

STONE CAPITAL



INVESTMENTS IN REAL ESTATE

SIA STONE CAPITAL Bearer bonds

STONE 5 (E2025)

STONE 10 (E2025)

STONE 15 (E2025)

FOR INVESTORS

SIA Stone Capital conducts commercial activities specializing in the development, financing and co-financing of real estate projects. The company focuses on a single target market — Germany, where the raised capital is deployed.

Investments in these projects ensure a stable and predictable cash flow and allow for reliable calculation of the investment payback period.



The image is illustrative.

OUR FOCUS AREAS



Real estate development in Germany

We invest in, develop and enhance real estate in Germany by implementing construction, renovation and conversion projects aimed at achieving a profitable sale.



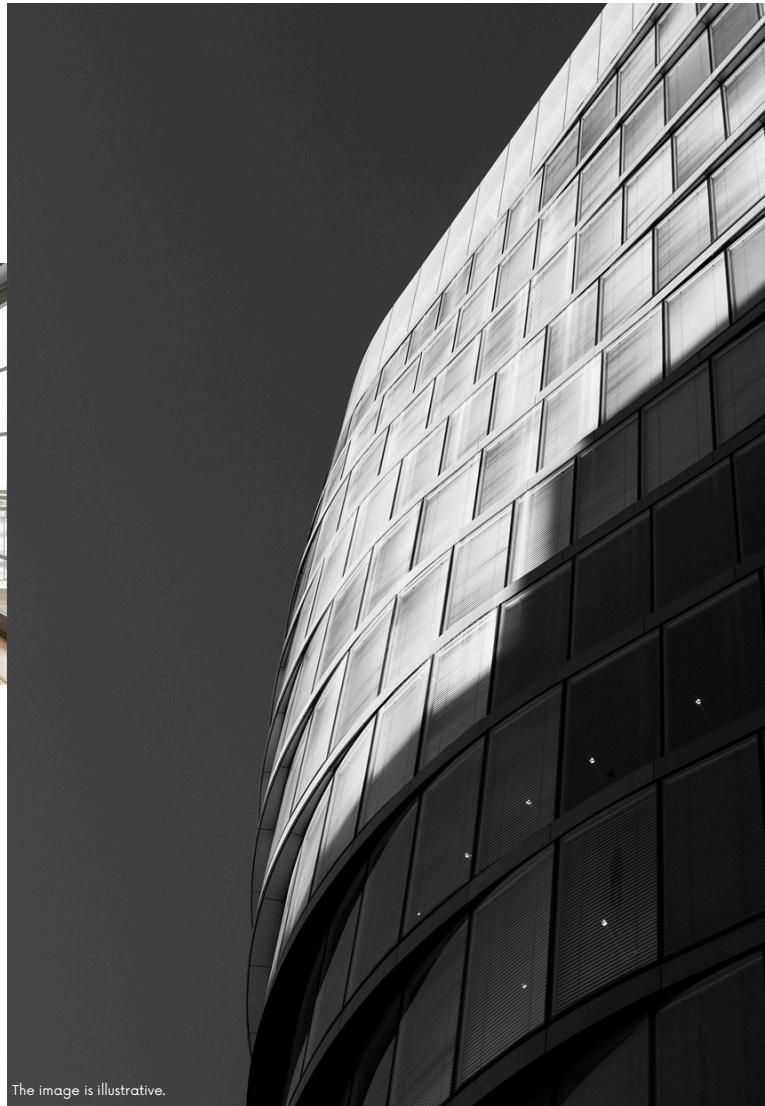
Creating and realising value addition

We increase the value of properties through design, renovation, subdivision and other value-adding development activities, focusing on dynamic sales within a 36-month period.

