

Relevant Information Document

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# ALDT001

## Debt Issuance Public Offering Leasing Atlántida

Digital Asset Service Provider:

**BANCO ATLÁNTIDA EL SALVADOR, S.A. (PSAD-0035)**

Issuer:

**LEASING ATLÁNTIDA, S.A.**

Date: May 2026



# 1) SUMMARY

Leasing Atlántida, S.A. (the "Issuer") submits this Relevant Information Document (RID) to provide investors and the general public with a clear and detailed description of the token offering:

## - **ALDT001 (Debt Token)**

This issuance aims to provide investors with the opportunity to participate in the funding, through debt, of movable and/or real estate finance leases, with a focus on sustainability, economic development, and high social impact.

Leasing Atlántida seeks to offer financial leases for movable and immovable property, providing flexible and efficient solutions for its clients. Its innovative approach to structuring financing allows it to optimize its funding through digital assets, maximizing profitability and streamlining processes. Through the use of advanced technology and strategies, the company seeks to improve access to movable and immovable property while ensuring transparency and security in every transaction.

### **A. Key aspects of the business:**

- **Acquisition of Movable and Immovable Property:** The company acquires movable and immovable property according to its clients' needs for financial leasing, ensuring that these assets generate value over time and are accessible to clients through flexible and efficient arrangements.
- **Revenue Generation:** The company's revenue will come from interest generated by the financial lease payments agreed upon with clients, which include the lease fee and other administrative services, ensuring stable and sustainable cash flows over time.
- **Funding Through Digital Assets:** The acquisition of movable and immovable property will be financed through the sale of digital assets, enabling greater efficiency in raising capital and optimizing the company's capital structure.
- **Innovation and Financial Security:** The use of digital assets in the company's funding and operations ensures greater transparency, traceability, and security in every transaction, aligning with market trends in technology and finance.

### **B. Strategic Objectives of the Issuance**

- **Finance the company's operations:** Raise capital to finance the company's financial leasing operations, enabling the acquisition of assets according to its customers' needs and strengthening the funding structure.
- **Expand access to financial services:** Facilitate financial inclusion through a diversified product offering, tailored to different customer segments and market needs.
- **Optimize costs and operational efficiency:** Reduce reliance on traditional intermediaries, lowering transaction costs and simplifying access to investment.
- **Promote transparency and security in the investment process:** Leverage the advantages of blockchain technology to ensure an immutable and reliable record of transactions.

## C. ISSUE STRUCTURE

### Debt Token (ALDT001)

- Backed by a Debt Acknowledgment Agreement, which establishes the Issuer's obligation to generate interest periodically. Interest payments will be made at the end of the period. Before making such a payment, the issuer will take into account financial stability and any outstanding obligations prior to making the payment, as well as the return of the invested capital upon maturity of the issuance.
- Absolute priority over any other distribution of income within the project.

## D. UNDERLYING ASSET

The underlying asset consists of a Debt Acknowledgment Agreement, which formalizes the Issuer's obligation to generate interest periodically.

## E. MARKET AND MARKETING

The ALDT001 token will have:

- A primary market available from the start of the issuance.

## F. BUSINESS MODEL

The issuance aims to finance the company's operations; it is designed to adapt to the specific needs of the business, allowing flexibility in terms of amount and term. The applicable interest rate will be subject to market conditions, ensuring competitiveness and aligning with the expectations of investors and tenants. This approach guarantees that financing remains accessible and efficient.

As part of the growth strategy, partnerships will be formed with real estate developers and suppliers of movable and immovable property. The clients acquired by these partners will have access to financial leasing schemes, offering accessibility to customers. In addition, the company will establish direct contact with interested customers, providing customized financing options. This allows us to expand our market reach and offer a streamlined financing solution for those seeking to acquire assets without facing high barriers to entry.

To mitigate credit risk, the entity sets aside reserves to cover potential contingencies arising from these transactions, taking into account the possibility of recovering the leased asset in the event of default, as well as procedures for its subsequent management or relocation. It is worth noting that ownership of the property is not transferred to the customer at any time, which allows the entity to maintain control over the asset. For a more detailed description of these mechanisms, please refer to the derivatives and recovery policy included in the appendix.

In addition to the above, the Lease Agreements include provisions for tenant default, including the possibility of eviction. Furthermore, since the entity retains ownership of the property, it can generate liquidity through its sale.

Finally, the business model is based on innovation and financial inclusion, providing business partners with a tool to close sales and offering customers a flexible financing alternative. In this way, an ecosystem is fostered in which all participants benefit, driving the adoption of digital assets as an efficient funding solution.

### Additional competitive advantages:

- **Business Model Scalability:** The digitalized structure allows for easier expansion into new markets, without the constraints of traditional financing models

- **Use of blockchain technology for security and transparency:** All transactions are recorded immutably, building trust among investors and customers.
- **Automation and Operational Efficiency:** Faster and more efficient processes through digital platforms, reducing approval times and administrative costs.

## G. TECHNOLOGY MANAGEMENT AND SECURITY

The issuance will be managed via smart contracts on Algorand (ASC1), automating payment execution and ensuring traceability.

The custody and security of the tokens will be the responsibility of Banco Atlántida El Salvador, S.A., acting as a Digital Asset Service Provider (DASP) for the administration and execution of transactions.

## H. LEGAL FRAMEWORK

The issuance is legally backed by Leasing Atlántida, S.A. and is governed by the Digital Asset Issuance Law and other applicable Salvadoran regulations, including:

- |                   |   |
|-------------------|---|
| - Commercial Code | - Commercial Registry Act                           |
| - Civil Code      | - Law on the Registry of Security Interests         |
| - Tax Code        | - Regulations on the Registry of Issuers and Issues |
| - Income Tax Law  |   |

## CONCLUSION

The project will be structured and administered by Banco Atlántida El Salvador, S.A., the first bank in the country authorized by the National Commission on Digital Assets (CNAD) as a Digital Asset Service Provider (PSAD). The blockchain technology used enables the use of smart contracts on the Algorand platform, ensuring transparency, efficiency, and lower transaction costs.

This issuance represents an opportunity for investors to be part of a project that combines innovation and economic development, with a solid and transparent investment model backed by cutting-edge technology. Leasing Atlántida, S.A. reaffirms its commitment to innovating in the movable and real estate leasing sector with projects that positively transform the environment.

No conflicts of interest have been identified in relation to the token issuance. The public offering includes a public debt issuance, and the digital asset being offered will be a token with rights to the obligation to pay principal and interest based on each token placement related to movable and real estate financial leasing operations. The issuance, with a total amount of USD \$20,000,000.00 and a term of no more than 120 months, will be conducted on the technology platform managed by Banco Atlántida El Salvador, S.A., providing liquidity and flexibility to investors in the primary market. This issuance has been approved and registered in the CNAD's issuance registry under the following registration number: AD-00016. Additionally, this Relevant Information Document (RID) is available free of charge on the Leasing Atlántida, S.A. website and through the official channels of Banco Atlántida El Salvador, S.A.

Key features of the ALDT001 issuance

<b>Type of Public Offering of Digital Assets</b>	Public offering of debt securities
<b>Type of Digital Asset</b>	Debt token
<b>Token Name</b>	ALDT001
<b>Token ticker symbol</b>	ALDT001
<b>Total Issue Amount</b>	<p>The issuance has a maximum total amount of USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS), with a minimum initial placement of USD \$600,000.00. This amount is intended to finance the funding of both equipment and real estate lease operations.</p> <p>The total amount of the offering was strategically determined based on a detailed analysis of projected revenues and associated costs, ensuring the viability of the company's operations.</p>
<b>Underlying Assets</b>	Principal and Interest Payment Obligation Agreement
<b>Token Collateral</b>	Issuer's equity
<b>Token unit</b>	1 ALDT001 token represents economic rights equivalent to USD \$1.00 plus yield.

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### Minimum and Maximum Trading Amounts

The minimum purchase amount in the primary offering of is USD \$1,000.00 (ONE THOUSAND UNITED STATES DOLLARS), equivalent to the purchase of one thousand tokens.

The total amount of the offering is set at a maximum of USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS), while the minimum amount required to validate the validity of the offering is USD \$600,000.00 (SIX HUNDRED THOUSAND UNITED STATES DOLLARS).

The offering has a period of no more than six months to reach this minimum amount. If this amount is not reached within the established period, a refund mechanism will be activated to guarantee investors the recovery of their invested capital. This process will be managed through the trading platform used for the offering, ensuring transparency and efficiency at every stage. All funds will be held in an operating account managed by the Issue Administrator.

The refund procedure will proceed as follows:

1. **Notification from the Issuer:**
  - The Issuer will formally notify the Issue Administrator that the minimum required amount was not reached.
  - This notification must be made within the stipulated period of six months from the launch of the public offering.
2. **Notice to Token Holders:**
  - The offering administrator will notify token holders, via the trading platform, of the failure to meet the minimum placement amount.
  - The notification will include details of the refund process and the corresponding timeline.
3. **Transfer of Funds:**
  - The Issuer will transfer the necessary funds to the

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**Minimum and Maximum  
Trading Amounts**

platform to reimburse 100% of the capital invested by each token holder, plus interest accrued as of the date of notification.

- This transfer will be made within a period of no more than 30 business days from the date of notification to token holders.

**4. Confirmation of Redemption:**

- The Digital Asset Service Provider (DASP), in this case Banco Atlántida El Salvador, S.A., will be responsible for confirming to both the Issuer and the Issue Administrator that the redemption process has been fully completed.
- Additionally, token holders will receive a detailed receipt via the platform, which will include the amounts refunded and the corresponding dates.

**5. Guarantee of Transparency:**

- The entire redemption process will be recorded on the blockchain platform used for the issuance, providing an immutable record that reinforces investor confidence.
- Compliance reports certifying the completion of the process may be issued.

If the minimum amount of USD \$600,000.00 is not reached within the stipulated period, the Issuer \*will not be able to use the funds raised until this requirement is met. All funds will be held in an operating account, which will only be released once the minimum placement amount has been reached. \* may resort to traditional financing sources to continue funding its financial leasing operations, ensuring the execution of the strategic plan without relying exclusively on the placement of ALDT001 tokens; in such a case, the maximum extension period to secure additional financing may not exceed 6 months.

With this structure, Leasing Atlántida, S.A. strengthens investor confidence by offering a capital protection mechanism, ensuring the financial viability of the project and compliance with the conditions established in the offering.

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**Trading Currency**

United States dollars.

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**Rights of the token holder**

Holders of ALDT001 tokens have the following economic rights and benefits:

Right to pro-rata interest: Investors are entitled to monthly interest generated from interest payments or capital gains if the token is sold at a discount. The issuance has a 10-year term; however, the term of each token may vary as established in each placement. At the end of the term defined for the token, the total principal plus interest accrued to date will be paid; however, the issuer may make advance payments of interest and principal, as financial conditions permit, prior to the maturity of the issue or tranches, whether in full or in part, as applicable to each investor, based on their participation and acquisition of the tokens. The minimum investment amount, represented by one thousand tokens, is equivalent to USD \$1,000.00.

This offering may be conducted in tranches, each of which will offer a fixed or variable interest rate depending on market conditions at the time of placement; the rates, payment frequency, and terms of each token may vary according to market conditions and business needs; however, no feature may exceed the general terms of the relevant offering document, including the total amount of the offering and the term.

For each tranche placed, the National Commission on Digital Assets will be notified for its information and to ensure transparency in the issuance. It will also be published through the channels established for this purpose.

The company will pay interest on the balance of tokens in each holder's account throughout the term of each placement, calculated on a calendar-year basis. The interest rate for any placement negotiated may be fixed or variable. If the rate is fixed, it will remain in effect throughout the term of the issuance. If the rate is variable, it may be a step-up interest rate, a step-down interest rate, or a variable rate based on a base rate, which may be: i) the Weighted Average Passive Base Interest Rate (TIBP); or the Secured Overnight Financing Rate (SOFR) or Term SOFR, which is the forward rate based on SOFR. If the variable trading rate is determined using the TIBP

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## Rights of the token holder

as the base rate, the Weighted Average Basic Passive Interest Rate for 30-, 90-, or 180-day term deposits in the Financial System, as published by the Central Reserve Bank of El Salvador the week prior to the transaction, shall be used. A surcharge will be added to this base rate, which will remain fixed throughout the term of the issuance. Such surcharge may not be less than zero point ten percent (0.10%) per annum and must be established prior to the issuance. If the variable rate of the transaction is determined using the SOFR, the publication by the CME Group (or the relevant successor designated by the Relevant Government Agency) on its website or on the platforms that publish said index for the 30-, 90-, or 180-day terms shall be used. The applicable rate shall be the one published on the Wednesday of the week prior to the transaction. A surcharge will be added to this base rate, which will remain fixed throughout the term of the placement. Such surcharge may not be less than zero point ten percent (0.10%) per annum and must be established prior to the negotiation of the placement. The interest rate may be fixed or variable at the issuer's option and shall be determined prior to each transaction, remaining in effect for the term of each placement, and must be published in the official media. Leasing Atlántida may establish, prior to the placement, a minimum rate and a maximum rate to be paid during the term of the issue. If the sum of the base rate plus the fixed surcharge is equal to or greater than the minimum rate but does not exceed the maximum rate, the company will pay the resulting rate. If the sum of the base rate plus the fixed surcharge is less than the minimum rate, the company will pay the established minimum rate. Conversely, if such sum exceeds the maximum rate, the company will pay the Tokenholder the defined maximum rate. If the interest rate is variable, it will be adjusted monthly, quarterly, or semi-annually under the same conditions specified for the initial determination of the interest rate. Interest rate adjustments must be communicated to the Tokenholders via an official notice.

### **Call Option:**

The issuance of debt tokens (ALDT001) includes a call option by Leasing Atlántida, S.A., which allows it to acquire the issued tokens, in whole or in part, prior to the end of the offering period. The repurchased tokens will be withdrawn from circulation and permanently destroyed (burned).

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This option gives the Issuer the flexibility to optimize the management of its financial structure, reduce interest payment obligations, and improve the administration of its debt obligations, in line with the project's progress and market conditions.

The Issuer shall notify the National Commission on Digital Assets (CNAD) of the dates, number of tokens, and repurchase prices at least 10 days in advance, ensuring transparency in the process and guaranteeing that investors have sufficient information to make decisions regarding their investment.

Criteria for determining whether the issuer will exercise the call option:

- If market conditions are favorable for the issuer to exercise the option
- Improvement in the financial or cash flow profile that allows for early repayment.
- Plans for refinancing at a lower cost.
- Corporate strategies (restructuring, mergers, debt optimization).

### **Token Holder Rights**

Investors will be granted a premium on the repurchase value, which will be negotiated between the Issuer and the Investor at the time of the repurchase transaction based on market conditions. This percentage will be borne entirely by the Issuer, ensuring that debt token holders are not affected by the Issuer's exercise of the repurchase option.

The buyback will be executed through the Banco Atlántida El Salvador, S.A. platform, in line with market best practices, strengthening investor confidence and security and ensuring efficient execution of the process.

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### **Mechanism for**

### **Revaluation Mechanism**

### **Token**

The token will be revalued taking into account the principal repayments made. Interest and principal may be paid at the frequency defined by the Issuer for each offering. Additionally, the Issuer may make early payments of interest and principal, as financial conditions permit, prior to the maturity of the issue or tranches, whether in full or in part, as applicable to each investor, based on their participation and acquisition of the tokens.

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### **Total Issue Amount**

USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS)

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### **Number of tokens to be issued at the time of issuance**

20,000,000 (Twenty Million tokens)

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### **Distribution of proceeds to token holders**

The economic rights resulting from settlements related to the ALDT001 token may be obtained on the main trading platform of Banco Atlántida El Salvador, S.A.

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**Term of the Offering**

The public offering will have a term of no more than 120 months. Upon expiration of the offering period, the tokens will be delisted once the principal and all accrued interest have been paid. The issuing company reserves the right to cancel the issued tokens in the event of cyberattacks or Law Enforcement Requests.

