

Relevant Information Document
Debt Issuance Public Offering Leasing Atlántida (ALDT001)

Digital Asset Service Provider: BANCO ATLÁNTIDA EL SALVADOR, S.A. (PSAD-0035)
Issuer: LEASING ATLÁNTIDA, S.A. San Salvador, San Salvador, El Salvador
Date: April 2025

1) SUMMARY

Leasing Atlántida, S.A. (the "Issuer") presents this Relevant Information Document (RID) with the purpose of providing investors and the general public with a clear and detailed description of the token issuance:

- **ALDT001 (Debt Token)**

The objective of this issuance is to offer investors the opportunity to participate in the funding, through debt, of financial leasing operations for movable and/or immovable assets, with a focus on sustainability, economic development, and high social impact.

Leasing Atlántida aims to provide financial leasing solutions for both movable and immovable assets, offering flexible and efficient options to its clients. Its innovative approach to financing structuring allows the company to optimize funding through digital assets, maximizing profitability and streamlining processes. By leveraging technology and advanced strategies, the company seeks to improve access to movable and immovable assets while ensuring transparency and security in every transaction.

A. Core Business Components:

- **Placement of Movable and Immovable Assets:** The company acquires movable and immovable assets according to its clients' needs for the purpose of financial leasing, ensuring that these assets generate long-term value and remain accessible to clients under flexible and efficient schemes.
- **Revenue Generation:** The company's income will be derived from the interest generated through financial leasing payments agreed upon with clients, which include the lease fee and other administrative services, thereby ensuring stable and sustainable cashflows over time.
- **Funding Through Digital Assets:** The acquisition of movable and immovable assets will be financed through the sale of digital assets, allowing for greater efficiency in resource mobilization and optimizing the company's capital structure.
- **Innovation and Financial Security:** The use of digital assets in the company's funding and operations ensures increased transparency, traceability, and security in every transaction, in line with current technological and financial market trends.

B. Strategic Objectives of the Issuance

- **Finance the Company's Operations:** Raise capital to support the company's financial leasing activities, enabling the acquisition of assets in line with client needs and strengthening the company's funding structure.
- **Expand Access to Financial Services:** Promote financial inclusion by offering a diversified range of products tailored to various market segments and customer needs.
- **Optimize Costs and Operational Efficiency:** Reduce reliance on traditional intermediaries, thereby lowering transaction costs and simplifying investment access.
- **Promote Transparency and Security in the Investment Process:** Leverage the advantages of blockchain technology to ensure an immutable and reliable record of transactions.

C. ISSUANCE STRUCTURE

Debt Token (ALDT001)

- Backed by a Debt Acknowledgment Agreement, which establishes the Issuer's obligation to accrue and pay interest on a periodic basis. Interest payments will be made at the end of the period. Prior to making such payment, the Issuer will consider its financial stability and any outstanding obligations, as well as the repayment of the invested principal upon the maturity of the issuance.
- First claim on all project-generated cash flows.

D. UNDERLYING ASSET

The underlying asset is a Debt Acknowledgment Agreement, which establishes the Issuer's obligation to accrue and pay interest on a periodic basis

E. MARKET AND COMMERCIALIZATION

The ALDT001 token will feature:

- A primary market available since inception.

F. BUSINESS MODEL

The purpose is to finance the company's operations. It has been designed to align with the specific needs of the business, allowing for flexibility in terms of debt issuance volume and maturity. The applicable interest rate will be subject to prevailing market conditions, ensuring competitiveness and alignment with the expectations of both investors and lessees. This approach ensures that financing remains accessible and efficient.

As part of the company's growth strategy, partnerships will be established with real estate developers and suppliers of movable and immovable assets. Clients acquired through these partners will be offered financial leasing schemes, improving accessibility. Additionally, the company will engage RIDectly with interested clients to provide tailored financing solutions. This dual approach allows for broader market reach and offers a streamlined financing option for individuals seeking to acquire assets without facing high entry barriers.

To mitigate credit risk, the company will establish reserves to cover potential contingencies arising from leasing operations. This includes the ability to recover leased assets in case of default, as well as procedures for their subsequent management or reassignment. It is important to note that ownership of the leased property is not transferred to the client at any point, allowing the company to retain control over the asset.

Furthermore, the Leasing Agreements contain provisions addressing non-payment by lessees, including the possibility of eviction. Additionally, since ownership of the property remains with the company, liquidity may be obtained through its sale if necessary.

Finally, the business model is grounded in innovation and financial inclusion—providing commercial partners with a tool to close sales and offering clients a flexible financing alternative. In doing so, the company fosters an ecosystem in which all participants benefit, promoting the adoption of digital assets as an efficient funding solution.

Additional competitive advantages:

- **Scalability of the Business Model:** The digitized structure enables the expansion of

operations into new markets with greater ease, without the limitations of traditional financing models.

- **Use of Blockchain Technology for Security and Transparency:** All transactions are immutably recorded, fostering trust between investors and clients.
- **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 through 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., which acts as the Digital Asset Service Provider (DASP) for the administration and execution of transactions.

H. LEGAL FRAMEWORK

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

- Commercial Code
- Civil Code
- Tax Code
- Income Tax Law
- Commercial Registry Law
- Movable Guarantees Registry Law
- Regulation of Issuers and Issuances Registry

CONCLUSION

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

This issuance represents an opportunity for investors to participate in 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 financial leasing sector for movable and immovable assets with projects that positively transform the environment.

No conflicts of interest have been identified in relation to the issuance of tokens. The public offering includes a public debt issuance, and the offered digital asset will be tokenS with rights to the obligation of capital and interest payments corresponding to each token placement related to movable and immovable financial leasing operations. The issuance, with a total amount of USD \$20,000,000.00 and a maturity period not exceeding 120 months, will be conducted on the technological 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 NDAC issuance registry with the following registration number: XXX. Furthermore, this Relevant Information Document (RID) was drafted in January 2025 and is available for free on the Leasing Atlántida, S.A. website and through the official channels of Banco Atlántida El Salvador, S.A.

Key Issuance Features	
Type of Public Digital Asset Offering	Public Offering of Debt Issuance
Type of Digital Asset	Debt Token
Token Denomination	ALDT001
Token Ticker	ALDT001
Total Issuance Amount	<p>The issuance has a maximum total amount of USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS), with an initial minimum placement of USD \$600,000.00. This amount is intended to finance the funding of both movable and immovable financial leasing operations.</p> <p>The total amount of the issuance was strategically determined based on a detailed analysis of projected revenues and associated costs, ensuring the viability of the operations conducted by the company.</p>
Underlying assets	Contract for the Obligation to Pay Principal and Interest
Token Guarantees	Issuer's Equity
Token Unit	One ALDT001 token represents economic rights equivalent to USD \$1.00 plus yield.
Minimum and Maximum Trading Amounts	<p>The minimum purchase amount in the primary offering of ALDT001 tokens is USD \$1,000.00 (ONE THOUSAND UNITED STATES DOLLARS), equivalent to the acquisition of one thousand tokens.</p> <p>The total amount of the issuance is set at a maximum of USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS), while the minimum amount required to validate the</p>

issuance's validity is USD \$600,000.00 (SIX HUNDRED THOUSAND UNITED STATES DOLLARS).

The issuance has a period not exceeding six months to reach this minimum amount. In the event this amount is not reached within the established timeframe, a reimbursement mechanism will be activated to ensure investors recover their invested capital. This process will be managed through the trading platform used for the issuance, ensuring transparency and efficiency at each stage. All funds shall be held in an operational account managed by the Issuance Administrator.

The reimbursement procedure will be carried out as follows:

1. Issuer Notification:

- The Issuer will formally notify the administrator of the issuance that the minimum required amount has not been reached.
- This notification must be made within the six-month period from the opening of the public offering.

2. Token Holders Notification:

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

3. Fund Transfer:

- The Issuer will transfer the necessary funds to the platform to reimburse 100% of the capital invested by each token holder, plus the interest accrued up to the date of notification.
- This transfer will be completed within a period not exceeding 30 business days from the notification to the token holders.

4. Reimbursement Confirmation:

- The Digital Asset Service Provider (DASP), Banco Atlántida El Salvador, S.A., will be responsible for confirming to both the Issuer and the Issuance Administrator that the reimbursement process has been completed in full.
- Additionally, token holders will receive a detailed receipt through the platform, which will include the

	<p>refunded amounts and corresponding dates.</p> <p>5. Transparency Guarantee:</p> <ul style="list-style-type: none"> - The entire reimbursement process will be recorded on the blockchain platform used for the issuance, providing an immutable record that enhances investor confidence. - Compliance reports will be issued to certify the completion of the process. <p>In the event 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 the required amount is met. All funds will be held in an operational account, which will only be released once the minimum placement amount is achieved. The Issuer may resort to traditional financing sources to continue funding its financial leasing operations, ensuring the execution of the strategic plan without being solely dependent on the placement of the ALDT001 tokens. In this case, the maximum extension period to secure additional financing will not exceed 6 months.</p> <p>With this structure, Leasing Atlántida, S.A. strengthens investor confidence by offering a capital protection mechanism, ensuring the financial viability of the development and compliance with the conditions established in the issuance.</p>
Currency	United States Dollars
Token Holder Rights	<p>The holders of ALDT001 tokens have the following economic rights and benefits:</p> <ul style="list-style-type: none"> - Right to Pro-Rata Interest: <p>Investors will be entitled to monthly interest generated from the payment of interest or capital gain if the token is sold at a discount. The issuance has a term of 10 years; however, the term of each token may vary according to the conditions established in each placement. At the end of the defined term for the token, the total capital plus accumulated interest will be paid. The minimum investment amount, represented by one thousand tokens, is equivalent to USD \$1,000.00.</p> <p>This issuance can be carried out in tranches, each offering a fixed or variable interest rate depending on the market conditions at the time of placement. The interest rates and terms for each token may vary based on market conditions and business needs; however, no feature may exceed the general terms outlined in the Relevant Information</p>

	<p>Document, including the total issuance amount and term.</p> <p>For each tranche placed, the National Digital Assets Commission (NDAC) will be notified for transparency and awareness of the issuance. It will also be published on the established channels for this purpose.</p> <p>The company will pay the return on the balance of tokens held by each holder, throughout the term of each placement, calculated on an annual basis. The interest rate for any negotiated placement may be fixed or variable. If the rate is fixed, it will remain valid throughout the term of the issuance. If the rate is variable, it may be scheduled to increase, decrease, or be based on a base rate, which could be: i) The Average Weighted Passive Basic Interest Rate (TIBP); or the Secured Overnight Financing Rate (SOFR) or Term SOFR, which is a prospective term rate based on SOFR. If the variable rate is determined using the TIBP as the base rate, the TIBP will apply to the 30, 90, or 180-day fixed deposits published by the Central Reserve Bank of El Salvador in the week prior to the negotiation. A surcharge will be added to this base rate, fixed for the entire term of the issuance. This surcharge cannot be less than 0.10% per annum and must be established prior to the negotiation of the issuance. If the variable rate is based on SOFR, the publication made by the CME Group (or the corresponding successor determined by the relevant Government Body) will be used for the 30, 90, or 180-day terms. The first indicator will be published on the Wednesday of the week preceding the negotiation. A surcharge will also be added to this base rate, which will be fixed throughout the term of the placement. This surcharge cannot be less than 0.10% per annum and must be established before the negotiation of the placement. The interest rate may be fixed or variable at the discretion of the issuer and will be determined before each negotiation, remaining valid for the term of each placement and published on official media. Leasing Atlántida may establish a minimum and maximum interest rate to be paid during the term of the issuance before placement. 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 this resulting rate. If the sum of the base rate plus the fixed surcharge is lower than the minimum rate, the company will pay the minimum rate established. Conversely, if this sum exceeds the maximum rate, the company will pay the tokenholder the maximum rate defined. In case of a variable interest rate, it will be adjusted monthly, quarterly, or semi-annually under the same conditions indicated for the initial interest rate determination. Adjustments to the interest rate must be communicated to tokenholders through an official notification.</p> <p>- Right of Repurchase:</p>
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	<p>The issuance of debt tokens (ALDT001) includes a repurchase option (call) by Leasing Atlántida, S.A., allowing it to acquire the issued tokens, either partially or entirely, before the end of the offer term. The repurchased tokens will be withdrawn from circulation and permanently eliminated (burned).</p> <p>This option provides the issuer with flexibility to optimize its financial structure, reduce interest payment commitments, and improve the management of its debt obligations, in line with the evolution of the project and market conditions.</p> <p>The issuer will notify the National Digital Assets Commission (NDAC) of the repurchase dates, number of tokens, and repurchase prices at least 10 days in advance, ensuring transparency in the process and guaranteeing that investors have enough information to make informed decisions about their investment.</p> <p>Criteria for determining whether the issuer will exercise the Call Option:</p> <ul style="list-style-type: none"> • Favorable market conditions for the exercise of the option by the Issuer; • Improvement in the Issuer's financial profile or cash flow position enabling early repayment; • Availability of refinancing plans at a lower cost; • Corporate strategies such as restructuring, mergers, or debt optimization. <p>Investors shall be granted a premium over the repurchase value, which shall be negotiated between the Issuer and the Investor at the time the repurchase transaction is executed, in accordance with prevailing market conditions. This premium shall be fully borne by the Issuer, thereby ensuring that the debt token holders are not adversely affected by the Issuer's exercise of the repurchase option.</p> <p>The repurchase will be executed through Banco Atlántida El Salvador, S.A.'s platform, in line with best market practices, strengthening investor confidence and security, and ensuring an efficient execution of the process.</p>
Token Revaluation Mechanism	<p>The token will be revalued on a daily basis, taking into account the interest or capital gain generated. These, along with the principal, will be paid at the end of the term defined for each tranche. The increase will be calculated based on a daily simple interest rate, using the calendar year as a reference.</p>
Total issuance amount	<p>USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS)</p>

