

FINAL TERMS OF THE BONDS

4 September 2025

UAB URBAN HUB INVESTMENTS

Issue of up to EUR 8,000,000 Bonds

under the EUR 14,000,000 Bond Issue

This document constitutes the Final Terms for the Bonds described herein and must be read in conjunction with the Company's base prospectus drawn up by the Company, dated 28 August 2025 (the **Prospectus**) and Terms and Conditions which are provided therein. Full information on the Company and the offer of the Bonds is only available on the basis of the combination of these Final Terms, the Terms and Conditions and the Prospectus. The Prospectus (including all its supplements (if any)) is and will be available for acquaintance at the Company's website (<https://urbanhub.lt/>). Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Bonds.

Before making a decision to invest in the Bonds each prospective investor shall read the Prospectus, taking into account the risks outlined therein.

A summary of this Tranche of Bonds has been appended to these Final Terms. The Final Terms have been approved under the Decision of Shareholders dated 19 August 2025. The Final Terms have been filed with the Bank of Lithuania but are not subject to approval proceedings.

1.	Issuer	UAB Urban hub investments
2.	Number of Tranche	1 st
3.	Maximum Aggregate Nominal Value of the Issue	EUR 14,000,000
4.	Maximum Aggregate Nominal Value of the Tranche	Up to EUR 8,000,000 ¹
5.	Maximum Aggregate Nominal Value of the Tranche for Offering through the Auction	Up to EUR 8,000,000 ²
6.	Issue currency	EUR
7.	Nominal Value	EUR 1,000
8.	Issue Price	EUR 1,000
9.	Minimum Investment Amount	EUR 1,000

¹ The aggregate Nominal Value of the Tranche may be increased by the Issuer before or on the Issue Date. The Issuer shall amend the Final Terms and publish the updated Final Terms on the Company's website before or on the Issue Date.

² The aggregate Nominal Value of the Tranche for Offering through the Auction may be increased by the Issuer before or on the Issue Date. The Issuer shall amend the Final Terms and publish the updated Final Terms on the Company's website before or on the Issue Date.

10.	Issue Date	24 September 2025
11.	Final Maturity Date	24 September 2028 ³
12.	Redemption/Payment Basis	Redemption at par
13.	Interest	
	(i) Interest Payment Dates	24 March 2026, 24 September 2026, 24 March 2027, 24 September 2027, 24 March 2028, 24 September 2028 (Final Maturity Date) or if applicable, Early Redemption Date, Early Maturity Date or the De-listing Event or Listing Failure Put Date.
	(ii) Interest Rate	8.50%
	(iii) Interest calculation method	Act/Act (ICMA) day count convention
14.	Yield	8.50% per annum. Yield is calculated based on the Nominal Amount and on the Issue Date. Actual yield may differ depending on the price paid for a specific bond by an investor.
15.	Record Date	Third Business Day before the Interest Payment Date, Final Maturity Date, Early Redemption Date, Early Maturity Date or De-listing Event or Listing Failure Put Date, whichever is relevant.
16.	Offering jurisdictions	The Republic of Lithuania, Estonia and Latvia
17.	Subscription Period	8 September 2025 – 19 September 2025
18.	Payment Date	In connection with the subscription by way of an Auction, the settlement for the Bonds shall be carried out on 24 September 2025 (Delivery versus Payment). Settlement Date for investors participating in the Exchange – 24 September 2025 (no actual payments of the Issue Price, exchange of bonds only).
19.	ISIN code	LT0000135337
20.	Expected listing and admission to trading on the First North	Within 1 month as from placement of the Bonds of the first Tranche the latest (i.e., 24 October 2025).
21.	Placing and underwriting	N/A
22.	Subscription channels	Auction and Exchange. Subscription by way of an Auction through Nasdaq where

³ If the Final Maturity Date falls on a day that is not a Business Day, redemption shall take place on the next Business Day (i.e. 25 September 2028) without any obligation of the Issuer to pay additional interest, premium or other amounts for such postponement, other than the interest accrued up to (but excluding) 24 September 2028.

the Subscription Orders shall be accepted by the Exchange Members, including via the Dealer, during the Subscription Period.

Exchange of outstanding bonds (under the issue ISIN LT0000408130, maturity date 6 October 2025) by way of set-off that can be carried on the basis of total amount (nominal amount) of Issuer's liability towards respective investor against investor's liability towards the Issuer.

