	-	202.45 / 104.09	-
2031-06-20	-	189.85 / 64.25	-	-	183.75 / 94.18	-	-	-
2031-06-25	148.98 / 144.05	-	-	-	-	158.82 / 81.40	-	-
2031-07-10	-	-	75.35 / 82.76	-	-	-	-	-
2031-07-15	-	-	-	-	-	-	-	127.32 / 64.85
2031-07-17	-	-	-	98.59 / 117.45	-	-	204.56 / 99.80	-
2031-07-20	-	192.11 / 61.31	-	-	185.74 / 90.30	-	-	-
2031-07-25	150.54 / 138.72	-	-	-	-	160.54 / 78.04	-	-
2031-08-10	-	-	76.23 / 85.16	-	-	-	-	-
2031-08-15	-	-	-	-	-	-	-	128.78 / 66.41
2031-08-17	-	-	-	99.73 / 120.90	-	-	206.69 / 102.16	-
2031-08-20	-	194.40 / 62.44	-	-	187.76 / 92.43	-	-	-

2031-08-25	152.10 / 142.63	-	-	-	-	162.28 / 79.89	-	-
2031-09-10	-	-	77.12 / 84.80	-	-	-	-	-
2031-09-15	-	-	-	-	-	-	-	130.26 / 65.80
2031-09-17	-	-	-	100.87 / 120.43	-	-	208.84 / 101.18	-
2031-09-20	-	196.72 / 61.52	-	-	189.79 / 91.54	-	-	-
2031-09-25	153.69 / 141.91	-	-	-	-	164.03 / 79.12	-	-
2031-10-10	-	-	78.02 / 81.71	-	-	-	-	-
2031-10-15	-	-	-	-	-	-	-	131.76 / 63.08
2031-10-17	-	-	-	102.03 / 116.08	-	-	211.02 / 96.96	-
2031-10-20	-	199.06 / 58.63	-	-	191.85 / 87.72	-	-	-
2031-10-25	155.29 / 136.63	-	-	-	-	165.81 / 75.81	-	-
2031-11-10	-	-	78.93 / 84.07	-	-	-	-	-
2031-11-15	-	-	-	-	-	-	-	133.28 / 64.56
2031-11-17	-	-	-	103.21 / 119.47	-	-	213.22 / 99.19	-
2031-11-20	-	201.44 / 59.65	-	-	193.93 / 89.73	-	-	-
2031-11-25	156.91 / 140.44	-	-	-	-	167.61 / 77.55	-	-
2031-12-10	-	-	79.85 / 80.99	-	-	-	-	-
2031-12-15	-	-	-	-	-	-	-	134.81 / 61.86
2031-12-17	-	-	-	104.39 / 115.14	-	-	215.44 / 95.01	-
2031-12-20	-	203.84 / 56.80	-	-	196.03 / 85.95	-	-	-
2031-12-25	158.54 / 135.19	-	-	-	-	169.42 / 74.28	-	-
2032-01-10	-	-	80.78 / 83.31	-	-	-	-	-
2032-01-15	-	-	-	-	-	-	-	136.36 / 63.29
2032-01-17	-	-	-	105.60 / 118.48	-	-	217.68 / 97.16	-
2032-01-20	-	206.26 / 57.73	-	-	198.15 / 87.88	-	-	-
2032-01-25	160.19 / 138.95	-	-	-	-	171.26 / 75.96	-	-
2032-02-10	-	-	81.72 / 82.93	-	-	-	-	-
2032-02-15	-	-	-	-	-	-	-	137.93 / 62.64
2032-02-17	-	-	-	106.81 / 117.98	-	-	219.95 / 96.13	-

2032-02-20	-	208.72 / 56.75	-	-	200.30 / 86.95	-	-	-
2032-02-25	161.86 / 138.19	-	-	-	-	173.12 / 75.15	-	-
2032-03-10	-	-	82.68 / 77.22	-	-	-	-	-
2032-03-15	-	-	-	-	-	-	-	139.52 / 57.99
2032-03-17	-	-	-	108.04 / 109.90	-	-	222.24 / 88.95	-
2032-03-20	-	211.21 / 52.16	-	-	202.47 / 80.45	-	-	-
2032-03-25	163.55 / 128.56	-	-	-	-	174.99 / 69.53	-	-
2032-04-10	-	-	83.64 / 82.15	-	-	-	-	-
2032-04-15	-	-	-	-	-	-	-	141.12 / 61.33
2032-04-17	-	-	-	109.28 / 116.97	-	-	224.56 / 94.04	-
2032-04-20	-	213.73 / 54.76	-	-	204.66 / 85.04	-	-	-
2032-04-25	165.25 / 136.65	-	-	-	-	176.89 / 73.50	-	-
2032-05-10	-	-	84.62 / 79.12	-	-	-	-	-
2032-05-15	-	-	-	-	-	-	-	142.74 / 58.70
2032-05-17	-	-	-	110.54 / 112.69	-	-	226.90 / 89.97	-
2032-05-20	-	216.27 / 52.01	-	-	206.88 / 81.36	-	-	-
2032-05-25	166.97 / 131.48	-	-	-	-	178.80 / 70.32	-	-
2032-06-10	-	-	85.60 / 81.36	-	-	-	-	-
2032-06-15	-	-	-	-	-	-	-	144.38 / 59.98
2032-06-17	-	-	-	111.81 / 115.93	-	-	229.26 / 91.90	-
2032-06-20	-	218.85 / 52.72	-	-	209.12 / 83.09	-	-	-
2032-06-25	168.71 / 135.08	-	-	-	-	180.74 / 71.81	-	-
2032-07-10	-	-	86.60 / 78.34	-	-	-	-	-
2032-07-15	-	-	-	-	-	-	-	146.04 / 57.38
2032-07-17	-	-	-	113.09 / 111.67	-	-	231.65 / 87.88	-
2032-07-20	-	221.46 / 50.02	-	-	211.38 / 79.45	-	-	-
2032-07-25	170.47 / 129.95	-	-	-	-	182.70 / 68.67	-	-
2032-08-10	-	-	87.61 / 80.54	-	-	-	-	-
2032-08-15	-	-	-	-	-	-	-	147.72 / 58.61

2032-08-17	-	-	-	114.39 / 114.86	-	-	234.06 / 89.71	-
2032-08-20	-	224.10 / 50.64	-	-	213.67 / 81.10	-	-	-
2032-08-25	172.25 / 133.47	-	-	-	-	184.68 / 70.09	-	-
2032-09-10	-	-	88.63 / 80.13	-	-	-	-	-
2032-09-15	-	-	-	-	-	-	-	149.42 / 57.91
2032-09-17	-	-	-	115.71 / 114.32	-	-	236.50 / 88.61	-
2032-09-20	-	226.77 / 49.58	-	-	215.99 / 80.09	-	-	-
2032-09-25	174.04 / 132.65	-	-	-	-	186.68 / 69.22	-	-
2032-10-10	-	-	89.67 / 77.13	-	-	-	-	-
2032-10-15	-	-	-	-	-	-	-	151.14 / 55.35
2032-10-17	-	-	-	117.04 / 110.10	-	-	238.96 / 84.66	-
2032-10-20	-	229.47 / 46.94	-	-	218.33 / 76.51	-	-	-
2032-10-25	175.85 / 127.58	-	-	-	-	188.70 / 66.13	-	-
2032-11-10	-	-	90.71 / 79.28	-	-	-	-	-
2032-11-15	-	-	-	-	-	-	-	152.88 / 56.48
2032-11-17	-	-	-	118.39 / 113.22	-	-	241.45 / 86.35	-
2032-11-20	-	232.21 / 47.42	-	-	220.69 / 78.03	-	-	-
2032-11-25	177.68 / 131.00	-	-	-	-	190.74 / 67.44	-	-
2032-12-10	-	-	91.77 / 76.31	-	-	-	-	-
2032-12-15	-	-	-	-	-	-	-	154.64 / 53.96
2032-12-17	-	-	-	119.75 / 109.02	-	-	243.97 / 82.46	-
2032-12-20	-	234.97 / 44.82	-	-	223.08 / 74.50	-	-	-
2032-12-25	179.54 / 125.96	-	-	-	-	192.81 / 64.39	-	-
2033-01-10	-	-	92.84 / 78.42	-	-	-	-	-
2033-01-15	-	-	-	-	-	-	-	156.42 / 55.03
2033-01-17	-	-	-	121.13 / 112.09	-	-	246.51 / 84.05	-
2033-01-20	-	237.77 / 45.20	-	-	225.50 / 75.93	-	-	-
2033-01-25	181.41 / 129.31	-	-	-	-	194.90 / 65.62	-	-
2033-02-10	-	-	93.93 / 77.98	-	-	-	-	-

2033-02-15	-	-	-	-	-	-	-	158.21 / 54.29
2033-02-17	-	-	-	122.52 / 111.52	-	-	249.08 / 82.89	-
2033-02-20	-	240.61 / 44.08	-	-	227.94 / 74.86	-	-	-
2033-02-25	183.30 / 128.45	-	-	-	-	197.01 / 64.70	-	-
2033-03-10	-	-	95.02 / 70.03	-	-	-	-	-
2033-03-15	-	-	-	-	-	-	-	160.03 / 48.36
2033-03-17	-	-	-	123.93 / 100.20	-	-	251.67 / 73.80	-
2033-03-20	-	243.47 / 38.78	-	-	230.41 / 66.64	-	-	-
2033-03-25	185.21 / 115.23	-	-	-	-	199.15 / 57.60	-	-
2033-04-10	-	-	96.13 / 77.08	-	-	-	-	-
2033-04-15	-	-	-	-	-	-	-	161.87 / 52.78
2033-04-17	-	-	-	125.35 / 110.35	-	-	254.29 / 80.52	-
2033-04-20	-	246.37 / 41.78	-	-	232.91 / 72.69	-	-	-
2033-04-25	187.13 / 126.70	-	-	-	-	201.30 / 62.82	-	-
2033-05-10	-	-	97.25 / 74.16	-	-	-	-	-
2033-05-15	-	-	-	-	-	-	-	163.74 / 50.33
2033-05-17	-	-	-	126.79 / 106.21	-	-	256.94 / 76.75	-
2033-05-20	-	249.31 / 39.31	-	-	235.43 / 69.28	-	-	-
2033-05-25	189.08 / 121.76	-	-	-	-	203.48 / 59.88	-	-
2033-06-10	-	-	98.39 / 76.17	-	-	-	-	-
2033-06-15	-	-	-	-	-	-	-	165.62 / 51.24
2033-06-17	-	-	-	128.25 / 109.15	-	-	259.62 / 78.09	-
2033-06-20	-	252.28 / 39.44	-	-	237.98 / 70.47	-	-	-
2033-06-25	191.05 / 124.92	-	-	-	-	205.69 / 60.91	-	-
2033-07-10	-	-	99.53 / 73.26	-	-	-	-	-
2033-07-15	-	-	-	-	-	-	-	167.52 / 48.82
2033-07-17	-	-	-	129.73 / 105.04	-	-	262.32 / 74.39	-
2033-07-20	-	255.29 / 37.01	-	-	240.56 / 67.11	-	-	-
2033-07-25	193.04 / 120.01	-	-	-	-	207.92 / 58.00	-	-