Number of tokens to be issued at the time of issuance	20,000,000 (Twenty million tokens)
Income distribution for token holders.	The economic rights resulting from the settlements related to the ALDT001 token may be obtained on the main trading platform of Banco Atlántida El Salvador, S.A.
Term of the issuance.	<p>The public offering will have a term of no more than 120 months.</p> <p>At the end of the issuance term, the tokens will be burnt once the capital and interest have been paid.</p> <p>The issuing company reserves the right to burn the issued tokens in the event of cyberattacks or Law Enforcement Requests.</p>
Are decentralized ledgers and smart contracts or their equivalents used?	<p>The Issuer, Leasing Atlántida, will utilize the Algorand blockchain protocol, recognized for its advanced security through verifiable random functions (VRF) and scalability, with processing times of less than 3 seconds per block.</p> <p>Smart contracts, developed under the Algorand Smart Contracts (ASC1) standard, will manage the issuance, transfer, and trading of 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 across all operations.</p> <p>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 strengthen investor confidence in the secure management of their digital assets.</p>
Tradability and Secondary Market	The ALDT001 token will have a primary market available from the beginning of the issuance. This market will be developed and managed on the platform of the Digital Asset Service Provider (DASP), Banco Atlántida El Salvador, S.A., ensuring transparency, efficiency, and accessibility for investors.
Listing	The ALDT001 token will be listed immediately and available for trading on the Banco Atlántida El Salvador, S.A. platform, as well as on any other Digital Asset Service Provider (DASP) that may choose to enable its listing in the future. The timeframe for its availability on these platforms is not dependent on the Issuer, who also assumes no responsibility for the

	management of the token in such market.
Settlement	The economic rights resulting from the settlements related to the ALDT001 token can be obtained through the primary trading platform, managed by Banco Atlántida El Salvador, S.A.
Sale Restrictions	The token must not be distributed to entities or countries that are subject to sanctions according to international sanction lists.
Offering Structurer	<p>Banco Atlántida El Salvador, S.A. 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador. https://www.bancoatlantida.com.sv/ Phone number: +503 2223-7676 Registration number: NDAC – PSAD-0035.</p>
Digital Asset Service Provider	<p>Banco Atlántida El Salvador, S.A. 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador. https://www.bancoatlantida.com.sv/ Phone number: +503 2223-7676 Registration number: NDAC – PSAD – 0035. Banco Atlántida El Salvador, S.A. acts as a registered Digital Asset Service Provider (DASP), ensuring the proper management and custody of the tokens issued under this offering.</p> <p>For the operational execution of the issuance and the administration of digital assets, Banco Atlántida El Salvador, S.A. has implemented a specialized technological infrastructure, which provides the platform for the issuance, commercialization, and management of the digital assets.</p>
Digital Asset Certifier	<p>Digital Assets Solutions S.A. de C.V. Avenida Las Magnolias, Local 602, Colonia San Benito, Edificio Insigne, Zona Rosa, San Salvador, El Salvador. www.tokenizationexpert.com Registration number: NDAC- CERT-0004</p>
Digital Asset Custodian	<p>Banco Atlántida El Salvador S.A. 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador. Phone number: +503 2223-7676 https://www.bancoatlantida.com.sv/ Registration number: NDAC – PSAD – 0035.</p> <p>The Digital Asset Custodian is responsible for the custody and management of the digital assets issued under the ALDT001</p>

	token. Its primary function is to ensure the security, traceability, and transparency of operations through blockchain technology, in compliance with applicable regulatory provisions.
Applicable Law	Laws of the Republic of El Salvador

The public debt issuance offer of the ALDT001 token aims to fund the operations of financial leasing, both for movable and immovable property. The issuance has a term of no more than 120 months. Each token has a nominal value of USD \$1.00, and a fixed or variable interest rate will be established, which will be defined according to market conditions, depending on the corresponding tranche. The interest accrued will be paid at the end of the established term, but a daily revaluation will be carried out based on a simple interest rate calculated according to the calendar year.

To ensure transparency and security of the issuance, the 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 benefits and ensure compliance with predefined conditions, such as transfer restrictions or lock-up periods. Additionally, 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 amounts to USD \$20,000,000.00, corresponding to 20,000,000 tokens. To ensure the viability of the public offer, at least the minimum percentage established must be placed during the initial placement period, as defined in the issuance terms. Payments to token holders will be made through the official channels of Banco Atlántida El Salvador, S.A., providing flexibility and global access.

The issuance is legally backed by the issuer's equity, 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.

The ALDT001 tokens offer investors a secure and transparent alternative to access interest, while also contributing to the economic and social development of the country, positioning itself as an innovative investment model in the movable and immovable property sectors, backed by cutting-edge technology.

This offer is not available in any jurisdiction where it would be considered illegal.

PARTICIPANTS

Issuer	<p>LEASING ATLÁNTIDA S.A.</p> <p>1ª Calle Poniente y Boulevard Constitución #3510, Colonia Escalón, San Salvador.</p> <p>https://leasingatlantida.com.sv</p> <p>Phone number: +503 2223-7676</p> <p>Registration number: NDAC-XXXX.</p>
Digital Asset Service Provider	<p>Banco Atlántida El Salvador, S.A.</p> <p>1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador.</p> <p>https://www.bancoatlantida.com.sv/</p> <p>Phone number: +503 2223-7676</p> <p>Registration number: NDAC – PSAD –0035.</p> <p>Banco Atlántida El Salvador, S.A. acts as a registered Digital Asset Service Provider (DASP), ensuring the proper management and custody of the tokens issued under this offering.</p> <p>For the operational execution of the issuance and the administration of digital assets, Banco Atlántida El Salvador, S.A. has implemented a specialized technological infrastructure, which provides the platform for the issuance, commercialization, and management of the digital assets.</p>
Legal Advisor	<p>Banco Atlántida El Salvador, S.A.</p> <p>1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador.</p> <p>https://www.bancoatlantida.com.sv/</p> <p>Phone number: +503 2223-7676</p> <p>Registration number: NDAC – PSAD –0035.</p>
Digital Asset Certifier	<p>Digital Assets Solutions S.A. de C.V.</p> <p>Avenida Las Magnolias, Local 602, Colonia San Benito, Edificio Insigne, Zona Rosa, San Salvador, El Salvador.</p> <p>www.tokenizationexpert.com</p> <p>Registration number: NDAC- CERT-0004</p>
Offering Structurer	<p>Banco Atlántida El Salvador S.A.</p> <p>1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador.</p> <p>Phone number: +503 2223-7676</p> <p>https://www.bancoatlantida.com.sv/</p> <p>Registration number: NDAC – PSAD –0035.</p>
External Auditor	<p>Audidores y Consultores de Negocios, S.A. de C.V.</p> <p>Calle 1, No.113, entre Calle La Mascota y Calle Loma Linda, Colonia San Benito, San Salvador Centro.</p>

	https://www.bakertilly.com.sv Designated Contact Person: Otto Karím Guzmán Barrera Phone number: +503 2556 0505 Email: otto.guzman@bakertilly.com.sv
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Experience and Roles of the Participants Involved in the ALDT001 Token Issuance

Within the framework of the ALDT001 token issuance, key stakeholders with proven experience in the fields of digital assets, blockchain technology, and finance have participated, each assuming specific roles to ensure the transparency, security, and overall success of the issuance.

1. Issuer: Leasing Atlántida, S.A.

- **Address:** 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador, CP 1101.
- **Website:** <https://leasingatlantida.com.sv>
- **Designated Contact Person:** Carlos Alberto Coto Gómez
- **Phone number:** +503 2223-7676
- **Email:** ccoto@bancatlan.sv

Expertise:

Leasing Atlántida, S.A. is a company that provides financial leasing services, enabling clients to access key assets without the need for a significant initial outlay. The company will maintain a broad portfolio of assets, ranging from vehicles and industrial machinery to technological equipment, thereby ensuring the diverse needs of its clients are fully met. Through financial leasing agreements, clients will make periodic payments that cover both the use of the asset and the corresponding yield, with the option to acquire the asset at the end of the contract for a predetermined value.

Specific Responsibilities:

- Acts as the official issuer of the ALDT001 debt token.
- Oversees and manages all financial leasing operations conducted by the company.
- Ensures full compliance with the terms and conditions set forth in the token issuance, safeguarding alignment between the company's strategic objectives and the interests of investors.

2. Offering Structurer: Banco Atlántida El Salvador, S.A.

- **Address:** 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador, CP 1101.
- **Website:** <https://www.bancoatlantida.com.sv/>
- **Registration number:** NDAC: PSAD -0035
- **Designated Contact Person:** Carlos Antonio Turcios Melgar (Presidente Ejecutivo)
- **Phone number:** +503 2267-4250 y +503 2267-4411
- **Email:** info@bancatlan.sv

Expertise:

Banco Atlántida El Salvador, S.A. is a financial institution with extensive experience in the structuring and management of digital assets, providing tailored solutions for the tokenization of investment projects. Its expertise in banking and corporate finance enables the institution to deliver secure and compliant structuring of digital asset issuances.

Specific Responsibilities:

- Design and structure the issuance, ensuring alignment with all applicable regulations.
- Prepare and review all key documentation, including the Relevant Information Document (RID).
- Oversee legal and regulatory compliance, in close coordination with the relevant authorities.

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

- **Address:** 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador, CP 1101.
- **Website:** <https://www.bancoatlantida.com.sv/>
- **Registration number:** NDAC: PSAD -0035
- **Designated Contact Person:** Carlos Antonio Turcios Melgar (Presidente Ejecutivo)
- **Phone number:** +503 2267-4250 y +503 2267-4411
- **Email:** info@bancatlan.sv

Expertise:

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 the management of the tokens.

Specific Responsibilities:

- Management of the ALDT001 token and the trading platform.
- Management of transaction traceability and security for token holders.
- Automation of income 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
- **Registration number:** NDAC: CERT-0004
- **Designated Contact Person:** César Castillo
- **Phone number:** +503 7910-7770
- **Email:** cesar.castillo@tokenizationexpert.com

Expertise:

Digital Assets Solutions S.A. de C.V. is an entity duly authorized by the National Digital Assets Commission (NDAC) to carry out 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.

Specific Responsibilities:

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

5. **Legal Advisor: Banco Atlántida El Salvador, S.A.**

- **Address:** 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador, CP 1101.
- **Website:** <https://www.bancoatlantida.com.sv/>
- **Registration number:** NDAC: PSAD -0035
- **Designated Contact Person:** Carlos Antonio Turcios Melgar (Presidente Ejecutivo)
- **Phone number:** +503 2267-4250 y +503 2267-4411
- **Email:** info@bancatlan.sv

Expertise:

The legal department of Banco Atlántida El Salvador, S.A. possesses in-depth knowledge of the digital asset regulatory framework in El Salvador, providing specialized advisory services in regulatory compliance, legal structure of issuances, and financial contracts.

Specific Responsibilities:

- Oversight of compliance with applicable legal provisions related to the issuance.
- Interface with regulatory authorities, ensuring 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, entre Calle La Mascota y Calle Loma Linda, Colonia San Benito, San Salvador Centro.
- **Designated Contact Person:** Otto Karim Guzman
- **Phone number:** +503 2299-3400
- **Email:** otto.guzman@bakertilly.com.sv

Expertise:

Auditores y Consultores de Negocios, S.A. de C.V. is a firm with over 17 years of experience and international representation, focused on providing services in External and Tax Auditing, Tax Advisory, Corporate Financial Advisory, Accounting and Business Outsourcing, Due Diligence, and Quality Tax Diagnostics. Its team of highly skilled professionals offers customized solutions that ensure trust and security for its clients.

Specific Responsibilities:

- Periodic auditing of the cash flows generated by the project and the management of the funds raised.

- Issuance of semi-annual and annual reports to ensure financial transparency and compliance.

