

FINAL TERMS

MiFID II Product Governance / Eligible Counterparties, Professional Clients and Retail Clients Target Market

Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that (i) the target market for the Notes is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**") and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Notes to retail clients are appropriate: investment advice, and portfolio management, and non-advised services, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Notes (a "**Distributor**") should take into consideration the manufacturer's target market assessment; however, a Distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

Draft Final Terms dated 19 June 2025

UAB "Kaita Living"

Legal entity identifier (LEI): [●]

Issue of up to EUR 2,000,000 Bonds due 2027

**under the General Terms and Conditions for the Issuance of Fixed Rate Bonds up to
EUR 8,000,000 with the Maturity up to 2 Years**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "Conditions") set forth in the General Terms and Conditions for the Issuance of Fixed Rate Bonds up to EUR 8,000,000 with the Maturity up to 2 Years (the "*General Terms and Conditions*") which forms part of the Information Document dated 19 June 2025 which constitutes an offering document for the purposes of the Law on Securities of the Republic of Lithuania. This document constitutes the Final Terms of the Bonds described herein and must be read in conjunction with the Information Document, including General Terms and Conditions, in order to obtain all relevant information.

The Information Document and Final Terms are available for viewing on the Issuer's website www.kaitagroup.com. Copies may also be obtained from the registered office of the Issuer at the address Smolensko str. 12, Vilnius, Republic of Lithuania.

Upon listing, the Information Document and Final Terms will be also available for viewing on the website of AB Nasdaq Vilnius ("Nasdaq Vilnius") (<https://nasdaqbaltic.com/>).

The Bonds under these Final Terms are offered under public offering in the Republic of Lithuania only. Therefore, the distribution of these Final Terms, including Information Document, in certain jurisdictions may be restricted by law. The public offering is made under the Information Document based on Article 3(2)(b) of the Prospectus Regulation in accordance with Articles 5(2) and 7 of the Law on Securities of the Republic of Lithuania.

1.	Issuer:	UAB "Kaita Living"
2.	Status of the Bonds:	Direct, unconditional and unsubordinated obligations of the Issuer
3.	(i) Series Number:	1
	(ii) Tranche Number:	1
4.	Aggregate Nominal Amount:	
	(i) Series:	Up to EUR 2,000,000 which may be increased until Allocation Date

	(ii) Tranche:	Up to EUR 2,000,000 which may be increased until Allocation Date
5.	Issue Price:	EUR 1,000
6.	Specified Denominations:	EUR 1,000
7.	(i) Issue Date:	15 July 2025
	(ii) Interest Commencement Date:	Issue Date
8.	Maturity Date:	15 July 2027
9.	Final Redemption Amount:	Subject to any early redemption, the Bonds will be redeemed on the Maturity Date at 100% per Nominal Amount.
10.	Call Option:	Issuer Call (<i>See paragraph 15 below</i>)
11.	Put Option:	Investor Put (<i>See paragraph 16 below</i>)
12.	Date Shareholders' for issuance of Bonds obtained:	18 June 2025
13.	Trustee:	As of the date of these Final Terms – UAB "AUDIFINA", registration No 125921757, registered at address A. Juozapavičiaus str. 6, Vilnius, the Republic of Lithuania.
PROVISIONS RELATING TO INTEREST PAYABLE		
14.	Fixed Rate Bond Provisions	
	(i) Interest Rate:	The Fixed Rate of Interest is 11.5% per annum in respect of the period from (and including) the Interest Commencement Date to (but excluding) the Maturity Date payable in arrears on each Interest Payment Date.
	(ii) Interest Payment Date(s):	15 January and 15 July in each year
	(iii) Day Count Fraction:	Act/Act (ICMA)
PROVISIONS RELATING TO EARLY REDEMPTION		
15.	Call Option	Applicable
	(i) Optional Redemption Date(s):	Any Business Day after the Issue Date.
	(ii) Optional Redemption Amount(s) of each Bond:	<p>Bonds may be in whole or partially redeemable at the option of the Issuer prior to their Maturity Date.</p> <p>If early redemption date occurs during 12 months after the Issue Date the respective Early Optional Redemption Amount will be equal to 102% of Nominal Amount plus accrued Interest from last Interest Payment Date.</p> <p>If early redemption date occurs 12 (twelve) months after the Issue Date but not later than 6 months before the Maturity Date, the respective Early Optional Redemption Amount will be equal to 101% of Nominal Amount plus accrued Interest from last Interest Payment Date.</p> <p>If early redemption date occurs during the last 6 (six) months prior to the Maturity Date, the respective Early Optional Redemption Amount will be equal to 100% of Nominal Amount plus accrued Interest from last Interest Payment Date.</p> <p>Partial redemptions may be made in amounts not less than EUR 1,000,000.</p>
	(iii) Notice period:	Not less than 14 calendar days