2033-08-10	-	-	100.70 / 75.23	-	-	-	-	-
2033-08-15	-	-	-	-	-	-	-	169.45 / 49.66
2033-08-17	-	-	-	131.22 / 107.93	-	-	265.05 / 75.62	-
2033-08-20	-	258.33 / 37.03	-	-	243.17 / 68.20	-	-	-
2033-08-25	195.05 / 123.10	-	-	-	-	210.17 / 58.95	-	-
2033-09-10	-	-	101.87 / 74.75	-	-	-	-	-
2033-09-15	-	-	-	-	-	-	-	171.40 / 48.86
2033-09-17	-	-	-	132.73 / 107.31	-	-	267.82 / 74.37	-
2033-09-20	-	261.41 / 35.81	-	-	245.80 / 67.05	-	-	-
2033-09-25	197.09 / 122.18	-	-	-	-	212.45 / 57.95	-	-
2033-10-10	-	-	103.06 / 71.87	-	-	-	-	-
2033-10-15	-	-	-	-	-	-	-	173.37 / 46.49
2033-10-17	-	-	-	134.25 / 103.24	-	-	270.61 / 70.74	-
2033-10-20	-	264.52 / 33.46	-	-	248.47 / 63.76	-	-	-
2033-10-25	199.14 / 117.33	-	-	-	-	214.75 / 55.11	-	-
2033-11-10	-	-	104.26 / 73.78	-	-	-	-	-
2033-11-15	-	-	-	-	-	-	-	175.36 / 47.22
2033-11-17	-	-	-	135.80 / 106.05	-	-	273.42 / 71.82	-
2033-11-20	-	267.68 / 33.32	-	-	251.16 / 64.71	-	-	-
2033-11-25	201.21 / 120.30	-	-	-	-	217.07 / 55.93	-	-
2033-12-10	-	-	105.48 / 70.92	-	-	-	-	-
2033-12-15	-	-	-	-	-	-	-	177.38 / 44.90
2033-12-17	-	-	-	137.36 / 102.00	-	-	276.27 / 68.25	-
2033-12-20	-	270.87 / 31.02	-	-	253.88 / 61.47	-	-	-
2033-12-25	203.31 / 115.50	-	-	-	-	219.43 / 53.13	-	-
2034-01-10	-	-	106.71 / 72.79	-	-	-	-	-
2034-01-15	-	-	-	-	-	-	-	179.42 / 45.55
2034-01-17	-	-	-	138.94 / 104.75	-	-	279.15 / 69.21	-
2034-01-20	-	274.09 / 30.77	-	-	256.63 / 62.32	-	-	-

2034-01-25	205.43 / 118.38	-	-	-	-	221.80 / 53.86	-	-
2034-02-10	-	-	107.95 / 72.28	-	-	-	-	-
2034-02-15	-	-	-	-	-	-	-	181.48 / 44.70
2034-02-17	-	-	-	140.54 / 104.09	-	-	282.06 / 67.89	-
2034-02-20	-	277.36 / 29.47	-	-	259.41 / 61.10	-	-	-
2034-02-25	207.57 / 117.41	-	-	-	-	224.21 / 52.81	-	-
2034-03-10	-	-	109.21 / 64.83	-	-	-	-	-
2034-03-15	-	-	-	-	-	-	-	183.57 / 39.60
2034-03-17	-	-	-	142.15 / 93.42	-	-	285.00 / 60.11	-
2034-03-20	-	280.66 / 25.43	-	-	262.22 / 54.08	-	-	-
2034-03-25	209.73 / 105.16	-	-	-	-	226.63 / 46.74	-	-
2034-04-10	-	-	110.49 / 71.25	-	-	-	-	-
2034-04-15	-	-	-	-	-	-	-	185.68 / 42.97
2034-04-17	-	-	-	143.79 / 102.76	-	-	287.96 / 65.21	-
2034-04-20	-	284.01 / 26.83	-	-	265.06 / 58.63	-	-	-
2034-04-25	211.92 / 115.43	-	-	-	-	229.09 / 50.68	-	-
2034-05-10	-	-	111.78 / 68.45	-	-	-	-	-
2034-05-15	-	-	-	-	-	-	-	187.82 / 40.74
2034-05-17	-	-	-	145.44 / 98.78	-	-	290.96 / 61.78	-
2034-05-20	-	287.39 / 24.66	-	-	267.93 / 55.53	-	-	-
2034-05-25	214.12 / 110.74	-	-	-	-	231.57 / 47.99	-	-
2034-06-10	-	-	113.08 / 70.20	-	-	-	-	-
2034-06-15	-	-	-	-	-	-	-	189.98 / 41.20
2034-06-17	-	-	-	147.11 / 101.39	-	-	294.00 / 62.46	-
2034-06-20	-	290.82 / 24.12	-	-	270.83 / 56.11	-	-	-
2034-06-25	216.35 / 113.42	-	-	-	-	234.08 / 48.50	-	-
2034-07-10	-	-	114.40 / 67.42	-	-	-	-	-
2034-07-15	-	-	-	-	-	-	-	192.16 / 39.00
2034-07-17	-	-	-	148.81 / 97.44	-	-	297.06 / 59.10	-

2034-07-20	-	294.28 / 22.01	-	-	273.77 / 53.06	-	-	-
2034-07-25	218.61 / 108.77	-	-	-	-	236.62 / 45.86	-	-
2034-08-10	-	-	115.73 / 69.12	-	-	-	-	-
2034-08-15	-	-	-	-	-	-	-	194.37 / 39.39
2034-08-17	-	-	-	150.52 / 99.98	-	-	300.15 / 59.66	-
2034-08-20	-	297.79 / 21.35	-	-	276.73 / 53.53	-	-	-
2034-08-25	220.88 / 111.36	-	-	-	-	239.18 / 46.27	-	-
2034-09-10	-	-	117.08 / 68.58	-	-	-	-	-
2034-09-15	-	-	-	-	-	-	-	196.61 / 38.47
2034-09-17	-	-	-	152.25 / 99.27	-	-	303.28 / 58.24	-
2034-09-20	-	301.34 / 19.94	-	-	279.73 / 52.22	-	-	-
2034-09-25	223.19 / 110.31	-	-	-	-	241.77 / 45.13	-	-
2034-10-10	-	-	118.45 / 65.83	-	-	-	-	-
2034-10-15	-	-	-	-	-	-	-	198.87 / 36.33
2034-10-17	-	-	-	154.00 / 95.37	-	-	306.44 / 54.97	-
2034-10-20	-	304.93 / 17.92	-	-	282.76 / 49.25	-	-	-
2034-10-25	225.51 / 105.73	-	-	-	-	244.39 / 42.57	-	-
2034-11-10	-	-	119.83 / 67.46	-	-	-	-	-
2034-11-15	-	-	-	-	-	-	-	201.16 / 36.60
2034-11-17	-	-	-	155.77 / 97.82	-	-	309.63 / 55.36	-
2034-11-20	-	308.56 / 17.07	-	-	285.83 / 49.56	-	-	-
2034-11-25	227.86 / 108.19	-	-	-	-	247.04 / 42.83	-	-
2034-12-10	-	-	121.23 / 64.74	-	-	-	-	-
2034-12-15	-	-	-	-	-	-	-	203.47 / 34.50
2034-12-17	-	-	-	157.56 / 93.95	-	-	312.86 / 52.15	-
2034-12-20	-	312.24 / 15.10	-	-	288.92 / 46.65	-	-	-
2034-12-25	230.23 / 103.65	-	-	-	-	249.71 / 40.32	-	-
2035-01-10	-	-	122.64 / 66.32	-	-	-	-	-
2035-01-15	-	-	-	-	-	-	-	205.81 / 34.68

2035-01-17	-	-	-	159.37 / 96.34	-	-	316.11 / 52.41	-
2035-01-20	-	315.96 / 14.13	-	-	292.05 / 46.83	-	-	-
2035-01-25	232.63 / 106.02	-	-	-	-	252.42 / 40.48	-	-
2035-02-10	-	-	124.08 / 65.74	-	-	-	-	-
2035-02-15	-	-	-	-	-	-	-	208.18 / 33.71
2035-02-17	-	-	-	161.21 / 95.58	-	-	319.41 / 50.91	-
2035-02-20	-	319.73 / 12.63	-	-	295.22 / 45.45	-	-	-
2035-02-25	235.05 / 104.91	-	-	-	-	255.15 / 39.28	-	-
2035-03-10	-	-	125.52 / 58.85	-	-	-	-	-
2035-03-15	-	-	-	-	-	-	-	210.57 / 29.56
2035-03-17	-	-	-	163.06 / 85.64	-	-	322.73 / 44.62	-
2035-03-20	-	323.54 / 10.04	-	-	298.41 / 39.79	-	-	-
2035-03-25	237.50 / 93.76	-	-	-	-	257.92 / 34.39	-	-
2035-04-10	-	-	126.99 / 64.56	-	-	-	-	-
2035-04-15	-	-	-	-	-	-	-	212.99 / 31.73
2035-04-17	-	-	-	164.93 / 94.05	-	-	326.10 / 47.87	-
2035-04-20	-	327.39 / 9.58	-	-	301.65 / 42.64	-	-	-
2035-04-25	239.98 / 102.68	-	-	-	-	260.71 / 36.85	-	-
2035-05-10	-	-	128.47 / 61.89	-	-	-	-	-
2035-05-15	-	-	-	-	-	-	-	215.44 / 29.73
2035-05-17	-	-	-	166.83 / 90.26	-	-	329.49 / 44.83	-
2035-05-20	-	331.29 / 7.78	-	-	304.91 / 39.88	-	-	-
2035-05-25	242.48 / 98.26	-	-	-	-	263.54 / 34.47	-	-
2035-06-10	-	-	129.97 / 63.35	-	-	-	-	-
2035-06-15	-	-	-	-	-	-	-	217.92 / 29.70
2035-06-17	-	-	-	168.75 / 92.48	-	-	332.93 / 44.76	-
2035-06-20	-	335.24 / 6.47	-	-	308.22 / 39.77	-	-	-
2035-06-25	245.00 / 100.39	-	-	-	-	266.39 / 34.37	-	-
2035-07-10	-	-	131.48 / 60.71	-	-	-	-	-