2) CONTENT

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

The definitions provided in this glossary are specific and applicable only 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 for other projects, issuances, or legal purposes.

4) Issuer's Letter of Introduction

San Salvador Centro, April 2025.

Dear Investor,

I hope this letter finds you in excellent health and on track to achieve 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 financial leasing operations of the company, both for movable and immovable property.

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

The ALDT001 tokens will allow investors to finance the financial leasing operations carried out by the company, in exchange for a variable return, the terms and rates of which are subject to market conditions, business needs, and the provisions of the corresponding placement type. This initial issuance of USD \$20,000,000.00, with a term not exceeding 120 months, represents an innovative form of investment that combines returns with the efficiency and transparency of blockchain technology.

Key Advantages of the Issuance:

- **Attractive Returns:** Investors will gain economic rights over the net income of the project.
- **Transparency and Security:** Blockchain technology ensures auditable transactions that are protected from alterations.
- **Global Access and Liquidity:** Tokens allow for efficient trading in secondary markets enabled by Banco Atlántida El Salvador, S.A.
- **Strategic Impact:** Contributes to the tourism development of a high-demand area in El Salvador.

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

We invite you to explore the detailed information provided in this Relevant Information Document (RID), where we have included all the necessary details 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,

Carlos Alberto Coto Gómez
Gerente General
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 Issuance of the Offering submitted to the National Digital Assets Commission is accurate, precise, and complete, and does not contain any material omissions. LEASING ATLÁNTIDA, S.A. will keep all information up to date and, in the event of any material changes to the information provided or to circumstances affecting the issuance of the tokens, will promptly disclose such information to investors and the competent authorities, as required by applicable laws and regulations.

Annex I – Affidavit

6) CERTIFIER’S REPORT

Digital Assets Solutions, S.A. de C.V. is a company authorized by the NDAC as a Digital Asset Certifier under registry entry CERT-0004. It is a Salvadoran entity duly authorized by the National Digital Assets Commission (NDAC) to carry out 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.

The full report of the Certifier, along with all related considerations regarding the issuance of the ALDT001 token, is attached to this Relevant Information Document.

Anex II- Certifier’s Report

7) ISSUER DESCRIPTION

Corporate Profile

Leasing Atlántida, S.A. is a company responsible for providing financial leasing services, enabling clients to access key assets without the need for a significant upfront investment. The company will offer a broad portfolio of assets, ranging from vehicles and industrial machinery to technological equipment, ensuring that a wide range of client needs are met. Through financial leasing contracts, clients will make periodic payments that cover both the use of the asset and the corresponding yield rate, with the option to acquire the asset at the end of the contract by paying a predetermined value.

Vision and Purpose

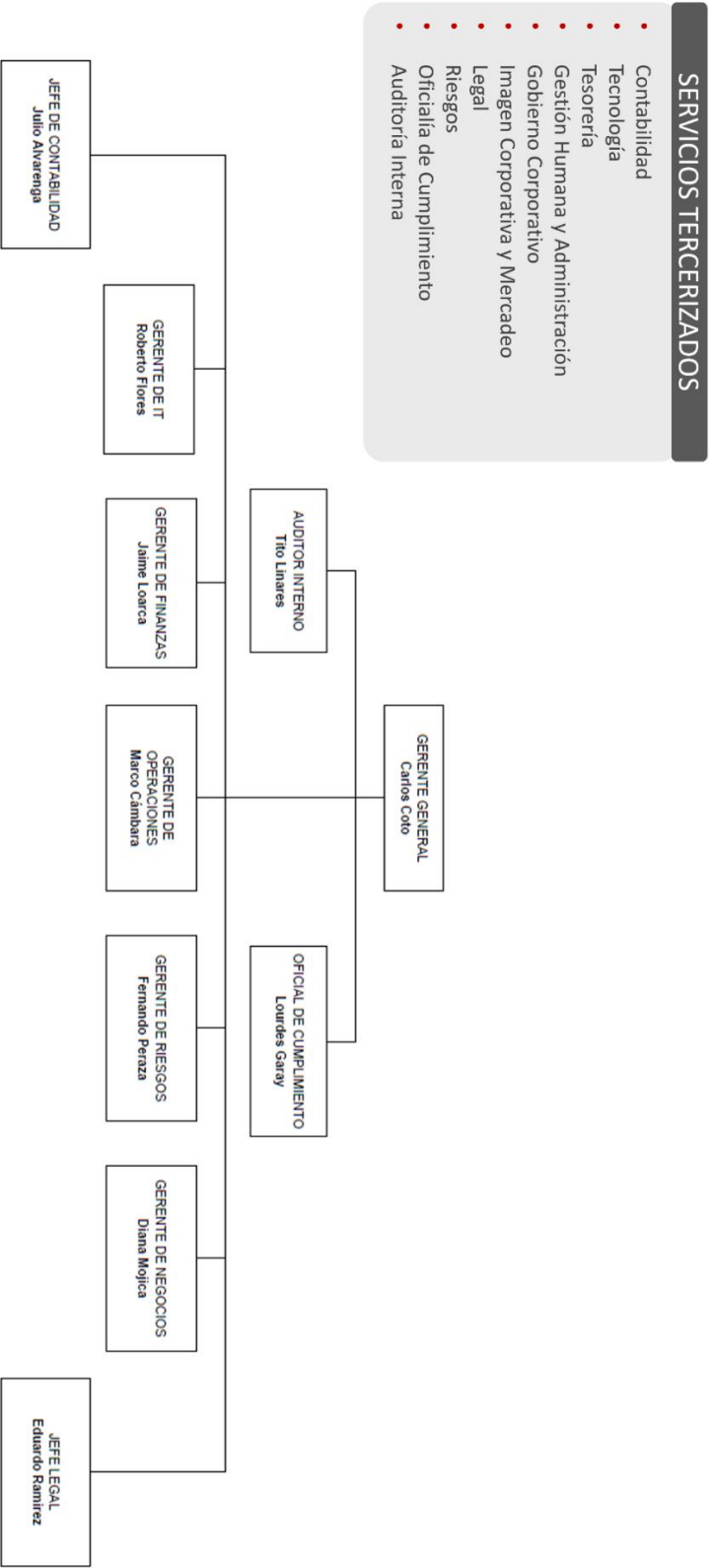
Leasing Atlántida, S.A. seeks to transform access to financing through innovative financial leasing solutions for movable and immovable assets, optimizing funding through digital assets. Our goal is to offer our clients and business partners a flexible, transparent, and efficient alternative, reducing entry barriers and promoting financial inclusion.

Current Situation and Financial Strategy

Issuer	LEASING ATLÁNTIDA, SOCIEDAD ANÓNIMA
Trade Name	LEASING ATLÁNTIDA, S.A.
Tax Identification Number (TIN)	0623-131224-111-4
Address	1 Calle Poniente Blvd Constitución, Colonia Escalón, #3510, Distrito de San Salvador, Municipio de San Salvador, departamento de San Salvador.
Legal Representative	Carlos Alberto Coto Gómez
Phone number	+503 22237676
Email	ccoto@bancatlán.sv
Website	https://leasingatlantida.com.sv

Organizational Chart

- Corporate Structure at the Time of Issuance:



- **Senior Management Team and Their Roles:**

The corporate governance of Leasing Atlántida, S.A. is structured across several levels of management, each playing a crucial role in decision-making and the achievement of the company's strategic goals. Below are the profiles of the members of the Board of RIDectors and their respective functions.

o **General Shareholders' Meeting**

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

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

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

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

• **Chairman: Arturo Herman Medrano Castañeda**

Universidad Nacional Autónoma de Honduras Graduate, Attorney, and Notary, with a Master of Law from Tulane University. He has served as RIDector of several companies within the Atlántida Financial Group in Honduras, such as Seguros Atlántida, Banco Atlántida, and AFP Atlántida.

• **Vice-Chairman: Guillermo Bueso Anduray**

Universidad Nacional Autónoma de Honduras Graduate with a Bachelor's degree in Legal and Social Sciences, a Masters in Development Banking from Finafrica Institute, and a Masters in Business Administration from the Owen School of Management. He has extensive experience in executive roles in the financial system at a regional level.

• **Secretary: Franco Edmundo Jovel Carrillo**

Universidad José Matías Delgado Graduate with a Bachelor's degree in Legal Sciences, with extensive experience in securities, banking, insurance, and commercial law. He has served as Legal RIDector for Banco Agrícola and Banco HSBC Salvadoreño (now Davivienda) and as an Associate Consultant for Coinfin, among other executive positions. He is also the legal advisor for Corporación de Inversiones Atlántida and Inversiones Atlántida.

• **First Alternate RIDector: Gabriel Eduardo Delgado Suazo**

Universidad Nacional Autónoma de Honduras Graduate with a Bachelor's degree in Business Administration, a Masters in Management, and extensive studies in this field. He has vast experience in human resources and executive

roles within the financial system.

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

Universidad Nacional Autónoma de Honduras Graduate with a Bachelors degree in Legal and Social Sciences, specializing in Commercial Law, and a degree in International Business from INCAE. He is an Attorney and Notary with extensive experience in executive roles in the financial system.

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

Universidad José Simeón Cañas (UCA) Graduate with a Bachelor's degree in Economics and a Master's in Banking and Finance from Texas State University. He has served as a financial services advisor for SIECA, supporting the strengthening of the securities market in Central America for the IDB and BOLCEN, and has experience in various financial system executive roles.

- Functions of the General Shareholders' Meeting:

- Approval of the Board of RIDectors' Annual Report
- Approval of the Financial Statements, including the Balance Sheet, Income Statement, and Statement of Changes in Equity
- Approval of the External Auditor's Report
- Appointment and dismissal of RIDectors, External Auditors, and Internal Auditors
- Determining the remuneration of RIDectors, the External Auditor, and the Internal Auditor
- Approval of the application of results
- Other matters submitted by the Board of RIDectors that do not require a General Extraordinary Meeting under the law.

- **Carlos Alberto Coto Gómez: General Manager and Legal Representative**

Escuela Superior de Economía y Negocios Graduate with a degree in Economics and Business, he has extensive experience in the financial system, having worked in institutions like Scotiabank El Salvador (now Banco Cuscatlán), AFP CONFÍA, and Banco Atlántida El Salvador, specializing in treasury, financial modeling, strategic planning, and trading.

His functions include:

- a) Represent the company extrajudicially and use the corporate signature;
- b) Enter into all types of acts, contracts, and obligations;
- c) Open and close all types of bank accounts and deposits;
- d) Issue, deposit, and withdraw from accounts, accept, discount, rediscount, and guarantee promissory notes, bills of exchange, and other commercial obligations;
- e) Grant and revoke all kinds of administrative, judicial, special, or general powers;
- f) Authorize or acquire real estate, movable assets, securities, or rights for the company;
- g) Sell, mortgage, encumber, transfer, lease in any form the company's real estate or movable assets, or rights, in accordance with the law and with prior approval from the Board of RIDectors;
- h) Obtain loans in the company's name with prior approval from the Board of RIDectors;
- i) Endorse and guarantee obligations up to the value of the company's net assets;
- j) Perform all activities related to the company's business objectives;

- k) Represent the company before the Financial System Superintendency, the Central Reserve Bank, and other relevant authorities and agencies to obtain the necessary permits and authorizations for the company's operations;
 - l) Submit any necessary documentation related to income taxes, asset taxes, and other taxes to the RIDectorate General of Internal Revenue;
 - m) Promote administrative procedures before any government authority or entity, including filing petitions and appeals as required by law;
 - n) Participate in public tenders, submitting proposals or managing bids.
- **Lourdes Andrea Garay: Chief Compliance Officer**
Professional with 12 years of experience in Anti-Money Laundering (AML) and Asset Protection within the financial system, including the banking, securities, and insurance sectors, among others. Holds a Master's in Financial Risk Management, a Bachelor's degree in Business 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: Assistant Compliance Officer**
Professional graduated from the Universidad Dr. José Matías Delgado with a Bachelor's degree in Legal Sciences, Attorney, and Notary, with extensive experience in Anti-Money Laundering (AML) and Asset Protection within the financial system, including the banking, securities, and insurance sectors, among others, serving as Compliance Officer in various organizations.

Financial Statements

Annex III presents the Financial Statements. The information provided adheres to the full International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Committee (IASC), in accordance with the provisions established by the Oversight Board of the Public Accounting and Auditing Profession.

Reason for the Public Offering and Objective of the Issuance

Leasing Atlántida, S.A. has chosen the issuance of digital assets as a mechanism to finance its operations, with the goal 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 a broader group of investors to participate.
- **Reduction of Costs and Time:** Based on blockchain technology, unnecessary administrative and legal processes are eliminated, accelerating the execution of the project 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 life of the project.
- **Favorable Regulatory Environment:** El Salvador's regulatory framework, such as the Digital Asset Issuance Law (DAIL), reduces financing costs and promotes foreign investment, positioning the country as a DAILer in the implementation of innovative digital business models.