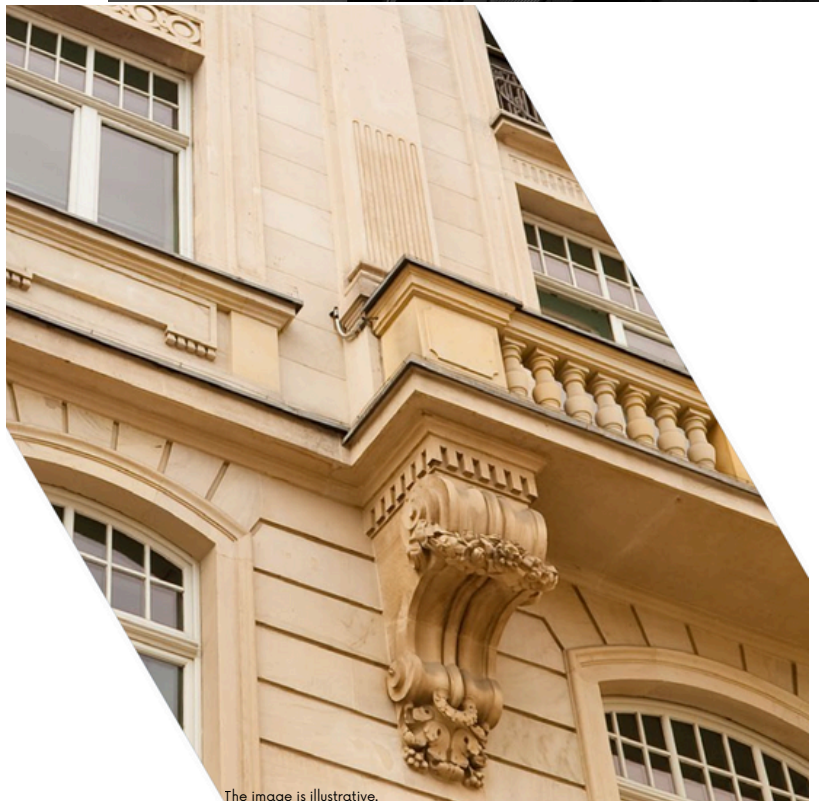


Financing with fixed interest and profit participation

The projects are financed primarily through SIA Stone Capital investments, which provide for fixed interest and profit-sharing, ensuring fulfilment of obligations to investors.



The image is illustrative.



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STONE CAPITAL FINANCIAL INSTRUMENTS

FINANCIAL INSTRUMENT	PHOTO EXAMPLE		
	STONE 5 (E2025)	STONE 10 (E2025)	STONE 15 (E2025)
TYPE OF INVESTMENT	Accumulating bearer bonds		
INTEREST RATE	6% p.a		
ISSUE AMOUNT	15.000.000 EUR		
MATURITY	31.12.2031	31.12.2036	31.12.2041
ISIN NUMBER	LV0000108066	LV0000108082	LV0000108074
INTEREST PAYMENT	At maturity		
NOMINAL VALUE	50 EUR		
OFFER PERIOD	27.11.2026		
ADMINISTRATIVE EXPENSES	no		
INVESTMENT AMOUNT	Min. 3 000 EUR (60 bonds)	Min. 6 000 EUR (120 bonds)	Min. 9 000 EUR (180 bonds)
COUNTRIES WHERE THE OFFER IS MADE	Latvia, Lithuania, Estonia, Finland		

INFORMATION ABOUT INVESTMENTS

Investments in tangible assets

SIA STONE CAPITAL specializes in the development and management of residential, culturally and historically significant properties in Germany. We invest in prestigious properties with high market demand and long-term value potential.

Growing demand , sustainable and profitable model

Increasing demand for residential and commercial premises in Germany, combined with limited supply, makes SIA Stone Capital’s business model both stable and promising.
Our income is generated from project profits, rentals and property sales, ensuring long-term sustainability and profitability.

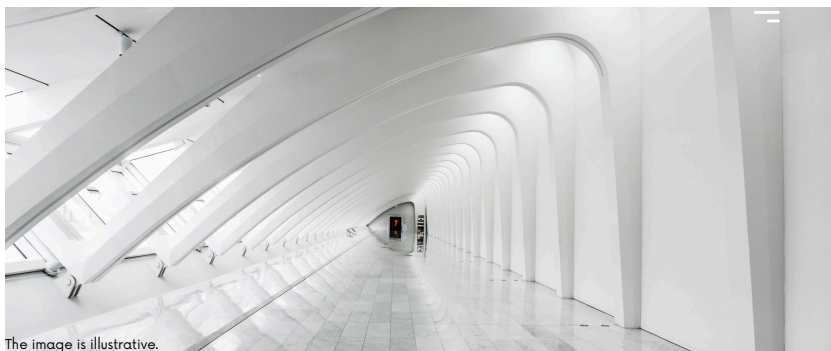
Wide access to real estate projects

Thanks to partnerships with experienced and reputable market specialists, SIA Stone Capital regularly receives offers for profitable real estate projects. These partnerships enable us to access and utilise the most attractive investment opportunities on the market.

Professional partners

Our long-term cooperation with established partner companies — some with more than 100 years of experience in the real estate market — allows us to deploy entrusted resources effectively. Using up-to-date industry expertise, we ensure the quality and sustainability of our investments.