2035-07-15	-	-	-	-	-	-	-	220.42 / 27.74
2035-07-17	-	-	-	170.69 / 88.72	-	-	336.39 / 41.79	-
2035-07-20	-	339.24 / 4.72	-	-	311.56 / 37.07	-	-	-
2035-07-25	247.56 / 96.03	-	-	-	-	269.28 / 32.04	-	-
2035-08-10	-	-	133.02 / 62.11	-	-	-	-	-
2035-08-15	-	-	-	-	-	-	-	222.96 / 27.62
2035-08-17	-	-	-	172.65 / 90.87	-	-	339.90 / 41.59	-
2035-08-20	-	343.28 / 3.27	-	-	314.93 / 36.83	-	-	-
2035-08-25	250.13 / 98.06	-	-	-	-	272.19 / 31.83	-	-
2035-09-10	-	-	134.57 / 61.48	-	-	-	-	-
2035-09-15	-	-	-	-	-	-	-	225.52 / 26.57
2035-09-17	-	-	-	174.64 / 90.05	-	-	343.44 / 39.98	-
2035-09-20	-	347.37 / 1.65	-	-	318.34 / 35.34	-	-	-
2035-09-25	252.74 / 96.87	-	-	-	-	275.14 / 30.54	-	-
2035-10-10	-	-	136.14 / 58.88	-	-	-	-	-
2035-10-15	-	-	-	-	-	-	-	228.12 / 24.68
2035-10-17	-	-	-	176.65 / 86.34	-	-	347.02 / 37.12	-
2035-10-20	-	-	-	-	321.79 / 32.74	-	-	-
2035-10-25	255.37 / 92.59	-	-	-	-	278.12 / 28.30	-	-
2035-11-10	-	-	137.73 / 60.20	-	-	-	-	-
2035-11-15	-	-	-	-	-	-	-	230.74 / 24.42
2035-11-17	-	-	-	178.68 / 88.39	-	-	350.63 / 36.71	-
2035-11-20	-	-	-	-	325.28 / 32.31	-	-	-
2035-11-25	258.03 / 94.47	-	-	-	-	281.14 / 27.92	-	-
2035-12-10	-	-	139.34 / 57.62	-	-	-	-	-
2035-12-15	-	-	-	-	-	-	-	233.39 / 22.57
2035-12-17	-	-	-	180.73 / 84.72	-	-	354.28 / 33.92	-
2035-12-20	-	-	-	-	328.80 / 29.77	-	-	-
2035-12-25	260.72 / 90.24	-	-	-	-	284.18 / 25.73	-	-

2036-01-10	-	-	140.96 / 58.88	-	-	-	-	-
2036-01-15	-	-	-	-	-	-	-	236.08 / 22.22
2036-01-17	-	-	-	182.81 / 86.68	-	-	357.97 / 33.38	-
2036-01-20	-	-	-	-	332.37 / 29.21	-	-	-
2036-01-25	263.44 / 92.01	-	-	-	-	287.26 / 25.25	-	-
2036-02-10	-	-	142.61 / 58.22	-	-	-	-	-
2036-02-15	-	-	-	-	-	-	-	238.79 / 21.10
2036-02-17	-	-	-	184.91 / 85.82	-	-	361.70 / 31.68	-
2036-02-20	-	-	-	-	335.97 / 27.64	-	-	-
2036-02-25	266.18 / 90.76	-	-	-	-	290.37 / 23.89	-	-
2036-03-10	-	-	144.27 / 53.83	-	-	-	-	-
2036-03-15	-	-	-	-	-	-	-	241.54 / 18.68
2036-03-17	-	-	-	187.04 / 79.46	-	-	365.47 / 28.03	-
2036-03-20	-	-	-	-	339.61 / 24.36	-	-	-
2036-03-25	268.95 / 83.73	-	-	-	-	293.52 / 21.06	-	-
2036-04-10	-	-	145.95 / 56.86	-	-	-	-	-
2036-04-15	-	-	-	-	-	-	-	244.32 / 18.83
2036-04-17	-	-	-	189.19 / 84.06	-	-	369.28 / 28.24	-
2036-04-20	-	-	-	-	343.28 / 24.44	-	-	-
2036-04-25	271.76 / 88.23	-	-	-	-	296.70 / 21.12	-	-
2036-05-10	-	-	147.65 / 54.35	-	-	-	-	-
2036-05-15	-	-	-	-	-	-	-	247.13 / 17.10
2036-05-17	-	-	-	191.37 / 80.48	-	-	373.12 / 25.63	-
2036-05-20	-	-	-	-	347.00 / 22.07	-	-	-
2036-05-25	274.59 / 84.14	-	-	-	-	299.91 / 19.08	-	-
2036-06-10	-	-	149.38 / 55.47	-	-	-	-	-
2036-06-15	-	-	-	-	-	-	-	249.97 / 16.50
2036-06-17	-	-	-	193.57 / 82.25	-	-	377.01 / 24.72	-
2036-06-20	-	-	-	-	350.76 / 21.17	-	-	-

2036-06-25	277.45 / 85.64	-	-	-	-	303.16 / 18.29	-	-
2036-07-10	-	-	151.12 / 52.99	-	-	-	-	-
2036-07-15	-	-	-	-	-	-	-	252.84 / 14.82
2036-07-17	-	-	-	195.79 / 78.71	-	-	380.94 / 22.19	-
2036-07-20	-	-	-	-	354.56 / 18.88	-	-	-
2036-07-25	280.34 / 81.61	-	-	-	-	306.45 / 16.31	-	-
2036-08-10	-	-	152.88 / 54.04	-	-	-	-	-
2036-08-15	-	-	-	-	-	-	-	255.75 / 14.12
2036-08-17	-	-	-	198.04 / 80.41	-	-	384.91 / 21.13	-
2036-08-20	-	-	-	-	358.40 / 17.83	-	-	-
2036-08-25	283.26 / 83.00	-	-	-	-	309.77 / 15.41	-	-
2036-09-10	-	-	154.67 / 53.32	-	-	-	-	-
2036-09-15	-	-	-	-	-	-	-	258.69 / 12.91
2036-09-17	-	-	-	200.32 / 79.47	-	-	388.92 / 19.31	-
2036-09-20	-	-	-	-	362.29 / 16.13	-	-	-
2036-09-25	286.21 / 81.66	-	-	-	-	313.12 / 13.94	-	-
2036-10-10	-	-	156.47 / 50.89	-	-	-	-	-
2036-10-15	-	-	-	-	-	-	-	261.67 / 11.30
2036-10-17	-	-	-	202.63 / 75.99	-	-	392.97 / 16.90	-
2036-10-20	-	-	-	-	366.21 / 13.95	-	-	-
2036-10-25	289.19 / 77.71	-	-	-	-	316.52 / 12.06	-	-
2036-11-10	-	-	158.30 / 51.85	-	-	-	-	-
2036-11-15	-	-	-	-	-	-	-	264.68 / 10.44
2036-11-17	-	-	-	204.96 / 77.56	-	-	397.06 / 15.60	-
2036-11-20	-	-	-	-	370.18 / 12.68	-	-	-
2036-11-25	292.20 / 78.93	-	-	-	-	319.94 / 10.96	-	-
2036-12-10	-	-	160.14 / 49.45	-	-	-	-	-
2036-12-15	-	-	-	-	-	-	-	267.72 / 8.89
2036-12-17	-	-	-	207.31 / 74.12	-	-	401.20 / 13.28	-

2036-12-20	-	-	-	-	374.19 / 10.57	-	-	-
2036-12-25	295.25 / 75.05	-	-	-	-	323.41 / 9.14	-	-
2037-01-10	-	-	162.01 / 50.34	-	-	-	-	-
2037-01-15	-	-	-	-	-	-	-	270.80 / 7.92
2037-01-17	-	-	-	209.70 / 75.61	-	-	405.37 / 11.82	-
2037-01-20	-	-	-	-	378.24 / 9.15	-	-	-
2037-01-25	298.32 / 76.15	-	-	-	-	326.91 / 7.91	-	-
2037-02-10	-	-	163.90 / 49.57	-	-	-	-	-
2037-02-15	-	-	-	-	-	-	-	273.91 / 6.64
2037-02-17	-	-	-	212.11 / 74.62	-	-	409.60 / 9.90	-
2037-02-20	-	-	-	-	382.34 / 7.36	-	-	-
2037-02-25	301.43 / 74.74	-	-	-	-	330.46 / 6.36	-	-
2037-03-10	-	-	165.81 / 44.07	-	-	-	-	-
2037-03-15	-	-	-	-	-	-	-	277.06 / 4.82
2037-03-17	-	-	-	214.55 / 66.49	-	-	413.86 / 7.19	-
2037-03-20	-	-	-	-	386.48 / 5.01	-	-	-
2037-03-25	304.57 / 66.22	-	-	-	-	334.04 / 4.33	-	-
2037-04-10	-	-	167.75 / 48.01	-	-	-	-	-
2037-04-15	-	-	-	-	-	-	-	280.25 / 4.03
2037-04-17	-	-	-	217.01 / 72.60	-	-	418.18 / 6.00	-
2037-04-20	-	-	-	-	390.67 / 3.72	-	-	-
2037-04-25	307.74 / 71.87	-	-	-	-	337.65 / 3.22	-	-
2037-05-10	-	-	169.71 / 45.69	-	-	-	-	-
2037-05-15	-	-	-	-	-	-	-	283.47 / 2.61
2037-05-17	-	-	-	219.51 / 69.26	-	-	422.53 / 3.89	-
2037-05-20	-	-	-	-	394.90 / 1.81	-	-	-
2037-05-25	310.95 / 68.14	-	-	-	-	341.31 / 1.56	-	-
2037-06-10	-	-	171.69 / 46.41	-	-	-	-	-
2037-06-15	-	-	-	-	-	-	-	286.73 / 1.36