Conflict of Interest

In line with the need for transparency and with the aim of ensuring the integrity of 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 Digital Assets Commission in relation to our token issuance.

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

8) MAIN CHARACTERISTICS OF THE PUBLIC OFFERING

Key Issuance Features	
Type of Public Digital Asset Offering	Public Offering of Debt Issuance
Type of Digital Asset	Debt Token
Token Denomination	ALDT001
Token Ticker	ALDT001
Total Issuance Amount	<p>The issuance has a maximum total amount of USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS), with an initial minimum placement of USD \$600,000.00. This amount is intended to finance the funding of both movable and immovable financial leasing operations.</p> <p>The total amount of the issuance was strategically determined based on a detailed analysis of projected revenues and associated costs, ensuring the viability of the operations conducted by the company.</p>
Underlying Assets	Contract for the Obligation to Pay Principal and Interest
Token Guarantees	Issuer's Equity
Token Unit	One ALDT001 token represents economic rights equivalent to USD \$1.00 plus yield.
Minimum and Maximum Trading Amounts	<p>The minimum purchase amount in the primary offering of ALDT001 tokens is USD \$1,000.00 (ONE THOUSAND UNITED STATES DOLLARS), equivalent to the acquisition of one thousand tokens.</p> <p>The total amount of the issuance 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's validity is USD \$600,000.00 (SIX HUNDRED THOUSAND UNITED STATES DOLLARS).</p>

The issuance has a period not exceeding six months to reach this minimum amount. In the event this amount is not reached within the established timeframe, a reimbursement mechanism will be activated to ensure investors recover their invested capital. This process will be managed through the trading platform used for the issuance, ensuring transparency and efficiency at each stage. All funds shall be held in an operational account managed by the Issuance Administrator.

The reimbursement procedure will be carried out as follows:

1. Issuer Notification:

- The Issuer will formally notify the administrator of the issuance that the minimum required amount has not been reached.
- This notification must be made within the six-month period from the opening of the public offering.

2. Token Holders Notification:

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

3. Fund Transfer:

- The Issuer will transfer the necessary funds to the platform to reimburse 100% of the capital invested by each token holder, plus the interest accrued up to the date of notification.
- This transfer will be completed within a period not exceeding 30 business days from the notification to the token holders.

4. Reimbursement Confirmation:

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

	<p>5. Transparency Guarantee:</p> <ul style="list-style-type: none"> - The entire reimbursement process will be recorded on the blockchain platform used for the issuance, providing an immutable record that enhances investor confidence. - Compliance reports will be issued to certify the completion of the process. <p>In the event 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 the required amount is met. All funds will be held in an operational account managed by the Issuance Administrator, which will only be released once the minimum placement amount is achieved. The Issuer may resort to traditional financing sources to continue funding its financial leasing operations, ensuring the execution of the strategic plan without being solely dependent on the placement of the ALDT001 tokens. In this case, the maximum extension period to secure additional financing will not exceed 6 months.</p> <p>With this structure, Leasing Atlántida, S.A. strengthens investor confidence by offering a capital protection mechanism, ensuring the financial viability of the development and compliance with the conditions established in the issuance.</p>
Currency	United States Dollars
Token Holder Rights	<p>The holders of ALDT001 tokens have the following economic rights and benefits:</p> <ul style="list-style-type: none"> - Right to Pro-Rata Interest: <p>Investors will be entitled to monthly interest generated from the payment of interest or capital gain if the token is sold at a discount. The issuance has a term of 10 years; however, the term of each token may vary according to the conditions established in each placement. At the end of the defined term for the token, the total capital plus accumulated interest will be paid. The minimum investment amount, represented by one thousand tokens, is equivalent to USD \$1,000.00.</p> <p>This issuance can be carried out in tranches, each offering a fixed or variable interest rate depending on the market conditions at the time of placement. The interest rates and terms for each token may vary based on market conditions and business needs; however, no feature may exceed the general terms outlined in the Relevant Information Document, including the total issuance amount and term.</p>

For each tranche placed, the National Digital Assets Commission (NDAC) will be notified for transparency and awareness of the issuance. It will also be published on the established channels for this purpose.

The company will pay the return on the balance of tokens held by each holder, throughout the term of each placement, calculated on an annual basis. The interest rate for any negotiated placement may be fixed or variable. If the rate is fixed, it will remain valid throughout the term of the issuance. If the rate is variable, it may be scheduled to increase, decrease, or be based on a base rate, which could be: i) The Average Weighted Passive Basic Interest Rate (TIBP); or the Secured Overnight Financing Rate (SOFR) or Term SOFR, which is a prospective term rate based on SOFR. If the variable rate is determined using the TIBP as the base rate, the TIBP will apply to the 30, 90, or 180-day fixed deposits published by the Central Reserve Bank of El Salvador in the week prior to the negotiation. A surcharge will be added to this base rate, fixed for the entire term of the issuance. This surcharge cannot be less than 0.10% per annum and must be established prior to the negotiation of the issuance. If the variable rate is based on SOFR, the publication made by the CME Group (or the corresponding successor determined by the relevant Government Body) will be used for the 30, 90, or 180-day terms. The first indicator will be published on the Wednesday of the week preceding the negotiation. A surcharge will also be added to this base rate, which will be fixed throughout the term of the placement. This surcharge cannot be less than 0.10% per annum and must be established before the negotiation of the placement. The interest rate may be fixed or variable at the discretion of the issuer and will be determined before each negotiation, remaining valid for the term of each placement and published on official media. Leasing Atlántida may establish a minimum and maximum interest rate to be paid during the term of the issuance before placement. 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 this resulting rate. If the sum of the base rate plus the fixed surcharge is lower than the minimum rate, the company will pay the minimum rate established. Conversely, if this sum exceeds the maximum rate, the company will pay the tokenholder the maximum rate defined. In case of a variable interest rate, it will be adjusted monthly, quarterly, or semi-annually under the same conditions indicated for the initial interest rate determination. Adjustments to the interest rate must be communicated to tokenholders through an official notification.

- **Right of Repurchase:**

The issuance of debt tokens (ALDT001) includes a repurchase option (call) by Leasing Atlántida, S.A., allowing it to acquire

	<p>the issued tokens, either partially or entirely, before the end of the offer term. The repurchased tokens will be withdrawn from circulation and permanently eliminated (burned).</p> <p>This option provides the issuer with flexibility to optimize its financial structure, reduce interest payment commitments, and improve the management of its debt obligations, in line with the evolution of the project and market conditions.</p> <p>The issuer will notify the National Digital Assets Commission (NDAC) of the repurchase dates, number of tokens, and repurchase prices at least 10 days in advance, ensuring transparency in the process and guaranteeing that investors have enough information to make informed decisions about their investment.</p> <p>Criteria for determining whether the issuer will exercise the Call Option:</p> <ul style="list-style-type: none"> • Favorable market conditions for the exercise of the option by the Issuer; • Improvement in the Issuer's financial profile or cash flow position enabling early repayment; • Availability of refinancing plans at a lower cost; • Corporate strategies such as restructuring, mergers, or debt optimization. <p>Investors shall be granted a premium over the repurchase value, which shall be negotiated between the Issuer and the Investor at the time the repurchase transaction is executed, in accordance with prevailing market conditions. This premium shall be fully borne by the Issuer, thereby ensuring that the debt token holders are not adversely affected by the Issuer's exercise of the repurchase option.</p> <p>The repurchase will be executed through Banco Atlántida El Salvador, S.A.'s platform, in line with best market practices, strengthening investor confidence and security, and ensuring an efficient execution of the process.</p>
Token Revaluation Mechanism	<p>The token will be revalued on a daily basis, taking into account the interest or capital gain generated. These, along with the principal, will be paid at the end of the term defined for each tranche. The increase will be calculated based on a daily simple interest rate, using the calendar year as a reference.</p>
Total issuance amount	<p>USD \$20,000,000.00 (TWENTY MILLION UNITED STATES DOLLARS)</p>

Number of tokens to be issued at the time of issuance	20,000,000 (Twenty million tokens)
Income distribution for token holders.	Los derechos económicos resultantes de las liquidaciones relativas al token ALDT001 podrán obtenerse en la plataforma principal de negociación de Banco Atlántida El Salvador, S.A.
Term	<p>The public offering will have a term of no more than 120 months.</p> <p>At the end of the issuance term, the tokens will be burnt once the capital and interest have been paid.</p> <p>The issuing company reserves the right to burn the issued tokens in the event of cyberattacks or Law Enforcement Requests.</p>
Are decentralized ledgers and smart contracts or their equivalents used?	<p>The Issuer, Leasing Atlántida, will utilize the Algorand blockchain protocol, recognized for its advanced security through verifiable random functions (VRF) and scalability, with processing times of less than 3 seconds per block.</p> <p>Smart contracts, developed under the Algorand Smart Contracts (ASC1) standard, will manage the issuance, transfer, and trading of 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 across all operations.</p> <p>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 strengthen investor confidence in the secure management of their digital assets.</p>
Tradability and Secondary Market	The ALDT001 token will have a primary market available from the beginning of the issuance. This market will be developed and managed on the platform of the Digital Asset Service Provider (DASP), Banco Atlántida El Salvador, S.A., ensuring transparency, efficiency, and accessibility for investors.
Listing	The ALDT001 token will be listed immediately and available for trading on the Banco Atlántida El Salvador, S.A. platform, as well as on any other Digital Asset Service Provider (DASP) that may choose to enable its listing in the future. The timeframe for its availability on these platforms is not dependent on the Issuer, who also assumes no responsibility for the

	management of the token in such market.
Settlement	The economic rights resulting from the settlements related to the ALDT001 token can be obtained through the primary trading platform, managed by Banco Atlántida El Salvador, S.A.
Sale Restrictions	The token must not be distributed to entities or countries that are subject to sanctions according to international sanction lists.
Offering Structurer	<p>Banco Atlántida El Salvador, S.A. 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador. https://www.bancoatlantida.com.sv/ Phone number: +503 2223-7676 Registration number: NDAC – PSAD –0035.</p>
Digital Asset Service Provider	<p>Banco Atlántida El Salvador, S.A. 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador. https://www.bancoatlantida.com.sv/ Phone number: +503 2223-7676 Registration number: NDAC – PSAD –0035. Banco Atlántida El Salvador, S.A. acts as a registered Digital Asset Service Provider (DASP), ensuring the proper management and custody of the tokens issued under this offering.</p> <p>For the operational execution of the issuance and the administration of digital assets, Banco Atlántida El Salvador, S.A. has implemented a specialized technological infrastructure, which provides the platform for the issuance, commercialization, and management of the digital assets.</p>
Digital Asset Certifier	<p>Digital Assets Solutions S.A. de C.V. Avenida Las Magnolias, Local 602, Colonia San Benito, Edificio Insigne, Zona Rosa, San Salvador, El Salvador. www.tokenizationexpert.com Registration number: NDAC- CERT-0004</p>
Digital Asset Custodian	<p>Banco Atlántida El Salvador S.A. 1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador. Phone number: +503 2223-7676 https://www.bancoatlantida.com.sv/ Registration number: NDAC – PSAD –0035.</p> <p>The Digital Asset Custodian is responsible for the custody and management of the digital assets issued under the ALDT001</p>

	token. Its primary function is to ensure the security, traceability, and transparency of operations through blockchain technology, in compliance with applicable regulatory provisions.
Applicable Law	Laws of the Republic of El Salvador

Issuance Objective

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 (DAIL) in El Salvador. The issuance of ALDT001 tokens aims to reinforce the financing of the project and ensure the achievement of its strategic objectives.

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

As part of the growth strategy, alliances will be formed with real estate developers and suppliers of movable and immovable assets. Customers obtained through these partners will have the option to access financial leasing schemes, offering accessibility and active cost options. Additionally, the company will establish RIDect contact with interested clients, offering personalized financing options. This allows us to expand our market reach and offer an agile financing solution for those seeking to acquire assets without facing high entry barriers.

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

Token Price Description

To assess the financial reasonableness of Leasing Atlántida, it is essential to analyze the revenue, cost, and equity evolution during the projected period, from February 2025 to December 2036. Below, in **Annex IV – Financial Projections**.

Financial Forecasting

For Leasing Atlántida, two key tables are presented: the projected Income Statement and the projected Balance Sheet. These tables provide an integrated view of the expected financial performance of the issuer for this time horizon, which is crucial for evaluating revenue generation and financial stability.

Income Statement Overview

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

Main Categories:

- **Leasing Income:** Corresponds to interest income generated by the leasing operations of movable and immovable assets.
- **Cost of Sales:** Includes costs directly associated with the marketing of goods acquired for leasing, such as maintenance and administration expenses.
- **Administrative Expenses:** Comprise operational administrative costs, including expenses related to tokenization, commissions, and other services necessary for operations.
- **Financial Expenses:** Include interest payments to investors paid through the interest generated by the debt token.
- **Profit:** Represents the net operating result after subtracting all costs and expenses from the generated income.
- **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.

