

LUXEMBOURG, 26 OCTOBER 2021

Press release

GSK Stockmann advised AS luteCredit Europe on issuing EUR 75 million Senior Secured Corporate Bonds through its fully owned subsidiary luteCredit Finance S.à r.l.

GSK Stockmann advised AS luteCredit Europe in connection with the public offer of EUR 75 million Senior Secured Corporate Bonds to investors in Estonia, Latvia, Lithuania and Germany through its fully owned subsidiary luteCredit Finance S.à r.l.

luteCredit was founded in 2008 in Estonia and specializes in consumer credit via their subsidiaries using equity and loan capital. The proceeds of the issue of the Bonds will be used by luteCredit to finance growth in current and future markets and to refinance existing debt.

GSK Stockmann provided comprehensive legal advice to AS luteCredit Europe with a team led by Andreas Heinzmann and Valerio Scollo in Luxembourg. GSK Stockmann advised on the prospectus of the Bonds, the issue and listing of the Bonds and the granting of guarantees and security by luteCredit group companies. The Bonds were admitted to trading on the Regulated Markets of both the Frankfurt Stock Exchange and the Nasdaq Tallinn Stock Exchange.

Advisers of AS luteCredit Europe:

GSK Stockmann: Andreas Heinzmann, Valerio Scollo (both Capital Markets, both Lead); Associates: Hawa Mahamoud, Katharina Schramm, Julia Kaalikoski (all Capital Markets)

LUXEMBOURG

GSK Stockmann SA
44, Avenue John F. Kennedy
L-1855 Luxembourg
T +352 271802-00
F +352 271802-11
luxembourg@gsk-lux.com

Offices of
GSK STOCKMANN Partner-
schaftsgesellschaft mbB:

BERLIN

Mohrenstraße 42
10117 Berlin
T +49 30 203907-0
F +49 30 203907-44
berlin@gsk.de

FRANKFURT/M.

Taunusanlage 21
60325 Frankfurt am Main
T +49 69 710003-0
F +49 69 710003-144
frankfurt@gsk.de

HAMBURG

Neuer Wall 69
20354 Hamburg
T +49 40 369703-0
F +49 40 369703-44
hamburg@gsk.de

HEIDELBERG

Mittermaierstraße 31
69115 Heidelberg
T +49 6221 4566-0
F +49 6221 4566-44
heidelberg@gsk.de

MÜNCHEN

Karl-Scharnagl-Ring 8
80539 München
T +49 89 288174-0
F +49 89 288174-44
muenchen@gsk.de

GSK STOCKMANN SA,
registered with the Barreau
de Luxembourg, R.C.S.
Luxembourg B 205 326

GSK-LUX.COM



Press Contact:

GSK Stockmann SA
Beate Dünschede
44, Avenue John F. Kennedy
L-1855 Luxembourg
T +352 271802-29 | M +352 691 271318 | F +352 271802-11
beate.duenschede@gsk-lux.com | www.gsk-lux.com

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