STABILITY



01

PREDICTABLE AND
ATTRACTIVE INTEREST
INCOME

02

INTEREST REPAID
UPON BONDS
MATURITY

03

VARIOUS
INVESTMENT TERMS

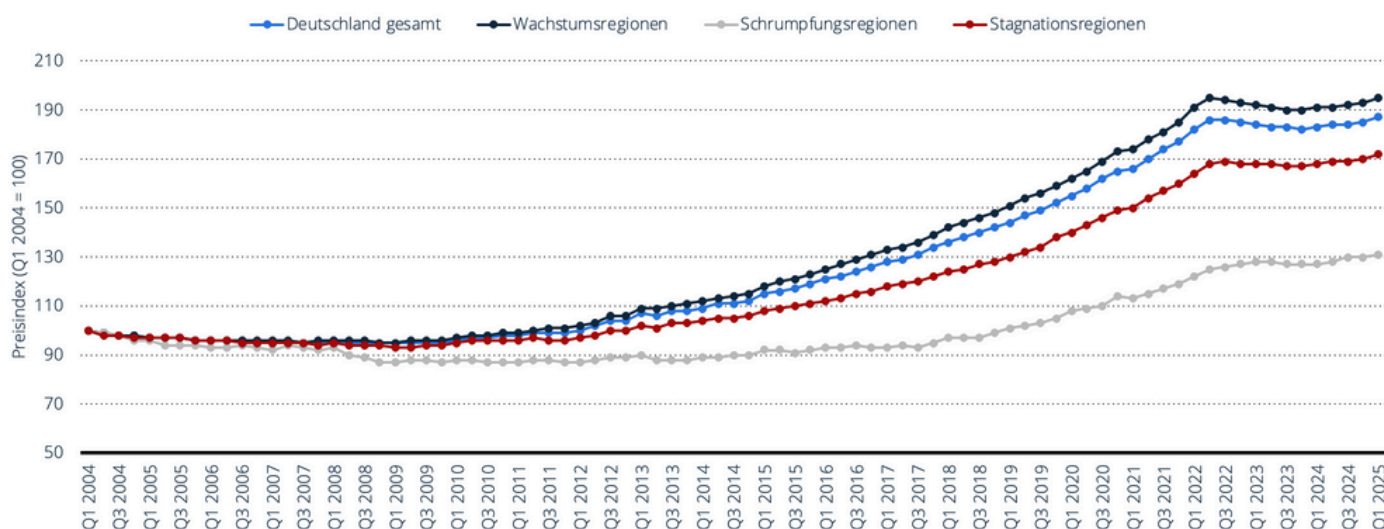
04

NO ADDITIONAL
EXPENSES FOR THE
INVESTOR

05

INVESTING IN
VARIOUS REAL ESTATE
PROPERTIES AND
REAL ESTATE
PROJECTS

Immobilienpreisentwicklung in Deutschland bis 2025



Hinweis(e): Deutschland
Weitere Angaben zu dieser Statistik, sowie Erläuterungen zu Fußnoten, sind auf Seite 8 zu finden.
Quelle(n): empirica; ID 597304

statista

Historical market data shows that real estate in Germany retains its value long-term and is more stable than equities and other financial instruments. It is traditionally considered a safe and predictable investment class.

SIA Stone Capital offers professionally structured access to the German real estate market through bonds. This investment vehicle allows participation with relatively small initial capital while avoiding the complexities of direct property acquisition and management.

Thanks to a low minimum investment threshold, we make the real estate market accessible to a wider range of investors. Instead of directly purchasing real estate, investors finance projects and participate in value creation under the management of a professional issuer.

INVESTMENT PROCESS

→ PURCHASE OF BONDS

Investors purchase bonds (securities) issued by SIA Stone Capital. A bond represents a claim entitling the holder to a fixed interest rate and repayment of the invested principal. Bondholders do not participate in company profits.

