Docusign Envelope ID: 66B954E3-1D8B-8B5F-83C3-2F13B9BCBCFF

Final Terms dated 13th August 2026

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("EEA"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU ("MiFID II"); or (ii) a customer within the meaning of Directive 2016/97/EU (as amended, the "Insurance Distribution Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Directive 2003/71/EC (as amended or superseded, the Prospectus Directive). Consequently, no key information document required by Regulation (EU) No 1286/2014 (the "PRIIPs Regulation") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

MIFID II product governance I Professional investors only target market- Solely for the purposes of the 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 and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. 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.

FINOPTIS SECURITIES

Securitisation Company

Organised under the laws of Luxembourg

Compartment : “FI STOK MEZZANINE”

RCSL: B305213

Legal Entity Identifier LEI (Securitisation Company): 894500WJQ9585G28AX85

Issue up to EUR 7.500.000,00

Of Series of Notes “2026”

Tranche : 1

under the

Finoptis Securities Note Programme

Upto EUR 2.000.000.000,00 of Notes

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PART A – CONTRACTUAL TERMS

The Notes issued by the Issuer will be subject to the Conditions and also to the following terms (the "**Final Terms**") in relation to the Notes.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Private Placement Memorandum dated 24th June 2026 which together constitute[s] a private placement memorandum (the "**Private Placement Memorandum**"). For the purpose of these Final Terms, references to Final Terms in the Private Placement Memorandum shall be read and construed as references to Final Terms in respect of the Notes. This document constitutes the applicable Final Terms of the Notes and must be read in conjunction with the Private Placement Memorandum. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these applicable Final Terms and the Private Placement Memorandum.

(Note: Headings are for ease of reference only.)

SERIES DETAILS			
1	(i)	Issuer:	FINOPTIS SECURITIES Sàrl, Securitisation Company, acting for and on behalf of the compartment "FI STOK MEZZANINE" (the "**Compartment**"), duly represented by its Board of Managers (RCSL B305213)
	(ii)	Address:	2-4 Parc d'Activités Capellen, 2nd floor, L-8308 Capellen, Grand Duchy of Luxembourg
	(iii)	Compartment	FI STOK MEZZANINE
2	(i)	Series Designation:	2026
	(ii)	Tranche Designation:	1
	If the Notes to be consolidated with Notes of an existing Series		Not Applicable
3	Currency:		EUR
4	Aggregate Nominal Amount of Notes:		
	(i)	Series	Up to EUR 7.500.000,00, represented by 75.000 Notes
	(ii)	Tranche	Up to EUR 7.500.000,00, represented by 75.000 Notes
5	Issue Price:		100%
6	Denomination:		EUR 100,00 per Note
7	(i)	Issue Date:	1st of September 2026
	(ii)	Interest Commencement Date:	1st of September 2026
8	Maturity Date:		31st August 2032, which can be extended at the sole discretion of the Board of Managers of the Issuer
9	Governing Law		Grand Duchy of Luxembourg

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10	Status of the Notes	The Tranche of Notes constitutes limited recourse secured obligations of the Issuer and rank pari passu between the Notes of the same Series and rateably, without any preference among themselves, with all other existing direct, secured, limited recourse, indebtedness of the Issuer, which has been or will be allocated to the Compartment but, in the event of insolvency (including bankruptcy, insolvency and voluntary or judicial liquidation), only to the extent permitted by applicable laws relating to creditors' rights generally. The Notes are unsecured. The Notes are backed by the Underlying Assets. In accordance with the terms and conditions of the Securitisation Act 2004, the assets of the Compartment (including the Underlying Assets) will in principle be exclusively available to satisfy the rights of the holders of the Notes and of other creditors whose claims have arisen in connection with the creation, operation or liquidation of the Compartment. Such assets will generally be protected against the claims of creditors whose claims relate to any other compartment of the Issuer or the Issuer's general estate.
11	Date of Board approval for issuance of Notes:	13th August 2026
12	Type of Notes	Fixed Rate Notes
13	Interest Basis:	8% per annum, calculated on the Nominal Value of the Notes See Section Provision Relating to Interest Payable
14	Redemption / Payment Basis / Redemption Amount:	Unless previously redeemed, the Issuer shall redeem the Notes on the Maturity Date at the Redemption Amount. The Redemption Amount per Note shall be calculated by the Calculation Agent as follows: (i) the aggregate net asset value of the Compartment at the Maturity Date, being the sum of (a) the outstanding principal amounts of all Credit Linked Notes held by the Compartment, valued at par or at their recoverable value in the event of default or underperformance of the relevant underlying deal compartment, as determined by the Issuer in accordance with the valuation methodology set out in the Private Placement Memorandum, plus (b) any cash or money market instruments held in the Cash Reserve of the Compartment ; (ii) less all outstanding Expenses of the Compartment accrued and unpaid at the Maturity Date, including Fees and Expenses of the Compartment ; (iii) divided by the total number of Notes outstanding at the Maturity Date.