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**Are decentralized ledgers and smart contracts or equivalents used?**

The Issuer, Leasing Atlántida, will use the Algorand blockchain protocol, recognized for its advanced security through verifiable random functions (VRF) and its scalability, with processing times of less than 3 seconds per block. Smart contracts, developed under the Algorand Smart Contracts (ASC1) standard, will manage the issuance, transfer, and trading of the tokens, automating the distribution of benefits and ensuring compliance with predefined conditions such as transfer restrictions or lock-up periods. These tools guarantee transparency, security, and auditability in all operations. The custody and security of the tokens will be the responsibility of Banco Atlántida El Salvador, S.A., which implements advanced technologies such as multi-factor authentication, data encryption, and continuous monitoring. These robust measures reinforce investor confidence in the secure management of their digital assets.

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**Tradability and Secondary Market**

The ALDT001 token will have a primary market available from the start of the issuance. This market will be developed and managed on the platform of the Digital Asset Service Provider (PSAD), Banco Atlántida El Salvador, S.A., ensuring transparency, efficiency, and accessibility for investors.

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**Listing**

The ALDT001 token will be listed immediately and will be available for trading on the Banco Atlántida El Salvador, S.A. platform, as well as on any other Digital Asset Service Provider (DASP) that decides to enable its listing in the future. The timeline for its availability on these platforms is not within the Issuer's control, nor does the Issuer assume any responsibility for the token's management in such markets.

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**Settlement**

The economic rights resulting from settlements related to the ALDT001 token may be obtained through the main trading platform, managed by Banco Atlántida El Salvador, S.A.

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**Sale Restrictions**

The token must not be distributed to entities or countries subject to sanctions according to international sanctions lists.

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<b>Issue Arranger</b>	<p><b>Banco Atlántida El Salvador, S.A.</b>  1st West Street and Constitution Boulevard #3538, Escalón  Neighborhood, San Salvador.  <a href="https://www.bancoatlantida.com.sv/">https://www.bancoatlantida.com.sv/</a>  Contact Phone: +503 2223-7676  CNAD Registration Number – PSAD-0035.</p>
<b>Digital Asset Service Provider</b>	<p><b>Banco Atlántida El Salvador, S.A.</b>  1st West Street and Constitution Boulevard #3538, Escalón  Neighborhood, San Salvador.  <a href="https://www.bancoatlantida.com.sv/">https://www.bancoatlantida.com.sv/</a>  Contact phone number: +503 2223-7676  CNAD Registration Number – PSAD-0035.  Banco Atlántida El Salvador, S.A. acts as a registered Digital Asset Service Provider (PSAD), ensuring the proper management and custody of the tokens issued under this offering.  For the operational execution of the issuance and administration of digital assets, Banco Atlántida El Salvador, S.A. has implemented a specialized technological infrastructure that provides the platform for the issuance, trading, and management of digital assets.</p>
<b>Digital Asset Certifier</b>	<p><b>Digital Assets Solutions S.A. de C.V.</b>  Avenida Las Magnolias, Local 602, Colonia San Benito, Edificio Insigne,  Zona Rosa, San Salvador, El Salvador.  Contact Phone: +503 7910-7770  <a href="http://www.tokenizationexpert.com">www.tokenizationexpert.com</a>  Registration Number CNAD-CERT-0004</p>
<b>Digital Asset Custodian</b>	<p><b>Banco Atlántida El Salvador S.A.</b>  1st West Street and Constitution Boulevard #3538, Escalón  Neighborhood, San Salvador.  Contact Phone: +503 2223-7676  <a href="https://www.bancoatlantida.com.sv/">https://www.bancoatlantida.com.sv/</a>  CNAD Registration Number – PSAD-0035  It is responsible for the custody and administration of digital assets issued under the ALDT001 token. Its primary function is to ensure the security, traceability, and transparency of transactions through blockchain technology, in compliance with applicable regulatory provisions.</p>
<b>Applicable Laws</b>	Laws of the Republic of El Salvador

The public offering of the ALDT001 token is intended to finance equipment and real estate lease transactions. The offering has a term of no more than 120 months. Each token has a face value of USD \$1.00 at the time of issuance, and a term, payment frequency, and fixed or variable interest rate will be established, to be defined

according to market conditions for the corresponding tranche. Interest earned will be paid at the defined frequency.

To ensure the transparency and security of the issuance, proceeds will be managed through smart contracts developed on the Algorand blockchain, under the Algorand Smart Contracts (ASC1) standard. These contracts will automate the distribution of proceeds and ensure compliance with predefined conditions, such as transfer restrictions or lock-up periods. In addition, the custody and security of the tokens will be the responsibility of Banco Atlántida El Salvador, S.A., which implements advanced technologies such as multi-factor authentication, data encryption, and continuous monitoring, reinforcing investor confidence in the secure management of digital assets.

The total amount of the issuance is USD \$20,000,000.00, corresponding to 20,000,000 tokens. To ensure the viability of the public offering, at least the minimum percentage established must be placed during the initial placement period, according to the terms defined in the issuance. Payments to token holders will be made through the official channels of Banco Atlántida El Salvador, S.A., allowing for flexibility and global access.

The issuance is legally backed by the assets of the issuing company, Leasing Atlántida, S.A., and is governed by the Digital Asset Issuance Law and other applicable Salvadoran regulations, such as the Commercial Code and the Civil Code. This regulatory framework ensures that all transactions are reliable, transparent, and auditable.

ALDT001 tokens offer investors a secure and transparent alternative for earning interest, while also contributing to the country's economic and social development, positioning themselves as an innovative investment model in the securities and real estate sectors backed by cutting-edge technology.

**This offering does not constitute an offer available in any jurisdiction where it would be considered illegal.**

## Participants

### Issuer

LEASING ATLÁNTIDA S.A.  
1st Poniente Street and Constitución Boulevard #3510, Escalón  
Neighborhood, San Salvador. <https://leasingatlantida.com.sv>  
Contact phone number: +503 2223-7676  
CNAD Registration Number EAD-0015

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**Provider of  
Digital  
Digital Assets**

Banco Atlántida El Salvador, S.A.  
1st West Street and Constitution Boulevard #3538, Escalón Neighborhood,  
San Salvador.  
<https://www.bancoatlantida.com.sv/>  
Contact Phone: +503 2223-7676  
CNAD Registration Number – PSAD-0035.  
Banco Atlántida El Salvador, S.A. acts as a registered Digital Asset Service  
Provider (PSAD), ensuring the proper management and custody of the  
tokens issued under this offering.

For the operational execution of the issuance and administration of the  
digital assets, Banco Atlántida El Salvador, S.A., acting as a Digital Asset  
Service Provider (PSAD), has implemented a specialized technological  
infrastructure that provides the platform for the issuance, trading, and  
management of the digital assets.

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**Legal Counsel**

**Banco Atlántida El Salvador, S.A.**  
1st West Street and Constitution Boulevard #3538, Escalón Neighborhood,  
San Salvador.  
<https://www.bancoatlantida.com.sv/>  
Contact phone number: +503 2223-7676  
CNAD Registration Number – PSAD-0035.

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**Digital Asset  
Certifier**

**Digital Assets Solutions S.A. de C.V.**  
Avenida Las Magnolias, Suite 602, Colonia San Benito, Insigne Building,  
Zona Rosa, San Salvador, El Salvador.  
Contact Phone Number: +503 7910-7770  
[www.tokenizationexpert.com](http://www.tokenizationexpert.com)  
Registration Number CNAD- CERT-0004

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**Issue Arranger**

**Banco Atlántida El Salvador S.A.**  
1st West Street and Constitution Boulevard #3538, Escalón Neighborhood,  
San Salvador.  
Contact Phone: +503 2223-7676  
<https://www.bancoatlantida.com.sv/>  
CNAD Registration Number – PSAD -0035

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**External Auditor**

**Audidores y Consultores de Negocios, S.A. de C.V.**  
113 Calle 1, between Calle La Mascota and Calle Loma Linda, Colonia San  
Benito, San Salvador Centro. <https://www.bakertilly.com.sv>  
Designated contact person: Otto Karím Guzmán Barrera  
Contact phone numbers: +503 2556 0505  
Contact email: otto.guzman@bakertilly.com.sv

## Experience and Roles of the Parties Involved in the ALDT001 Token Issuance

In the context of the ALDT001 token issuance, key players with experience in the fields of digital assets, blockchain technology, and finance have participated, assuming specific roles to ensure the transparency, security, and success of the issuance.

### 1. Issuer: Leasing Atlántida, S.A.

- **Address:** 1st Poniente Street and Constitución Boulevard #3538, Escalón Neighborhood, San Salvador, ZIP 1101.
- **Website:** <https://leasingatlantida.com.sv>
- **Designated contact person:** Kelvin Salvador Mejía Cortez
- **Contact phone number:** +503 2223-7676
- **Contact email:** kmejiac@bancatlan.sv

#### Overview:

Leasing Atlántida, S.A. is a company that offers financial leasing services, allowing customers to access key assets without the need for a significant initial outlay. The company will have a broad portfolio of assets, ranging from vehicles and industrial machinery to technological equipment, ensuring that all of its customers' diverse needs are met. Through financial lease agreements, customers will make periodic payments covering both the use of the asset and the rate of return, with the option to purchase it at the end of the contract for a predetermined price.

#### Specific Functions:

- Issuer of the ALDT001 debt token.
- Responsible for financial lease operations.
- Ensuring compliance with the terms established in the issuance, ensuring alignment between the interests of the issuer and the investors.

### 2. Issue Arranger: Banco Atlántida El Salvador, S.A.

- **Address:** 1st Poniente Street and Constitución Boulevard #3538, Escalón Neighborhood, San Salvador, ZIP 1101.
- **Website:** <https://www.bancoatlantida.com.sv/>
- **Registration Number:** CNAD: PSAD-0035
- **Designated Contact Person:** Carlos Antonio Turcios Melgar (Chief Executive Officer)
- **Contact phone number:** +503 2267-4250 and +503 2267-4411
- **Contact email:** info@bancatlan.sv

#### Experience:

Banco Atlántida El Salvador, S.A. is a financial institution with experience in structuring and managing digital assets, providing solutions for the tokenization of investment projects. Its expertise in banking and corporate finance allows it to offer security and regulatory compliance in the structuring of digital asset issuances.

#### Specific Responsibilities:

- Design and structuring of the issuance, ensuring alignment with applicable regulations.
- Preparation and review of key documentation, including the Relevant Information Document (RID)
- Overseeing legal and regulatory compliance, in coordination with relevant authorities.

### 3. Digital Asset Service Provider (PSAD): Banco Atlántida El Salvador, S.A.

- **Address:** 1st West Street and Constitution Boulevard #3538, Escalón Neighborhood, San Salvador, ZIP 1101, El Salvador

- **Website:** <https://www.bancoatlantida.com.sv/>
- **Registration number:** CNAD: PSAD-0035
- **Designated contact person:** Carlos Antonio Turcios Melgar (CEO)
- **Contact phone numbers:** +503 2267-4250 and +503 2267-4411
- **Contact email:** [info@bancatlan.sv](mailto:info@bancatlan.sv)

Experience:

Banco Atlántida El Salvador, S.A. is a Digital Asset Service Provider (DASP) specializing in the management of tokenization platforms and the trading of digital assets using blockchain technology. For the operation and execution of the issuance, Banco Atlántida El Salvador, S.A. ensures a robust and efficient infrastructure for token management.

Specific Responsibilities:

- Management of the ALDT001 token and the trading platform.
- Management of the traceability and security of transactions carried out by token holders.
- Automation of revenue distribution through smart contracts developed under the Algorand protocol.

#### 4. Digital Asset Certifier: Digital Assets Solutions, S.A. de C.V.

- **Address:** Avenida Las Magnolias, Local 602, Colonia San Benito, Edificio Insigne, Zona Rosa, San Salvador, El Salvador.
- **Website:** [www.tokenizationexpert.com](http://www.tokenizationexpert.com)
- **CNAD Registration Number:** CERT-0004
- **Designated Contact Person:** César Castillo
- **Contact Phone Number:** +503 7910-7770
- **Contact email:** [cesar.castillo@tokenizationexpert.com](mailto:cesar.castillo@tokenizationexpert.com)

Experience:

Digital Assets Solutions S.A. de C.V. is an entity duly authorized by the National Commission on Digital Assets (CNAD) to conduct certifications related to the issuance of digital assets, in strict compliance with the regulatory framework established by the Republic of El Salvador. Our authorization enables us to conduct rigorous and comprehensive evaluations of digital asset issuance projects, ensuring they meet the high standards of legal and regulatory compliance required by the competent authorities.

Specific functions:

- Certification of the issuance of the ALDT001 token, ensuring its compliance with applicable regulations.
- Assessment of the financial viability of the tokenization model.
- Validation of the Relevant Information Document (RID) and the economic rights of token holders.

#### 5. Legal Counsel: Banco Atlántida El Salvador, S.A.

- **Address:** 1st Poniente Street and Constitución Boulevard #3538, Escalón Neighborhood, San Salvador, ZIP 1101.
- **Website:** <https://www.bancoatlantida.com.sv/>
- **Registration Number:** CNAD: PSAD-0035
- **Designated Contact Person:** Carlos Antonio Turcios Melgar (CEO)
- **Contact Phone:** +503 2267-4250 and +503 2267-4411
- **Contact email:** [info@bancatlan.sv](mailto:info@bancatlan.sv)

Experience:

The legal department of Banco Atlántida El Salvador, S.A. possesses a solid understanding of the regulatory framework for digital assets in El Salvador, providing specialized advice on regulatory compliance, the legal structure of issuances, and financial contracts.

Specific Responsibilities:

- Overseeing compliance with the legal provisions applicable to the issuance.
- Liaising with regulatory authorities to ensure the registration and approval of the issuance.
- Ensuring the integrity and alignment of the process with local and international regulations

6. External Auditor: Auditores y Consultores de Negocios, S.A. de C.V.

- **Address:** Calle 1, No. 113, between Calle La Mascota and Calle Loma Linda, Colonia San Benito, San Salvador Centro.
- **Contact Person:** Otto Karim Guzman
- **Phone:** +503 2299-3400
- **Email:** otto.guzman@bakertilly.com.sv
- **Experience:** Auditores y Consultores de Negocios, S.A. de C.V. is a firm with over 17 years of experience and an international presence, focused on providing high-quality external and tax audit services, tax consulting, corporate financial consulting, accounting and business outsourcing, due diligence, and tax diagnostics. Its team of highly trained professionals offers customized solutions that ensure trust and security for its clients.

Specific functions:

- Periodic audit of cash flows generated by the project and the management of funds raised.
- Issuance of semi-annual and annual reports to ensure transparency and financial compliance.



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### 3) GLOSSARY

This glossary has been developed to provide a general understanding of the terms used in the context of the public issuance of digital assets ALDT001. These definitions are not intended to serve as legal advice. For specific guidance or advice, it is recommended to consult a qualified financial advisor.

1. **Digital Asset:** A digital representation of an asset that can be stored and transferred electronically using distributed ledger technology or blockchain.
2. **Issuer:** Leasing Atlántida, S.A., responsible for issuing the tokens.
3. **Token:** A digital representation of economic rights. In this case, ALDT001 is the token that grants these benefits to investors.
4. **Debt Token:** A type of digital asset that grants its holder rights under a contract obligating the issuer to pay principal and interest.
5. **Smart Contract:** A program that executes automatically when predefined conditions are met, ensuring transparency and security in blockchain transactions.
6. **Digital Asset Service Providers (DASPs):** Entities authorized to provide services related to digital assets, such as custody and exchange.
7. **KYC (Know Your Customer):** A process for identifying and verifying customers, which is essential for preventing fraud and money laundering.
8. **External Auditor:** An independent entity that reviews and verifies a project's internal controls and financial statements.
9. **Secondary Market:** A platform enabled for the purchase and sale of ALDT001 tokens after the primary offering has concluded.
10. **Custodian:** A financial institution responsible for the custody and management of the underlying assets backing the tokens.
11. **Decentralized Ledger:** An immutable record of transactions distributed across a blockchain network, without centralized intermediaries.
12. **Token Valuation:** Calculation of a token's market value based on economic variables and underlying performance.
13. **National Commission on Digital Assets (CNAD):** Regulatory authority in El Salvador that oversees the issuance and management of digital assets.
14. **Digital Asset Public Offering:** A technical or commercial proposal to offer digital assets to the public for sale.
15. **Sale Window:** Defined period for the placement of ALDT001 tokens on the primary market.