2037-06-17	-	-	-	222.03 / 70.53	-	-	426.93 / 2.02	-
2037-06-25	314.19 / 68.94	-	-	-	-	-	-	-
2037-07-10	-	-	173.69 / 44.13	-	-	-	-	-
2037-07-17	-	-	-	224.59 / 67.24	-	-	-	-
2037-07-25	317.46 / 65.27	-	-	-	-	-	-	-
2037-08-10	-	-	175.72 / 44.77	-	-	-	-	-
2037-08-17	-	-	-	227.17 / 68.41	-	-	-	-
2037-08-25	320.77 / 65.95	-	-	-	-	-	-	-
2037-09-10	-	-	177.77 / 43.94	-	-	-	-	-
2037-09-17	-	-	-	229.78 / 67.34	-	-	-	-
2037-09-25	324.11 / 64.43	-	-	-	-	-	-	-
2037-10-10	-	-	179.84 / 41.71	-	-	-	-	-
2037-10-17	-	-	-	232.43 / 64.11	-	-	-	-
2037-10-25	327.48 / 60.86	-	-	-	-	-	-	-
2037-11-10	-	-	181.94 / 42.25	-	-	-	-	-
2037-11-17	-	-	-	235.10 / 65.15	-	-	-	-
2037-11-25	330.89 / 61.34	-	-	-	-	-	-	-
2037-12-10	-	-	184.06 / 40.05	-	-	-	-	-
2037-12-17	-	-	-	237.80 / 61.97	-	-	-	-
2037-12-25	334.34 / 57.85	-	-	-	-	-	-	-
2038-01-10	-	-	186.21 / 40.52	-	-	-	-	-
2038-01-17	-	-	-	240.54 / 62.91	-	-	-	-
2038-01-25	337.82 / 58.19	-	-	-	-	-	-	-
2038-02-10	-	-	188.38 / 39.63	-	-	-	-	-
2038-02-17	-	-	-	243.30 / 61.77	-	-	-	-
2038-02-25	341.34 / 56.59	-	-	-	-	-	-	-
2038-03-10	-	-	190.58 / 34.99	-	-	-	-	-
2038-03-17	-	-	-	246.10 / 54.75	-	-	-	-
2038-03-25	344.90 / 49.65	-	-	-	-	-	-	-

2038-04-10	-	-	192.80 / 37.84	-	-	-	-	-
2038-04-17	-	-	-	248.93 / 59.45	-	-	-	-
2038-04-25	348.49 / 53.34	-	-	-	-	-	-	-
2038-05-10	-	-	195.05 / 35.73	-	-	-	-	-
2038-05-17	-	-	-	251.79 / 56.39	-	-	-	-
2038-05-25	352.12 / 50.02	-	-	-	-	-	-	-
2038-06-10	-	-	197.33 / 36.00	-	-	-	-	-
2038-06-17	-	-	-	254.69 / 57.08	-	-	-	-
2038-06-25	355.79 / 50.02	-	-	-	-	-	-	-
2038-07-10	-	-	199.63 / 33.94	-	-	-	-	-
2038-07-17	-	-	-	257.62 / 54.07	-	-	-	-
2038-07-25	359.50 / 46.78	-	-	-	-	-	-	-
2038-08-10	-	-	201.96 / 34.12	-	-	-	-	-
2038-08-17	-	-	-	260.58 / 54.65	-	-	-	-
2038-08-25	363.24 / 46.63	-	-	-	-	-	-	-
2038-09-10	-	-	204.31 / 33.17	-	-	-	-	-
2038-09-17	-	-	-	263.58 / 53.42	-	-	-	-
2038-09-25	367.02 / 44.91	-	-	-	-	-	-	-
2038-10-10	-	-	206.70 / 31.16	-	-	-	-	-
2038-10-17	-	-	-	266.61 / 50.49	-	-	-	-
2038-10-25	370.85 / 41.78	-	-	-	-	-	-	-
2038-11-10	-	-	209.11 / 31.22	-	-	-	-	-
2038-11-17	-	-	-	269.67 / 50.91	-	-	-	-
2038-11-25	374.71 / 41.42	-	-	-	-	-	-	-
2038-12-10	-	-	211.55 / 29.25	-	-	-	-	-
2038-12-17	-	-	-	272.78 / 48.03	-	-	-	-
2038-12-25	378.61 / 38.37	-	-	-	-	-	-	-
2039-01-10	-	-	214.02 / 29.23	-	-	-	-	-
2039-01-17	-	-	-	275.91 / 48.34	-	-	-	-

2039-01-25	382.56 / 37.85	-	-	-	-	-	-	-
2039-02-10	-	-	216.51 / 28.21	-	-	-	-	-
2039-02-17	-	-	-	279.09 / 47.03	-	-	-	-
2039-02-25	386.54 / 36.04	-	-	-	-	-	-	-
2039-03-10	-	-	219.04 / 24.56	-	-	-	-	-
2039-03-17	-	-	-	282.30 / 41.29	-	-	-	-
2039-03-25	390.57 / 30.90	-	-	-	-	-	-	-
2039-04-10	-	-	221.59 / 26.15	-	-	-	-	-
2039-04-17	-	-	-	285.54 / 44.38	-	-	-	-
2039-04-25	394.64 / 32.36	-	-	-	-	-	-	-
2039-05-10	-	-	224.18 / 24.29	-	-	-	-	-
2039-05-17	-	-	-	288.83 / 41.63	-	-	-	-
2039-05-25	398.75 / 29.51	-	-	-	-	-	-	-
2039-06-10	-	-	226.79 / 24.04	-	-	-	-	-
2039-06-17	-	-	-	292.15 / 41.65	-	-	-	-
2039-06-25	402.90 / 28.60	-	-	-	-	-	-	-
2039-07-10	-	-	229.44 / 22.22	-	-	-	-	-
2039-07-17	-	-	-	295.51 / 38.97	-	-	-	-
2039-07-25	407.10 / 25.83	-	-	-	-	-	-	-
2039-08-10	-	-	232.12 / 21.88	-	-	-	-	-
2039-08-17	-	-	-	298.90 / 38.87	-	-	-	-
2039-08-25	411.34 / 24.76	-	-	-	-	-	-	-
2039-09-10	-	-	234.83 / 20.78	-	-	-	-	-
2039-09-17	-	-	-	302.34 / 37.46	-	-	-	-
2039-09-25	415.63 / 22.82	-	-	-	-	-	-	-
2039-10-10	-	-	237.56 / 19.03	-	-	-	-	-
2039-10-17	-	-	-	305.82 / 34.86	-	-	-	-
2039-10-25	419.96 / 20.18	-	-	-	-	-	-	-
2039-11-10	-	-	240.34 / 18.54	-	-	-	-	-

2039-11-17	-	-	-	309.34 / 34.58	-	-	-	-
2039-11-25	424.33 / 18.86	-	-	-	-	-	-	-
2039-12-10	-	-	243.14 / 16.84	-	-	-	-	-
2039-12-17	-	-	-	312.89 / 32.04	-	-	-	-
2039-12-25	428.75 / 16.31	-	-	-	-	-	-	-
2040-01-10	-	-	245.98 / 16.25	-	-	-	-	-
2040-01-17	-	-	-	316.49 / 31.63	-	-	-	-
2040-01-25	433.22 / 14.82	-	-	-	-	-	-	-
2040-02-10	-	-	248.85 / 15.09	-	-	-	-	-
2040-02-17	-	-	-	320.13 / 30.13	-	-	-	-
2040-02-25	437.73 / 12.77	-	-	-	-	-	-	-
2040-03-10	-	-	251.75 / 13.01	-	-	-	-	-
2040-03-17	-	-	-	323.81 / 26.77	-	-	-	-
2040-03-25	442.29 / 10.00	-	-	-	-	-	-	-
2040-04-10	-	-	254.69 / 12.72	-	-	-	-	-
2040-04-17	-	-	-	327.54 / 27.08	-	-	-	-
2040-04-25	446.90 / 8.60	-	-	-	-	-	-	-
2040-05-10	-	-	257.66 / 11.14	-	-	-	-	-
2040-05-17	-	-	-	331.30 / 24.71	-	-	-	-
2040-05-25	451.55 / 6.27	-	-	-	-	-	-	-
2040-06-10	-	-	260.66 / 10.29	-	-	-	-	-
2040-06-17	-	-	-	335.11 / 23.96	-	-	-	-
2040-06-25	456.26 / 4.34	-	-	-	-	-	-	-
2040-07-10	-	-	263.71 / 8.76	-	-	-	-	-
2040-07-17	-	-	-	338.97 / 21.65	-	-	-	-
2040-07-25	461.01 / 2.11	-	-	-	-	-	-	-
2040-08-10	-	-	266.78 / 7.81	-	-	-	-	-
2040-08-17	-	-	-	342.86 / 20.77	-	-	-	-
2040-09-10	-	-	269.89 / 6.54	-	-	-	-	-

2040-09-17	-	-	-	346.81 / 19.14	-	-	-	-
2040-10-10	-	-	273.04 / 5.09	-	-	-	-	-
2040-10-17	-	-	-	350.80 / 16.94	-	-	-	-
2040-11-10	-	-	276.23 / 3.97	-	-	-	-	-
2040-11-17	-	-	-	354.83 / 15.84	-	-	-	-
2040-12-10	-	-	279.45 / 2.58	-	-	-	-	-
2040-12-17	-	-	-	358.91 / 13.70	-	-	-	-
2041-01-10	-	-	282.71 / 1.34	-	-	-	-	-
2041-01-17	-	-	-	363.04 / 12.46	-	-	-	-
2041-02-17	-	-	-	367.21 / 10.74	-	-	-	-
2041-03-17	-	-	-	371.44 / 8.13	-	-	-	-
2041-04-17	-	-	-	375.71 / 7.24	-	-	-	-
2041-05-17	-	-	-	380.03 / 5.29	-	-	-	-
2041-06-17	-	-	-	384.40 / 3.66	-	-	-	-
2041-07-17	-	-	-	388.82 / 1.78	-	-	-	-

Part 2 - Responsibility and authorisation

The Management Board of the Issuer:

Title Name, surname
Chairman of the Management Board Martins Sulte
Member of the Management Board Martins Valters

accepts responsibility for the information contained in these Final Terms which, when read together with the Base Prospectus referred to above, contains all information that is material to the issue of the Notes.