Balance Sheet Overview

The Balance Sheet provides a detailed view of the projected assets, liabilities, and equity of Leasing Atlántida. 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.

Main Categories:

- **Current Assets:** Represent liquid resources and equivalents easily converted into cash, such as available cash and accounts receivable from short-term leases. These assets are crucial for covering the project's short-term operations.
- **Non-Current Assets:** Include assets related to long-term accounts receivable from leases and other assets. These represent long-term investments that are fundamental for the execution and sustainability of the project.
- **Current Liabilities:** Correspond to short-term financial obligations that must be settled within a specified period to ensure the project's operational cash flow.
- **Non-Current Liabilities:** Represent long-term financial obligations through the issuance of Debt Tokens, which must be settled within a specified period to ensure the operational flow of the project.
- **Equity:** Includes the company's own resources, capital stock, and accumulated profits. This category reflects the residual value for shareholders and its evolution over time.

Free Cash Flow (FCF)

The projected Free Cash Flow provides a detailed view of the project's monthly cash inflows and outflows, 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 evaluating financial sustainability and the capacity to generate net value for investors.

The general formula to calculate FCF is:

FCF = Surplus of the Period + Operating Cash Flow + Investment Cash Flow + Financing Cash Flow

Main Categories:

- **Surplus of the Period:** Represents the net result of operations at the end of each month, reflecting available profits before adjusting for cash movements.
- **Operating Cash Flow:** Includes cash inflows and outflows directly from operational activities, such as the administration and maintenance of leased assets, as well as associated operating costs.
- **Investment Cash Flow:** Comprises cash outflows dedicated to acquiring assets (movable and immovable goods) to be leased.
- **Financing Cash Flows:** Details cash inflows and outflows related to financing activities, such as the issuance of tokens and the management of capital stock. This flow is key to understanding how the issuer obtains the resources necessary for its operation.
- **Ending Cash:** Shows the available cash balance at the end of each month, considering net changes in operating, investment, and financing flows. This category is fundamental for monitoring the issuer's liquidity.

Underlying Asset

The underlying asset of the token will be supported by a capital and interest payment obligation contract, in which the issuing company commits to making payments to debt token buyers. These payments will come from the cash flows generated by the financial leasing installments of movable and immovable assets placed in the market. Thus, the token represents a collection right over the future income of the company, ensuring investors a return based on the performance of the leasing portfolio and market conditions.

Investor Guarantee

The Debt Recognition Agreement formalizes the issuer's obligation to generate periodic interest payments, which may be made at any time within a maximum period of 120 months, as well as returning the capital at the maturity of the issuance. Furthermore, it establishes the absolute priority of debt token holders (ALDT001) over any other income distribution within the project, ensuring the prioritized fulfillment of their financial rights.

Key Points Supporting Financial Reasonability

- **Contractual Stability:** Lease contracts have clear structures, including terms and conditions that ensure predictability in future cash flows generated by the lease of assets.
- **Market Adjustment:** The business model allows flexibility to adjust marketing strategies based on market conditions, optimizing the speed of leasing and its profitability.
- **Financial Sustainability:** The generation of income from financial leasing of movable and immovable assets provides a solid and stable foundation for financing the full development, minimizing operational risks and ensuring effective execution.

Tokenization as an Innovation Tool

Through tokenization, Leasing Atlántida will adopt an innovative strategy to attract investors. This model allows each token issued to be placed as financial leasing operations (movable and

immovable) are carried out, thus generating interest for investors who have financed these operations.

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

Garantías de token

The issuance will not have a specific guarantee, and it will be backed by the equity of the company.

To mitigate credit risk, the entity generates reserves aimed at covering potential contingencies arising from these operations, including the possibility of recovering the leased asset in the event of default, as well as procedures for its subsequent management or relocation. It is important to note that ownership of the property is never transferred to the client, allowing the entity to retain control over the asset. For a more detailed description of these mechanisms, the policy on contingencies and asset recovery included in the annex can be consulted.

In addition to the above, the Lease Contracts include provisions for non-payment by Lessees, including the possibility of eviction. Furthermore, as the property remains in the ownership of the entity, liquidity can be obtained through its sale.

Minimum and Maximum Trading Amounts

The minimum purchase amount in the main offer 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 issuance corresponds to its total, set at USD \$20,000,000.00 (Twenty Million United States Dollars).

It is important to highlight the following:

Minimum Placement: At least USD \$600,000 in tokens must be placed during the period defined as the Sales Window. If this threshold is not reached, the unsold tokens will be withdrawn from circulation and burned, ensuring the project's stability.

Initial Custody: Before reaching the Minimum Placement, the tokens will remain in the custody of the Issuer, and the proceeds from their sale will be reserved for the investors. Once the minimum required amount 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 achieved within the stipulated period, 100% of the amount invested will be returned to the investors, minus applicable fees, ensuring the protection of their capital.

Flexibility in Acquisition: Digital Asset Service Providers (DASP) or distributors may establish

additional requirements for minimum purchase amounts, depending on market conditions and operational agreements.

This scheme is designed to protect investors' resources, ensuring the transparency and financial security of the issuance, guaranteeing that payments are made according to the priorities established in the Issuance structure.

In the event that the minimum amount required is not achieved within the stipulated period, the Issuer may turn 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 the requirement is met, ensuring investor protection and transparency throughout the process, and ensuring the execution of the strategic plan without solely depending on the placement of the ALDT001 token.

Reimbursement Process in Case of Not Reaching the Minimum Amount:

1. Issuer Notification:

The issuer will formally notify the issuance administrator that the minimum required amount was not reached within the stipulated six-month period. This notification will initiate the reimbursement process.

2. Notification to Token Holders:

The issuance administrator will inform token holders about the inability to reach the minimum amount through the marketing platform. The notification will include details of the process and the estimated schedule for refunds.

3. Transfer of Funds:

The issuer will transfer the necessary funds to the marketing platform to refund 100% of the capital invested to each token holder. This refund will be made within 30 business days from the notification to the token holders.

4. Confirmation by DASP:

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

5. Platform Registration:

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

This scheme ensures that investors are protected against possible contingencies related to the issuance placement, reinforcing transparency and trust in the Leasing Atlántida issuance.

Access to Secondary Markets and Flexibility for Investors:

The design of the issuance includes the possibility of trading in secondary markets, enabled through the platform of Banco Atlántida El Salvador, S.A., six months after the issuance begins. This provides liquidity to investors, allowing them to manage their holdings flexibly during the issuance

term.

Issuance Term and Structuring

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

The issuing entity, Leasing Atlántida, S.A., reserves the right to mint or eliminate 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.

Respaldo Contractual y Financiero

The contracts and financial projections supporting the issuance are documented to provide transparency and backing for the issuance.

- **Contractual Structure:** The assignment of economic rights agreement establishes the conditions under which the revenues generated from financial leasing operations, both movable and immovable, will be allocated to the investors.
- **Financial Projections:** Financial models have been developed, including estimates of income, costs, and operating expenses, to assess the feasibility and ability to generate future cash flows.
- **Traceability and Legal Security:** 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 (DAIL) and other relevant regulations.

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

Call Option

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

Objectives of the Buyback Option

The buyback option is designed as a tool that enables 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 success of the project and potential profit distribution to investors.
- Adapt to changing market conditions, with flexibility to respond to situations such as:
- Access to more economical capital sources.
- The need to consolidate the economic rights of the project.
- Opportunities for financial restructuring that improve operational efficiency.

Buyback Mechanism and Conditions

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

- **Administrative Fee:** Investors shall be granted a premium over the repurchase value, which shall be negotiated between the Issuer and the Investor at the time the repurchase transaction is executed, in accordance with prevailing market conditions. This premium shall be fully borne by the Issuer, thereby ensuring that the debt token holders are not adversely affected by the Issuer's exercise of the repurchase option.
- **Premium:** Premium will be applied on the repurchase value of the tokens, intended to cover the administrative and operational costs associated with the process. This fee will be borne entirely by the issuer, ensuring that it does not negatively affect the potential benefits for investors who choose to retain their tokens.
- **Transparent and Efficient Management:** The buyback will be executed through the Banco Atlántida El Salvador, S.A. platform, ensuring:
 - Operational efficiency in the execution of the process.
 - Full transparency at each stage of the buyback.
 - Alignment with best market practices to protect the interests of all participants.

Benefits of the Buyback Option

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

- **Flexibility for Investors and the Issuer:** It allows the issuer to adjust its financial structure while offering investors the assurance of a structured and reliable mechanism.
- **Financial Balance and Sustained Operability:** It prevents negative impacts on the project's financial structure, ensuring that resources are managed efficiently.
- **Protection of Investors' Interests:** The structure of the administrative fee ensures that the buyback does not disadvantage those who choose to retain their tokens, promoting fairness within the project.

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 (DASP), ensuring a regulated, efficient, and transparent investment environment.

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

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

Token Tradability

The ALDT001 token will have a primary market, which will be developed on the platform of the Digital Asset Service Provider (DASP), Banco Atlántida El Salvador, S.A.

Smart Contracts and Technology Used

The underlying asset of the issuance is based on an advanced technological infrastructure 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, ensuring scalability, transparency, and processing times of less than 3 seconds per block.

These smart contracts are governed by the Algorand Smart Contracts (ASC1) standard, specifically designed for the issuance, management, and commercialization of tokens with advanced features. This protocol offers a robust infrastructure that enables secure transactions in compliance with regulations, including functionalities such as automated payments, custom restrictions for transfers, and real-time monitoring of operations on the blockchain.

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

Security is a priority in the project's technological infrastructure. We use Secure Multiparty Computation (MPC) tools to protect private keys, preventing unauthorized access and ensuring the integrity of transactions. Additionally, we have advanced monitoring and verification solutions, such as address analysis systems and detection of illicit activities, ensuring AML compliance.

Our infrastructure is deployed in primary and secondary data centers located in the United States, utilizing high availability and scalability technology based on a SaaS (Software as a Service) model. This allows for continuous and reliable operation of the project, 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 General Information and Structure

Below is specific information about the structure and features of the ALDT001 token issued for the financing of Leasing Atlántida:

1. **Based on Algorand Smart Contracts (ASC1):** ALDT001 tokens are issued using the native standard of Algorand Smart Contracts, ensuring security, efficiency, and compatibility with the Algorand blockchain infrastructure.
2. **Transfer Restrictions:** Token transfers are subject to predefined conditions in the smart contracts, such as approval of 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 Banco Atlántida's platform, ensuring regulatory compliance for users and traceability of transactions.
4. **Decentralized Validation System:** The smart contracts integrate mechanisms that

automatically verify compliance with transaction rules, including identity validation and transfer restrictions.

5. **Compliance by Design:** The issuance protocol prioritizes regulatory compliance by integrating controls RIDectly into the smart contracts, ensuring that all transactions adhere to applicable regulations.
6. **General Regulatory Controls:** The ALDT001 tokens comply with applicable securities regulations, including measures against money laundering (AML) and Know Your Customer (KYC), ensuring a secure and regulated environment.
7. **Modular Smart Contracts:** The smart contracts used allow the management of multiple aspects of the tokens, such as issuance, transfer rules, and jurisdictional restrictions, ensuring flexibility in managing the offering.
8. **Advanced Management Functions:** ALDT001 tokens offer additional functionalities beyond standard contracts, such as establishing temporary locks, managing token supply, and defining specific offering rules, such as investor limits or geographical restrictions.
9. **Token Recovery:** The protocol includes a token recovery function to ensure asset protection in case of loss of access to private keys, providing additional security for investors.
10. **Secure Infrastructure:** The tokens reside in a secure infrastructure based on Secure Multiparty Computation (MPC) systems, ensuring the protection of private keys and the integrity of transactions.

Token Structure and Features

Token Structure and Features

Below is a detailed breakdown of the structure and functionalities of the ALDT001 token within the framework of Leasing Atlántida's issuance:

- **Based on Algorand:** 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.
- **Transfers with Permissions and Security:** Token transfers are managed through smart contracts developed under the Algorand Smart Contracts (ASC1) standard, which ensure that only verified and compliant parties can hold and transfer tokens.
- **Identity Management:** The token issuance incorporates an identity management system to verify and register participants, meeting compliance requirements such as AML (Anti-Money Laundering) and KYC (Know Your Customer).
- **Compliance by Design:** The smart contracts integrate controls designed to ensure regulatory compliance throughout the life of the token, automating the verification of predefined conditions such as transfer restrictions and lock periods.
- **Modular Smart Contracts:** Smart contracts allow the issuer to manage key aspects such as transfer rules, benefit distribution, and temporary or permanent lockups, providing flexibility and security in the management of digital assets.
- **Protection and Custody:** The custody of the tokens is handled by Banco Atlántida, utilizing advanced tools such as biometric authentication, data encryption, and continuous monitoring, reinforcing the security of the digital assets.
- **Token Recovery:** The system allows for token recovery in case of loss of access to the private key, ensuring the protection of investors' rights and continuity of their holdings.
- **Compliance Flexibility:** Issuers can define custom rules related to investor type,

geographic location, or investment limits, ensuring compliance with applicable regulations and eligibility criteria.