The definitions contained in this glossary are specific and applicable solely to this Relevant Information Document (RID) related to the issuance of ALDT001 tokens. These definitions should not be interpreted as applicable outside the context of this document or to other projects, issuances, or different legal purposes.

## 4) ISSUER'S COVER LETTER

San Salvador Centro, May 2026

Dear Investor,

I hope this letter finds you in excellent health and well on your way to achieving your financial goals. On behalf of LEASING ATLÁNTIDA, S.A. (hereinafter, Leasing Atlántida), it is my pleasure to present you with a unique investment opportunity aimed at financing the company's equipment and real estate leasing operations.

Our group's experience in financial services has led us to venture into the world of digital assets, aligning with our strategic objective of offering a comprehensive range of products and services. That is why, as the first fully tokenized regulated entity, we have launched this offering to finance our financial leasing operations.

The ALDT001 tokens will allow investors to finance the company's equipment and real estate leasing operations in exchange for a variable return, the term, payment frequency, and rates of which are subject to market conditions, business needs, and the terms established for the corresponding placement tranche. This initial issuance of USD \$20,000,000.00, with a term of no more than 120 months, represents an innovative form of investment that combines interest with the efficiency and transparency of blockchain technology.

### **Key advantages of the issuance:**

- **Attractive returns:** Investors will obtain economic rights to the project's net income.
- **Transparency and security:** Blockchain technology ensures verifiable transactions that are protected against tampering.
- **Global access and liquidity:** The tokens enable seamless trading on secondary markets facilitated by Banco Atlántida El Salvador, S.A.
- **Strategic impact:** Contributes to tourism development in a high-demand area of El Salvador.

Leasing Atlántida, S.A. reaffirms its commitment to operating under the highest standards of ethics, honesty, and integrity. Every step we take is aligned with our mission to create high-quality solutions, driven by innovation and social responsibility.

We invite you to explore in detail the information presented in this Relevant Information Document (RID), where we have included all the information necessary to make an informed decision. We are confident that Leasing Atlántida, S.A. represents an exceptional opportunity to diversify your portfolio, participate in a dynamic market, and benefit from a cutting-edge investment model.

Sincerely,

Kelvin Salvador Mejia Cortez  
General Manager  
Leasing Atlántida, S.A.

## 5) AFFIDAVIT

To the best of our knowledge and belief, and based on the information available to date, the information contained in the Relevant Information Document for the Offering submitted to the National Commission on Digital Assets is correct, accurate, and complete, and contains no material omissions. LEASING ATLÁNTIDA, S.A. will keep all information up to date and, in the event of any material change in the information provided or in circumstances affecting the token issuance, will communicate such information to investors and the competent authorities without delay, as required by applicable laws and regulations. **Annex I - Affidavit.**

## 6) REPORT BY THE CERTIFIER

Digital Assets Solutions, S.A. de C.V., is a company authorized by the CNAD as a Digital Asset Certifier under registration number CERT-0004. It is a Salvadoran entity duly authorized by the National Commission on Digital Assets (CNAD) to conduct certifications related to the issuance of digital assets, in strict compliance with the regulatory framework established by the Republic of El Salvador. Our authorization enables us to conduct rigorous and comprehensive evaluations of digital asset issuance projects, ensuring that they meet the high standards of legal and regulatory compliance required by the competent authorities.

Attached to this Relevant Information Document is the Certifier's full report, along with all of its considerations regarding the issuance of the ALDT001 token. **Annex II—Certifier's Report.**

## 7) DESCRIPTION OF THE ISSUER

### A. Corporate Profile

Leasing Atlántida, S.A. is the company responsible for offering financial leasing services, allowing customers to access key assets without the need for a significant initial outlay. The company will have a broad portfolio of assets, ranging from vehicles and industrial machinery to technological equipment, ensuring that all of its customers' diverse needs are met. Through financial lease agreements, customers will make periodic payments covering both the use of the asset and the rate of return, with the option to purchase it at the end of the contract for a predetermined price.

### B. Vision and Purpose

Leasing Atlántida, S.A. seeks to transform access to financing through innovative solutions in the financial leasing of movable and immovable property, optimizing funding through digital assets. We aim to offer our customers and business partners a flexible, transparent, and efficient alternative, reducing barriers to entry and promoting financial inclusion.

### C. Current Situation and Financial Strategy

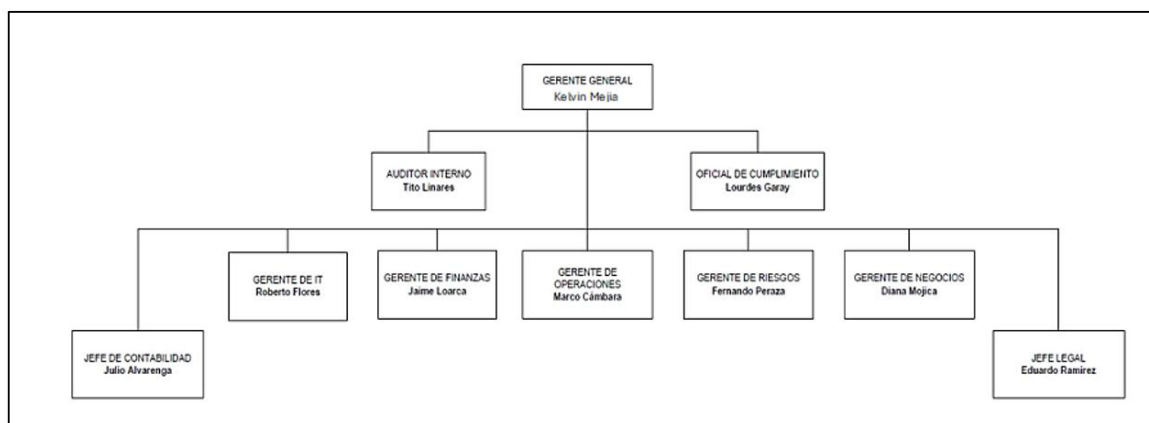
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<b>Issuer</b>	LEASING ATLÁNTIDA, CORPORATION
<b>Trade name</b>	LEASING ATLÁNTIDA, S.A.
<b>Tax Identification Number</b>	0623-131224-111-4
<b>Address</b>	1 Poniente Street, Constitución Boulevard, Escalón Neighborhood, #3510, San Salvador District, Municipality of San Salvador, Department of San Salvador.
<b>Legal Representative</b>	Kelvin Salvador Mejia Cortez
<b>Phone</b>	+503 22237676
<b>Email</b>	kmejia@bancatlan sv
<b>Website</b>	<a href="https://leasingatlantida.com.sv">https://leasingatlantida.com.sv</a>

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### D. Company Organization Chart

- Corporate Structure at the Time of Issuance:



## E. Description of the Management Team and Their Roles:

The corporate governance of Leasing Atlántida, S.A. is structured across several levels of management, each of which plays a fundamental role in decision-making and the achievement of the company's strategic objectives. Below are the profiles of the members of the Board of Directors and their respective roles.

### ○ **General Shareholders' Meeting**

The General Shareholders' Meeting is the company's principal governing body. Its main functions include approving financial statements, electing members of the Board of Directors, and defining long-term corporate strategies.

In 2024, the Board of Directors of Leasing Atlántida, S.A. held an official meeting on December 24, 2024, during which key issues related to the company's financial strategy and operations were addressed.

The corporate governance structure of Leasing Atlántida, S.A. ensures efficient decision-making aligned with best practices in the financial sector, promoting transparency, security, and the company's sustainable growth.

The Board of Directors of Leasing Atlántida, S.A. is composed of the following members:

- **Chairman of the Board: Arturo Herman Medrano Castañeda**  
A graduate of the National Autonomous University of Honduras, he is an attorney and notary public with a Master of Laws from Tulane University. As part of his professional experience, he has served as Director of various companies within the Atlántida Financial Group in Honduras, including Seguros Atlántida, Banco Atlántida, and AFP Atlántida.
- **Vice Chairman: Guillermo Bueso Anduray**  
A graduate of the National Autonomous University of Honduras with a Bachelor's degree in Legal and Social Sciences, he holds a Master's degree in Development Banking from the Finafrica Institute and a Master's degree in Business Administration from the Owen School of Management. He has extensive experience in executive positions within the financial system throughout Central America.
- **Secretary: Franco Edmundo Jovel Carrillo**

A graduate of José Matías Delgado University with a Bachelor of Laws degree, he has extensive experience in securities, banking, insurance, and commercial law, among other areas. He has served as Legal Director of Banco

Agrícola and Banco HSBC Salvadoreño (currently Davivienda), as well as an associate consultant at Coinfin, among other executive positions. He is also legal counsel for Corporación de Inversiones Atlántida and Inversiones Atlántida. He has extensive experience in human resources and executive roles within the financial sector.

- **First Alternate Director: Gabriel Eduardo Delgado Suazo**

A graduate of the National Autonomous University of Honduras, he holds a Bachelor's degree in Business Administration, a Master's degree in Management, and has extensive studies in this field. He has extensive experience in human resources and executive positions within the financial system.

- **Second Alternate Director: José Walter Bodden Joya**

A graduate of the National Autonomous University of Honduras with a Bachelor's degree in Legal and Social Sciences, specializing in Commercial Law, and a degree in International Business from INCAE. He is an attorney and notary public in the Republic of Honduras with extensive experience in executive positions within the financial sector.

- **Third Alternate Director: Enrique Antonio García Dubón**

A graduate of the José Simeón Cañas University (UCA) with a Bachelor's degree in Economics and a Master's degree in Banking and Finance from Texas State University. He has served as a financial services advisor to SIECA, supporting the strengthening of the securities market in Central America for the IDB and BOLCEN, as well as the development of the insurance market at the Ministry of Economy of El Salvador, and providing an analysis of banking reforms in Central America for UNDP/Geneva. He has experience in executive positions within the financial system.

- Functions of the General Shareholders' Meeting:
  - o Approval of the Board of Directors' Annual Report
  - o Approval of the Financial Statements, including the Balance Sheet, Income Statement, the Statement of Changes in Equity, or the approval of the External Auditor's Report, or the appointment and removal of Directors, the External Auditor, and the Tax Auditor, or the compensation for Directors, the External Auditor, and the
    - o Approval of the appropriation of earnings
  - o All matters of the Board of Directors brought to its attention that the Law does not require to be submitted to the Extraordinary General Meeting.
- **Kelvin Salvador Mejia Cortez: General Manager and Legal Representative**

His duties include:

- a) Representing the Company in extrajudicial matters and using the corporate signature;
- b) Entering into all types of agreements and contracts and assuming all types of obligations;
- c) Opening and closing all types of bank accounts and any kind of deposit accounts;
- d) Drawing, depositing, and withdrawing from such accounts; accepting, discounting, rediscounting, and guaranteeing bills of exchange, promissory notes, and other commercial instruments of obligation in favor of or against the Company;
- e) Grant and execute all types of administrative, judicial, special, or general powers of attorney and revoke them;

- f) Authorize or acquire real property, personal property, securities, or rights in favor of the Company
  - g) Sell, mortgage, encumber, dispose of, or lease in any form the Company's real or personal property or rights therein, in accordance with the law and upon prior authorization by the Board of Directors;
  - h) Obtain, on behalf of the Company, all types of loans, subject to prior authorization by the Board of Directors;
  - i) Guarantee and secure all types of obligations up to an amount equivalent to its net worth;
  - j) Carry out all activities inherent to the Company's exclusive purpose;
  - k) To generally represent the company before the Superintendency of the Financial System, the Central Reserve Bank, and all agencies, offices, autonomous and semi-autonomous bodies, General Directorates, Ministries, and Secretariats of State where it is necessary to represent the company administratively in order to obtain the means, mechanisms, and authorizations or permits essential for the smooth operation and development of the company's activities;
  - l) Submit to the General Directorate of Internal Revenue any type of petition or documentation related to income tax, property tax, transfer tax on movable property, and services tax, as well as any other matters within the purview of said General Directorate;
  - m) Conduct administrative proceedings before any government authority or entity, including the authority to file any written documents, receive notifications, and file appeals as provided by law, expressly and specifically;
  - n) Participate in public bidding processes, with the authority to submit or manage proposals.
- **Lourdes Andrea Garay: Chief Compliance Officer**  
Professional with 12 years of experience in anti-money laundering and anti-asset laundering within the financial system, including the banking, securities, and insurance sectors, among others; Master's degree in Financial Risk Management; Bachelor's degree in Corporate Finance; CAMS certification from the Association of Certified Anti-Money Laundering Specialists; and AMLCA certification from the Florida International Bankers Association
  - **Marco David Platero Paniagua: Deputy Compliance Officer**  
Professional graduate of Dr. José Matías Delgado University with a Bachelor's degree in Legal Sciences, Attorney and Notary Public, with extensive experience in Anti-Money Laundering and in the financial system, including the banking, securities, and insurance sectors, among others, having served as a Compliance Officer at various companies.

## F. Financial Statements

The Financial Statements are presented in **Annex III**. The information presented complies with the full version of International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Committee (IASC) in accordance with the provisions of the Supervisory Council of the Public Accounting and Auditing Profession.

## G. Reason for the Public Offering and Purpose of the Issuance

Leasing Atlántida, S.A. has chosen to issue digital assets as a mechanism to finance its operations, with the aim of positioning itself at the forefront of modern financial trends. This innovative model allows the company to capitalize on the advantages of tokenization over traditional financing methods, highlighting its flexibility, accessibility, and efficiency.

Tokenization offers significant benefits:

- **Democratization of investment:** The issuance of tokens allows for the participation of a broader group of investors.
- **Cost and time savings:** By leveraging blockchain technology, unnecessary administrative and legal processes are eliminated, accelerating project execution and reducing associated costs. This improves profitability for both investors and the issuer.

- **Transparency and security:** Blockchain technology provides an immutable record of all transactions, ensuring trust and transparency throughout the project's lifecycle.
- **Favorable regulatory environment:** El Salvador's regulatory framework, such as the Digital Asset Issuance Law (LEAD), helps reduce financing costs and encourages foreign investment, positioning the country as a leader in the implementation of innovative digital business models.

## H. Conflict of Interest

In response to the need for transparency and with the aim of ensuring integrity in our operations, we declare that no conflicts of interest have been identified among the members of our governing bodies, partners, employees, and members of the National Commission on Digital Assets, in relation to our token issuance.

Additionally, we declare that no transactions have been conducted between related parties that could compromise the impartiality of our activities. Therefore, we affirm that there are no conflicts of interest within our organization regarding this token issuance.

# 8) KEY FEATURES OF THE PUBLIC OFFERING

## Key features of the offering

**Type of Public Offering of Digital Assets**

Public offering of debt securities

**Type of Digital Asset**

Debt token

**Token Name**

ALDT001

**Token ticker symbol**

ALDT001

**Total Issue Amount**

The issuance has a maximum total amount of USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS), with a minimum initial placement of USD \$600,000.00. This amount is intended to finance both equipment and real estate lease operations.

The total amount of the offering was strategically determined based on a detailed analysis of projected revenues and associated costs, ensuring the viability of the company's operations.