The information provided in the elements 1.2. above has been sourced from the AS Hipocredit (the "Lending Company"). Hereby the Issuer confirms that this information has been accurately reproduced according to the process of information exchange via API, provided in the Transaction Documents and that as far as the Issuer is aware and is able to ascertain from information provided by the Lending Company, no facts have been omitted which would render the reproduced information inaccurate or misleading. For the aforesaid limitation of the Issuer's and Mintos liability provided in the Subsection 9.25. "Limitation of a Liability" in the Base Prospectus applies.

This Notes Series issue is authorised by Management Board Meeting of the Issuer, Minutes No. LVMF7/BD-2022-1 as of July 7, 2022.

ISSUE SPECIFIC SUMMARY

SECTION A - INTRODUCTION AND WARNINGS

This summary should be read as an introduction to the Base Prospectus and the Final Terms, and any decision to invest in the Notes should be based on a consideration of the Base Prospectus as a whole by the investor, including any documents incorporated by reference, and the Final Terms.

Where a claim relating to the information contained in the Base Prospectus and the Final Terms is brought before a court, the plaintiff investor might, under relevant national law, have to bear the costs of translating the Base Prospectus and the Final Terms before the legal proceedings are initiated.

No civil liability will attach to the Issuer solely on the basis of this summary, including any translation, unless it is misleading, inaccurate or inconsistent when read together with the other parts of the Base Prospectus and the Final Terms, or if the summary, when read together with the other parts of the Base Prospectus and the Final Terms, does not provide key information to aid investors when considering whether to invest in the Notes.

You could lose all or part of the invested capital. You are about to purchase a product that is not simple and may be difficult to understand.

The International Securities Identification Number (ISIN) of the Notes is LVX00000QKP9. The Issuer is SIA Mintos Finance No.7. Its Legal Entity Identifier (LEI) is 984500014DC6FC4FB109. Its registered office is at 52 Skanstes Street, Riga, LV1013, Latvia.

The shareholder of the Issuer approved the Base Prospectus on March 31, 2022.

The Base Prospectus was approved by the Financial and Capital Market Commission, Kungu iela 1, Riga, LV-1050 (telephone number: +371 6777 4800; email address: fktk@fktk.lv) on April 12, 2022.

SECTION B - KEY INFORMATION ON THE ISSUER

<i>Who is the issuer of the securities?</i>	The Issuer is a special purpose undertaking established for the sole purpose of issuing and offering Notes to Investors on the Platform, which are backed by the Loan Receivables acquired from the Lending Company. The Issuer does not take part in any other business activities. The Issuer is incorporated as a limited liability company and registered in the Commercial Register of the Enterprise Register of the Republic of Latvia on 18 March 2022 under the name SIA Mintos Finance No.7 with registration number 40203387660. It operates under the laws of the Republic of Latvia and has its registered office at Skanstes street 52, Riga, LV-1013, Latvia. The Legal Entity Identifier (LEI) of the Issuer is: 984500014DC6FC4FB109. All the shares in the Issuer are held by SIA Mintos Capital Management, registered in the Republic of Latvia on 1 November 2018 with registration number 40203178505. The Issuer is managed by the Management Board, the members being appointed by SIA Mintos Capital Management as the sole shareholder of the Issuer: · Chairman of the Management Board: Martins Sulte; · Member of the Management Board: Martins Valters. The appointed auditors of the Issuer for the financial year 2022 are "KPMG Baltics SIA", registered in the Republic of Latvia on 16 December 1994 with registration number 40003235171.
<i>What is the key financial information regarding the issuer?</i>	At the date of this Base Prospectus submission, the Issuer has not commenced any operations, and accordingly, no financial statements have been prepared. The financial statements will be prepared in accordance with the Latvian Generally Accepted Accounting Principles (GAAP). The registered share capital of the Issuer is EUR 2800 consisting of 2800 shares each having a nominal value of EUR 1.

What are the key risks that are specific to the issuer?	The Issuer could default on its obligations or become insolvent The Issuer is a wholly owned Mintos Group company, and not engaged in any business activities other than those provided in this Base Prospectus. There is a risk that the Issuer could suddenly stop effectively honouring its obligations under the existing agreements and breaching its provisions, resulting in missing repayments to the Noteholder. This could lead to delays in repayments and partial or full loss of invested amounts. While the Issuer is created, established and performs its operations as a special purpose undertaking, due to possible legal shortcomings of the applicable law and/or judicial practice, the Issuer might be found insolvent due to various reasons. In such situation, the Noteholder could experience delays in receiving its invested funds and its priority as a creditor of the Issuer might be changed by the rule of law, leading to receiving fewer amounts than due under the Notes. Mintos may not be able to cover the maintenance and administrative costs of the Issuer Considering the pass-through nature of the Issuer, the maintenance costs and administrative expenses of the Issuer are, in essence, covered by the Lending Company, either via a direct compensation mechanism or indirectly via Mintos. If for any reason mentioned as risk specific to Mintos, Mintos is not able to cover such costs, it could significantly influence the operations of the Issuer and its ability to service the Notes and make payments to the Noteholder.
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SECTION C - KEY INFORMATION ON THE SECURITIES

What are the main features of the securities?	Type, class and ISIN The Notes constitute direct, general, unsubordinated and limited recourse debt obligations of the Issuer, and which rank <i>pari passu</i> among themselves. At all times these obligations rank at least <i>pari passu</i> with all other present and future direct, general, unsubordinated and limited recourse debt obligations of the Issuer arising from the present and further Series, except for those obligations as may be preferred by applicable law. The Notes are being issued by the Issuer in registered form which are deposited and held as book-entry with Mintos. The ISIN of the Notes is LVX00000QKP9. Currency, denomination, par value, the number of securities issued and the term of the securities The Aggregate Nominal Amount is EUR 230279.18, which is divided into 23027918 Notes, each with a nominal amount of EUR 0.01. The Maturity Date of the securities is 27-Jul-2041. The rights attached to the securities The Notes will give each Noteholder the right to receive (subject to any prior purchase and cancellation or early redemption) payment of principal and/or interest on payment dates specified in the Final Terms. Restrictions on the free transferability of the securities The Notes are held and freely transferred only between the financial instrument accounts at Mintos of Noteholders. Applicable law The law of the Republic of Latvia.
Where will the securities be traded?	No application has been or will be made to trade the Notes on any regulated market or any other trading venue, other than the Platform.

Who is the Lending Company?	The Lending Company is AS Hipocredit, a joint stock company established on 28 May 2014 in accordance with laws of the Republic of Latvia with registration number 40103793931 and registered address at Elizabetes iela 65-11, Rīga, LV-1050, Latvia. The Lending Company has a licence issued by the Consumer Rights Protection Centre of the Republic of Latvia. The Lending Company issues mortgage loans to individuals and legal entities; all loans are secured by real estate pledge. The share capital of the Lending Company is divided into 500,000 ordinary shares. The capital is fully paid up and all shares grant the same rights to the shareholders of the Lending Company. 93.5% of the Lending Company's issued shares are held by the UAB Hipotekiniai kredita, registration No 304374977 (Lithuania). The Lending Company is managed by: · Solvita Caune – Chief Executive Officer · Gediminas Velička - Hipocredit Group Chief Executive Officer
What are the key risks that are specific to the securities?	The Borrowers may not make payments according to the agreed schedule or may default on their obligations altogether The Notes are linked to the pool of underlying Loan Receivables, which means that if any of the Borrowers do not make a payment on time, then the Noteholder will also not receive a payment on time. For example, if the Borrower makes a repayment a week later than the agreed schedule, the Noteholder will also receive the repayment a week later. Overall, a Borrower not making repayments in full or defaulting could be caused by a variety of factors, including, but not limited to: the Borrower overestimates its ability to repay, limitations of initial risk scoring, unexpected events, macroeconomic factors, other liabilities, and loans issued in different currency than the Borrower's income. It may not be possible to recover the full principal and interest owed by the Borrower, thus the Noteholder may not receive back their invested amount While any recoveries from a Borrower are limited to the value of Borrower's assets (if any), some jurisdictions may set a lower limit that creditors may claim from the Borrower or define a list of the estate which is not allowed to be alienated for recovery purposes, thus reducing the maximum amount that could be covered from the Borrower. There could also be the case, especially where the Loan amounts are low, that the expected collection and recovery costs might be higher than the debt itself, which means the collection and recovery is not economically reasonable, thus it would not be pursued. Due to the reasons described above, the Noteholder may experience delayed repayments or partial or full loss of invested amount under Notes. The Lending Company is not able to continue Loan servicing Various factors can negatively impact the Lending Company's ability to provide Loan servicing, which in turn could lead to delayed repayments to the Noteholder or even partial or full loss of the invested amount. These factors include, but are not limited to: loss-making operations, macro-environmental factors, freezing, seizing or closing of the Lending Company's operational bank account, other or sole funding sources, loss of the Lending Company's licence/authorization, if such is required. Insolvency of the Lending Company Insolvency, bankruptcy or other similar adverse events may significantly influence or even dismiss the ability of the Lending Company to service issued Loan and to execute the undertaken Buyback Obligation and Repurchase towards the Issuer. This means that if the Lending Company experiences significant problems, the Lending Company may not be able to transfer the underlying Loan repayments from the Borrower or make payments of buyback price or repurchase price to the Issuer which would mean that the Issuer would not be able to make payments to the Noteholder. The Lending Company may be required to continue to treat the Loan Receivables as assets of the Lending Company from an accounting perspective. Reflection or recognition of the Loan Receivables sold to the Issuer as the Lending Company's balance sheet assets if insolvency

proceeding is initiated, may lead to the receiver or the administrator not recognising the Issuer's title over the Loan Receivable sold to it. In this case, the Issuer would need to take legal actions to protect its interests in the Loan Receivables. The Issuer may have to prove to the administrator, receiver and/or other parties that the Loan Receivables and the Borrower payments towards them are not to be included in the assets of the Lending Company that are available for the general pool of creditors. Should the Loan Receivables be treated as assets of the Lending Company that are available for the general pool of creditors and not of the Issuer, the Issuer might be treated as an unsecured creditor of the Lending Company and it may then be entitled to receive only a portion of all distributions available to the unsecured creditors of the same class, and this portion of distributions may be not enough to cover the indebtedness towards the Issuer partially or in full.