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		The Redemption Amount shall not exceed the Nominal Amount of each Note (EUR 100). In the event that the net asset value of the Compartment is insufficient to redeem all Notes at par, the Redemption Amount shall be reduced pro rata among all Noteholders.
15	Early Redemptions:	Applicable
	(i) Issuer's Early Redemption Option:	At its own discretion, the Issuer reserves the right to redeem, at any time, part or all of the Notes in issuance to one or several Noteholders, with a notice period of 30 Calendar Days. The Early Redemption Amount upon shall be calculated as set out in item 14. above.
	(ii) Noteholder's Early Redemption Option:	Not Applicable
	(iii) Automatic early Redemption Amount(s)	Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16	Fixed Rate Note Provisions:	Applicable
	Rate of Interest	Unless previously redeemed, the Issuer shall pay to the Noteholders, for each Note, a coupon in EUR as determined by the Calculation Agent, which will be calculated, at a rate of 8% per annum calculated on the Nominal Amount of each Note
	Business Day Convention:	Days on which banks are open for business for the full working day in Grand Duchy of Luxembourg
	Fixed Coupon Amount(s)	Not Applicable
	Day Count Fraction:	30/360
	Interests Payment Date:	Monthly - on 10th of each calendar month and for the first time on 10th November 2026
17	Floating Rate Note Provisions:	Not Applicable
18	Zero Coupon Note Provision(s)	Not Applicable
19	Tracker Certificates Provisions:	Not Applicable

UNDERLYING ASSETS

20	(i)	Type of Underlying Assets:	Portfolio of credit linked notes
	(ii)	Acquisition of the Underlying Assets:	The Proceeds of the Notes issued at the charge of the Compartment will be invested by the Issuer into a portfolio of credit linked notes (the "**Credit Linked Notes**") issued by the Issuer at the charge of other compartments. The underlying investments of such Credit Linked Notes shall be portfolios of high performing or near high performing receivables (the "**Portfolio of Receivables**") into the EMEA region related to: - commercial loans (originated to companies domiciled in the EMEA region): term loans (secured or unsecured, general

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		purpose), revolving credit facilities (working capital, general purpose), equipment financing (equipment loans, equipment leases, corporate fleet financing), trade receivables / accounts receivable financing, invoice financing / factoring, project finance loans (infrastructure, energy, public-private partnerships), SME guaranteed loans, subordinated debt, green loans, sustainability-linked loans - asset-backed corporate loans, being loans granted to companies and secured by a pledge or assignment of specific assets, including but not limited to real estate, equipment, receivables portfolios, intellectual property rights or infrastructure assets - inventory financing, being loans or credit facilities granted to companies to finance the purchase or holding of goods intended for resale or use in their business operations, including but not limited to raw materials, work-in-progress and finished goods - furniture and furnishing financing, being loans or credit facilities granted to individuals or companies domiciled in the EMEA region for the purchase of furniture, furnishing and interior equipment, whether for personal, residential or commercial use The Credit Linked Notes shall comply with the requirements of Regulation (EU) 2017/2402 (the "**EU Securitisation Regulation**"), including, without limitation, the risk retention requirements set out therein.
	(iii) Security Interest	Not Applicable
	The amount of the Underlying Assets invested by the Issuer:	100% of the Aggregated Nominal Amount of Notes shall be invested in the Underlying Assets.
	The legislation governing such Underlying Assets:	Luxembourg
	The expiry or maturity date of the Underlying Assets:	The Credit Linked Notes shall expire before Maturity Date.
	If such Underlying Assets are covered by one of several insurance and a short description of such insurance:	Not Applicable
	The description of the criteria for accepting additional Underlying Assets to a Compartment or replacing such assets:	Not Applicable
21	In case of securitisation of shares or fund units	Not Applicable
22	Other information relating to the Underlying Assets:	Additional information is available upon request to the Board of Managers of the Issuer
23	Recourse to leverage and borrowing:	Not Applicable

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24	Method of disinvestment of the Underlying Assets:	The Credit Linked Notes will not amortise during the first two years, as this is a revolving period, unless they are underperforming. If they are underperforming, or after the revolving period ends, the Credit Linked Notes will amortise or being called.
25	Provision related to Secured Notes / description the Secured Property:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

26	Financial Centre(s)	Grand Duchy of Luxembourg
27	Form of Notes:	Registered
	Classic Global Notes;	No
	New Global Note (NGN -Bearer notes):	No
	New Safekeeping Structure (NSS – registered notes):	No
28	Agents and Security Trustee	
	(i) Calculation Agent	Creatrust Luxembourg Sàrl, Grand Duchy of Luxembourg
	(ii) Account Bank – Cash Management Account	IbanFirst SA, Luxembourg Branch
	(iii) Paying and Settlement Agent	Not Applicable
	(iv) Security Trustee	Not Applicable
	(v) Listing Agent	Not Applicable
	(vi) Arranger	Finoptis SAS, France
	(vii) Auditors	ACSe Audit Conseil Services Sàrl, Grand Duchy of Luxembourg
	(viii) Central Administration	Creatrust Luxembourg Sàrl, Grand Duchy of Luxembourg
	(ix) Registrar / Transfer Agent	Finoptis Securities Sàrl, Grand Duchy of Luxembourg
	(x) Originator	Not Applicable

PROVISIONS COMPLETING, MODIFYING AND AMENDING THE CONDITIONS

29	Substitution	The Issuer is allowed to substitute the Underlying Assets by same type of assets.
	Replenishment :	The Issuer is allowed to replenish the Compartment of matured credit linked notes by other type of credit linked notes with the same risk and return profile.