16.	Put Option	Only due to Change of Control, De-listing Event or Listing Failure
	(i) Change of Control Put Date / De-listing Event or Listing Failure Put Date / Optional Redemption Date:	The 5th (fifth) Business Day following the expiration of the Change of Control Put Period / De-listing Event or Listing Failure Put Period
	(ii) Optional Redemption Amount of each Note:	102% per Nominal Amount
	(iii) Change of Control Put Period / De-listing Event or Listing Failure Put Period / Notice period:	Not more than 30 days
GENERAL PROVISIONS APPLICABLE TO THE BONDS		
17.	Form of Bonds:	The Bonds shall be issued in non-material registered form. The book-entry and accounting of the dematerialized securities in the Republic of Lithuania, which will be admitted to trading on the First North (Nasdaq Vilnius), shall be made by Nasdaq CSD. Entity to be in charge of keeping the records will be the Issuer. The Bonds shall be valid from the date of their registration until the date of their redemption. No physical certificates will be issued to the Investors. Principal and interest accrued will be credited to the Bondholders' accounts through Nasdaq CSD.
18.	Governing Law:	The Bonds, and any non-contractual obligations arising out of or in connection therewith, shall be governed by and construed in accordance with the laws of the Republic of Lithuania.
19.	Jurisdiction:	Any dispute or claim arising out of or in relation to the Bonds, including any non-contractual obligation arising out of or in connection with the Bonds, shall be finally settled by the courts of the Republic of Lithuania.

PART B – OTHER INFORMATION

1.	LISTING AND ADMISSION TO TRADING	
	(i) Admission to Trading:	Application will be made for Bonds issued under these Final Terms to be admitted during the period of 6 (six) months after the date hereof to listing and trading on the First North of Nasdaq Vilnius.
	(ii) Estimate of total expenses related to admission to trading:	Up to EUR 10,000
2.	RATINGS	The Bonds to be issued are not rated.
3.	INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER	
	Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the offer of the Bonds has an interest material to the offer. The Dealer and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.	

4.	YIELD	
	Indication of yield:	11.5%
		<i>The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.</i>
5.	OPERATIONAL INFORMATION	
	(i) ISIN:	LT0000134827
	(ii) Delivery:	<p>Delivery against payment (“DvP”) for new investors.</p> <p>Free of Payment (“FoP”) shall be applicable for investors who pay for the subscribed Bonds with the redemption proceeds of the Issuer’s redeemable:</p> <ul style="list-style-type: none"> - EUR 4,500,000 bonds with the maturity 1 August 2025 (the Existing Bonds 1); - EUR 6,500,000 bonds, with the maturity 13 October 2025 (the Existing Bonds 2).
	(iii) Settlement Date	15 July 2025
6.	SUBSCRIPTION AND DISTRIBUTION	
	(i) Subscription period:	20 June 2025 – 11 July 2025 at 3.30 pm (Vilnius time)
	(ii) Allocation Date:	14 July 2025
	(iii) Method of Distribution:	Non-syndicated
	(iv) Name of Dealer:	UAB FMĮ "Orion securities"
	(v) Minimum Investment Amount	EUR 1,000
	(vi) Allocation Rules	<p>Bonds will be allocated by giving priority to the Subscription Order of those Investors: (i) who pay for the subscribed Bonds with the redemption funds the Existing Bonds 1 and the scope of the Subscription Orders satisfaction is not greater than the nominal value of the Existing Bonds 1 redeemed by the Issuer; (ii) who subscribe for at least EUR 100,000 amount of the Bonds.</p> <p>All other Subscription Orders shall be satisfied and the number of Bonds to be allocated to each Investor shall be determined upon the discretion of the Issuer.</p>
8.	OTHER INFORMATION	
	(i) Use of Proceeds:	The proceeds of the issue of Bonds will be used to refinance existing bond issues.
	(ii) Information about the securities of the Issuer that are already admitted to trading:	No such securities.