In case of insolvency, an administrator usually is bound to consider which past transactions of the insolvent company have to be contested and which sold assets or transferred funds have to be clawed back. There is a risk that the administrator of the Lending Company takes action to claw back to the Lending Company estate, the Loan Receivables sold to the Issuer or amounts paid to the Issuer.

The Transaction Documents allow Mintos to appoint a backup servicer, who would take over the servicing of the Loan Receivables in case of insolvency or bankruptcy of the Lending Company. The enforcement of rights under contracts might not result in recoveries for the Noteholder in a swift manner and, or the recovery might be affected by lengthy and costly legal proceedings.

Eventually, the Noteholder may experience delayed repayments or partial or full loss of invested amount under Notes.

The Lending Company may intentionally or unintentionally breach its contractual obligations

There is a risk that the Lending Company performs actions that are in violation of the Transaction Documents, including the risk of fraud against the Issuer and Mintos, resulting in the partial or full loss of amounts invested in Notes. Contractual breaches that may happen include, but are not limited to: Loan Receivables sold to the Issuer are or will be pledged to other creditors, false or incomplete information about the Lending Company, false Borrower data and the Lending Company stops cooperation with Mintos.

The Noteholder has no rights of recourse against the Borrowers, the Lending Company, or the pledgor

The Noteholder has no direct right to the Loan Receivables. Instead, the Noteholder is acquiring Notes, which are backed by the corresponding Loan Receivables. The legal title in the Loan Receivables and relevant rights arising from them are vested in the Issuer. This means that the Noteholder will have no direct recourse against the Borrowers and no ability to independently and in its discretion to pursue any Borrower to collect payments under the relevant Loan. For the same reason the Noteholder will have no direct recourse against the Lending Company, and/or the pledgor, and no ability to pursue the Lending Company, and/or the pledgor to enforce them to duly perform their duties and obligations due.

Various events and failures could cause situations where Mintos is not able to continue operations

As a relatively new service, Mintos operates in a complex and dynamic regulatory and competitive environment and various events and failures could lead to Mintos terminating the provisioning of services, including the operations of the Platform. These events include but are not limited to revocation of license, weak financial performance, negative reputation, non-compliance events, dramatic changes in the applicable regulations impacting Mintos operating model or an economic downturn. If Mintos ceases operations, this could significantly impact the Noteholder's ability to receive repayment on time.

Certain costs may rank higher than payments to the Noteholder

While it is the Issuer's responsibility to transfer to the Noteholder all payments that have been received from the Lending Company, including the payments from the Borrowers received by the Lending Company, there are certain costs, such as taxes, Mintos' fees and recovery costs

	that rank higher than payments to the Noteholder. This means that the Noteholder would only receive payment after the payment obligations of a higher priority have been settled. Also, there is a risk that the outcome of judicial or insolvency procedure could define other priority of payments, which differs from the priority in the Base Prospectus. Liabilities that are not Series specific will be allocated to all Series of Notes proportionally If there are higher priority costs, i.e., taxes, fees and recovery costs, related to the specific Note, then these will be covered from the payments due to the Noteholders according to the Priority of Payments defined in this Base Prospectus. Where the liability is not Series-specific, for example, legal costs, the liability will be allocated to all Series of Notes proportionally unless otherwise defined by the Priority of Payments.
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SECTION D - KEY INFORMATION ON THE OFFER OF SECURITIES TO THE PUBLIC

<i>Under which conditions and timetable can I invest in this security?</i>	Purchase of Notes takes place by means of the Platform according to the terms and conditions of the Platform. Investors are able to subscribe for the relevant Series of Notes from the Issue Date until the Maturity Date unless the Notes have been subscribed for in full. To subscribe for the Notes, the Investor submits an investment order using the "Primary market" section of the Platform, indicating the amount of money that the Investor wishes to invest in the Notes. The minimum subscription amount is one Note. The Investor can also use automated portfolio management services provided by Mintos to subscribe for the Notes. The process for purchasing Notes is automated and takes place in real-time. When the investment order is accepted by the Platform, Mintos debits cash funds from the Investor's cash account with Mintos in exchange for delivery of the Notes to the Investor's financial instruments account with Mintos. Paying for the Notes and delivery of the Notes take place simultaneously. The Notes allotted are available as soon as the investment order is executed by Mintos, by means of the Investor's profile on the Platform. Further alienation of Notes could be done as soon as available on the Investor's Investment Accounts. Information about the offer results of a particular Series of Notes is published on www.mintos.com in real time starting from the Issue Date. No estimated expenses with respect to issuance of Notes will be charged to an Investor by the Issuer.
<i>Why is this prospectus being produced?</i>	The Notes provide intended retail investors with a way to diversify their investment portfolio and invest in asset-backed securities. The offer of the Notes is not subject to an underwriting agreement on a firm commitment basis. Description of the most material conflicts of interest pertaining to the offer or admission to trading While the rights and the responsibilities of Mintos, the Issuer, the Lending Company are detailed in the Transaction Documents and the Base Prospectus, and Mintos has established policies and procedures to mitigate this risk, it is not possible to fully avoid the possibility of a conflict of interests between the parties that could impact the interests of the Noteholder. While Mintos provides placement services to the Issuer with respect to the Notes, Mintos also provides the infrastructure service for the Lending Company and the Issuer to perform sales of the Loan Receivables to the Issuer, as well as to exercise the Buyback Obligations and Repurchase. Mintos receives fees from the Lending Company for placement services.

Galīgo noteikumu 1. pielikums

KONKRĒTĀS EMISIJAS KOPSAVILKUMS

A NODAĻA - IEVADS UN BRĪDINĀJUMI

Šis kopsavilkums jālasa kā Pamatprospekta un Galīgo noteikumu ievads, un jebkurš lēmums ieguldīt Parādzīmes ir jāpieņem, investoram ņemot vērā Pamatprospektu kopumā, tostarp visus ar atsauci iekļautos dokumentus, un Galīgos noteikumus.

Ja tiesā tiek iesniegta prasība saistībā ar Pamatprospektā un Galīgajos noteikumos ietverto informāciju, ieguldītājam, kurš ir prasības iesniedzējs, saskaņā ar attiecīgās valsts tiesību aktiem var nākties segt Pamatprospekta un Galīgo noteikumu tulkošanas izmaksas pirms tiesvedības uzsākšanas.

Emitentam netiks piemērota civiltiesiskā atbildība, pamatojoties tikai uz šo kopsavilkumu, tostarp tā tulkojumu, ja vien tas nav maldinošs, neprecīzs vai nekonsekvents, lasot kopā ar citām Pamatprospekta un Galīgo noteikumu daļām, vai ja kopsavilkums, lasot kopā ar citām Pamatprospekta un Galīgo noteikumu daļām, nesniedz galveno informāciju, kas palīdzētu ieguldītājiem apsvērt, vai ieguldīt Parādzīmēs.

Jūs varat zaudēt ieguldīto summu pilnībā vai daļēji. Jūs grasāties iegādāties produktu, kas nav vienkāršs un var būt grūti saprotams.

Parādzīmju starptautiskais vērtspapīru identifikācijas numurs (ISIN) ir LVX00000QKP9. Emitents ir SIA Mintos Finance No.7. Tā juridiskās personas identifikators (LEI) ir 984500014DC6FC4FB109. Tā juridiskā adrese ir Skanstes iela 52, Rīga, LV-1013, Latvija.

Emitenta dalībnieks Pamatprospektu ir apstiprinājis 2022. gada 31. martā.

Pamatprospekts Finanšu un kapitāla tirgus komisijā, Kungu ielā 1, Rīgā, LV-1050 (tālruna numurs: +371 6777 4800; e-pasta adrese: fktk@fktk.lv) ir apstiprināts 2022. gada 21. aprīlī.

B NODAĻA - PAMATINFORMĀCIJA PAR EMITENTU

Kurš ir vērtspapīru emitents?	Emitents ir īpašam nolūkam dibināts uzņēmums, kura vienīgais mērķis ir emitēt un Platformā ieguldītājiem piedāvāt Parādzīmes, kas ir nodrošinātas ar no Kredītu izsniedzēja iegūtajiem Aizdevumu debitoru parādiem. Emitents neveic nekādu citu uzņēmējdarbību. Emitents ir izveidots kā sabiedrība ar ierobežotu atbildību, un tas 2022. gada 18. martā tika reģistrēts Latvijas Republikā ar nosaukumu SIA Mintos Finance No.7 ar reģistrācijas numuru 40203387660. Tas darbojas saskaņā ar Latvijas Republikas tiesību aktiem, un tā juridiskā adrese ir Skanstes iela 52, Rīga, LV1013, Latvija. Emitenta juridiskās personas identifikators (LEI) ir: 984500014DC6FC4FB109. Visas Emitenta kapitāla daļas pieder SIA Mintos Capital Management, kas reģistrēta Latvijas Republikā 2018.gada 1.novembrī ar reģistrācijas numuru 40203178505. Emitentu vada valde, un tās locekļus ieceļ SIA Mintos Capital Management kā vienīgais Emitenta dalībnieks: · Valdes priekšsēdētājs: Mārtiņš Šulte; · Valdes loceklis: Mārtiņš Valters. Emitenta auditors 2022. finanšu gadam ir "KPMG Baltics SIA", kas reģistrēta Latvijas Republikā 1994.gada 16.decembrī ar reģistrācijas numuru 40003235171.
Kāda ir galvenā finanšu informācija par emitentu?	Pamatprospekta iesniegšanas dienā Emitents nav uzsācis darbību, un attiecīgi nav sagatavoti finanšu pārskati. Finanšu pārskati tiks sagatavoti saskaņā ar Latvijas vispārpieņemtajiem grāmatvedības principiem (GAAP). Emitenta pamatkapitāls ir 2800 EUR, kas sadalīts 2800 kapitāla daļās, no kurām katras nominālvērtība ir 1 EUR. Emitenta vienīgais dalībnieks ir SIA Mintos Capital Management, reģistrācijas Nr.40203178505.

