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pasirašė GENADIJ,MAKUŠEV
Data: 2026-11-09 21:53:06

MINUTES OF THE MEETINGS OF THE HOLDERS OF ALL SEPARATE BOND ISSUES OF UAB EASY DEBT SERVICE HELD ON 4 NOVEMBER 2026

(Translation of the original document in the Lithuanian language into English)

9 November 2026
Vilnius

The Meeting venue: Vilnius Park Plaza Hotel, M. K. Čiurlionio St. 84, Vilnius, Republic of Lithuania.

The Meeting date: 4 November 2026.

Start of participant registration: 9:30 a.m.

Start of the Meeting: 10:30 a.m.

End of the Meeting: 12:00 p.m.

On 4 November 2026, the meetings of the bondholders (hereinafter together – the **Meeting**, and each separately – the **Separate Bond Issue Meeting**) of the separate bond issues (hereinafter – the **Separate Bond Issues**; the bonds of the Separate Bond Issues – the **Bonds**) issued by UAB Easy Debt Service, legal entity code 304406834, registered office at Antano Tumėno St. 4-1101, Vilnius LT-01110 (hereinafter – the **Company** or the **Issuer**) were held. The ISIN codes of the Separate Bond Issues are specified in Annex No. 1 to these minutes.

The notice of the convened Meeting and the general voting ballot were published on 12 October 2026 on the website of the bondholders' trustee Grant Thornton Baltic UAB (hereinafter – the **Trustee**) at https://www.grantthornton.lt/en/service/business-and-financial-advisory/protection-of-interests-of-bondholders/ and sent by e-mail to all holders of the Separate Bond Issues. The Meeting was convened by the initiative of the Trustee pursuant to Clause 4.2.2(b) of the Bondholders' Interests Protection Agreement dated 24 January 2018 (hereinafter – the **Agreement**), after the Trustee, on 2 October 2026, determined that an Event of Default had occurred, which is also deemed to constitute a Cross Default, and on 6 October 2026 notified the holders of all Separate Bond Issues thereof.

Considering that the Meeting addressed the question of whether to approve the measures proposed by the Company to fulfil its outstanding obligations to the Bondholders, the Trustee, pursuant to Article 5(2)(5) of the Law of the Republic of Lithuania on the Protection of Interests of Bondholders of Public Limited Liability Companies and Private Limited Liability Companies (hereinafter – the **Law**), on 19 October 2026 provided all holders of the Separate Bond Issues by e-mail with a recommendatory conclusion setting out a reasoned opinion not to approve the measures proposed by the Company to fulfil its outstanding obligations to the Bondholders.

Nature of the Meeting

From an organisational point of view, the Meeting was convened and held as a single meeting. However, pursuant to Clause 4.1.1 and Clauses 4.2.3(b) and 4.2.3(c) of the Agreement, the holders of each Separate Bond Issue participated in the meeting of their respective Separate Bond Issue: the quorum, votes and resolutions of each Separate Bond Issue are determined separately.

These minutes formalise all Separate Bond Issue Meetings held on 4 November 2026. The general circumstances are set out once, while the quorum, voting results and resolutions adopted for each Separate Bond Issue are set out in Annex No. 1 to these minutes, which forms an integral part of the minutes.

Opening of the Meeting and determination of the quorum (including advance votes)

Pursuant to Article 10(4) of the Law, a bondholders' meeting is deemed to have taken place if it is attended by bondholders holding more than ½ of the bonds of the same issue carrying voting rights at the bondholders' meeting. The quorum was determined separately for each Separate Bond Issue (for example, where a Separate Bond Issue has a single bondholder, 100 per cent of the participants are deemed to attend the meeting of that issue, and therefore the quorum is present).

On the record date for the Bondholders (28 October 2026), there were 185 Separate Bond Issues. The holders of 126 Separate Bond Issues participated in the Meeting (including those who voted in advance in writing), of which the holders of 69 Separate Bond Issues voted in advance in writing.

The quorum was present at all 126 Separate Bond Issue Meetings. Information on the number of Bonds represented and the quorum for each Separate Bond Issue is provided in Annex No. 1.

The list of all participants and the participant registration logs together with the advance voting ballots are kept by the Trustee; however, due to personal data protection requirements, these documents are not published and do not form an annex to the minutes of the Meeting.

Agenda of the Meeting:

1. Organizational matters.
2. Presentation of the Company.
3. Regarding the Event of Default, the demand for early redemption of the bonds acquired under the Separate Issue Bond Subscription Agreements and/or the initiation of enforcement proceedings.
4. Regarding the measures proposed by the Company to fulfil its outstanding obligations to the Bondholders.
5. Questions and answers.

1. Organizational matters

The Meeting is chaired by the Trustee, represented by Genadij Makušev (hereinafter – the **Chair of the Meeting**).