- **Benefit Automation:** The distribution of net income generated by the project is automatically carried out through smart contracts, ensuring transparency and fairness in the allocation of economic flows.
- **Supply Management:** The contracts allow issuers to manage essential aspects of the token, such as total supply, offering rules, and any adjustments related to the operation of the project.

Conclusion: A Robust and Secure Ecosystem

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

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

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

9) USE OF FUNDS

The issuance of ALDT001 tokens has the primary objective of financing real estate and personal property leasing operations. The company will use these funds to enter into leasing contracts with clients based on their presented needs.

Additionally, the issuance strengthens the financial structure of Leasing Atlántida, S.A., maximizing the opportunities provided by the Digital Asset Issuance Law (DAIL) and the favorable ecosystem in El Salvador to attract foreign investment and drive local economic development.

Strategic Objectives of the Issuance:

- **Financing the Issuance:** Raise funds to launch the company's real estate and personal property leasing operations.
- **Company Dynamization:** Drive the growth and modernization of the company, aligning it with best practices in the real estate and financial sectors.
- **Transparency and Security:** Ensure trustworthy and auditable transactions through blockchain technology, enhancing investor confidence in the issuance.
- **Alignment with Innovation:** Position Leasing Atlántida, S.A. as a pioneer in using modern financial technologies, optimizing project efficiency and profitability.
- **Cost Minimization:** Reduce costs associated with financial intermediation, optimizing resources to prioritize project development.
- **Leveraging the Regulatory Environment:** Take advantage of the favorable regulatory conditions in El Salvador, consolidating digital asset issuance as a strategic financing tool.

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

Parties Involved

PARTICIPANTS	
Issuer	<p>LEASING ATLÁNTIDA S.A.</p> <p>1ª Calle Poniente y Boulevard Constitución #3510, Colonia Escalón, San Salvador.</p> <p>https://leasingatlantida.com.sv</p> <p>Phone number: +503 2223-7676</p> <p>Registration number: NDAC-XXXX.</p>
Digital Asset Service Provider	<p>Banco Atlántida El Salvador, S.A.</p> <p>1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador.</p> <p>https://www.bancoatlantida.com.sv/</p> <p>Phone number: +503 2223-7676</p> <p>Registration number: NDAC – PSAD –0035.</p> <p>Banco Atlántida El Salvador, S.A. acts as a registered Digital Asset Service Provider (DASP), ensuring the proper management and custody of the tokens issued under this offering.</p> <p>For the operational execution of the issuance and the administration of digital assets, Banco Atlántida El Salvador, S.A. has implemented a specialized technological infrastructure, which provides the platform for the issuance, commercialization, and management of the digital assets.</p>
Legal Advisor	<p>Banco Atlántida El Salvador, S.A.</p> <p>1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador.</p> <p>https://www.bancoatlantida.com.sv/</p> <p>Phone number: +503 2223-7676</p> <p>Registration number: NDAC – PSAD –0035.</p>
Digital Asset Certifier	<p>Digital Assets Solutions S.A. de C.V.</p> <p>Avenida Las Magnolias, Local 602, Colonia San Benito, Edificio Insigne, Zona Rosa, San Salvador, El Salvador.</p> <p>www.tokenizationexpert.com</p> <p>Registration number: NDAC- CERT-0004</p>
Offering Structurer	<p>Banco Atlántida El Salvador S.A.</p> <p>1ª Calle Poniente y Boulevard Constitución #3538, Colonia Escalón, San Salvador.</p> <p>Phone number: +503 2223-7676</p> <p>https://www.bancoatlantida.com.sv/</p>

	Registration number: NDAC – PSAD-0035.
External Auditor	<p>Auditores y Consultores de Negocios, S.A. de C.V.</p> <p>Calle 1, No.113, entre Calle La Mascota y Calle Loma Linda, Colonia San Benito, San Salvador Centro.</p> <p>https://www.bakertilly.com.sv</p> <p>Designated Contact Person: Otto Karím Guzmán Barrera</p> <p>Phone number: +503 2556 0505</p> <p>Email: otto.guzman@bakertilly.com.sv</p>

Supervision and Control Policy

Internal Policies of the Digital Asset Service Provider (DASP) or Issuer Ensuring Supervision and Control of the Issuance. **Annex VI – DASP Policies.**

To ensure transparency, security, and efficiency in the issuance of the 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 Terrorism Financing Prevention Policies

All investors, both individual and institutional, must complete a “Know Your Customer (KYC)” verification process before participating in the token issuance. Continuous verification processes will be carried out to keep investor information up to date, in alignment with the policies on Anti-Money Laundering, Terrorism Financing, and Proliferation Financing. These policies will be available for consultation 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). The audit reports will be publicly available on the DASP platform (Banco Atlántida El Salvador, S.A.), reinforcing transparency and accountability.

Re-Certification of the Issuance

The issuance will be certified by an authorized Certifier from the National Digital Assets Commission (NDAC) at least once a year. This re-certification will include verifying the continuity of the contracts and agreements backing the FFF, ensuring the validity of the underlying financial flows.

Token Custody and Cybersecurity

Annual penetration testing will be carried out to identify and mitigate vulnerabilities in the DASP security systems, preventing potential attacks. Any vulnerabilities detected must be addressed 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 FFF, 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 outlined in **Annex VI – Issuer Policies**.

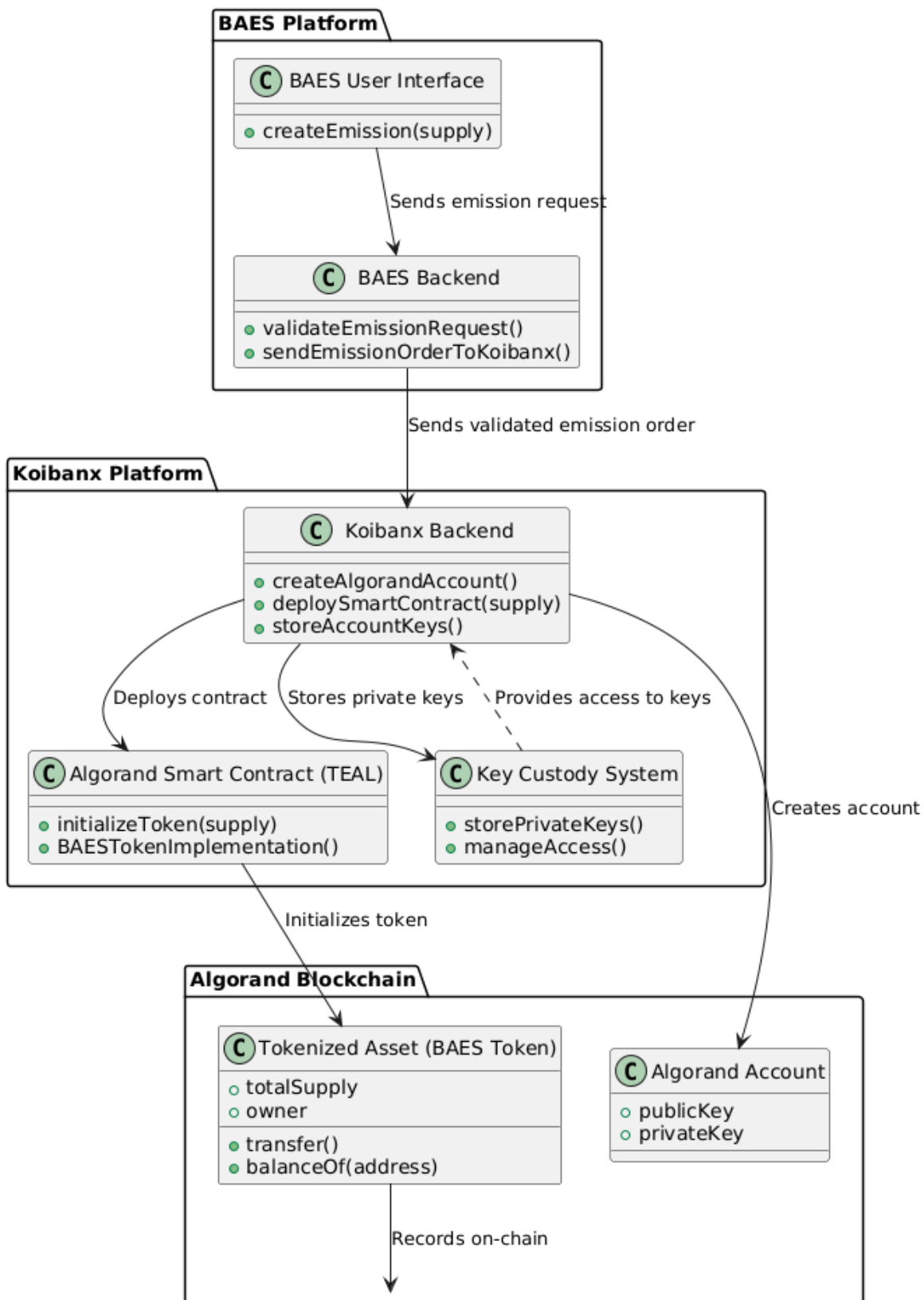
Privacy Policies

Investors' personal information will be treated with confidentiality and security, in compliance with established privacy policies. These policies will be available through the DASP 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, terrorism financing, and illicit activities. Further details are available in **Annex VII – Issuer Policies**.

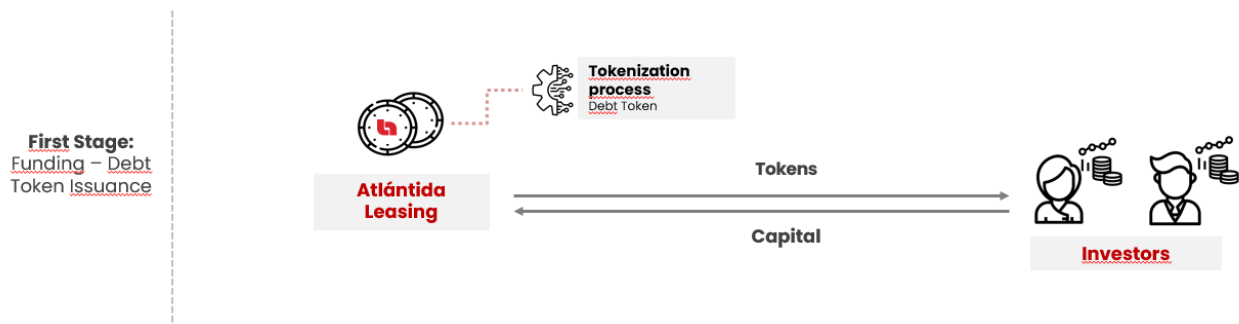
10) FLOW OF TOKENS WITHIN THE TRADING PLATFORM





First Stage

This first stage consists of the identification of clients and the placement of funds necessary to carry out the leasing contracts.



Debt Token Issuance: To fund the leasing operations, the company conducts periodic placements, the proceeds of which are allocated to the entity's operations and will be used according to the business needs.



Stage 2:

Payment to Tokenholders: The second stage involves payments made by clients for the leasing of movable and/or immovable assets. Subsequently, the cash flows collected through this method are used for the payment of principal and returns to the investors who hold the tokens.

11) TECHNOLOGY AND UNDERLYING 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 issuance, marketing, and management of digital assets:

1. **Interface (Traffic Management and Security):** The interface utilizes a global distribution system that optimizes platform performance and protects against cyber threats. A firewall is implemented to apply industry-standard security rules, ensuring the availability and protection of the infrastructure.
2. **Application Layer (Request Processing and Authentication):** Request management is handled through serverless functions that process transactions, validate data, and manage tokens on the blockchain. These functions are exposed via a secure API and supplemented with user and service authentication systems, ensuring controlled access to the platform.
3. **Blockchain (Algorand):** The 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 Protocol (ASCI):** This standard allows the issuance and

management of digital assets directly on the blockchain. ASCI smart contracts guarantee traceability, regulatory compliance, and process automation, such as the distribution of benefits and the validation of transfers.

5. **Digital Identities on 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 activities, ensuring compliance with Anti-Money Laundering (AML) regulations and strengthening the security of the ecosystem.
7. **Cloud Infrastructure (AWS):** The platform operates on Amazon Web Services (AWS), providing scalability, high availability, and security for project data. This ensures service continuity and data integrity.
8. **KYC and AML:** Investor identity verification is managed through the KYC/AML system integrated into Banco Atlántida's platform, ensuring that all users meet legal and regulatory requirements.
9. **Private Key Protection (MPC):** The private keys that support the tokens are protected using Secure Multi-Party Computation (MPC) technology, distributing the keys among multiple parties to prevent single points of failure and protect assets against potential attacks.
10. **Token and Transaction Management:** Smart contracts and technological infrastructure enable the management of key aspects such as token supply, transfer restrictions, monitoring of regulatory rules, and the eventual token burn (withdrawal).