Kādi ir galvenie ar emitentu saistītie riski?	Emitents var neizpildīt savas saistības vai kļūt maksātnespējīgs Emitents ir pilnībā Mintos grupai piederošs uzņēmums, un tas neveic nekādu citu uzņēmējdarbību, izņemot Pamatprospektā norādīto. Pastāv risks, ka Emitents var pēkšņi pārtraukt efektīvi pildīt savas saistības saskaņā ar spēkā esošajiem līgumiem un pārkāpt to noteikumus, kā rezultātā Parādzīmju turētājam varētu tikt pārtraukta atmaksa. Tas var novest pie atmaksas kavējumiem un daļējas vai pilnīgas ieguldīto summu zaudēšanas. Lai gan Emitents ir izveidots, dibināts un veic savu darbību kā īpašam nolūkam dibināts uzņēmums, piemērojamo tiesību aktu un/vai tiesu prakses iespējamo juridisko nepilnību dēļ Emitents var tikt atzīts par maksātnespējīgu vairāku iemeslu dēļ. Šādas situācijā Parādzīmju turētājs var saskarties ar ieguldīto līdzekļu atmaksas kavējumiem un saskaņā ar likumu var tikt apstrīdēts tā kreditora kārta attiecībā pret Emitentu un tas var novest pie mazāku maksājumu saņemšanas nekā pienākas saskaņā ar Parādzīmēm. Mintos var nespēt segt Emitenta uzturēšanas un administratīvās izmaksas Ņemot vērā Emitenta darbības pastarpināto raksturu, Emitenta uzturēšanas izmaksas un administratīvos izdevumus būtībā sedz Kredītu izsniedzējs, izmantojot tiešu kompensācijas mehānismu vai netieši ar Mintos starpniecību. Ja kāda iepriekš minētā iemesla dēļ Mintos nespēj segt šādas izmaksas, tas var būtiski ietekmēt Emitenta darbību un tā spēju apkalpot Parādzīmes un veikt maksājumus Parādzīmju turētājiem.
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C NODAĻA - PAMATINFORMĀCIJA PAR VĒRTSPAPĪRIEM

Kādas ir vērtspapīru galvenās iezīmes?	Veids, klase un ISIN kods Parādzīmes veido tiešas, vispārējas, nesubordinētas un ierobežota regresa tiesību Emitenta parāda saistības, kurām ir pari passu rangs. Šīs saistības vienmēr ir vismaz līdzvērtīgas (<i>pari passu</i>) visām citām Emitenta pašreizējām un turpmākām tiešajām, vispārējām, nesubordinētajām un ierobežota regresa tiesību parāda saistībām, kas izriet no pašreizējām un turpmākām Sērijām, izņemot tās saistības, kurām saskaņā ar piemērojamiem tiesību aktiem var būt priekšroka. Emitents emitē Parādzīmes ierakstītā formā, kas ir deponētas un tiek turētas kā dematerializētas Parādzīmes pie Mintos. Parādzīmju ISIN kods ir LVX00000QKP9. Valūta, denominācija, nominālvērtība, emitēto vērtspapīru skaits un vērtspapīru termiņš Kopējā nominālvērtība ir EUR 230279.18, kas sadalīta 23027918 Parādzīmēs, katra ar nominālvērtību EUR 0.01. Vērtspapīru galīgais termiņš ir 27-Jul-2041. Ar vērtspapīriem saistītās tiesības Parādzīmes dos katram Parādzīmju turētājam tiesības saņemt (ņemot vērā iepriekšēju pirkumu un atcelšanu vai pirmstermiņa dzēšanu) pamatsummas un/vai procentu maksājumu Galīgajos noteikumos norādītajos maksājumu datumos. Vērtspapīru brīvas pārvedamības ierobežojumi Parādzīmes tiek turētas un brīvi pārvestas tikai starp Parādzīmju turētāju finanšu instrumentu kontiem Mintos platformā. Piemērojamais likums Latvijas Republikas tiesību akti.
Kur tiks tirgoti vērtspapīri?	Nav iesniegts un netiks iesniegts pieteikums par Parādzīmju tirdzniecību regulētā tirgū vai jebkurā citā tirdzniecības vietā, izņemot Platformu.

Kurš ir Kredītu izsniedzējs?	Kredītu izsniedzējs ir AS Hipocredit, akciju sabiedrība, kas dibināta 2014. gada 28. maijā saskaņā ar Latvijas Republikas likumiem, ar reģistrācijas numuru 40103793931 un juridisko adresi Elizabetes iela 65-11, Rīga, LV-1050, Latvija. Kredītu izsniedzējam ir izsniegt Patērētāju tiesību aizsardzības centra licence. Kredītu izsniedzējs sniedz hipotekāro kredītu pakalpojumus fiziskām un juridiskām personām; visi kredīti ir nodrošināti ar nekustamā īpašuma ķīlu. Kredītu izsniedzēja pamatkapitāls ir sadalīts 500 000 akcijās. Kapitāls ir pilnībā apmaksāts, un visas akcijas piešķir vienādas tiesības Kredītu izsniedzēja akcionāriem. 93,5% Kredītu izsniedzēja emitēto akciju pieder UAB Hipotekiniai kredita, reģistrācijas Nr. 304374977 (Lietuva). Kredītu izsniedzēju vada: · Solvita Caune - izpilddirektore · Gediminas Velička - Hipocredit Group izpilddirektors
Kādi ir galvenie ar vērtspapīriem saistītie riski?	Aizņēmēji var neveikt maksājumus saskaņā ar noteikto grafiku vai vispār neizpildīt savas saistības Parādzīmes ir saistītas ar pamatā esošajiem Aizdevumu debitoru parādiem, un tas nozīmē, ka, ja kāds no Aizņēmējiem neveic maksājumu laikus, arī Parādzīmju turētājs nesaņems maksājumu laikus. Piemēram, ja Aizņēmējs veic maksājumu nedēļu vēlāk, nekā noteikts saskaņotajā grafikā, arī Parādzīmju turētājs saņems maksājumu nedēļu vēlāk. Kopumā, Aizņēmēja nespēju veikt atmaksu pilnā apmērā vai izpildīt saistības var izraisīt dažādi faktori, tostarp, bet ne tikai: Aizņēmējs pārvērtē savu spēju atmaksāt aizdevumu, sākotnējā riska novērtējuma ierobežojumi, neparedzēti notikumi, makroekonomiskie faktori, citas saistības un aizdevumi, kas izsniegti valūtā, kas atšķiras no Aizņēmēja ienākumu valūtas. Var nebūt iespējams atgūt visu pamatsummu un procentus, kas pienākas no Aizņēmēja, tādējādi Parādzīmju turētājs var nesaņemt atpakaļ savu ieguldīto summu Lai gan no Aizņēmēja atgūstamo līdzekļu apmēru ierobežo Aizņēmēja aktīvu (ja tādi ir) vērtība, dažās jurisdikcijās var būt noteikta zemāka robeža, ko kreditori var pieprasīt no Aizņēmēja, vai arī noteikts saraksts ar īpašumu, kuru atgūšanas nolūkā nav atļauts atsavināt, tādējādi samazinot maksimālo summu, ko varētu atgūt no Aizņēmēja. Var būt arī situācija, jo īpaši, ja Aizdevuma summas ir nelielas, ka paredzamās piedziņas un atgūšanas izmaksas var būt lielākas nekā pats parāds, kas nozīmē, ka piedziņa un atgūšana nav ekonomiski pamatota, tāpēc tā netiktu veikta. Iepriekš aprakstīto iemeslu dēļ Parādzīmju turētājs var piedzīvot atmaksas kavēšanos vai daļēju vai pilnīgu Parādzīmēs ieguldītās summas zaudējumu. Kredītu izsniedzējs nespēj turpināt Aizdevumu apkalpošanu Dažādi faktori var negatīvi ietekmēt Kredītu izsniedzēja spēju nodrošināt Aizdevumu apkalpošanu, kas savukārt var novest pie Parādzīmju turētājam pienākošos maksājumu kavēšanās vai pat daļēja vai pilnīga ieguldītās summas zaudējuma. Šādi faktori cita starpā ir: zaudējumus nesošas darbības, makroekonomiskie faktori, Kredītu izsniedzēja operacionālā bankas konta iesaldēšana, konfiskācija vai slēgšana, citi vai vienīgie finansējuma avoti, Kredītu izsniedzēja licences / atļaujas zaudēšana, ja tāda ir nepieciešama. Kredītu izsniedzēja maksātnespēja Maksātnespēja, bankrots vai citi līdzīgi nelabvēlīgi notikumi var būtiski ietekmēt vai pat liegt Kredītu izsniedzējam iespējas apkalpot izsniegto Aizdevumu un izpildīt uzņemto Atpakaļpirkuma pienākumu un Atpirkšanas pienākumu pret Emitentu. Tas nozīmē, ka gadījumā, ja Kredītu izsniedzējs saskaras ar būtiskām problēmām, Kredītu izsniedzējs var nespēt pārskaitīt vērtspapīrus nodrošinot Aizdevuma maksājumus no Aizņēmēja vai veikt atpakaļpirkuma pienākuma cenas vai atpirkšanas cenas maksājumus Emitentam, kas nozīmētu, ka Emitents nespētu veikt maksājumus Parādzīmju turētājam.