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30	Further subscription(s):	The Issuer reserves the right to issue further notes to increase the exposure of the Compartment to the same Underlying Assets.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this document and declares that having taken all reasonable care to ensure that such is the case, the information contained in this document is, to the best of its knowledge, in accordance with the facts and contains no omission likely to affect its import.

Signed on behalf of the Issuer:

By: For the Issuer, the FINOPTIS SECURITIES SARL

Signé par :
7036E79732014E2...
Christopher CHANE-YOOK

Signé par :
E5351F8E792543D...
Guillaume GAUTHIER

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PART B – OTHER INFORMATION

1	**LISTING AND ADMISSION TO TRADING**:	
	Listing:	Application has been made to list the Notes on the Official List of Vienna Stock Exchange.
	Admission to trading:	Application will be made for the Notes to be admitted to trading on the professional segment of the Euro MTF market of the Vienna Stock exchange.
	Estimate of total expenses related to admission to trading:	Not Applicable
2.	**RATINGS:**	
	The Notes to be issued have not been rated.	
3.	**INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER**:	
	So far as the Issuer is aware, no other person involved in the issue of the Notes has an interest material to the offer. The Company and its 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. The Arranger is associated to the Unitholder of the Compartment	
4	**CONFLICT OF INTEREST**	
	None	
5.	**REASONS FOR THE OFFER AND USE OF PROCEEDS:**	
	Reasons for the offer and use of proceeds:	To invest into the Underlying Assets and pay for the Expenses of the Compartment - See items 20
	Estimated net proceeds:	Up to EUR 7.500.000,00
	Estimated total expenses:	Not Applicable
6.	**INDICATION OF YIELD AND HISTORIC INTEREST RATE**	
	Indication of yield	8% per annum
	Historic Interest Rate	Not Applicable
7.	**OPERATIONAL INFORMATION**	
	ISIN Code:	[•]
	Valor Number :	[•]
	For fungible securities only Temporary ISIN code	Not Applicable
	Temporary common code	Not Applicable
	Notes are intended to be held in a manner which would allow Eurosystem eligibility	NO Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as common safekeeper. Note that this does not

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	necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intraday credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
Clearing system(s)	Not Applicable
Common Depository / Common Safe Keeper	Not Applicable
Any relevant identification number(s): Legal Entity Identifier (LEI)	894500WJQ9585G28AX85
Delivery of Notes:	The subscriptions and delivery of the Notes shall be : a) By subscription through a MiFID II authorised investment firm, broker, dealer or distributor acting in nominee for the prospective Noteholder(s), including any distributor appointed by the Arranger from time to time. Such intermediary may maintain the Notes in its own registry, including a distributed ledger technology (DLT) registry, provided such registry remains subordinate to the official Noteholders' register maintained by the Registrar b) By direct subscription in the Noteholders' register via FundNav® portal (www.FundNav.lu)
Address and Contact of the Issuer	FINOPTIS SECURITIES SARL 2-4 Parc d'Activités Capellen – 2nd floor L-8308 Capellen Gand Duchy of Luxembourg
TEFRA Rules:	TEFRA C
Prohibition of Sales to EEA and to UK Retail Investors:	Applicable
Prohibition of Sales to US Persons:	Applicable
Name and address of the entity or the entities which have a firm commitment to act as intermediary(ies) in secondary trading, providing liquidity through bid and offer rates and description of the main terms of its or their commitment:	Not Applicable

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8.	**SPECIAL PROVISIONS AND COMMENTS**	
	Minimum investment in the Notes:	EUR 100.000,00 (unless the Noteholder qualifies as Professional Client as per Mifid II)
	Minimum trading amount:	EUR 10.000,00
	United States Tax Considerations Section 871(m) Withholding Tax	Not Applicable
	SFDR - ESG disclosures – Second Party opinion	The Issuer does not promote environmental or social characteristics nor have sustainable investment as an objective in respect of this Note issuance.
	Specific Risk Factors	The specific risk factors linked with the Underlying Asset are highlighted in the item 20 "Underlying Asset"
	Specific Provisions of Fees	All fees and expenses related to the Compartment are borne by the Arranger
	Investor Reporting & transparency	Noteholders have access to a dedicated investor reporting portal at [www.finoptis.io].