This technology stack ensures that the ALDT001 token operates within a secure, transparent, and efficient ecosystem, meeting the highest standards of safety and compliance for all stakeholders involved.

Summary of Banco Atlántida's Infrastructure for the ALDT001 Issuance

Element	Description
Blockchain	Algorand (PPoS)
Smart Contracts	Algorand Smart Contracts (ASCI)
Digital Identity	2899127106 / Block 48669075
Key Security	Encrypted keys aes-256-ctr
Wallet Management	Production database, encrypted data at rest with AES-256 (Mongo Atlas). In transit: HTTPS and TLS1.2
Operational Continuity	DRP with real-time recovery and data replication
Monitoring	Auditable log, NDAC monitoring, transaction transparency

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 enhance the reliability of the issuance, offering investors transparency and security in each transaction.

Smart Contracts Address:

The smart contracts can be accessed at the following link:

Explorer address: <https://explorer.perawallet.app/application/2899127106/>

Token ID: 2899127106

The issued token has zero (0) decimals.

12) ISSUANCE RISK AND MITIGATION MEASURES

The risks described below are intended to inform investors about the potential risks associated with the public issuance 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 issuance.

These strategies will be applicable starting from the date of issuance of the Relevant Information Document (RID) and will be subject to continuous improvements 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 emphasize that the risk assessment presented by the Issuer does not replace the individual risk and investment evaluation that each investor must conduct, based on their risk profile and financial objectives.

Issuer Risks

1. Risk of Legislative Changes

- **Description:** Changes in legislation, especially regarding taxation or the regulation of digital assets, may negatively impact the issuer's future financial flows and the performance of the ALDT001 token issuance.
- **Mitigation:** Maintain a specialized legal and fiscal advisory team to continuously monitor regulatory changes.
 - Implementation Measure: Establish an action plan that allows adjustments to the issuer's strategies and practices to comply with applicable regulations, minimizing financial impact.

2. Risk of Judicial and Administrative Proceedings

- **Description:** Judicial, administrative, or arbitration proceedings could affect the operational and financial stability of the issuer. Conflicts related to managers or shareholders may also impact the company's reputation.
- **Mitigation:** Hire qualified legal advisors and apply best practices in corporate governance.
 - Implementation Measure: Conduct periodic legal audits and establish internal protocols to handle any conflicts quickly.

3. Risk of Money Laundering, Terrorism Financing, and Weapons Proliferation

- **Description:** There is a risk that the tokens could be used for illicit activities if adequate controls are not in place.
- **Mitigation:** Adhere to strict international KYC/AML standards.
 - Implementation Measure: Implement identity verification tools (KYC), transaction monitoring (KYT), and periodic internal audits to ensure

compliance with regulations.

4. Operational Risk

- **Description:** Possible failures in operational processes, technological platforms, or internal control mechanisms could impact the project's development.
- **Mitigation:** Hire companies with experience in managing similar projects and establish robust controls.
 - Implementation Measure: Conduct semi-annual internal audits and establish continuous monitoring protocols to evaluate and improve operational and technological processes.

5. Risk of Conflicts Among Shareholders

- **Description:** Internal conflicts among shareholders could affect decision-making and the issuer's stability.
- **Mitigation:** Establish clear agreements among shareholders and conflict resolution mechanisms.
 - Implementation Measure: Formalize shareholder agreements that include dispute resolution clauses.

6. Risk of Changes in Fiscal Policy

- **Description:** Changes in fiscal policy could affect the project's profitability and viability.
- **Mitigation:** Continuously monitor fiscal changes and adjust strategies as necessary.
 - Implementation Measure: Work with fiscal consultants to anticipate and mitigate the impact of changes in tax legislation.

7. Systemic Risk

- **Description:** Macroeconomic factors such as inflation, interest rates, and fluctuations in the real estate market can affect expected returns.
- **Mitigation:** Perform regular economic analysis and adjust business strategies according to market projections.
 - Implementation Measure: Generate quarterly reports with economic analysis to share with investors.

8. Risk of Losing Key Talent

- **Description:** The departure of key personnel could affect the continuity and operation of the company.
- **Mitigation:** Establish succession and talent retention plans.
 - Implementation Measure: Design professional development programs and create incentives for key employees.

9. Risk of Technological Dependence

- **Description:** The platform used to manage the tokens is dependent on technology, making it vulnerable to technical failures.
- **Mitigation:** Implement backup systems and disaster recovery plans.
 - Implementation Measure: Conduct periodic system tests and establish a contingency plan to ensure operational continuity.

10. Market Fluctuation Risk

- **Description:** Changes in the demand for leasing could affect the commercialization of residential lots.
- **Mitigation:** Diversify sales strategies and adjust prices according to market conditions.
 - Implementation Measure: Monitor market trends and adjust marketing strategies in real-time.

Digital Assets Issuance Risks

1. Risk of Regulation

- **Description:** Changes in digital asset regulations could negatively impact the offer and operation of ALDT001 tokens.
- **Mitigation:** Maintain a specialized team to continuously monitor regulatory changes and ensure compliance with applicable standards.
 - Implementation Measure: Conduct quarterly legal reviews and adjust internal policies and procedures to align with regulatory updates.

2. Market Acceptance Risk

- **Description:** There is a possibility that the issuance may not be well-received by investors, making it difficult to place the tokens.
- **Mitigation:** Conduct market studies beforehand and develop educational campaigns to inform investors about the benefits of digital assets.
 - Implementation Measure: Carry out surveys and market analysis to measure public perception and implement educational programs aimed at investors.

3. Security Risk

- **Description:** Vulnerabilities in the technological infrastructure could be exploited by attackers, compromising the integrity of the issuance.
- **Mitigation:** Implement advanced cybersecurity protocols and conduct regular audits.
 - Implementation Measure: Hire a digital asset service provider (DASP) with robust security measures and conduct quarterly audits of the technological infrastructure.

4. Liquidity Risk

- **Description:** Tokens may face liquidity issues, making it difficult to buy or sell them in secondary markets.
- **Mitigation:** Foster an active secondary market and list the tokens on recognized platforms.
 - Implementation Measure: Establish agreements with DASP to enable token trading on multiple platforms and ensure liquidity.

5. Valuation Risk

- **Description:** The valuation of the tokens may be volatile and difficult to determine in the early stages.
- **Mitigation:** Use transparent valuation methodologies based on solid financial indicators.
 - Implementation Measure: Publish periodic reports on the valuation and behavior of the assets, adjusted to market dynamics.

6. Technological Adoption Risk

- **Description:** Investors may not be familiar with blockchain technology and digital assets.
- **Mitigation:** Offer educational programs and technical support to improve investor understanding and confidence.
 - Implementation Measure: Create accessible educational materials, conduct workshops, and provide specialized customer support to address technical questions.

7. Third-Party Platform Dependence Risk

- **Description:** The issuance and management of the tokens depend on external technological platforms, which can introduce operational risks.

- **Mitigation:** Diversify the platforms used and establish contingency plans.
 - Implementation Measure: Hire services from multiple DASPs and negotiate backup agreements with alternative providers.

8. Transparency Risk

- **Description:** A lack of transparency in the digital asset offering could cause mistrust among investors.
- **Mitigation:** Publish clear and verifiable information about the issuance, operation, and use of funds.
 - Implementation Measure: Disseminate regular reports and public audits of the token offering and the funds raised.

9. Price Fluctuation Risk

- **Description:** Digital asset prices can be highly volatile, which could affect investor interest.
- **Mitigation:** Implement price stabilization strategies and clearly communicate the risks to investors.
 - Implementation Measure: Establish market-making mechanisms and publish reports on the risks associated with price fluctuations.

10. Legal Compliance Risk

- **Description:** Non-compliance with applicable regulations could result in legal and financial penalties.
- **Mitigation:** Have specialized legal counsel oversee all operations and transactions.
 - Implementation Measure: Maintain ongoing legal audits to ensure compliance with local and international laws.

11. Technical Failure Risk

- **Description:** Technical issues during the token issuance may impact investor confidence and the success of the offer.
- **Mitigation:** Conduct thorough system testing and establish disaster recovery plans.
 - Implementation Measure: Execute stress tests and simulations to identify potential failures and ensure effective contingency plans.

12. Negative Perception Risk

- **Description:** Misconceptions or negative perceptions about digital assets could affect the token issuance.
- **Mitigation:** Run educational and public relations campaigns to strengthen confidence in the project.
 - Implementation Measure: Develop communication strategies that highlight the security, benefits, and transparency of the token offering.

Digital Asset Risks

1. Volatility Risk

- **Description:** Digital assets may be highly volatile, which could impact their market value.
- **Mitigation:** Design hedging and risk diversification strategies for investors.
 - Implementation Measure: Provide complementary financial instruments that support future cash flows, ensuring long-term stability for investors.

2. Security Risk

- **Description:** Digital assets are susceptible to cyberattacks and vulnerabilities in

technological platforms.

- **Mitigation:** Implement advanced security systems and conduct regular audits.
 - Implementation Measure: Leverage Banco Atlántida's platform, which utilizes advanced algorithms such as AES256 and Algorand blockchain technology to safeguard keys and transactions.

3. Fraud Risk

- **Description:** There is a risk of fraud in transactions or token issuance.
- **Mitigation:** Establish strict KYC/AML procedures to validate the legitimacy of users and transactions.
 - Implementation Measure: Conduct periodic internal audits and enhance controls using technological tools provided by Banco Atlántida.

4. Liquidity Risk

- **Description:** The absence of an active secondary market could hinder the purchase or sale of tokens.
- **Mitigation:** Promote listing on recognized platforms and establish an active secondary market.
 - Implementation Measure: List tokens on Banco Atlántida's platform and promote activities that attract buyers and sellers to the secondary market.

5. Private Key Loss Risk

- **Description:** The loss of private keys may result in the irreversible loss of assets.
- **Mitigation:** Offer secure custody and recovery solutions.
 - Implementation Measure: Utilize Banco Atlántida's custody services, which encrypt private keys with advanced algorithms, and educate users on best practices for wallet management.

6. Regulatory Risk

- **Description:** Changes in legislation may affect the issuance and operation of digital assets.
- **Mitigation:** Monitor regulations and adjust issuance practices as needed.
 - Implementation Measure: Maintain a specialized regulatory team to provide continuous advisory on digital asset legislation in El Salvador.

7. Third-Party Dependency Risk

- **Description:** Dependence on external technological platforms may impact the project's operations.
- **Mitigation:** Diversify providers and establish backup agreements.
 - Implementation Measure: Enter into agreements with multiple DASPs to reduce reliance on a single technological platform.

8. Negative Perception Risk

- **Description:** Negative public opinions may affect the acceptance and value of tokens.
- **Mitigation:** Develop educational and communication campaigns to highlight the benefits of digital assets.
 - Implementation Measure: Develop public relations strategies focused on educating the public about the security and transparency of the project.

9. Interoperability Risk

- **Description:** Digital assets may face integration challenges with other technological systems.
- **Mitigation:** Conduct compatibility tests prior to launch.
 - Implementation Measure: Ensure technological integration with relevant

platforms and perform interoperability testing with key systems.

10. Adoption Risk

- **Description:** Users may show resistance to adopting blockchain technology and digital tokens.
- **Mitigation:** Increase education and awareness about the use and benefits of digital assets.
 - Implementation Measure: Organize educational workshops and provide training materials for potential investors.

Project Risks

1. Regulatory Risk

- **Description:** Changes in laws or regulations related to permits, investment rules, or other applicable norms could impact the issuer's operations. This includes the possibility of facing legal or administrative proceedings to assert rights, or lawsuits from third parties.
- **Mitigation:** Conduct prior regulatory assessments, maintain ongoing updates on current legislation, and require guarantees from service providers.
 - Implementation Measure: Review regulations quarterly with the legal team to ensure compliance, and update contracts to include penalty clauses and performance bonds from providers to minimize risks associated with regulatory changes.

2. Project Estimate Risk

- **Description:** Projected costs, revenues, or expenses may vary due to factors such as rising material prices or decreased demand, impacting expected income.
- **Mitigation:** Engage professionals with experience in similar projects and conduct market and financial sensitivity analyses.
 - Implementation Measure: Perform market studies and sensitivity analyses on a semiannual basis to adjust financial projections according to current conditions.

3. Casualty Risk

- **Description:** Unexpected events such as natural disasters, fires, vandalism, or terrorism could affect the company and reduce its revenue-generating capacity.
- **Mitigation:** Obtain comprehensive insurance policies that include all-risk and business interruption coverage.
 - Implementation Measure: Acquire full-coverage insurance policies and review them annually to ensure protection against unforeseen events.