**Underlying Assets**

Principal and Interest Payment Obligation Agreement

**Token Collateral**

Issuer's equity

**Token unit**

1 ALDT001 token represents economic rights equivalent to USD \$1.00 plus yield.

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### Minimum and Maximum Trading Amounts

The minimum purchase amount in the primary offering of ALDT001 is USD \$1,000.00 (ONE THOUSAND UNITED STATES DOLLARS), equivalent to the purchase of one thousand tokens.

The total amount of the offering is set at a maximum of USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS), while the minimum amount required to validate the issuance is USD \$600,000.00 (SIX HUNDRED THOUSAND UNITED STATES DOLLARS).

The offering has a period of no more than six months to reach this minimum amount. If this amount is not reached, all funds raised will be held in a restricted operating account managed by the Offering Administrator, who may not release or transfer the funds to the Issuer until the minimum amount is reached. Within the established period, a refund mechanism will be activated to guarantee investors the recovery of their invested capital. This process will be managed through the trading platform used for the offering, ensuring transparency and efficiency at every stage.

All funds will be held in an operating account managed by the Issue Administrator. The refund procedure will proceed as follows: 7.

#### **Notification from the Issuer:**

- The Issuer will formally notify the issue administrator that the required minimum amount was not reached.
- This notification must be made within the stipulated period of six months from the launch of the public offering.

#### **8. Notification to Token Holders:**

- The issuance administrator will inform token holders, via the trading platform, of the failure to meet the minimum placement amount.
- The notification will include details of the refund process and the corresponding timeline.

#### **9. Transfer of Funds:**

The Issuer will transfer the necessary funds to the platform to refund 100% of the capital

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invested by each token holder, plus interest accrued as of the date of notification.

- This transfer will be made within a period not exceeding 30 business days from the date of notification to the token holders.

**10. Confirmation of Redemption:**

- The Digital Asset Service Provider (PSAD), in this case Banco Atlántida El Salvador, S.A., will be responsible for confirming to both the Issuer and the Issue Administrator that the redemption process has been fully completed.
- Additionally, token holders will receive a detailed receipt via the platform, which will include the amounts refunded and the corresponding dates.

**11. Guarantee of Transparency:**

- The entire redemption process will be recorded on the blockchain platform used for the issuance, providing an immutable record that reinforces investor confidence.
- Compliance reports certifying the completion of the process may be issued.

**Minimum and Maximum  
Trading Amounts**

If the minimum amount of USD \$600,000.00 is not reached within the stipulated period, the Issuer may not use the funds raised until this requirement is met. All funds will be held in an operating account managed by the Issue Administrator, which will only be released once the minimum placement amount has been reached. Traditional financing sources may be used to continue funding its financial leasing operations, ensuring the execution of the strategic plan without relying exclusively on the placement of ALDT001 tokens; in such a case, the maximum extension period to secure additional financing may not exceed 6 months.

With this structure, Leasing Atlántida, S.A. strengthens investor confidence by offering a capital protection mechanism, ensuring the financial viability of the project and compliance with the conditions established in the offering.

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**Trading Currency**

United States dollars.

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## Rights of the token holder

Holders of ALDT001 tokens have the following economic rights and benefits:

Right to pro-rata interest: Investors are entitled to monthly interest generated from interest payments or capital gains if the token is sold at a discount. The issuance has a 10-year term; however, the term and payment frequency for each token may vary as established in each offering. Interest, along with principal, may be paid at the frequency defined by the Issuer for each placement. Additionally, the Issuer may make advance payments of interest and principal, as financial conditions permit, prior to the maturity of the issue or its tranches, whether in full or in part, as applicable to each investor, based on their participation and acquisition of the tokens.

The minimum investment amount, represented by one thousand tokens, is equivalent to USD \$1,000.00.

This issuance may be conducted in tranches, each offering a fixed or variable interest rate depending on market conditions at the time of placement. The rates, payment frequency, and term of each token may vary depending on market conditions and business needs; however, no feature may exceed the general terms of the relevant information document, including the total amount of the issuance and the term. For each tranche placed, the National Commission on Digital Assets will be notified for its information and to ensure transparency in the issuance. It will also be published through the channels established for this purpose.

The company will pay interest on the balance of tokens in each holder's account throughout the term of each placement, calculated on a calendar-year basis. The interest rate for any placement negotiated may be fixed or variable. If the rate is fixed, it will remain in effect throughout the term of the issuance. If the rate is variable, it may be a step-up interest rate, a step-down interest rate, or a variable rate based on a base rate, which may be: i) the Weighted Average Passive Base Rate (TIBP); or the Secured Overnight Financing Rate (SOFR) or Term SOFR, which is the forward rate based on SOFR.

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### Rights of the token holder

If the variable trading rate is determined using the TIBP as the base rate, the Weighted Average Basic Lending Rate for 30-, 90-, or 180-day time deposits in the financial system, as published by the Central Reserve Bank of El Salvador during the week prior to the trade, shall be used. A surcharge will be added to this base rate, which will remain fixed throughout the term of the issue. Such surcharge may not be less than zero point ten percent (0.10%) per annum and must be established prior to the issuance. If the variable rate of the transaction is determined using the SOFR, the publication by the CME Group (or the relevant successor designated by the Relevant Government Agency) on its website or on the platforms that publish said index for the 30-, 90-, or 180-day terms shall be used. The applicable rate shall be the one published on the Wednesday of the week prior to the transaction. A surcharge will be added to this base rate, which will remain fixed throughout the term of the placement. Such surcharge may not be less than zero point ten percent (0.10%) per annum and must be established prior to the negotiation of the placement. The interest rate may be fixed or variable at the issuer's option and shall be determined prior to each transaction, remaining in effect for the term of each placement, and must be published in the official media. Leasing Atlántida may establish, prior to the placement, a minimum rate and a maximum rate to be paid during the term of the issue. If the sum of the base rate plus the fixed surcharge is equal to or greater than the minimum rate but does not exceed the maximum rate, the company will pay the resulting rate. If the sum of the base rate plus the fixed surcharge is less than the minimum rate, the company will pay the established minimum rate. Conversely, if such sum exceeds the maximum rate, the company will pay the Tokenholder the defined maximum rate. If the interest rate is variable, it will be adjusted monthly, quarterly, or semi-annually under the same conditions specified for the initial determination of the interest rate. Interest rate adjustments must be communicated to the Tokenholders via an official notice.

#### Call Option:

The issuance of debt tokens (ALDT001) includes a call option by Leasing Atlántida, S.A., which allows it to acquire the issued tokens, in whole or in part, prior to the end of the offering period. The repurchased tokens will be withdrawn from circulation and permanently destroyed (burned).

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This option provides the Issuer with the flexibility to optimize the management of its financial structure, reduce interest payment obligations, and improve the administration of its debt obligations, aligning with the project's progress and market conditions.

Criteria for determining whether the issuer will exercise the call option:

- If market conditions are favorable for the Issuer to exercise the option
- Improvement in the financial or cash flow profile that allows for early repayment.
- Refinancing plans at a lower cost.
- Corporate strategies (restructuring, mergers, debt optimization).

### **Tokenholder Rights**

The Issuer will notify the National Commission on Digital Assets (CNAD) of the dates, number of tokens, and repurchase prices at least 10 days in advance, ensuring transparency in the process and guaranteeing that investors have sufficient information to make decisions regarding their investment.

Investors will be granted a premium on the buyback value, which will be negotiated between the Issuer and the Investor at the time of the buyback transaction based on market conditions. This percentage will be fully borne by the Issuer, ensuring that debt token holders are not affected by the buyback option exercised by the Issuer.

The buyback will be executed through the Banco Atlántida El Salvador, S.A. platform, in line with market best practices, strengthening investor confidence and security and ensuring efficient execution of the process.

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### **Token Revaluation Mechanism**

The token will be revalued daily, taking into account the interest or capital gains generated. These, along with the principal, will be paid at the end of the term defined for each offering. However, the issuer may make advance payments of interest and principal, as financial conditions permit, prior to the maturity of the issuance or tranches, whether in full or in part, as applicable to each investor, based on their participation and acquisition of the tokens.

The increase will be calculated based on a daily simple interest rate, using the calendar year as a reference.

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### **Total Issue Amount**

USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS)

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**Number of tokens to be issued at the time of issuance**

20,000,000 (Twenty Million tokens)

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**Distribution of proceeds to token holders**

The economic rights resulting from settlements related to the ALDT001 token may be obtained on the main trading platform of Banco Atlántida El Salvador, S.A.

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**Term of the Offering**

The public offering will have a term of no more than 120 months.

Upon expiration of the offering period or, as the case may be, upon settlement of the tokens, these will be canceled once the principal and interest have been paid.

The issuing company reserves the right to cancel the issued tokens in the event of cyberattacks or Law Enforcement Requests.

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**Are decentralized ledgers and smart contracts or equivalents used?**

The Issuer, Leasing Atlántida, will use the Algorand blockchain protocol, recognized for its advanced security through verifiable random functions (VRF) and its scalability, with processing times of less than 3 seconds per block.

Smart contracts, developed under the Algorand Smart Contracts (ASC1) standard, will manage the issuance, transfer, and trading of the tokens, automating the distribution of benefits and ensuring compliance with predefined conditions such as transfer restrictions or lock-up periods. These tools guarantee transparency, security, and auditability in all operations.

The custody and security of the tokens will be the responsibility of Banco Atlántida El Salvador, S.A., which implements advanced technologies such as multi-factor authentication, data encryption, and continuous monitoring. These robust measures reinforce investor confidence in the secure management of their digital assets.

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**Tradability and Secondary Market**

The ALDT001 token will have a primary and secondary market available from the start of the issuance. This market will be developed and managed on the platform of the Digital Asset Service Provider (PSAD), Banco Atlántida El Salvador, S.A., ensuring transparency, efficiency, and accessibility for investors.

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<b>Listing</b>	<p>The ALDT001 token will be listed immediately and will be available for trading on the Banco Atlántida El Salvador, S.A. platform, as well as on any other Digital Asset Service Provider (DASP) that decides to enable its trading in the future. The timeline for its availability on these platforms is not within the Issuer's control, nor does the Issuer assume any responsibility for the management of the token in such markets.</p>
<b>Settlement</b>	<p>The economic rights resulting from settlements related to the ALDT001 token may be obtained through the main trading platform, managed by Banco Atlántida El Salvador, S.A.</p>
<b>Sale Restrictions</b>	<p>The token must not be distributed to entities or countries subject to sanctions according to international sanctions lists.</p>
<b>Issue Arranger</b>	<p><b>Banco Atlántida El Salvador, S.A.</b>  1st West Street and Constitution Boulevard #3538, Escalón Neighborhood, San Salvador.  <a href="https://www.bancoatlantida.com.sv/">https://www.bancoatlantida.com.sv/</a>  Contact Phone: +503 2223-7676  CNAD Registration Number – PSAD-0035.</p>
<b>Digital Asset Service Provider</b>	<p><b>Banco Atlántida El Salvador, S.A.</b>  1st West Street and Constitution Boulevard #3538, Escalón Neighborhood, San Salvador.  <a href="https://www.bancoatlantida.com.sv/">https://www.bancoatlantida.com.sv/</a>  Contact Phone: +503 2223-7676 CNAD  Registration Number – PSAD-0035.</p> <p>Banco Atlántida El Salvador, S.A. acts as a registered Digital Asset Service Provider (PSAD), ensuring the proper management and custody of the tokens issued under this offering.</p> <p>For the operational execution of the issuance and administration of the digital assets, Banco Atlántida El Salvador, S.A. has implemented a specialized technological infrastructure, which provides the platform for the issuance, trading, and management of the digital assets.</p>
<b>Digital Asset Certifier</b>	<p><b>Digital Assets Solutions S.A. de C.V.</b>  Avenida Las Magnolias, Suite 602, Colonia San Benito, Edificio Insigne, Zona Rosa, San Salvador, El Salvador.  Contact Phone: +503 7910-7770 <a href="http://www.tokenizationexpert.com">www.tokenizationexpert.com</a>  Registration Number CNAD- CERT-0004</p>

<b>Digital Asset Custodian</b>	<p><b>Banco Atlántida El Salvador S.A.</b>          1st West Street and Constitution Boulevard #3538, Escalón          Neighborhood, San Salvador.          Contact Phone: +503 2223-7676  <a href="https://www.bancoatlantida.com.sv/">https://www.bancoatlantida.com.sv/</a>          CNAD Registration Number -PSAD-0035</p> <p>It is responsible for the custody and administration of digital assets issued under the ALDT001 token. Its primary function is to ensure the security, traceability, and transparency of transactions through blockchain technology, in compliance with applicable regulatory provisions.</p>
<b>Applicable Laws</b>	Laws of the Republic of El Salvador

## A. Objectives of the Issuance

Leasing Atlántida, S.A. presents the issuance of digital assets as a strategic tool to strengthen its financing structure, leveraging new technologies and the advantages offered by the Digital Asset Issuance Law (LEAD) in El Salvador. The issuance of ALDT001 tokens aims to strengthen the project's financing and ensure the achievement of its strategic goals:

The issuance aims to finance the company's operations, which are designed to adapt to the specific needs of the business, allowing for flexibility in terms of amount and term. The applicable interest rate will be subject to market conditions, ensuring competitiveness and alignment with the expectations of investors and lessees. This approach ensures that financing remains accessible and efficient.

As part of the growth strategy, partnerships will be formed with real estate developers and suppliers of furniture and real estate. The clients these partners bring in will have the option to access financial leasing schemes, offering accessibility and competitive costs. Additionally, the company will establish direct contact with interested customers, providing personalized financing options. This allows us to expand our market reach and offer a streamlined financing solution for those seeking to acquire assets without facing high barriers to entry.

Our business model is based on innovation and financial inclusion, providing our business partners with a tool to close sales and customers with a flexible financing alternative. In this way, we foster an ecosystem in which all participants benefit, driving the adoption of digital assets as an efficient funding solution.

## B. Token Pricing Description

To assess the financial viability of Leasing Atlántida, it is essential to analyze the performance of revenues, costs, and equity changes over the projected period, which spans from February 2025 to December 2036. Below, in Appendix IV –

Leasing Atlántida Financial Projections

two key tables are presented: the projected Income Statement and Balance Sheet. These tables provide a comprehensive view of the issuer's expected financial performance over this time horizon, which is key to evaluating revenue generation and financial stability.

### **About the Income Statement**

The Income Statement presents the main categories of monthly revenue, costs, and profits for the year 2025. This breakdown allows for an evaluation of financial performance on a month-by-month basis, highlighting operating revenue generation and the cost structure associated with the project.

#### **Description of the main categories:**

- **Lease revenue:** This refers to interest income generated from lease transactions involving movable and immovable property.
- **Costs of sales:** These include costs directly associated with the marketing of assets acquired for lease, such as maintenance and administrative expenses.
- **Administrative expenses:** These comprise administrative operating costs, including expenses related to tokenization, commissions, and other services necessary for operations.
- **Financial expenses:** These include interest payments to investors made from the interest generated by the debt token.
- **Profit:** Represents net operating income after subtracting all costs and expenses from generated revenue.
- **Accumulated Profit:** Shows the accumulation of profits generated from the beginning of the period to the current month, providing an overview of the issuer's overall performance.

### **About the Balance Sheet**

The Balance Sheet provides a detailed view of Leasing Atlántida's projected assets, liabilities, and equity. This report is essential for analyzing the issuer's liquidity, solvency, and financial structure, providing key information to assess its ability to generate value over time.

#### **Description of the main categories:**

- **Current assets:** These represent liquid resources and cash equivalents that can be easily converted into cash, such as cash on hand and accounts receivable from short-term leases. These assets are crucial for covering the project's short-term operations.
- **Non-current assets:** These include assets related to accounts receivable from long-term leases and other assets. They represent long-term investments that are fundamental to the project's execution and sustainability.
- **Current liabilities:** These correspond to short-term financial obligations that must be settled within a specific period to ensure the project's operational cash flow.
- **Non-current liabilities:** These correspond to long-term financial obligations through the issuance of Debt Tokens, which must be settled within a specific period to ensure the project's operational cash flow.
- **Equity:** This includes owners' equity, share capital, and retained earnings.

