

**ANNOUNCEMENT OF THE VOTING RESULTS OF THE NOTE HOLDERS' ON THE
CONSENT FOR AMENDMENTS TO THE TERMS OF THE NOTES ISSUE (ISIN:
LV0000802213) OF SIA "EXPRESSCREDIT"**

Riga, 28 October 2019

SIA "ExpressCredit", registration number: 40103252854 (hereinafter – **Issuer**), in accordance with Clause 5.3 of the Terms of the Notes Issue of the Issuer (ISIN: LV0000802213) dated 7 October 2016 (hereinafter – **Terms of the Issue**) on 11 October 2019 asked the Note holders to grant their consent for amendments to the Terms of the Issue (hereinafter – **the Application**). The Application was published in Nasdaq Riga website on 11 October 2019.

Unless it is defined otherwise in this announcement, the capitalized terms and expressions used in this announcement shall have the same meaning as assigned to them in the Terms of the Issue and amendments to the Terms of the Issue.

The Issuer hereby informs that on 25 October 2019 the voting of the Note holders on granting of consent in respect of the amendments to the Terms of the Issue provided in the Application has ended.

In order for the amendments to the Terms of the Issue become effective, the Issuer in accordance with Clause 5.3 of the Terms of the Issue is obliged to receive a consent (waiver) from the Note holders who own at least 75% of the outstanding Notes. Notes owned by the Issuer and/or its affiliated persons (subsidiaries, shareholders, management or employees) are not eligible to participate in the voting.

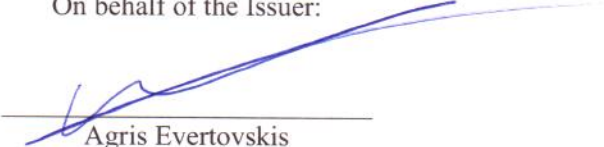
The Issuer has counted the votes casted and established that the Note holders who own at least 75% of the outstanding Notes have voted "for" the amendments to the Terms of the Issue.

Consequently, it shall be considered that the Note holders have accepted the amendments to the Terms of the Issue provided for in the Application, and the amendments to the Terms of the Issue have entered into force on the date of publication of this announcement.

In accordance with the terms provided for in the Application, the Issuer shall within 10 (ten) Business Days after publication of this announcement pay all Note holders an amendment fee in the amount of 1% (one per cent) from the Nominal Value of the Notes owned by Note holders, by withholding the tax provided in the legal acts of the Republic of Latvia.

The aforementioned amendment fee shall be paid with intermediary of Nasdaq CSD SE in accordance with applicable rules of Nasdaq CSD SE.

On behalf of the Issuer:



Agris Evertovskis
Chairman of the Board of SIA "ExpressCredit"