23. Allocation rule (in case of oversubscription)

The Issuer will decide on the allocation of the Bonds after the expiry of the Subscription Period.

The Arranger shall be eligible to participate in the Bonds Issue, i.e. no restrictions on the Arranger's proprietary Subscription Orders or Subscription Orders provided on behalf of its clients.

Please note that, in accordance with the Auction Rules, Exchange Members are required to provide all information about the investors as specified therein. If this information is not submitted by the Exchange Members as outlined in the Auction Rules or is incomplete, the Arranger of the Auction reserves the right to cancel or exclude from allocation any Subscription Orders with incomplete information. Since investors waive any right to challenge the Arranger's decision regarding the invalidity of Subscription Orders on this basis, investors must ensure they promptly provide all requested information to the Exchange Members.

In the event of oversubscription, the Bonds will be allocated to the investors in accordance with the following principles, which the Issuer, in consultation with the Dealer, may adjust based on the received Subscription Orders during the Offering of the first Tranche, the total demand: (i) the allocation shall be aimed to create a solid, reliable and diversified investor base for the Issuer; (ii) the Issuer may apply different allocation principles to a different group of investors; and (iii) the Issuer may set a minimum and a maximum number of the Bonds allocated to one investor.

Investors waive any right to complaint decision of the Issuer on the Bonds' allotment as disclosed in the Prospectus and herein.

Signed on behalf of UAB Urban hub investments

Rolandas Šležas, CEO

DETALŪS METADUOMENYS	
Dokumento sudarytojas (-ai)	Urban hub investments, UAB 306285783, Upės g. 21-1, 08128 Vilnius, Lietuva
Dokumento pavadinimas (antraštė)	FINAL TERMS OF THE BONDS
Dokumento registracijos data ir numeris	2025-09-04 Nr. UHIN-S-2025/17
Dokumento gavimo data ir dokumento gavimo registracijos numeris	–
Dokumento specifikacijos identifikavimo žymuo	PDF-PADES
Parašo paskirtis	Pasirašymas
Parašą sukūrusio asmens vardas, pavardė ir pareigos	Rolandas Šležas
Sertifikatas išduotas	ROLANDAS ŠLEŽAS LT
Parašo sukūrimo data ir laikas	2025-09-04 15:53:48 (GMT+03:00)
Parašo formatas	–
Laiko žymoje nurodytas laikas	2025-09-04 15:54:03 (GMT+03:00)
Informacija apie sertifikavimo paslaugų teikėją	SK ID Solutions EID-Q 2021E, SK ID Solutions AS EE
Sertifikato galiojimo laikas	2025-07-08 18:12:50 – 2030-07-08 23:59:59
Informacija apie būdus, naudotus metaduomenų vientisumui užtikrinti	"Registravimas" paskirties metaduomenų vientisumas užtikrintas naudojant "RCSC IssuingCA-2, VI Registru Centras - i.k. 124110246 LT" išduotą sertifikatą "Dokumentų valdymo sistema Avilys, SBA Competence and Service Center, UAB, į.k. 304960328 LT", sertifikatas galioja nuo 2024-12-18 13:21:06 iki 2027-12-18 13:21:06
Pagrindinio dokumento priedų skaičius	–
Pagrindinio dokumento priedamų dokumentų skaičius	–
Priedamo dokumento sudarytojas (-ai)	–
Priedamo dokumento pavadinimas (antraštė)	–
Priedamo dokumento registracijos data ir numeris	–
Programinės įrangos, kuria naudojantis sudarytas elektroninis dokumentas, pavadinimas	Dokumentų valdymo sistema Avilys, versija 3.5.85.2
Informacija apie elektroninio dokumento ir elektroninio (-ių) parašo (-ų) tikrinimą (tikrinimo data)	Atitinka specifikacijos keliamus reikalavimus. Document signature (with identifier "padesSignature_1") does not satisfy specification requirements. Electronic signature (or seal) is not qualified, since signer certificate (subject: Dokumentų valdymo sistema Avilys, valid from: 2024-12-18 13:21:06) is not qualified. (Dokumentų valdymo sistema Avilys 2025-09-04 16:24:46)
Paieškos nuoroda	–
Papildomi metaduomenys	Nuorašą suformavo 2025-09-04 16:25:00 Dokumentų valdymo sistema Avilys