This category reflects the residual value for shareholders and its evolution over time.

### **About Free Cash Flow (FCF)**

The projected Cash Flow provides a detailed view of the project's cash inflows and outflows on a month-by-month basis, offering crucial information on liquidity generation and the company's ability to meet its operational, investment, and financing obligations over time. This analysis allows for an assessment of financial sustainability and the ability to generate net value for investors.

The general formula for calculating FCF is:

$$\text{FCF} = \text{Net Income} + \text{Operating Cash Flow} + \text{Investing Cash Flow} + \text{Financing Cash Flow}$$

#### **Description of the main categories:**

- **Net Income for the Period:** Represents the net result of operations at the end of each month, reflecting net income before adjusting for cash flows.
- **Operating Cash Flow:** Includes cash inflows and outflows directly derived from operating activities, such as the management and maintenance of leased assets, as well as associated operating costs.
- **Investing Cash Flow:** Comprises cash outflows used to acquire tangible and real estate assets to be leased.
- **Financing cash flow:** Details cash inflows and outflows related to financing activities, such as token issuance and management of share capital. This cash flow is key to understanding how the issuer obtains the necessary resources for its operations.
- **Ending Cash Balance:** Shows the available cash balance at the end of each month, taking into account the net changes in operating, investing, and financing cash flows. This item is essential for monitoring the issuer's liquidity.

### **C. Underlying Asset**

The token's underlying asset will be backed by a contract obligating the issuer to pay principal and interest, under which the issuing company commits to making the corresponding payments to the debt token purchasers. These payments will come from the cash flows generated by the finance lease payments on the movable and immovable property placed on the market. In this way, the token represents a right to collect on the company's future revenues, ensuring investors a return based on the performance of the lease portfolio and market conditions.

### **D. Guarantee for Investors:**

The Debt Acknowledgment Agreement formalizes the Issuer's obligation to generate interest periodically, which may be paid at any time within a maximum period of 120 months, as well as to repay the principal upon maturity of the issuance. It also establishes the absolute priority of holders of Debt Recognition Tokens ( , ALDT001) over any other distribution of income within the project, ensuring the priority fulfillment of their financial rights.

#### **Key points supporting financial reasonableness**

##### **1. Contractual Stability**

The lease agreements have clear structures, including terms and conditions that ensure predictability in the future cash flows generated by the leasing of assets.

##### **2. Market adaptability**

The business model allows for flexibility to adjust marketing strategies based on market conditions, optimizing leasing speed and profitability.

### 3. **Financial sustainability**

Revenue generated from equipment and real estate finance leases provides a solid and stable foundation for financing overall development, minimizing operational risks and ensuring effective execution.

#### **Tokenization as a Tool for Innovation**

Through tokenization, an innovative strategy will be adopted to attract investors. This model allows each issued token to be allocated as equipment and real estate finance lease transactions are carried out, thereby generating interest for the investors who have financed those transactions.

- **Business Model Continuity:** The implementation of tokenization does not alter the essence of Leasing Atlántida's business model. The project will remain focused on financial leasing transactions.
- **Investment Opportunities:** Tokenization democratizes access to the project, offering new investment opportunities while keeping the business's financial fundamentals intact.

#### **E. Token Guarantees**

The issuance will not be backed by any specific collateral and will be secured by the company's assets.

To mitigate credit risk, the entity establishes reserves intended to cover potential contingencies arising from these transactions, including the possibility of repossessing the leased asset in the event of default, as well as procedures for its subsequent management or relocation. It should be noted that ownership of the property is not transferred to the customer at any time, which allows the entity to maintain control over the asset. For a more detailed description of these mechanisms, please refer to the derivatives and recovery policy included in the appendix.

In addition to the above, the Lease Agreements include provisions addressing tenant default, including the possibility of eviction. Furthermore, since the entity retains ownership of the property, it can generate liquidity through its sale.

#### **F. Minimum and Maximum Amounts of the Offering**

The minimum purchase amount in the main offering of ALDT001 tokens is USD \$1,000.00 (one thousand United States dollars), equivalent to the acquisition of one thousand tokens. The maximum amount of the offering corresponds to the total amount of the offering, set at USD \$20,000,000.00 (twenty million United States dollars).

It is important to note the following:

**Minimum Placement:** At least USD \$600,000 in tokens must be placed during the period defined as the Sale Window. If this threshold is not reached, the unplaced tokens will be removed from circulation and burned, ensuring the stability of the project.

**Initial Custody:** Before the Minimum Placement is reached, the tokens will remain in the Issuer's custody, and proceeds from their sale will be held in trust on behalf of the investors. Once the required minimum is achieved, the tokens will be transferred to the investors, and the corresponding funds will be allocated to the Issuer.

**Investor Protection:** If the Minimum Placement is not reached within the stipulated period, 100% of the amounts invested will be returned to investors, minus applicable fees, ensuring the protection of their capital.

**Flexibility in acquisition:** Digital Asset Service Providers (DASPs) or distributors may establish additional requirements for minimum purchase amounts, depending on market conditions and operational agreements.

This scheme is designed to protect investors' funds, guaranteeing the transparency and financial security of the offering, and ensuring that payments are made in accordance with the priorities established in the offering structure.

In the event that the required minimum amount is not reached within the stipulated period, the Issuer may resort to traditional financing sources to continue its operations. During this period, the funds raised will remain in a restricted operating account and will not be transferred to the Issuer until this requirement is met, ensuring investor protection and transparency in the process. This ensures the execution of the strategic plan without relying exclusively on the placement of the ALDT001 token.

The refund process will be managed efficiently and transparently through the marketing platform, following these steps:

#### **Refund Process in Case the Minimum Amount Is Not Reached**

##### **1. Notification from the Issuer:**

The issuer will formally notify the offering administrator that the required minimum amount was not reached within the stipulated six-month period. This notification will mark the start of the refund process.

## **2. Notification to Token Holders:**

The issuance administrator will inform token holders of the failure to reach the minimum amount via the trading platform. The notification will include details of the process and the estimated timeline for refunds.

## **3. Transfer of Funds:**

The issuer will transfer to the trading platform the funds necessary to refund 100% of the invested capital to each token holder. This refund will be made within no more than 30 business days from the notification to token holders.

## **4. PSAD Confirmation:**

The Digital Asset Service Provider (DASP) will confirm to both the issuer and the issuance administrator that the refund process has been 100% completed. Additionally, token holders will receive a receipt certifying the full return of their investment.

## **5. Recording on the Platform:**

The entire refund process will be recorded on the blockchain platform used for the issuance, ensuring the traceability and immutability of transactions related to the refund.

This framework ensures that investors are protected against potential contingencies related to the placement of the issuance, reinforcing transparency and confidence in Leasing Atlántida's issuance.

### **Access to Secondary Markets and Flexibility for Investors**

The structure of the issuance includes the possibility of trading on secondary markets, facilitated through the platform of Banco Atlántida El Salvador, S.A., after the issuance begins. This provides liquidity to investors, allowing them to flexibly manage their holdings during the term of the issuance.

## **G. Term of the Offering and Structuring**

The term of the issuance will be up to 120 months (10 years), subject to compliance with the conditions established during the Sales Window. At the end of this period, the ALDT001 tokens will be delisted once the final proceeds have been distributed to investors.

The issuing company, Leasing Atlántida, S.A., reserves the right to mint or delist the issued tokens in the event of technological breaches, such as cyberattacks, or in response to Law Enforcement Requests, in compliance with local and international regulations.

## **H. Contractual and Financial Backing**

The contracts and financial projections underpinning the issuance are documented to provide transparency and support for the issuance.

- **Contractual Structure:** The economic rights assignment agreement establishes the conditions under which the income generated by movable and immovable property finance lease operations will be allocated to investors.

- **Financial projections:** Financial models have been developed that include estimates of revenue, costs, and operating expenses, in order to assess the project's viability and its ability to generate future cash flows.
- **Traceability and legal certainty:** The documentation supporting the issuance is aligned with the applicable regulatory framework in El Salvador, ensuring that the project complies with the provisions of the Digital Asset Issuance Law (LEAD) and other relevant regulations.

This contractual and financial approach guarantees the protection of investors' rights, providing a solid framework for the administration and distribution of the interest generated.

## I. Buyback Option

The issuance of the ALDT001 token includes a repurchase option by the issuing entity, Leasing Atlántida, S.A., providing a flexible mechanism that allows it to acquire the issued tokens at any time during the term of the issuance, in accordance with its financial and operational strategy.

### Objectives of the Repurchase Option

The repurchase option is designed as a tool that allows Leasing Atlántida, S.A. to:

- Adjust its financing structure, adapting to the specific needs of the project throughout its execution.
- Optimize liability management, maintaining a sustainable financial balance that supports the project's success and the potential distribution of profits to investors.
- Adapt to changing market conditions, with the flexibility to respond to situations such as:
  - o Access to more cost-effective sources of capital.
  - o The need to consolidate the project's economic rights.
  - o Opportunities for financial restructuring that improve operational efficiency.

### Mechanism and Conditions of the Buyback

If the issuer decides to exercise the repurchase option, the process will include the following conditions:

- **Administrative Fee:** Investors will be granted a premium on the repurchase value, which will be negotiated between the Issuer and the Investor at the time of the repurchase transaction based on market conditions. This percentage will be borne entirely by the Issuer, ensuring that debt token holders are not affected by the Issuer's exercise of the repurchase option.
- **Transparent and efficient management:** The buyback will be executed through the platform of Banco Atlántida El Salvador, S.A., ensuring:
  - o Operational efficiency in the execution of the process.
  - o Full transparency at every stage of the repurchase.
  - o Alignment with best market practices to protect the interests of all participants.

## Benefits of the Repurchase Option

The inclusion of this option reinforces Leasing Atlántida, S.A.'s commitment to transparency, financial sustainability, and strategic adaptability. Key benefits include:

- 1. Flexibility for investors and the issuer:** It allows the issuer to adjust its financial structure while offering investors the peace of mind of a structured and reliable mechanism.
- 2. Financial balance and sustained operations:** It prevents negative impacts on the project's financial structure, ensuring that resources are managed efficiently.
- 3. Protection of investors' interests:** The administrative fee structure ensures that the buyback does not disadvantage those who choose to hold their tokens, promoting equity within the project.

## J. Token trading platform

The issuance and trading of the ALDT001 token will take place through the platform of Banco Atlántida El Salvador, S.A., an authorized Digital Asset Service Provider (PSAD), ensuring a regulated, efficient, and transparent investment environment.

For the operation and management of the issuance, Banco Atlántida El Salvador, S.A. will use the platform, ensuring a robust technological infrastructure for the issuance, trading, and administration of digital assets.

Investors will be able to access the offering and conduct transactions through Banco Atlántida's official website (<https://www.bancoatlantida.com.sv/>), where they will have access to advanced tools for managing and trading their digital assets.

### Token Marketability

The ALDT001 token has a primary market, which will be developed on the PSAD platform, Banco Atlántida El Salvador, S.A.

## K. Smart contracts and technology to be used

The underlying asset of the issuance is supported by advanced technology designed to ensure transparency, security, and efficiency in transactions. We use smart contracts issued on Algorand, a blockchain protocol recognized for its Pure Proof of Stake (PPoS) consensus mechanism, which ensures scalability, transparency, and processing times of less than 3 seconds per block.

These smart contracts are governed by the Algorand Smart Contracts (ASC1) standard, designed specifically for the issuance, management, and trading of tokens with advanced features. This protocol offers a robust infrastructure that enables secure and compliant transactions, including features such as payment automation, custom transfer restrictions, and real-time monitoring of operations on the blockchain.

For identity management and regulatory compliance, we have implemented a KYC/AML verification system integrated into the platform, ensuring that every investor complies with local and international regulations before accessing the tokens. This ensures a regulated and secure environment for all parties involved.

Security is a top priority in the project's technological infrastructure. We use Secure Multi-Party Computation (MPC) tools to protect private keys, prevent unauthorized access, and ensure the integrity of transactions. In addition, we employ advanced monitoring and verification solutions, such as email address analysis and illicit activity detection systems, to ensure compliance with AML regulations.

Our infrastructure is deployed in primary and secondary data centers located in the United States, featuring high-availability and scalable technology based on a SaaS (Software as a Service) model. This enables the project's continuous and reliable operation, ensuring that investors have a robust and efficient platform for managing their tokens and transactions.

The use of these technological tools places Leasing Atlántida at the forefront of digital asset issuance, providing investors with a secure, transparent, and high-performance environment.

### **Token Structure and Overview**

Below is specific information regarding the structure and functionalities of the ALDT001 token issued to finance Leasing Atlántida

1. **Based on Algorand Smart Contracts (ASC1):** ALDT001 tokens are issued on the native Algorand Smart Contracts standard, ensuring security, efficiency, and compatibility with Algorand's blockchain infrastructure.
2. **Restricted transfers:** Token transfers are subject to conditions predefined in the smart contracts, such as approval by verified identities, ensuring that only compliant participants can transfer or hold tokens.
3. **On-chain identity management:** The tokens are linked to a KYC/AML verification system implemented on the Banco Atlántida platform, ensuring user regulatory compliance and transaction traceability.
4. **Decentralized validation system:** Smart contracts incorporate mechanisms that automatically verify transaction compliance with established rules, including identity validation and transfer restrictions.
5. **Compliance by design:** The issuance protocol prioritizes regulatory compliance by integrating controls directly into the smart contracts, ensuring that all transactions follow applicable regulations.
6. **General regulatory controls:** ALDT001 tokens comply with applicable securities regulations, including anti-money laundering (AML) and Know Your Customer (KYC) measures, ensuring a secure and regulated environment.
7. **Modular smart contracts:** The smart contracts used enable the management of multiple aspects of the tokens, such as issuance, transfer rules, and jurisdictional restrictions, ensuring flexibility in supply management.
8. **Advanced management features:** ALDT001 tokens offer additional functionalities beyond standard contracts, such as setting temporary locks, managing the token supply, and defining specific offering rules, such as investor limits or geographic restrictions.
9. **Token recovery:** The protocol includes a token recovery feature to ensure asset protection in the event of loss of access to private keys, providing additional security for investors.
10. **Secure infrastructure:** The tokens reside on a secure infrastructure based on secure multi-party computation (MPC) systems, ensuring the protection of private keys and the integrity of transactions.

## L. Token Structure and Functionalities

The following details the structure and functionalities of the **ALDT001** token within the framework of the Leasing Atlántida issuance:

- **Algorand-Based:** ALDT001 tokens are issued on the Algorand blockchain, ensuring high levels of security, speed, and scalability, with processing times of less than 3 seconds per block.
- **Permissioned and Secure Transfers:** Token transfers are managed via smart contracts developed under the Algorand Smart Contracts (ASC1) standard, ensuring that only verified and compliant parties can hold and transfer tokens.
- **Identity Management:** Token issuance incorporates an identity management system to verify and register participants, complying with established regulatory requirements, including AML (Anti-Money Laundering) and KYC (Know Your Customer).
- **Compliance by Design:** Smart contracts integrate controls designed to ensure regulatory compliance throughout the token's lifecycle, automating the verification of predefined conditions such as transfer restrictions and lock-up periods.
- **Modular Smart Contracts:** Smart contracts allow issuers to manage key aspects, such as transfer rules, profit distribution, and temporary or permanent locks, providing flexibility and security in the administration of digital assets.
- **Protection and Custody:** Token custody is managed by Banco Atlántida, utilizing advanced tools such as biometric authentication, data encryption, and continuous monitoring, which reinforce the security of digital assets.
- **Token recovery:** The system allows for token recovery in the event of loss of access to the private key, ensuring the protection of investors' rights and the continuity of their holdings.
- **Flexibility for compliance:** Issuers can define custom rules related to investor type, geographic location, or investment limits, ensuring compliance with applicable regulations and eligibility criteria.
- **Automated profit** distribution: The distribution of net income generated by the project is carried out automatically via smart contracts, ensuring transparency and fairness in the allocation of financial flows.
- **Supply management:** Contracts enable issuers to manage key aspects of the token, such as total supply, supply rules, and any adjustments related to the project's operations.

