

COMPLIANCE CERTIFICATE

To: Noteholders
From: CapMan Oyj as Issuer
Place and date: Helsinki, August 5, 2021

Dear Madams/Sirs,

We refer to the senior, unsecured and unsubordinated fixed rate notes issued by us on April 16, 2018 with an aggregate nominal amount of EUR 50,000,000 (the "Notes").

1. We refer to the Terms and Conditions of the Notes. This is a compliance certificate. Terms defined in the Terms and Conditions of the Notes have the same meaning when used in this compliance certificate unless given a different meaning in this compliance certificate.
2. We confirm that as at June 30, 2021, the ratio of Adjusted Equity to Total Assets is 47,3%.
3. We confirm that no Event of Default is continuing.
4. This compliance certificate is governed by Finnish law.

CapMan Oyj
as Issuer



[Niko Haavisto \(Aug 5, 2021 13:20 GMT+3\)](#)

Niko Haavisto
Chief Financial Officer
CapMan Plc



[Tiina Halmesmäki \(Aug 5, 2021 13:19 GMT+3\)](#)

Tiina Halmesmäki
General Counsel
CapMan Plc


Compliance Certificate 30.6.2021_SeniorBond2018

Final Audit Report


2021-08-05

Created:	2021-08-05
By:	CapMan eSignature Service (capman.esignature@capman.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAXcN8EWHVXC_7DM8IGP6RTD5gF_zg7R8G


"Compliance Certificate 30.6.2021_SeniorBond2018" History

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Signature Date: 2021-08-05 - 10:19:42 AM GMT - Time Source: server- IP address: 85.76.82.171

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