On the proposal of the Trustee, Asta Šidlauskienė, Head of Legal of the Trustee, was elected as Secretary of the Meeting (hereinafter – the **Secretary of the Meeting**).

The Chair of the Meeting explained the nature of the Meeting and the procedure for adopting resolutions: the quorum of each Separate Bond Issue is determined based on the participation of the holders of that issue, including those who voted in advance. Resolutions 1 and 2 proposed by the Trustee are deemed adopted if more votes of the participating holders of the respective Separate Bond Issue are cast for them than against (Article 10(6) of the Law). Resolutions 3 and 4 proposed by the Company, as the measures proposed by the Company to fulfil its outstanding obligations, are deemed adopted if they are approved by at least ¾ of the votes of the bondholders participating in the meeting of the respective Separate Bond Issue and having voting rights (Article 10(7) of the Law).

The Secretary of the Meeting explained the voting procedure: each Bondholder or their representative having voting rights was issued a separate voting ballot for each Separate Bond Issue held by them. Only the holders of those Separate Bond Issues whose maturity date has not yet occurred vote on Resolution 1. Votes submitted in advance in writing are counted towards the results of the respective Separate Bond Issue. All resolutions are voted on simultaneously.

2. Presentation of the Company

The Company's representative Tomas Svidinskas briefly presented the Company's current situation and informed about the plans to initiate the Company's restructuring process. No further details regarding the envisaged restructuring process or the specific measures for its implementation, including financial measures or proposals to creditors, were provided during the Meeting.

3. Regarding the Event of Default, the demand for early redemption of the bonds acquired under the Separate Issue Bond Subscription Agreements and/or the initiation of enforcement proceedings

The Chair of the Meeting presented item 3 of the agenda and stated that this item had been included in the agenda by the initiative of the Trustee. The Chair of the Meeting informed that the Issuer failed to redeem the Bonds acquired under a specific Separate Issue Bond Subscription Agreement upon their maturity and did not remedy this breach within the period specified in that agreement, and also failed to provide the Trustee with audited annual financial statements for 2025; therefore, on 2 October 2026, the Trustee determined that an Event of Default had occurred, which is also deemed to constitute a Cross Default with respect to all Separate Bond Issues. The Bondholders' claims are secured by a first-ranking contractual maximum pledge and a first-ranking contractual maximum enterprise mortgage. The Trustee's position is set out in the recommendatory conclusion dated 29 October 2026.

The Chair of the Meeting read out the draft resolutions proposed by the Trustee:

> **Resolution 1.** *To demand the early redemption of the acquired Bonds whose maturity date has not yet occurred (if applicable), and the payment of all amounts due under the Bond Subscription Agreements, including the nominal value of the outstanding Bonds, accrued and unpaid interest, default interest, penalties and any other amounts due.*
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> **Resolution 2.** *If the Bonds are not redeemed immediately, to authorise the Trustee to initiate enforcement proceedings against the security and, where necessary for the implementation of this resolution, to engage lawyers, financial advisers, asset valuers and other professional service providers and enter into the necessary agreements with them. To approve reasonable expenses of the Trustee related to the implementation of this resolution – up to EUR 50,000.*

4. Regarding the measures proposed by the Company to fulfil its outstanding obligations to the Bondholders

The Chair of the Meeting presented item 4 of the agenda and stated that this item had been included in the agenda by the initiative of the Company, after the Trustee, on 12 October 2026, received the Company's notice dated 5 October 2026 regarding potential restructuring and possible assistance from creditors. The Chair of the Meeting read out the alternative draft resolutions proposed by the Company:

> **Resolution 3.** *To approve the conclusion of an agreement on assistance between the Issuer and the Bondholder and to determine that the agreement on assistance may provide for one or more of the following measures: modification of the Company's obligation (extension of deadlines, amendment of terms); release from the obligation or any part thereof (e.g. waiver of interest or default interest);*
>
> or
>
> **Resolution 4.** *To adopt a resolution to conduct the Company's bankruptcy proceedings out of court.*

The Chair of the Meeting stated that the resolutions proposed by the Company are contrary to the resolutions proposed by the Trustee, and that Resolutions 3 and 4 are alternatives to each other.

5. Questions and answers

The representative of the Issuer and the representatives of the Trustee answered the questions raised by the Bondholders.

Voting, voting results and resolutions adopted

The participants of the Meeting voted on all four draft resolutions simultaneously. The votes were counted separately for each Separate Bond Issue, including the votes submitted in advance in writing.

A voting ballot was deemed duly completed and the vote was counted if one of the alternative resolutions was chosen in the voting, i.e. a vote "for" Resolution 1 and/or Resolution 2 proposed by the Trustee *or* a vote "for" one of Resolutions 3 or 4 proposed by the Company. If a vote "against" was cast or the voter abstained on all of these resolutions, or if a vote "for" was cast on more than one of these alternative resolutions, the ballot was deemed contradictory or improperly completed on this matter and the vote was not counted.