4. Financing Risk

- **Description:** Failing to secure the necessary funding could affect service levels and result in reduced expected revenue.
- **Mitigation:** Manage an appropriate mix of financing sources, including equity and debt.
 - Implementation Measure: Review financing sources quarterly and hold meetings with potential lenders to ensure funding availability.

5. Demand Contraction Risk

- **Description:** If leasing services are not contracted at the expected rate, revenue may be negatively impacted.

- **Mitigation:** Market the services through professionals with industry experience.
 - Implementation Measure: Develop a targeted marketing strategy in collaboration with partner companies and conduct quarterly performance reviews to adjust sales campaigns based on market needs.

6. Economic Fluctuation Risk

- **Description:** Changes in economic conditions, such as inflation or interest rates, may affect lessees' ability to meet their obligations.
- **Mitigation:** Diversify the lessee base and offer flexible payment plans.
 - Implementation Measure: Implement adaptable payment options in response to economic conditions and attract customers from diverse market segments to reduce reliance on a single sector.

Technological Risks

1. Technical Failure Risk

- **Description:** Technical issues with the blockchain technology or associated systems may affect the issuance and management of tokens, as well as investor access.
- **Mitigation:** Conduct thorough testing and establish contingency plans to identify and address vulnerabilities before they impact operations.
 - Implementation Measure: Conduct quarterly load and stress tests, and develop a disaster recovery plan that includes automatic backup systems and emergency technical support.

2. Security Vulnerability Risk

- **Description:** Blockchain technology and its associated systems may be vulnerable to cyberattacks, potentially compromising the security of digital assets and investor data.
- **Mitigation:** Adopt advanced security measures, such as next-generation encryption, multi-factor authentication, and regular security audits.
 - Implementation Measure: Perform quarterly security audits and penetration tests, implement rapid response systems for cyberattacks, and regularly update encryption and authentication technologies to meet the latest standards.

3. Obsolescence Risk

- **Description:** The technology used for token issuance and management may become obsolete due to technological advancements, requiring significant updates to remain operational and secure.
- **Mitigation:** Continuously monitor technological developments and perform periodic updates to ensure system compatibility and competitiveness.
 - Implementation Measure: Conduct semiannual technology reviews in collaboration with the DASP and evaluate emerging technologies annually for potential implementation.

4. Compatibility Risk

- **Description:** The technology systems used may not be compatible with other platforms or technological solutions necessary for operations.
- **Mitigation:** Ensure compatibility through integration testing and the adoption of recognized industry standards.
 - Implementation Measure: Conduct integration testing prior to launch and collaborate with platform developers to guarantee system interoperability.

5. Centralization Risk

- **Description:** Excessive dependence on a single technology provider or platform may create operational risks in the event of failures.
- **Mitigation:** Diversify providers and establish contingency plans to ensure operational continuity in case of interruptions.
 - Implementation Measure: Engage multiple technology service providers and establish backup agreements with alternative platforms.

6. Code Error Risk

- **Description:** Errors in the smart contracts used for token issuance and management may DAIL to financial losses or operational issues.
- **Mitigation:** Conduct thorough code audits and testing prior to the deployment of smart contracts.
 - Implementation Measure: Hire specialized auditors in smart contract security and run simulations to detect potential errors before implementation.

7. Scalability Risk

- **Description:** The blockchain technology used may be unable to handle high transaction volumes, affecting operational efficiency.
- **Mitigation:** Implement scalability solutions such as sidechains or sharding and monitor system performance.
 - Implementation Measure: Adopt recognized scalability strategies and continuously monitor system capacity to adjust according to market demands.

8. Infrastructure Dependency Risk

- **Description:** Dependence on technological infrastructure for continuous operation of token issuance and management.
- **Mitigation:** Implement backup solutions and disaster recovery plans.
 - Implementation Measure: Establish data backup systems and conduct regular recovery tests to ensure operational continuity in the event of system failures.

9. Privacy Risk

- **Description:** The technology used may compromise user and investor data privacy.
- **Mitigation:** Implement advanced data protection measures and ensure compliance with privacy regulations.
 - Implementation Measure: Adopt data protection technologies such as zk-SNARKs and conduct periodic regulatory compliance audits.

10. Technological Governance Risk

- **Description:** Lack of clarity in the governance of the technology used may result in operational and update challenges.
- **Mitigation:** Establish a clear framework for technological governance and update policies.
 - Implementation Measure: Form a technology governance committee to oversee updates, maintenance, and system security.

11. Technology Adoption Risk

- **Description:** Users may be unfamiliar with blockchain technology, potentially limiting its adoption.
- **Mitigation:** Provide educational programs and technical support for users.
 - Implementation Measure: Develop educational materials, conduct workshops, and offer ongoing technical support to address questions and facilitate technology adoption.

12. Interoperability Risk

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

13) RISK MANAGEMENT

Within the framework of this Relevant Information Document, it is essential to detail the strategies and mechanisms that the issuer will implement for the management of the various risks associated with the project. The effective administration of these risks is critical to ensuring the stability and sustainability of the issuance. The following outlines the policies and procedures to be adopted for the identification, assessment, and mitigation of each type of risk, thereby safeguarding investors' interests and reinforcing the overall soundness of the project.

Issuer Risk Management

I. Risk of Legislative Changes:

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

II. Risk of Judicial and Administrative Proceedings:

- **Management:** Engage qualified legal advisors to manage potential disputes and implement internal protocols for efficient resolution.
- **Measure to be Implemented:** Conduct regular legal audits and formalize internal governance procedures.

III. Operational Risk:

- **Management:** Implement robust internal controls and engage companies with proven experience in project management.
- **Measure to be Implemented:** Carry out semiannual audits and establish continuous monitoring of technological and operational processes.

IV. Risk of Technological Dependence:

- **Management:** Ensure backup systems and disaster recovery plans to maintain operational continuity.
- **Measure to be Implemented:** Perform regular recovery tests and keep critical technological systems up to date.

V. Risk of Real Estate Market Fluctuations:

- **Management:** Diversify sales strategies and adjust pricing competitively in line with market trends.
- **Measure to be Implemented:** Continuously monitor the real estate market and update marketing strategies in real time.

VI. Credit Risk Due to Tenant Default:

- **Management:** Implement rigorous credit evaluation and risk analysis processes for tenant selection, as well as contractual mechanisms to ensure sufficient guarantees against potential defaults.
- **Measure to be Implemented:** Continuously monitor tenant payment behavior, supported by preventive and corrective actions such as contract renegotiations, enforcement of guarantees, and activation of extrajudicial or judicial recovery processes when necessary.

Digital Assets Issuance Risk Management

I. Regulatory Risk:

- **Management:** Monitor changes in regulations and adapt internal policies to ensure compliance.
- **Measure to be Implemented:** 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.
- **Measure to be Implemented:** Implement surveys and market studies to refine marketing and educational strategies based on audience needs.

III. Liquidity Risk:

- **Management:** Promote the development of an active secondary market in collaboration with DASP and, where feasible, establish buyback programs.

- **Measure to be Implemented:** Monitor the primary market and negotiate with recognized secondary platforms to enhance liquidity.

IV. Security Risk:

- **Management:** Implement advanced cybersecurity measures and conduct audits of the technological infrastructure.
- **Measure to be Implemented:** Carry out quarterly security audits and update encryption and authentication protocols.

V. Risk of Loss of Private Keys:

- **Management:** Offer custody services and key recovery mechanisms in collaboration with the DASP.
- **Measure to be Implemented:** Develop educational programs on key management and provide secure custody options.

Digital Assets Risk Management

I. Security Risk

- **Management:** Implement advanced cybersecurity measures and conduct regular audits.
- **Measure to be Implemented:** Utilize Banco Atlántida's technological infrastructure, which is based on encryption algorithms such as AES256 and the Algorand blockchain protocol, incorporating mechanisms such as Pure Proof of Stake (PPoS) and Verifiable Random Functions (VRF).

II. Liquidity Risk

- **Management:** The tokens will be traded exclusively on Banco Atlántida's platform, with limited access to secondary markets in the short term.
- **Measure to be Implemented:** Encourage active participation on the platform and assess the inclusion of the tokens on additional exchanges that comply with regulatory requirements.

III. Fraud Risk

- **Management:** Establish stringent verification procedures and internal controls to prevent fraudulent activity.
- **Measure to be Implemented:** Implement robust Know Your Customer (KYC) and Anti-Money Laundering (AML) processes integrated into Banco Atlántida's technological platform.

IV. Risk of Loss of Private Keys:

- **Management:** Provide secure custody solutions and private key recovery options for users.
- **Measure to be Implemented:** Offer advanced encryption services such as AES256 and educate users on proper digital wallet management.

V. Volatility Risk:

- **Management:** Provide diversification schemes and guaranteed return mechanisms.
- **Measure to be Implemented:** Design complementary financial instruments that stabilize investor interests by combining guaranteed returns with potential future variable income.

Project Risk Management

I. Regulation Risk:

- **Management:** Monitor legislative and regulatory changes, ensuring that service providers comply with current regulations.

- **Measure to be Implemented:** Conduct quarterly reviews of applicable regulations in coordination with the legal team and update contracts accordingly. Utilize blockchain technology to ensure transaction traceability.
- II. Market Risk**
- **Management:** Diversify the offering and dynamically adjust pricing based on market conditions.
 - **Measure to be Implemented:** Hire personnel specialized in market analysis and conduct semiannual reviews of pricing and commercial strategies.
- III. Financing Risk:**
- **Management:** Diversify funding sources between debt and equity, and maintain ongoing communication with financial backers..
 - **Measure to be Implemented:** Hold quarterly meetings with investors and leverage tokenization as an efficient tool for capital raising.

Technology Risk Management

- I. Technical Failure Risk:**
- **Management:** Conduct periodic stress testing and maintain backup systems and disaster recovery plans.
 - **Measure to be Implemented:** Perform quarterly load tests and establish an emergency technical support team.
- II. Security Vulnerability Risk**
- **Management:** Adopt advanced security measures and conduct regular audits of the technological infrastructure.
 - **Measure to be Implemented:** Carry out quarterly security audits and penetration tests.
- III. Technological Obsolescence Risk:**
- **Management:** Monitor technological advancements and update systems to ensure continued compatibility and competitiveness.
 - **Measure to be Implemented:** Conduct semiannual technology reviews and evaluate emerging technologies on an annual basis.
- IV. Compatibility Risk:**
- **Management:** Ensure interoperability with other platforms and conduct integration testing prior to deployment.
 - **Measure to be Implemented:** Establish technological standards and perform regular compatibility tests.
- V. Centralization Risk:**
- **Management:** Diversify technology providers and maintain alternative agreements to reduce dependency.
 - **Measure to be Implemented:** Engage multiple DASPs and develop contingency plans to ensure operational continuity.

14) DISPUTE RESOLUTION

Arbitration, Governing Law, and Jurisdiction

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

Any and 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 through 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 upon the parties involved.

15) PERSONAL DATA TREATMENT

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

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

16) TAX REGIME

Tax Regime

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

According to Article 36 of the Digital Asset Issuance Law, the issuance benefits from significant tax advantages 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 Property Transfer and Services Tax, the Income Tax, Municipal Taxes, and all other forms of taxes, regardless of their nature. Furthermore, capital gains or ordinary income from the sale or transfer of digital assets, including debt forgiveness, are also exempt from taxes.

General Tax Benefits: Issuers, certifiers, and registered digital asset service providers benefit from all the aforementioned tax advantages, fostering a favorable environment for digital asset operations.

Disclaimer on Tax Advice: While we outline the tax benefits associated with digital assets under Article 36 of the Digital Asset Issuance Law, 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 laws applicable to them. The company assumes no responsibility for tax advice provided to participants by third parties or for participants' compliance with tax laws.

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17) COMMUNICATION CHANNELS

For any questions, inquiries, additional information, or notifications regarding this Relevant Information Document, the following communication channels are provided: the email address ccoto@bancatlan.sv, the phone number 2223-7676, and the following address: 1 Calle Poniente Blvd Constitución, Colonia Escalón, #3510, Distrito de San Salvador, Municipio de San Salvador, departamento de San Salvador. Furthermore, Carlos Alberto Coto is designated to receive notifications or any documents that need to be delivered to us at the previously mentioned address.

18) ANNEXS

Annex I – Affidavit

Annex II– Certifier's Report

Annex III – Issuer Financial Statements

Annex IV – Issuance Financial Forecasts

Annex V – Important Contracts

- In **Annex V – Important Contracts**, in the public version of the Relevant

Information Document (RID), only those contracts that are strictly relevant to the issuance have been published. Information regarding other contracts has been omitted, as their disclosure could undermine 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 – DASP Policies

Annex VII–Issuers Policies