

Registering the Program Prospectus for Bonds of “Finca” Universal Credit Organization, a Closed Joint-Stock Company

2025-06-18

THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA

GOVERNOR DECISION

June 18, 2025 No. 1/205 A

Registering the Program Prospectus for Bonds of “Finca” Universal Credit Organization, a Closed Joint-Stock Company

Whereas on May 13, 2025 “Finca” Universal Credit Organization, a Closed Joint-Stock Company, submitted an application to the Central Bank of the Republic of Armenia for registration of a program prospectus for nominal, non-convertible coupon bonds with a face value of AMD 50,000 (fifty thousand Armenian drams), with a total volume of up to AMD 1,738,000,000 (one billion seven hundred and thirty-eight million Armenian drams), along with the respective prospectus and all documents and deliverables, which is required for registration of the prospectus in accordance with the Republic of Armenia Law “On the Securities Market” and Regulation 4/04 “Prospectus and Statements of Reporting Issuers” as approved under the Republic of Armenia Central Bank Board Resolution No. 68-N, dated March 11, 2008;

Whereas on June 6, 2025 “Finca” Universal Credit Organization, a Closed Joint-Stock Company, provided the Central Bank of the Republic of Armenia with a supplement to the Program Prospectus as well;

By virtue of what is written above; and

Pursuant to Article 2 (3) of the Republic of Armenia Law “On the Central Bank of the Republic of Armenia”, and Article 10 of the Republic of Armenia Law “On the Securities

Market”, as well as the conclusion issued by the Licensing and Supervision Committee of the Central Bank of the Republic of Armenia (Minutes No. 28, dated June 18, 2025),

We decide:

Register the Program Prospectus for nominal, non-convertible coupon bonds, which “Finca” Universal Credit Organization, a Closed Joint-Stock Company, submitted to the Central Bank of the Republic of Armenia on May 13, 2025 (with the Supplement presented on June 6, 2025).

This decision to enter into force upon being registered with “Finca” Universal Credit Organization, a Closed Joint-Stock Company, or on the day following its delivery, in the prescribed manner, to an authorized representative of “Finca” Universal Credit Organization, a Closed Joint-Stock Company.

Martin Galstyan

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