→ INVESTMENTS IN REAL ESTATE AND/OR PLOTS

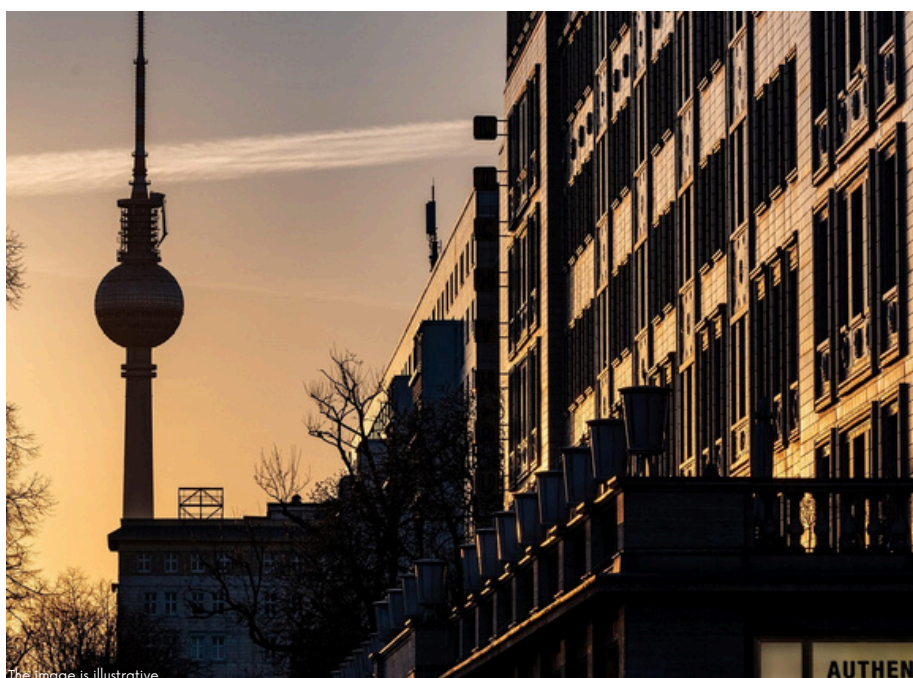
SIA Stone Capital receives offers for various projects across Germany. Before investing, each project undergoes thorough structural and financial assessment. If the project meets investment criteria, necessary capital is allocated with the provision of appropriate collateral.

→ REAL ESTATE PROJECT DEVELOPMENT

Depending on the project, our development team carries out construction, renovation or restructuring activities based on a defined schedule. After successful completion, the property is either fully or partially sold.

→ RETURN OF CAPITAL

All revenues and profits generated from the sale are returned to the issuer.



The image is illustrative.

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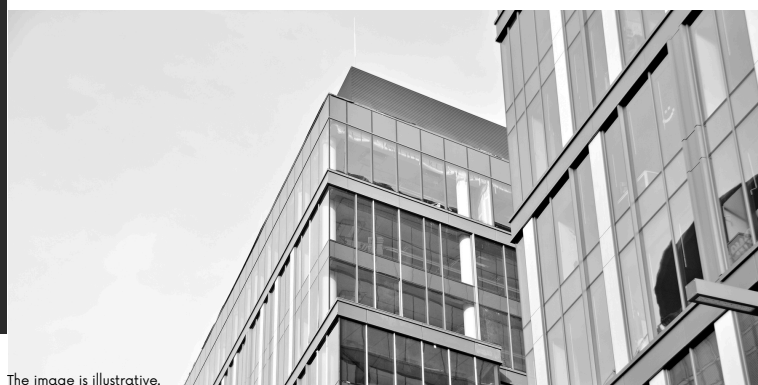
**ISSUER**

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Expert in real estate project development and asset management



The image is illustrative.

Important Notices

This document constitutes a promotional material issued by SIA Stone Capital. The information contained in this marketing brochure does not constitute comprehensive information regarding the bearer bonds "Stone 5 (E2025) EUR", "Stone 10 (E2025) EUR" and "Stone 15 (E2025) EUR". The brochure is provided for information purposes only and shall not be regarded as a public offer to purchase or sell securities, an invitation to subscribe for them, nor as personalised investment advice or a recommendation to investors.

Although the information has been prepared with due care, the Issuer does not guarantee the completeness or accuracy of the information contained herein. Only the prospectus dated 20 November 2025, as approved by the Bank of Latvia, is decisive and legally binding for the purpose of making an investment decision regarding the purchase of the bonds. The prospectus may be downloaded free of charge at www.stone-capital.eu or obtained by contacting SIA Stone Capital.

Prospective investors are strongly advised to carefully read the entire prospectus prior to making any investment decision in order to fully understand the risks and potential consequences associated with the investment. Investors should take into account that investing in the securities of SIA Stone Capital involves various risks, including the possible total loss of the invested capital and accrued interest. Detailed information on the risks is provided in the prospectus.

Each investor should make an independent decision regarding any investment, taking into consideration their financial situation, objectives and experience, and, where appropriate, seek professional investment, legal and tax advice.

The offering of SIA Stone Capital securities is not intended for U.S. Persons (the term "U.S. Persons" in this document has the meaning assigned to it under Regulation S of the U.S. Securities Act of 1933). The securities have not been and will not be registered under the U.S. Securities Act.

Any reference in this promotional document to the prospectus approved by the competent authority – the Bank of Latvia – signifies that the prospectus has been prepared in accordance with Articles 6, 7 and 16 of Regulation (EU) 2017/1129 of the European Parliament and of the Council, Section 17(8) of the Financial Instruments Market Law and the requirements of Commission Delegated Regulation (EU) 2019/980. However, such approval shall not be considered as an endorsement of the offered securities.