The voting results are presented in summary form by groups of Separate Bond Issues (detailed voting results for each Separate Bond Issue are set out in Annex No. 1):

Group	Result	No. of Separate Bond Issues
A	Quorum present; Resolution 1 proposed by the Trustee adopted (may be chosen together with Resolution 2)	99
B	Quorum present; Resolution 2 proposed by the Trustee adopted (may be chosen together with Resolution 1)	103
C	Quorum present; Resolution 3 proposed by the Company adopted	1
D	Quorum present; Resolution 4 proposed by the Company adopted	0
E	Quorum present, but the ballot was contradictory or improperly completed and the vote was not counted	9

In view of the above, the Chair of the Meeting announces:

Group A. At the meetings of the 99 Separate Bond Issues assigned to Group A in Annex No. 1, more votes "for" than "against" were cast for Resolution 1 on the early redemption of the Bonds (for the Separate Bond Issues whose maturity date has not yet occurred); therefore, pursuant to Article 10(6) of the Law and Clause 4.2.2(b) of the Agreement, Resolution 1 is deemed adopted at the meetings of these Separate Bond Issues.

Group B. At the meetings of the 103 Separate Bond Issues assigned to Group B in Annex No. 1, more votes "for" than "against" were cast for Resolution 2 on authorising the Trustee to initiate enforcement proceedings; therefore, pursuant to Article 10(6) of the Law, Resolution 2 is deemed adopted at the meetings of these Separate Bond Issues.

Group C. Group C in Annex No. 1 comprises the meeting of 1 Separate Bond Issue at which Resolution 3 proposed by the Company on the conclusion of an agreement on assistance was adopted unanimously. Accordingly, Resolution 3 is deemed adopted at the meeting of this Separate Bond Issue.

Group D. Group D in Annex No. 1 would comprise the Separate Bond Issues at whose meetings Resolution 4 proposed by the Company on conducting the Company's bankruptcy proceedings out of court would have received the number of votes required for its adoption. Since Resolution 4 was not adopted at the meeting of any Separate Bond Issue, no Separate Bond Issue is assigned to Group D.

Group E. Group E in Annex No. 1 comprises the Separate Bond Issue Meetings for which the voting ballots submitted were, for the reasons specified in Annex No. 1, contradictory or improperly completed. Therefore, the votes expressed in such ballots were not included in the calculation of the voting results, and no resolutions were adopted at these meetings.

Consequences of the resolutions on enforcement

Given that the meetings of the Separate Bond Issues assigned to Group B in Annex No. 1 adopted a resolution authorising the Trustee to initiate enforcement proceedings, it is established that there are grounds to initiate enforcement against the security:

- pursuant to Clause 4.2.2(b)(ii) of the Agreement, where the meeting of the holders of a Separate Bond Issue decides by a majority of votes to exercise the right to demand redemption of the Bonds, the Trustee shall demand that the Issuer fulfil its obligations and, if they are not fulfilled, shall proceed with enforcement against the pledged assets;
- pursuant to Clause 4.2.3(c) of the Agreement, the resolutions of the holders of other Separate Bond Issues, or the absence thereof, have no effect on the binding nature and implementation of such resolution;
- pursuant to Clause 4.1.1(a) of the contractual maximum mortgage agreement dated 18 May 2018 and of the contractual maximum pledge agreement dated 18 May 2018, a breach of any Bond Subscription Agreement is deemed an Enforcement Event with respect to all Bond Subscription Agreements, and pursuant to Clause 4.1.2, enforcement is carried out simultaneously with respect to all secured obligations.

Accordingly, enforcement against the security is initiated and carried out with respect to all secured obligations.

The reasonable expenses of the Trustee related to the enforcement (up to EUR 50,000) are deemed approved only by those Separate Bond Issues whose meetings approved Resolution 2 (the Separate Bond Issues assigned to Group B in Annex No. 1).

Information on a repeat meeting, should it be decided to convene one, will be provided to the holders of the respective issues who did not participate in the Meeting and did not vote in advance.

Closing of the Meeting

The Chair of the Meeting declared the Meeting closed and informed about the procedure for drawing up and publishing the minutes of the Meeting.

The minutes of the Meeting were signed with a qualified electronic signature by the Chair of the Meeting Genadij Makušev and the Secretary of the Meeting Asta Šidlauskienė.

The signed minutes of the Meeting are published on the Trustee's website at https://www.grantthornton.lt/en/service/business-and-financial-advisory/protection-of-interests-of-bondholders/.

Attached: Annex No. 1.

Representatives of the Trustee Grant Thornton Baltic UAB

Chair of the Meeting
Genadij Makušev

Secretary of the Meeting
Asta Šidlauskienė