

**SUPPLEMENT DATED 11 MAY 2026
TO THE BASE PROSPECTUS DATED 19 MARCH 2026**

Lumo

LUMO HOMES PLC

(formerly known as Kojamo plc)

(incorporated with limited liability in Finland)

EUR 2,500,000,000

Euro Medium Term Note Programme

This base prospectus supplement (the **Supplement**) is supplemental to, forms part of and must be read and construed in conjunction with, the base prospectus dated 19 March 2026 (the **Base Prospectus**) which comprises a base prospectus for the purposes of Regulation (EU) 2017/1129 (the **Prospectus Regulation**) prepared by Lumo Homes plc (formerly known as Kojamo plc) (the **Issuer**) in connection with its €2,500,000,000 Euro Medium Term Note Programme (the **Programme**). Terms given a defined meaning in the Base Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

Purpose of the Supplement

The purpose of the Supplement is to (i) incorporate by reference into the Base Prospectus certain sections of the Issuer's Interim Report 1 January 2026 – 31 March 2026 and (ii) update the section entitled "*Information about the Issuer*" in the Base Prospectus.

This Supplement has been approved by the Central Bank of Ireland, as competent authority for the purposes of the Prospectus Regulation, as a base prospectus supplement for the purposes of Article 23 of the Prospectus Regulation. The Central Bank of Ireland only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer or of the quality of the Notes that are the subject of the Base Prospectus. Investors should make their own assessment as to the suitability of investing in the Notes.

The Issuer accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer, the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

To the extent that there is any inconsistency between (i) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (ii) any other statement in, or incorporated by reference into, the Base Prospectus, the statements in (i) above will prevail.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or material inaccuracy relating to the information included in the Base Prospectus which may affect the assessment of the Notes issued under the Programme since the publication of the Base Prospectus.

AMENDMENTS TO THE BASE PROSPECTUS

With effect from the date of this Supplement, the information appearing in the Base Prospectus shall be amended and/or supplemented in the manner described below.

DOCUMENTS INCORPORATED BY REFERENCE

On 6 May 2026, the Issuer published its Interim Report 1 January 2026 – 31 March 2026 (the **Interim Report**). The Issuer’s consolidated interim financial statements (including the notes thereto) as at and for the three-month period ended 31 March 2026, as set out in the Interim Report, were automatically incorporated by reference in the Base Prospectus on publication of the Interim Report in accordance with the provisions of the Base Prospectus. The following additional information set out in the Interim Report shall by virtue hereof be incorporated in, and form part of, this Supplement and the Base Prospectus. The page numbers below correspond to those in the Interim Report:

- a) Information under the heading “Balance sheet, cash flow and financing”, page 6;
- b) Information under the heading “Rental Housing”, page 7;
- c) Information under the heading “Strategic targets and their achievement”, page 10; and
- d) Key figures, Alternative Performance Measures, Formulas used in the calculation of the key figures, and reconciliation of key figures in accordance with ESMA guidelines, pages 16 to 22.

The Interim Report is available on the following website:

<https://yritys.lumo.fi/wp-content/uploads/2026/05/Lumo-Homes-Interim-Report-1-January-31-March-2026-1.pdf>

Any documents themselves incorporated by reference in a document that is incorporated by reference in this Supplement shall not form part of this Supplement or the Base Prospectus.

Any non-incorporated parts of a document referred to in this Supplement are either deemed not relevant for an investor or are otherwise covered elsewhere in this Supplement or the Base Prospectus.

INFORMATION ABOUT THE ISSUER

The chart setting forth information on the maturity profile of Lumo Homes’ short and long term debt (*Figure 9: Distribution of the Group’s loan maturities 31 December 2025, EUR million*) below the subheading titled “*Financing and Capital Structure—Interest-bearing Liabilities*” on page 122 of the Base Prospectus shall be deemed updated with the following:

Figure 9: Distribution of the Group’s loan maturities 31 March 2026, EUR million