### **Conclusion: A Robust and Secure Ecosystem**

Banco Atlántida El Salvador, S.A. positions itself as one of the leading platforms for digital asset management in El Salvador, combining security, advanced technology, and regulatory compliance to ensure investor confidence in the issuance of the ALDT001 token.

For the operation and technical management of the issuance, Banco Atlántida El Salvador, S.A. utilizes a platform, ensuring an efficient infrastructure for the issuance, trading, and custody of digital assets.

The combination of the Algorand blockchain, advanced security protocols, and strict regulatory compliance reinforces the strength of the issuance, ensuring that the investment is managed with maximum efficiency, transparency, and protection for investors.

## 9) USE OF FUNDS

### Use of Funds

The primary objective of the ALDT001 token issuance is to finance real estate and equipment leasing operations; the company will use these funds to enter into lease agreements with clients based on their specific needs.

Additionally, the issuance strengthens the financing structure of Leasing Atlántida, S.A., maximizing the opportunities offered by the Digital Asset Issuance Law (LEAD) and El Salvador’s favorable ecosystem to attract foreign investment and drive local economic development.

### A. Strategic Objectives of the Issuance

- **Financing of the Issuance:** Raise funds to launch the company’s real estate and equipment leasing operations.
- **Business revitalization:** Drive the company’s growth and modernization, aligning it with best practices in the real estate and financial sectors.
- **Transparency and security:** Ensuring reliable and auditable transactions through blockchain technology, thereby strengthening investor confidence in the issuance.
- **Alignment with innovation:** Position Leasing Atlántida, S.A. as a pioneer in the use of modern financial technologies, optimizing the project’s efficiency and profitability.
- **Cost minimization:** Reduce costs associated with financial intermediation, optimizing resources to prioritize the project’s development.
- **Leveraging the regulatory environment:** Capitalizing on El Salvador’s favorable regulatory conditions, establishing the issuance of digital assets as a strategic financing tool.

The issuance of ALDT001 tokens not only offers an innovative and cost-effective solution to finance the issuance but also reinforces Leasing Atlántida, S.A.’s commitment to sustainability, transparency, and the modernization of the leasing sector. This approach ensures the successful development of the issuance by guaranteeing financing alternatives for our clients.

## PARTICIPANTS

**Issuer**

**LEASING ATLÁNTIDA, S.A.**  
Address: 1 Calle Poniente Blvd Constitución, Colonia Escalón, #3510,  
District of San Salvador, Municipality of San Salvador, Department of San  
Salvador.  
Website: <https://leasingatlantida.com.sv>

<b>Digital Asset Service Provider</b>	<p><b>Banco Atlántida El Salvador, S.A.</b>  1st Poniente Street and Constitución Boulevard #3538, Escalón Neighborhood, San Salvador.  <a href="https://www.bancoatlantida.com.sv/">https://www.bancoatlantida.com.sv/</a>  Contact Phone: +503 2223-7676 CNAD  Registration Number – PSAD-0035.</p>
<b>Legal Counsel</b>	<p>Legal Department of Banco Atlántida El Salvador, S.A.</p>
<b>Digital Asset Certifier</b>	<p><b>Digital Assets Solutions S.A. de C.V.</b>  Avenida Las Magnolias, Suite 602, Colonia San Benito, Insigne Building, Zona Rosa, San Salvador, El Salvador.  Contact Phone: +503 7910-7770  <a href="http://www.tokenizationexpert.com">www.tokenizationexpert.com</a>  Registration Number CNAD-CERT-0004</p>
<b>Issue Arranger</b>	<p><b>Banco Atlántida El Salvador, S.A.</b>  1st West Street and Constitution Boulevard #3538, Escalón Neighborhood, San Salvador.  Contact Phone Number: +503 2223-7676</p>
<b>Registration Number</b>	<p><a href="https://www.bancoatlantida.com.sv/">https://www.bancoatlantida.com.sv/</a>  Registration Number CNAD-PSAD-0035</p>
<b>External Auditor</b>	<p><b>Audidores y Consultores de Negocios, S.A. de C.V.</b>  Calle 1, No. 113, between Calle La Mascota and Calle Loma Linda, Colonia San Benito, San Salvador Centro. <a href="https://www.bakertilly.com.sv">https://www.bakertilly.com.sv</a>  Designated contact person: Otto Karím Guzmán Barrera Contact phone numbers: +503 2556 0505 Contact email:</p>
<b>Blockchain Technologies Used</b>	<p>The issuer will use the Algorand blockchain protocol, recognized for its Pure Proof of Stake (PPoS) consensus mechanism, which ensures advanced security, transparency, and scalability, enabling blocks to be processed in less than 3 seconds. Smart contracts will be developed under the Algorand Smart Contracts (ASC1) standard, designed to automate the execution of pre-programmed conditions, with support for multiple transaction types and functionalities, ensuring flexibility, efficiency, and regulatory compliance. This technological approach guarantees the integrity and auditability of all operations performed on the network.</p>

## B. Supervision and Control Policy

Internal policies of the PSAD or Issuer that ensure the supervision and control of the issuance. **Annex VI PSAD Policies.** To ensure transparency, security, and efficiency in the issuance of ALDT001 tokens, Leasing Atlántida, S.A. has implemented a set of rigorous policies and procedures that reinforce its commitment to the financial and operational integrity of the project.

### **Anti-Money Laundering and Counter-Terrorist Financing Policies**

All investors, both individual and institutional, must complete a “Know Your Customer (KYC)” verification process before participating in the token issuance. Ongoing verification processes will be conducted to keep investor information up to date, in accordance with the policies on the Prevention of Money Laundering, Terrorist Financing, and Proliferation Financing. These policies will be available for review in Annex VI.

### **External Audit of Financial Statements**

Independent quarterly audits will be conducted by an accredited external entity to ensure the integrity and accuracy of the Future Financial Flows (FFF). Audit reports will be publicly available on the PSAD platform (Banco Atlántida El Salvador, S.A.), reinforcing transparency and accountability.

### **Re-Certification of the Issuance**

The issuance will be certified by a Certifier authorized by the National Commission on Digital Assets (CNAD) at least once a year. This recertification will include verification of the continuity of the contracts and agreements underpinning the FFFs, ensuring the validity of the underlying financial flows.

### **Token Safekeeping and Cybersecurity**

Annual penetration tests will be conducted to identify and mitigate vulnerabilities in the PSAD’s security systems, preventing potential attacks. Any detected vulnerability must be remedied within a maximum of 30 business days, ensuring the security of the tokens and the technological infrastructure.

### **Issuer’s Corporate Governance**

The Issuer is committed to strict compliance with local and international regulations regarding financial transparency and good corporate governance. In the event of a material occurrence that impacts the FFFs, the Issuer will notify investors within 5 business days of becoming aware of the occurrence.

### **Hiring Policy**

Details regarding the hiring of individuals and legal entities involved in Leasing Atlántida are set forth in **Annex VI—Issuer Policies**.

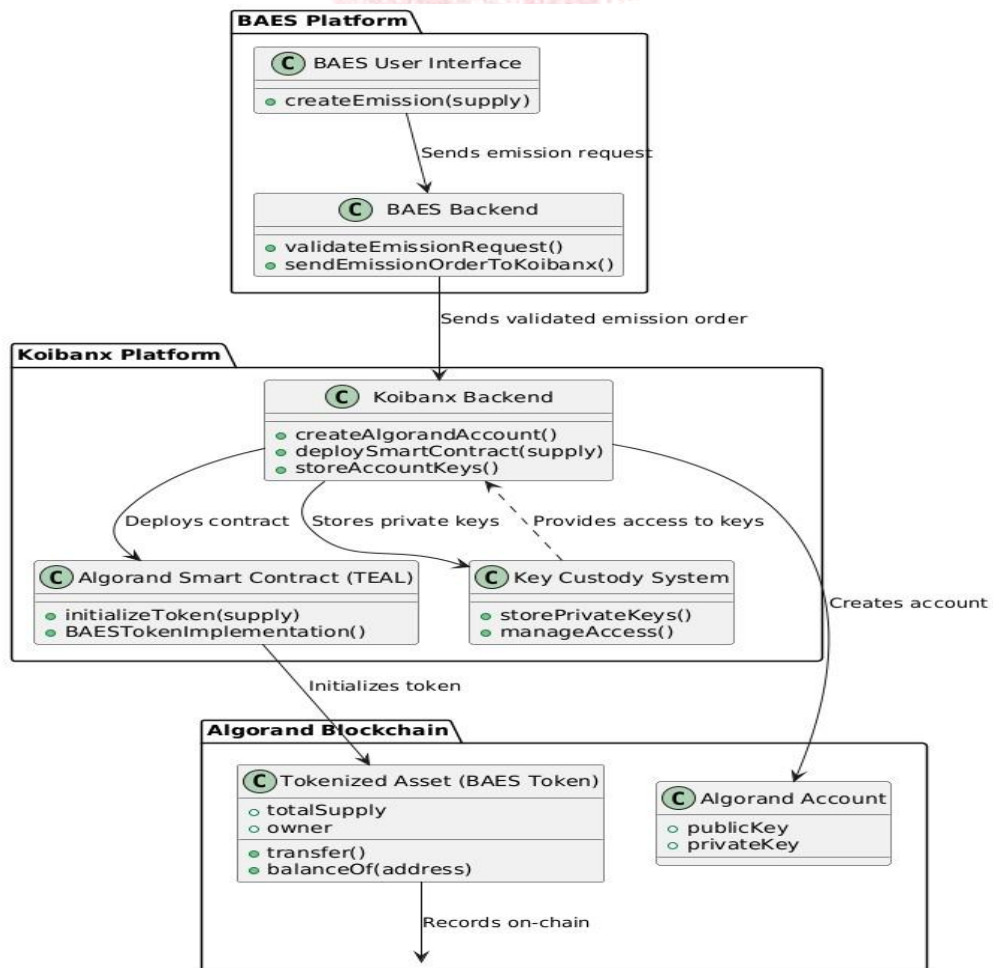
### **Privacy Policies**

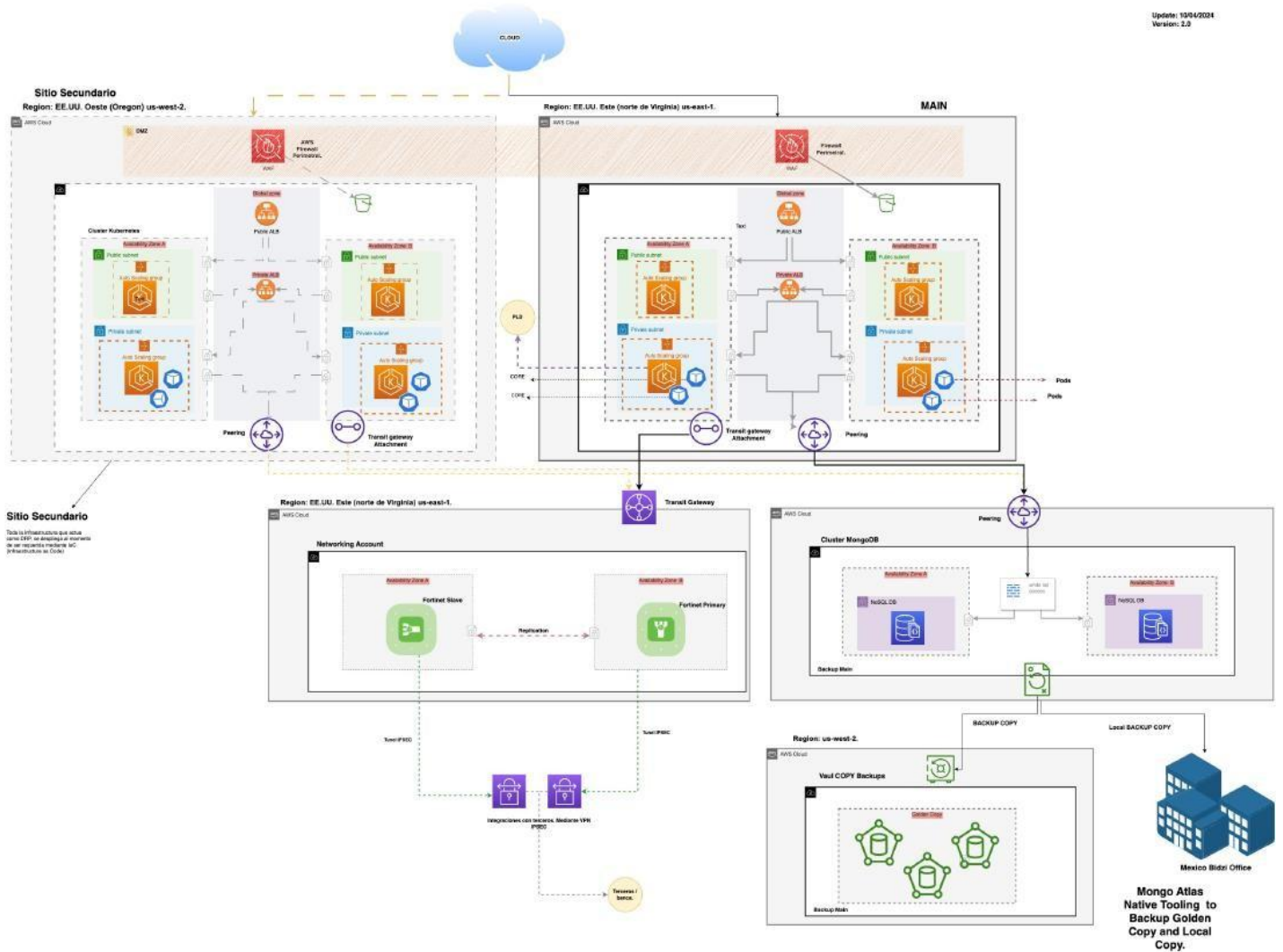
Investors’ personal information will be treated with confidentiality and security, in compliance with established privacy policies. These policies will be available through the PSAD platform (Banco Atlántida El Salvador).

### **Code of Ethics and Additional Policies**

The Issuer adheres to a Code of Ethics that includes strict policies for the prevention of money laundering, terrorist financing, and illicit activities. Additional details are available in Annex VII—Issuer Policies.

## 10) TOKEN FLOW WITHIN THE TRADING PLATFORM





### Step 1

This first stage involves identifying clients and securing the necessary financing to execute the lease agreements.

**Momento 1:**  
Fondeo –  
Emisión Token  
Deuda



### Step 1

**Debt Token Issuance:** To fund leasing operations, the company conducts periodic offerings, the proceeds of which are allocated to the entity's operations and will be used as needed for business purposes.

**Momento 2:**  
Pago a  
Tokenholders



### Stage 2

**Payment to Tokenholders:** The second stage consists of payments made by customers for the leasing of movable and/or immovable property. Subsequently, the cash flows collected in this manner are used to pay principal and returns to the investors who own the tokens.