No grāmatvedības viedokļa Kredītu izsniedzējam var nākties turpināt uzskatīt Aizdevuma debitoru parādus par Kredītu izsniedzēja aktīviem. Emitentam pārdoto Aizdevuma debitoru parādu atspoguļošana vai atzīšana par Kredītu izsniedzēja bilances aktīviem, ja tiek uzsākta maksātnespējas procedūra, var novest pie tā, ka maksātnespējas administrators neatzīst Emitenta īpašumtiesības uz tam pārdoto Aizdevuma debitoru parādu. Šādā gadījumā Emitentam būtu jāceļ prasība tiesā, lai aizsargātu savas intereses attiecībā uz Aizdevuma debitoru parādiem. Emitentam var būt jāpierāda administratoram, saņēmējam un/vai citām personām, ka Aizdevuma debitoru parādi un Aizņēmēja maksājumi pret tiem nav iekļaujami Kredītu izsniedzēju aktīvos, kas ir pieejami vispārējai aizdevēju rezervei. Ja Aizdevuma debitoru parādus uzskata par Kredītu izsniedzēju aktīviem, kas ir pieejami vispārējai aizdevēju rezervei, nevis Emitentam, Emitents var tikt uzskatīts par Kredītu izsniedzēju nenodrošinātu kreditoru un tad tam var būt tiesības saņemt tikai daļu no visiem prasījumiem, kas pieejami tās pašas kategorijas nenodrošinātajiem kreditoriem, un šo prasījumu daļa var būt nepietiekama, lai segtu parādsaistības pret Emitentu daļēji vai pilnībā.

Maksātnespējas gadījumā administratoram parasti ir jāizvērtē, kuri maksātnespējīgās sabiedrības iepriekšējie darījumi ir jāpstrīd un kuri pārdotie aktīvi vai pārskaitītie līdzekļi ir jāatgūst. Pastāv risks, ka Kredītu izsniedzēju administrators rīkojas, lai vērstos pret Kredītu izsniedzēja īpašumu, Emitentam pārdotajiem Aizdevuma debitoru parādiem vai Emitentam samaksātajām summām.

Darījuma dokumenti ļauj Mintos iecelt rezerves apkalpotāju, kas pārņemtu Aizdevuma debitoru parādu apkalpošanu Kredītu izsniedzēja maksātnespējas vai bankrota gadījumā. Līgumos noteikto tiesību īstenošana var nenovest pie ātras līdzekļu atgūšanas Parādzīmju turētājam, vai arī atgūšanu var ietekmēt ilgstoša un dārga tiesvedība.

Galū galā Parādzīmju turētājs var piedzīvot atmaksas kavēšanos vai daļēju vai pilnīgu Parādzīmēs ieguldītās summas zaudējumu.

Kredītu izsniedzējs var tiši vai netiši pārkāpt savas līgumsaistības

Pastāv risks, ka Kredītu izsniedzējs veic darbības, kas ir pretrunā ar Darījuma dokumentiem, tostarp krāpšanas risks pret Emitentu un Mintos, kā rezultātā var tikt daļēji vai pilnībā zaudētas Parādzīmēs ieguldītās summas. Iespējamie līguma pārkāpumi ietver, bet neaprobežojas ar šādiem gadījumiem: Emitentam pārdotie Aizdevuma debitoru parādi ir vai tiks iekļauti citiem kreditoriem, nepatiesa vai nepilnīga informācija par Kredītu izsniedzēju, nepatiesa informācija par Aizņēmēju un Kredītu izsniedzējs pārtrauc sadarbību ar Mintos.

Parādzīmju turētājam nav regresa tiesību pret Aizņēmējiem, Kredītu izsniedzēju, vai ķīlas devēju

Parādzīmju turētājam nav tiešas tiesības uz Aizdevuma debitoru parādiem. Tā vietā Parādzīmju turētājs iegādājas Parādzīmes, kuras nodrošina atbilstošie Aizdevuma debitoru parādi. Juridiskās tiesības uz Aizdevuma debitoru parādiem un attiecīgās tiesības, kas izriet no tiem, ir Emitentam. Tas nozīmē, ka Parādzīmju turētājam nebūs tiešu regresa prasību pret Aizņēmējiem, un tam nebūs iespēju patstāvīgi un pēc saviem ieskatiem vērsties pret nevienu Aizņēmēju, lai piedzītu maksājumus saskaņā ar attiecīgo Aizdevumu. Tā paša iemesla dēļ Parādzīmju turētājam nebūs tiešu regresa prasību pret Kredītu izsniedzēju, vai ķīlas devēju, un viņam nebūs iespēju vērsties pret Kredītu izsniedzēju, vai ķīlas devēju, lai piespiestu tos pienācīgi pildīt savus pienākumus un saistības.

Dažādi notikumi un neveiksmes var izraisīt situācijas, kad Mintos nespēj turpināt darbību

Tā kā Mintos ir salīdzinoši jauns pakalpojums, tas darbojas sarežģītā un dinamiskā regulatīvā un konkurences vidē, un dažādi notikumi un neveiksmes var novest pie tā, ka Mintos pārtrauc pakalpojumu sniegšanu, tostarp Platformas darbību. Šādi notikumi ietver, bet neaprobežojas ar licences atsaukšanu, vājiem finanšu rādītājiem, sliktu reputāciju, neatbilstības gadījumiem, dramatiskām izmaiņām piemērojamās regulās, kas ietekmē Mintos darbības modeli un ekonomikas lejupslīdi. Ja Mintos pārtrauc savu darbību, tas var būtiski ietekmēt Parādzīmju turētāja spēju savlaicīgi saņemt atmaksu.

Atsevišķas izmaksas var būt svarīgākas nekā maksājumi Parādzīmju turētājam

Lai gan Emitenta pienākums ir pārskaitīt Parādzīmju turētājam visus maksājumus, kas saņemti no Kredītu izsniedzēja, tostarp no Kredītu izsniedzēja saņemtos Aizņēmēju maksājumus, ir atsevišķas izmaksas, piemēram, nodokļi, Mintos maksas un atgūšanas izmaksas, kas ir svarīgākas par maksājumiem Parādzīmju turētājam. Tas nozīmē, ka Parādzīmju turētājs saņems maksājumu tikai pēc tam, kad būs nokārtotas augstākas prioritātes maksājumu saistības.

Pastāv arī risks, ka tiesas vai maksātnespējas procedūras rezultātā var tikt noteikta cita maksājumu prioritāte, kas atšķiras no Pamatprospektā noteiktās prioritātes.

Saistības, kas nav saistītas ar konkrētu Sēriju, tiks proporcionāli sadalītas visām Parādzīmju Sērijām

Ja saistībā ar konkrētu Parādzīmi ir augstākas prioritātes izmaksas, t. i., nodokļi, maksas un atgūšanas izmaksas, tad tās tiks segtas no Parādzīmju turētājiem pienākošajiem maksājumiem saskaņā ar Maksājumu prioritāti, kas noteikta Pamatprospektā. Ja saistības nav saistītas ar konkrētu Sēriju, piemēram, juridiskās izmaksas, tās tiks proporcionāli sadalītas visām Parādzīmju Sērijām, ja vien Maksājumu prioritātē nav noteikts citādi.

D NODAĻA - PAMATINFORMĀCIJA PAR VĒRTSPAPĪRU PUBLISKO PIEDĀVĀJUMU

Ar kādiem nosacījumiem un kādā termiņā es varu ieguldīt šajā vērtspapīrā?	Parādzīmju iegāde notiek, izmantojot Platformu un saskaņā ar Platformas noteikumiem. Ieguldītāji var parakstīties uz attiecīgo Parādzīmju Sēriju no Emisijas datuma līdz Parādzīmju dzēšanas datumam, ja vien Parādzīmes nav parakstītas pilnā apmērā. Lai parakstītos uz Parādzīmēm, ieguldītājs iesniedz ieguldījumu rīkojumu, izmantojot Platformas sadaļu "Pirmreizējais tirgus", norādot naudas summu, ko ieguldītājs vēlas ieguldīt Parādzīmēs. Minimālais parakstīšanās apmērs ir viena Parādzīme. Lai parakstītos uz Parādzīmēm, ieguldītājs var izmantot arī Mintos sniegtos automatizētos portfeļa pārvaldības pakalpojumus. Parādzīmju iegādes process ir automatizēts un notiek reāllaikā. Kad Platformā tiek saņemts ieguldījumu rīkojums, Mintos debitē naudas līdzekļus no ieguldītāja Mintos naudas konta apmaiņā pret Parādzīmju piegādi uz ieguldītāja finanšu instrumentu kontu Mintos. Samaksa par Parādzīmēm un Parādzīmju piegāde notiek vienlaicīgi. Parādzīmes ir pieejamas, tiklīdz Mintos izpilda ieguldījumu rīkojumu, izmantojot ieguldītāja profilu Platformā. Turpmāku Parādzīmju atsavināšanu var veikt, tiklīdz tās ir pieejamas ieguldītāju kontos. Informācija par konkrētās Parādzīmju sērijas piedāvājuma rezultātiem tiek publicēta vietnē www.mintos.com reāllaikā, sākot no Emisijas datuma. Emitents no ieguldītāja neiekasēs nekādus ar Parādzīmju emisiju saistītus paredzamos izdevumus.
Kāpēc tiek sagatavots šis prospekts?	Parādzīmes sniedz paredzētajiem privātajiem ieguldītājiem iespēju diversificēt savu ieguldījumu portfeli un ieguldīt ar aktīviem nodrošinātos vērtspapīros. Parādzīmju piedāvājums nav pakļauts parādzīmju parakstīšanas līgumam ar apņemšanos nopirkt visu emisiju. Ar piedāvājumu vai pielaidi tirdzniecībai saistīto būtiskāko interešu konfliktu apraksts Lai gan Mintos, Emitenta un Kredītu izsniedzēja tiesības un pienākumi ir detalizēti aprakstīti Darījuma dokumentos un Pamatprospektā, un Mintos ir izstrādājis politiku un procedūras, lai mazinātu šo risku, nav iespējams pilnībā izvairīties no interešu konflikta iespējas starp pusēm, kas varētu ietekmēt Parādzīmju turētāja intereses. Lai gan Mintos sniedz Emitentam izvietošanas pakalpojumus attiecībā uz Parādzīmēm, Mintos nodrošina arī infrastruktūras pakalpojumus Kredītu izsniedzējam un Emitentam, lai veiktu Aizdevumu debitoru parādu pārdošanu Emitentam, kā arī atpirkšanas pienākuma un atpirkšanas izpildi. Mintos saņem maksu no Kredītu izsniedzēja par izvietošanas pakalpojumiem.

