

# ON REGISTERING THE CHANGE IN THE MANAGEMENT COMPOSITION OF “CREDIT CONCEPT” UNIVERSAL CREDIT ORGANIZATION CLOSED JOINT-STOCK COMPANY

2025-09-03

GOVERNOR OF THE CENTRAL BANK OF  
THE REPUBLIC OF ARMENIA

## DECISION

3 September 2025 No. 1/314 A

ON REGISTERING THE CHANGE IN THE MANAGEMENT COMPOSITION OF “CREDIT  
CONCEPT” UNIVERSAL CREDIT ORGANIZATION CLOSED JOINT-STOCK COMPANY

Pursuant to Point “g<sup>1</sup>” of Part 4 of Article 18 of the Republic of Armenia Law “On the Central Bank of the Republic of Armenia,” Article 9<sup>2</sup> of the Republic of Armenia Law “On Credit Organizations,” Point 133, Sub-point 1 of Point 146, and Point 171 of Regulation 13 “Procedures for Licensing, Registration, Issuance of Consents and Permissions, Professional Integrity and Qualification Testing in the Field of Activity of Credit Organizations,” approved by Board Resolution No. 194-N of 1 July 2008 of the Central Bank of the Republic of Armenia, and taking into account the petitions and attached documents submitted to the Central Bank of the Republic of Armenia by “Credit Concept” Universal Credit Organization Closed Joint-Stock Company on 6 August 2025, 7 August 2025, 12 August 2025, and 21 August 2025,

## I D E C I D E:

To remove from registration Meri Nikoghosyan, who was registered as a Member of the Board of “Credit Concept” Universal Credit Organization Closed Joint-Stock Company.

To remove from registration Edgar Galstyan, who was registered as a Member of the Board of “Credit Concept” Universal Credit Organization Closed Joint-Stock Company.

To register Artak Harutyunyan as a Member of the Board of “Credit Concept” Universal Credit Organization Closed Joint-Stock Company.

This Decision shall enter into force on the day following the date of its registration for “Credit Concept” Universal Credit Organization Closed Joint-Stock Company or the date of its delivery to the duly authorized person of “Credit Concept” Universal Credit Organization Closed Joint-Stock Company.

MARTIN GALSTYAN