## 11) UNDERLYING TECHNOLOGY AND STANDARDS

The issuance of ALDT001 tokens for Leasing Atlántida, S.A. is based on an advanced technological infrastructure that combines security, transparency, and regulatory compliance, leveraging blockchain technologies, cloud services, and specialized tools. This architecture ensures the integrity of the process for issuing, trading, and managing digital assets:

1. **Interface (Traffic Management and Security):** The interface uses a global distribution system that optimizes platform performance and protects against cyber threats. A firewall is implemented that enforces industry-standard security rules, ensuring the availability and protection of the infrastructure.
2. **Application Layer (Request Processing and Authentication):** Request management is handled by serverless functions that process transactions, validate data, and manage tokens on the blockchain. These functions are exposed via a secure API and complemented by authentication systems for users and services, ensuring controlled access to the platform.
3. **Blockchain (Algorand):** ALDT001 tokens are issued on the Algorand blockchain, an energy-efficient network based on the Pure Proof of Stake (PPoS) protocol. This blockchain ensures fast, cost-effective, and decentralized transactions while maintaining high standards of security and transparency.
4. **Algorand Smart Contracts (ASC1) Protocol:** This standard enables the issuance and management of digital assets directly on the blockchain. ASC1 smart contracts ensure traceability, regulatory compliance, and process automation, such as profit distribution and transfer validation.
5. **Digital identities on the blockchain:** Each token is linked to a digital identity management system integrated into the platform, enabling identity verification (KYC/AML). This ensures that all transactions are conducted by verified users, strengthening regulatory compliance.
6. **Transaction Monitoring (Chainalysis):** Blockchain analysis technology is used to monitor addresses associated with transactions. This system identifies and blocks suspicious activity, ensuring compliance with anti-money laundering (AML) regulations and strengthening the security of the ecosystem.
7. **Cloud Infrastructure (AWS):** The platform operates on the Amazon Web Services (AWS) cloud, which provides scalability, high availability, and security for the project's data. This ensures service continuity and data integrity.
8. **KYC and AML:** Investor identity verification is managed through the KYC/AML system integrated into the Banco Atlántida platform, ensuring that all users comply with legal and regulatory requirements.
9. **Private Key Protection (MPC):** The private keys backing the tokens are protected using secure multi-party computation (MPC) technology, distributing the keys among multiple parties to avoid single points of failure and protect assets against potential attacks.
10. **Token and Transaction Management:** Smart contracts and the technological infrastructure enable the management of key aspects such as token supply, transfer restrictions, monitoring of regulatory rules, and the eventual burning of tokens.

### A. Summary of Banco Atlántida's Infrastructure for the ALDT001 Issuance

Element	Description
Blockchain Used	Algorand (PPoS)
Smart Contracts	Algorand Smart Contracts (ASC1)
Digital Identity	2899127106 / Block 48669075
Key Security	AES-256-CTR Encrypted Keys
Wallet Management	Production database, data at rest encrypted with AES-256 (in Mongo Atlas) In transit: HTTPS and TLS 1.2
Business Continuity	DRP with real-time recovery and data replication
Monitoring	Auditable log, CNAD monitoring, transaction transparency

## B. Conclusion

Banco Atlántida El Salvador, S.A. provides a secure and efficient infrastructure for the issuance and management of the ALDT001 token. Its integration with Algorand, advanced cybersecurity measures, and an operational recovery plan reinforce the reliability of the issuance, offering investors transparency and security in every transaction.

## C. Smart contract addresses:

The smart contracts can be viewed at the following link:

**Scan-explorer address:** <https://explorer.perawallet.app/application/2899127106/>

**Token ID:** 2899127106

The issued token has zero (0) decimal places.

## 12) RISKS ASSOCIATED WITH THE ISSUANCE AND MITIGATION STRATEGIES

The risks described below are intended to inform investors about the potential risks associated with the public offering of ALDT001 tokens, issued by Leasing Atlántida, S.A. To address these risks, the Issuer has implemented mitigation strategies designed to reduce them to acceptable levels, ensuring the stability and sustainability of the offering.

These strategies will be effective as of the date of issuance of the Relevant Information Document (RID) and will be subject to continuous improvement throughout the life of the ALDT001 token, as part of the Issuer's efforts to optimize its operations and ensure the protection of investors' interests.

It is important to note that the risk assessment presented by the Issuer does not replace the individual risk and investment assessment that each investor must conduct, based on their risk profile and financial objectives.

### A. Risks Associated with the Issuer

#### 1. Risk of changes in legislation

- a. Description: Changes in legislation, particularly regarding tax matters or the regulation of digital assets, may negatively impact the Issuer's future cash flows and the performance of the ALDT001 token offering.
- b. Mitigation: Maintain a specialized legal and tax advisory team that continuously monitors regulatory changes.

- c. Action to be taken: Establish an action plan to adjust the issuer's strategies and practices to comply with applicable regulations, minimizing the financial impact.

## **2. Risk of Judicial and Administrative Proceedings**

- a. Description: Judicial, administrative, or arbitration proceedings could affect the issuer's operational and financial stability. Disputes involving managers or shareholders could also impact the company's reputation.
- b. Mitigation: Hire qualified legal advisors and apply best practices in corporate governance.
- c. Action to be taken: Conduct periodic legal audits and establish internal protocols to quickly resolve any conflicts.

## **3. Risk of money laundering, terrorist financing, and weapons proliferation**

- a. Description: There is a risk that tokens could be used for illicit activities if adequate controls are not implemented.
- b. Mitigation: Comply with strict international KYC/AML standards.
- c. Action to be taken: Implement identity verification (KYC) tools, transaction monitoring (KYT), and periodic internal audits to ensure regulatory compliance.

## **4. Operational Risk**

- a. Description: Potential failures in operational processes, technology platforms, or internal control mechanisms may impact the project's development.
- b. Mitigation: Hire companies with experience managing similar projects and establish robust controls.
- c. Action to be taken: Conduct semi-annual internal audits and establish continuous monitoring protocols to evaluate and improve operational and technological processes.

## **5. Risk of conflicts among shareholders**

- a. Description: Internal conflicts among shareholders may affect decision-making and the issuer's stability.
- b. Mitigation: Establish clear agreements among shareholders and conflict resolution mechanisms.
- c. Action to be taken: Formalize shareholder agreements that include dispute resolution clauses.

## **6. Risk of changes in tax policy**

- a. Description: Changes in tax policy could affect the project's profitability and viability.
- b. Mitigation: Continuously monitor tax changes and adjust strategies as necessary.
- c. Action to be taken: Work with tax consultants to anticipate and mitigate the impact of changes in tax legislation.

## **7. Systemic risk**

- a. Description: Macroeconomic factors such as inflation, interest rates, and fluctuations in the real estate market can impact expected returns.
- b. Mitigation: Conduct regular economic analyses and adjust business strategies based on market projections.
- c. Action to be taken: Generate quarterly reports with financial analysis to share with investors.

## **8. Risk of losing key talent**

- a. Description: The departure of key personnel could affect the company's continuity and operations.
- b. Mitigation: Establish succession and talent retention plans.
- c. Action to be taken: Design professional development programs and establish incentives for key employees.

## **9. Risk of technological dependency**

- a. Description: The platform used to manage tokens relies on technology, making it vulnerable to technical failures.
- b. Mitigation: Implement backup systems and disaster recovery plans.
- c. Action to be taken: Conduct regular system tests and establish a contingency plan to ensure operational continuity.

**10. Market fluctuation risk**

- a. Description: Changes in the demand for rental properties could affect the marketing of residential lots.
- b. Mitigation: Diversify sales strategies and adjust prices according to market conditions.
- c. Action to be taken: Monitor market trends and adjust marketing strategies in real time.

**B. Risks Associated with the Supply of Digital Assets**

**1. Regulatory Risk**

- a. Description: Changes in digital asset regulations could negatively impact the offering and operations of ALDT001 tokens.
- b. Mitigation: Maintain a specialized team that constantly monitors regulatory changes and ensures compliance with regulations.
- c. Action to be taken: Conduct quarterly legal reviews and adjust internal policies and procedures to align with regulatory updates.

**2. Market Acceptance Risk**

- a. Description: There is a possibility that the issuance will not be well received by investors, making it difficult to place the tokens.
- b. Mitigation: Conduct preliminary market research and develop educational campaigns to inform investors about the benefits of digital assets.
- c. Action to be taken: Conduct surveys and market analysis to gauge public perception and implement educational programs targeting investors.

- 3. Security Risk**
  - a. Description: Vulnerabilities in the technological infrastructure could be exploited by attackers, compromising the integrity of the offering.
  - b. Mitigation: Implement advanced cybersecurity protocols and conduct regular audits.
  - c. Action to be taken: Engage a digital asset service provider (DASP) with robust security measures and conduct quarterly audits of the technological infrastructure.
- 4. Liquidity Risk**
  - a. Description: Tokens may face liquidity issues, making it difficult to buy or sell them on secondary markets.
  - b. Mitigation: Foster an active secondary market and list the tokens on recognized platforms.
  - c. Action to be taken: Establish agreements with DASP to enable token trading on multiple platforms and ensure their liquidity.
- 5. Valuation Risk**
  - a. Description: Token valuations can be volatile and difficult to determine in the early stages.
  - b. Mitigation: Use transparent valuation methodologies based on sound financial indicators.
  - c. Action to be taken: Publish periodic reports on the valuation and performance of assets, adjusted to market dynamics.
- 6. Technology Adoption Risk**
  - a. Description: Investors may not be familiar with blockchain technology and digital assets.
  - b. Mitigation: Offer educational programs and technical support to improve investor understanding and confidence.
  - c. Action to be taken: Create accessible educational materials, conduct workshops, and provide specialized customer support to address technical questions.
- 7. Risk of Dependence on Third-Party Platforms**
  - a. Description: The issuance and management of tokens depend on external technology platforms, which can create operational risks.
  - b. Mitigation: Diversify the platforms used and establish contingency plans.
  - c. Action to be taken: Contract services from multiple PSADs and negotiate backup agreements with alternative providers.
- 8. Transparency risk**
  - a. Description: A lack of transparency in the offering of digital assets could lead to mistrust among investors.
  - b. Mitigation: Publish clear and verifiable information on the issuance, operation, and use of funds.
  - c. Action to be taken: Release regular reports and public audits of the token offering and funds raised.
- 9. Price fluctuation risk**
  - a. Description: Digital asset prices can be highly volatile, which could affect investor interest.
  - b. Mitigation: Implement price stabilization strategies and clearly communicate the risks to investors.
  - c. Action to be taken: Establish market-making mechanisms and publish reports on the risks inherent in price fluctuations.
- 10. Legal compliance risk**
  - a. Description: Failure to comply with applicable regulations could result in legal and financial penalties.
  - b. Mitigation: Engage specialized legal counsel to oversee all operations and transactions.

- c. Action to be taken: Maintain an ongoing legal audit to verify compliance with local and international laws.

**11. Risk of technical failures**

- a. Description: Technical issues during token issuance can impact investor confidence and the success of the offering.
- b. Mitigation: Conduct thorough system testing and establish disaster recovery plans.
- c. Action to be taken: Conduct stress tests and simulations to identify potential failures and ensure effective contingency plans.

**12. Risk of negative perception**

- a. Description: Misconceptions or negative perceptions regarding digital assets could affect the token issuance.
- b. Mitigation: Conduct education and public relations campaigns that reinforce confidence in the project.
- c. Action to be taken: Develop communication strategies that highlight the security, benefits, and transparency of the token offering.

## C. Risks Associated with Digital Assets

**1. Volatility Risk**

- a. Description: Digital assets can be highly volatile, which could impact their market value.
- b. Mitigation: Design risk hedging and diversification strategies for investors.
- c. Action to be taken: Provide complementary financial instruments that support future cash flows, ensuring long-term stability for investors.

**2. Security Risk**

- a. Description: Digital assets are susceptible to cyberattacks and vulnerabilities in technology platforms.
- b. Mitigation: Implement advanced security systems and regular audits.
- c. Action to be taken: Leverage the capabilities of the Banco Atlántida platform, which uses advanced algorithms such as AES256 and Algorand blockchain technology to ensure the protection of keys and transactions.

**3. Fraud Risk**

- a. Description: Potential for fraud in transactions or token issuance.
- b. Mitigation: Establish strict KYC/AML procedures to validate the legitimacy of users and transactions.
- c. Action to be implemented: Conduct periodic internal audits and strengthen controls using technological tools provided by Banco Atlántida.

**4. Liquidity risk:**

- a. Description: The lack of an active secondary market could make it difficult to buy or sell tokens.
- b. Mitigation: Promote listing on recognized platforms and establish an active secondary market.
- c. Action to be taken: List the tokens on the Banco Atlántida platform and promote activities that attract buyers and sellers to the secondary market.

**5. Risk of losing private keys:**

- a. Description: The loss of private keys can result in the irreversible loss of assets.

- b. Mitigation: Offer secure custody and recovery solutions.
  - c. Action to be implemented: Use Banco Atlántida's custody services, which encrypt private keys with advanced algorithms, and educate users on best practices for wallet management.
- 6. Regulatory risk:**
- a. Description: Changes in legislation could affect the issuance and operation of digital assets.
  - b. Mitigation: Monitor regulations and adjust issuance practices as necessary.
  - c. Action to be taken: Maintain a team specialized in regulation and provide ongoing advice on digital asset legislation in El Salvador.
- 7. Third-party dependency risk:**
- a. Description: Dependence on external technology platforms could affect the project's operations.
  - b. Mitigation: Diversify suppliers and establish backup agreements.
  - c. Action to be taken: Sign agreements with multiple PSADs to reduce dependence on a single technology platform.
- 8. Risk of negative perception:**
- a. Description: Adverse public opinion could impact the acceptance and value of the tokens.
  - b. Mitigation: Design educational and communication campaigns to highlight the benefits of digital assets.
  - c. Action to be taken: Develop public relations strategies focused on educating the public about the project's security and transparency.
- 9. Interoperability risk:**
- a. Description: Digital assets may face challenges when integrating with other technological systems.
  - b. Mitigation: Conduct compatibility testing prior to launch.
  - c. Action to be taken: Ensure technological integration with relevant platforms and conduct interoperability testing on key systems.
- 10. Adoption risk:**
- a. Description: Users may be reluctant to adopt blockchain technology and digital tokens.
  - b. Mitigation: Increase education and awareness regarding the use and benefits of digital assets.
  - c. Action to be taken: Organize educational workshops and provide training materials for potential investors.

## **D. Risks Associated with Project Execution**

### **1. Regulatory Risk**

- a. Description: Changes in laws or regulations applicable to permits, investment rules, or other regulations could affect the issuer's operations. This includes the possibility of facing legal or administrative proceedings to enforce rights, or facing claims from third parties.
- b. Mitigation: Conduct preliminary regulatory studies, stay constantly updated on current legislation, and require guarantees from suppliers.
- c. Action to be taken: Review regulations on a quarterly basis with the legal team to ensure compliance and update contracts to include penalty clauses and supplier bonds to minimize risks associated with regulatory changes.

## **2. Risk due to changes in project estimates**

- a. Description: Projected costs, revenues, or expenses may vary due to factors such as increases in material prices or a decline in demand, impacting projected revenues.
- b. Mitigation: Hire professionals with experience in similar projects and conduct market and financial sensitivity analyses.
- c. Action to be taken: Conduct market studies and sensitivity analyses every six months to adjust financial projections according to current conditions.

## **3. Risk of Accidents**

- a. Description: Unexpected events such as natural disasters, fires, vandalism, or acts of terrorism can affect the company and reduce its ability to generate revenue.
- b. Mitigation: Purchase comprehensive insurance policies that include all-risk coverage and loss of profits coverage.
- c. Action to be taken: Purchase comprehensive insurance policies and review them annually to ensure protection against unexpected events.

## **4. Financing Risk**

- a. Description: Failure to obtain the necessary resources could affect service levels, leading to a reduction in expected revenue.
- b. Mitigation: Manage an appropriate mix of financing sources, including equity and debt.
- c. Action to be taken: Review financing sources quarterly and hold meetings with potential lenders to ensure the availability of funds.

## **5. Risk of Declining Demand**

- a. Description: If lease agreements are not signed at the expected rate, revenue could be affected.
- b. Mitigation: Market the services through professionals with experience in the sector.
- c. Action to be taken: Design a specific marketing strategy in collaboration with partner companies and conduct quarterly reviews of results to adjust sales campaigns according to market needs.

## **6. Risk of economic fluctuations**

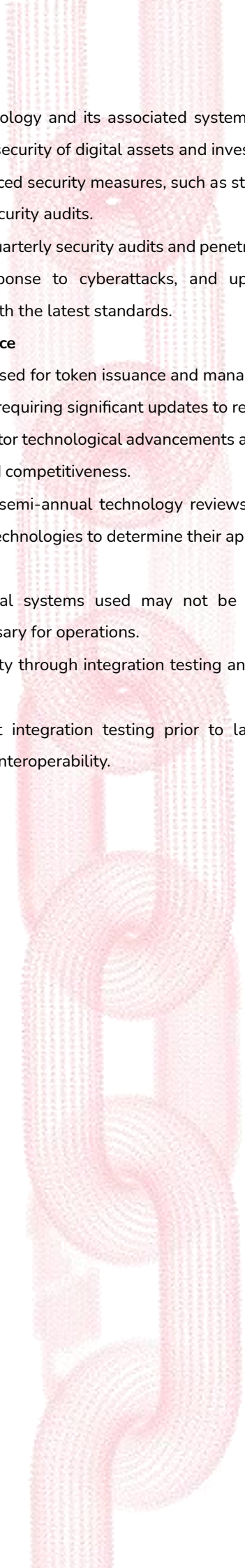
- a. Description: Changes in economic conditions, such as inflation or interest rates, may impact tenants' ability to meet their obligations.
- b. Mitigation: Diversify the tenant base and offer flexible payment plans.
- c. Action to be taken: Implement payment options adaptable to economic conditions and attract buyers from different market segments to minimize risks associated with a single sector.

# **E. Risks Associated with the Technology Used**

## **1. Risk of Technical Failures**

- a. Description: Technical issues with blockchain technology or associated systems may affect the issuance and management of tokens, as well as accessibility for investors.
- b. Mitigation: Conduct thorough testing and establish contingency plans to identify and correct vulnerabilities before they impact operations.
- c. Action to be taken: Implement quarterly load and stress tests and develop a disaster recovery plan that includes automatic backup systems and emergency technical support.

## **2. Security Vulnerability Risk**

- 
- a. Description: Blockchain technology and its associated systems may be vulnerable to cyberattacks, which could compromise the security of digital assets and investor data.
  - b. Mitigation: Adoption of advanced security measures, such as state-of-the-art encryption, multi-factor authentication, and regular security audits.
  - c. Action to be taken: Conduct quarterly security audits and penetration tests, implement systems for the detection of and rapid response to cyberattacks, and update encryption and authentication technologies in accordance with the latest standards.

### **3. Risk of technological obsolescence**

- a. Description: The technology used for token issuance and management could become obsolete due to technological advancements, requiring significant updates to remain operational and secure.
- b. Mitigation: Continuously monitor technological advancements and perform periodic updates to ensure the system's compatibility and competitiveness.
- c. Action to be taken: Conduct semi-annual technology reviews in collaboration with the PSAD and annually evaluate emerging technologies to determine their applicability and implementation.

### **4. Compatibility Risk**

- a. Description: The technological systems used may not be compatible with other platforms or technological solutions necessary for operations.
- b. Mitigation: Ensure compatibility through integration testing and the adoption of industry-recognized standards.
- c. Action to be taken: Conduct integration testing prior to launch and collaborate with platform developers to ensure system interoperability.

## **5. Centralization Risk**

- a. Description: Excessive reliance on a single technology provider or platform can create operational risks in the event of failures.
- b. Mitigation: Diversify suppliers and establish contingency plans to ensure operations can continue in the event of disruptions.
- c. Action to be taken: Engage multiple technology service providers and develop backup agreements with alternative platforms.

## **6. Risk of code errors**

- a. Description: Errors in the smart contracts used for token issuance and management can lead to financial losses or operational issues.
- b. Mitigation: Conduct thorough code audits and testing prior to deploying smart contracts.
- c. Action to be taken: Hire auditors specializing in smart contract security and run simulations to identify potential errors before implementation.

## **7. Scalability risk**

- a. Description: The blockchain technology used may not be capable of handling a high volume of transactions, affecting operations.
- b. Mitigation: Implement scalability solutions, such as sidechains or sharding, and monitor system performance.
- c. Action to be taken: Adopt recognized scalability strategies and continuously monitor system capacity to adjust it according to market needs.

## **8. Infrastructure dependency risk**

- a. Description: Reliance on technological infrastructure for the continuous operation of token issuance and management.
- b. Mitigation: Implement backup solutions and disaster recovery plans.
- c. Action to be taken: Establish data backup systems and conduct periodic recovery tests to ensure operational continuity in the event of failures.

## **9. Privacy Risk**

- a. Description: The technology used could compromise the privacy of user and investor data.
- b. Mitigation: Implement advanced data protection measures and ensure compliance with privacy regulations.
- c. Action to be taken: Adopt data protection technologies, such as zkSNARKs, and conduct periodic regulatory compliance audits.

## **10. Technology Governance Risk**

- a. Description: A lack of clarity in the governance of the technology used can lead to operational and update issues.
- b. Mitigation: Establish a clear technology governance framework and update policies.
- c. Action to be taken: Create a technology governance committee to oversee system updates, maintenance, and security.

## **11. Technology Adoption Risk**

- a. Description: Users may not be familiar with blockchain technology, which could limit its adoption.
- b. Mitigation: Offer educational programs and technical support for users.
- c. Action to be implemented: Develop educational materials, workshops, and ongoing technical support to address questions and facilitate technology adoption.

## 12. Interoperability risk

- a. Description: Issued digital assets may not be compatible with other systems or technologies used by investors.
- b. Mitigation: Promote the adoption of interoperability standards and conduct regular compatibility testing.
- c. Action to be taken: Collaborate with technology organizations to develop interoperability standards and conduct periodic testing to ensure their effective implementation.

## 13) RISK MANAGEMENT

Within the framework of this Prospectus, it is essential to detail the strategies and mechanisms that the issuer will implement to manage the various risks associated with the project. Effective management of these risks is crucial to ensuring the stability and sustainability of the offering. The following describes the policies and procedures that will be adopted to identify, assess, and mitigate each type of risk, thereby ensuring the protection of investors' interests and the soundness of the project as a whole.

### A. Management of Risks Associated with the Issuer

#### I. Risk of Changes in Legislation:

- **Management:** Maintain a specialized legal and tax advisory team that continuously monitors regulatory changes and enables proactive strategy adjustments.
- **Action to be taken:** Conduct quarterly regulatory reviews and establish action plans to ensure legal compliance.

#### II. Risk of Judicial and Administrative Proceedings:

- **Management:** Hire qualified legal advisors to manage potential disputes and establish internal protocols for efficient resolution.
- **Action to be taken:** Conduct periodic legal audits and formalize internal governance procedures.

#### III. Operational risk:

- **Management:** Implement robust internal controls and hire companies with experience in project management.
- **Action to be taken:** Conduct semi-annual audits and establish continuous monitoring of technological and operational processes.

#### IV. Technology dependency risk:

- **Management:** Ensure backup and disaster recovery systems are in place to maintain operational continuity.
- **Action to be taken:** Conduct periodic recovery tests and keep critical technological systems up to date.

**V. Risk of real estate market fluctuations:**

- **Management:** Diversify sales strategies and adjust competitive pricing based on market trends.
- **Action to be taken:** Regularly monitor the real estate market and update marketing strategies in real time.

**VI. Credit risk due to tenant default:**

- **Management:** Rigorous credit evaluation and risk analysis processes will be established for tenant selection, as well as contractual mechanisms to ensure sufficient safeguards against potential defaults.
- **Action to be implemented:** Tenants' payment behavior will be continuously monitored, accompanied by preventive and corrective actions, such as contract renegotiations, enforcement of guarantees, and initiation of extrajudicial or judicial recovery processes when appropriate.

## **B. Risk Management Associated with the Offering of Digital Assets**

**I. Regulatory Risk:**

- **Management:** Monitor changes in regulations and adapt internal policies to ensure compliance.
- **Action to be taken:** Conduct quarterly legal reviews with the support of specialized advisors.

**II. Market Acceptance Risk:**

- **Management:** Conduct market analysis and educational campaigns to inform investors about the benefits of digital assets.
- **Action to be taken:** Conduct market surveys and analyses to tailor marketing and educational strategies to the needs of the target audience.

**III. Liquidity risk:**

- **Management:** Promote the creation of an active secondary market in collaboration with PSAD and, if feasible, establish buyback programs.
- **Action to be taken:** Monitor the primary market and negotiate with recognized secondary platforms to improve liquidity.

**IV. Security risk:**

- **Management:** Implement advanced cybersecurity measures and technology infrastructure audits.
- **Action to be taken:** Conduct quarterly security audits and update encryption and authentication protocols.

**V. Private Key Loss Risk:**

- **Administration:** Offer custody services and key recovery mechanisms in collaboration with the PSAD.
- **Action to be taken:** Develop educational programs on key management and provide secure custody options.

## **C. Risk Management Associated with Digital Assets**

**I. Security Risk**

- **Management:** Implement advanced cybersecurity measures and regular audits.
- **Action to be Implemented:** Utilize Banco Atlántida's technological infrastructure, based on encryption algorithms such as AES256 and the Algorand blockchain protocol, with mechanisms such as Proof of Pure Stake (PPoS) and verifiable random functions (VRF).

**II. Liquidity Risk**

- **Management:** The tokens will be traded exclusively on the Banco Atlántida platform, with limited secondary market options in the short term.
- **Implementation Measure:** Encourage active participation on the platform and evaluate listing on additional exchanges that comply with regulatory requirements.

**III. Fraud Risk:**

- **Management:** Establish strict verification procedures and internal controls to prevent fraud.
- **Action to be taken:** Implement robust KYC (Know Your Customer) and AML (Anti-Money Laundering) processes integrated into Banco Atlántida's technology platform.

#### IV. Risk of private key loss:

- **Management:** Offer secure custody solutions and private key recovery options for users.
- **Action to be implemented:** Provide advanced encryption services such as AES256 and educate users on the proper use of digital wallets.

#### V. Volatility risk:

- **Management:** Offer diversification strategies and guaranteed returns.
- **Action to be implemented:** Design complementary financial instruments that stabilize interest rates and combine guaranteed returns with future variable income.

## D. Risk Management Associated with Project Execution

### I. Regulatory risk:

- **Management:** Monitor legislative and regulatory changes, ensuring that suppliers comply with current regulations.
- **Action to be taken:** Review regulations quarterly with the legal team and update contracts. Use blockchain to ensure transaction traceability.

### II. Market Fluctuation Risk

- **Management:** Diversify the product offering and dynamically adjust prices based on market conditions.
- **Action to be taken:** Hire staff specialized in market analysis and conduct semi-annual reviews of prices and strategies.

### III. Financing risk:

- **Management:** Diversify funding sources between debt and equity, and maintain constant communication with lenders.
- **Action to be taken:** Hold quarterly meetings with investors and use tokenization to raise funds efficiently.

## E. Risk Management Related to the Technology Used

### I. Risk of technical failures:

- **Management:** Conduct periodic stress tests and maintain backup systems and disaster recovery plans.
- **Action to be taken:** Conduct quarterly load tests and establish an emergency technical support team.

### II. Security Vulnerability Risk:

- **Administration:** Implement advanced security measures and conduct regular audits of the technology infrastructure.
- **Action to be taken:** Conduct security audits and penetration tests on a quarterly basis.

### III. Risk of technological obsolescence:

- **Management:** Monitor technological advancements and update systems to maintain their compatibility and competitiveness.
- **Action to be implemented:** Conduct technology reviews every six months and evaluate emerging technologies annually.

### IV. Compatibility risk:

- **Management:** Ensure interoperability with other platforms and perform integration testing prior to launch.
- **Action to be taken:** Establish technology standards and conduct regular compatibility testing.

### V. Centralization risk:

- **Management:** Diversify suppliers and maintain alternative agreements to reduce technological dependence.
- **Action to be taken:** Contract multiple PSADs and establish contingency plans to ensure operational continuity.

## 14) DISPUTE RESOLUTION

### A. Arbitration, Governing Law, and Jurisdiction to Which the Parties Submit

The Tokens shall be governed by and construed in accordance with the laws of El Salvador, specifically the Digital Asset Issuance Law and the corresponding regulations.

All controversies, disputes, or claims arising out of or in connection with the issuance of the ALDT001 token, including those related to its interpretation, performance, validity, or termination, shall be resolved by arbitration in accordance with the rules and procedures established by the Mediation and Arbitration Center of the Chamber of Commerce and Industry of El Salvador.

The parties submit to the jurisdiction of the Republic of El Salvador.

The arbitral award shall be final and binding on the parties involved.

## 15) PROCESSING OF PERSONAL DATA

The Issuer hereby informs that it processes investors' personal data for the purpose of carrying out its operational and commercial activities. These processes are conducted in accordance with the provisions of our Privacy Policy, which details the procedures and purposes of such data processing.

This policy is available for review on our marketing platform and applications website, and in **Annex VI. PSAD POLICIES**, ensuring transparency and compliance with current regulations regarding the protection of personal data.

## 16) TAX REGIME

### A. Tax Regime

Under no circumstances shall the Issuer be liable for any taxes or tax obligations of the investors. The issuance shall be subject to the tax provisions regulated within the legal framework governing Digital Asset Service Providers, as well as Digital Asset Issuers and Issuances in force in the Republic of El Salvador.

Pursuant to Article 36 of the Digital Asset Issuance Law, the issuance qualifies for significant tax benefits that enhance the attractiveness of our digital asset offerings.

These benefits include:

**Tax exemptions:** Both the nominal value and any returns or income derived from digital assets are exempt from all types of taxes, levies, fees, and contributions. This includes exemptions from the Tax on Property Transfers and Services, Income Tax, and Municipal Taxes, as well as all other forms of taxation, regardless of their nature. In addition, capital gains or ordinary income arising from the sale or transfer of digital assets, including debt forgiveness, are also tax-exempt.

**General Tax Benefits:** Registered issuers, certifiers, and service providers of digital assets benefit from all the aforementioned tax advantages, fostering a favorable environment for digital asset operations.

**Disclaimer Regarding Tax Advice:** While we describe the tax benefits associated with digital assets under Article 36 of the Digital Asset Issuance Act, it is important for participants to understand that the company does not provide tax advice. Participants are advised to consult their own tax professionals to fully understand the tax implications of purchasing, holding, or disposing of digital assets in accordance with their personal tax circumstances and the law applicable to them. The company assumes no liability for tax advice provided to participants by third parties or for participants' compliance with tax laws.

## B. DISCLAIMER

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## 17) COMMUNICATION CHANNELS

For any questions, inquiries, additional information, or any notifications regarding this Relevant Information Document, please use the following communication channels: the email address [kmejiac@bancatlan sv](mailto:kmejiac@bancatlan sv) and the telephone number 2223-7676, and the following address: 1 Calle Poniente Blvd. Constitución, Colonia Escalón, #3510, District

of San Salvador, Municipality of San Salvador, Department of San Salvador. Furthermore, I designate Kelvin Salvador Mejia Cortez to receive notifications or any documents that must be delivered to us at the previously established address.

## **18) ATTACHMENTS**

**Appendix I - Affidavit.**

**Appendix II - Certifier's Report.**

**Appendix III – Issuer's Financial Statements.**

**Appendix IV – Financial Projections for the Offering.**

**Appendix V – Relevant Contracts.**

- In **Annex V – Relevant Contracts**, the public version of the Relevant Information Document (RID) includes only those contracts that are strictly relevant to the offering. Information regarding other contracts has been omitted where disclosure could harm market competitiveness or compromise strategic aspects of the business. The issuer reserves the right to limit the information published in order to protect its commercial interests and ensure an appropriate balance between transparency and confidentiality.

**Annex VI – PSAD Policies.**

**Appendix VII – Issuer Policies**