

APPENDIX 2: Final Terms of Issue

23 July 2025

"Fast Bank" CJSC

Nominal, coupon, non-documentary, non-convertible bond

In order to obtain complete information about "Fast Bank" CJSC as the Issuer of nominal, coupon, non-documentary, non-convertible bonds and the bonds being issued, it is necessary to jointly review the Program Prospectus (registered on July 23, 2025), its amendments and the Final Terms of this issue. The Program Prospectus, its amendments are located at "Fast Bank" CJSC at 32/6 G. Hovsepyan Street, Nork-Marash, Yerevan, RA.

General information (Information that is not applicable is marked as “not applicable.” If securities are issued under the same series with different basic terms (issuance currency, offer price, nominal value, etc.), the different terms for the group of securities that meet each condition are presented separately.)

	Issuer (issuer name)	"Fast Bank" CJSC
	Guarantor	Not guaranteed
	Series	
	Total volume of this series	2,000,000 (two million) USD
	Information on the classification of securities in terms of the issuer's priority of repayment of its obligations (subordination), including the volume of each issue under a given series by subordination.	All details are presented in Section 3.3.6 of the Program Prospectus.
	Issuance currency	USD
	Offer price	$DP = \frac{C}{f} \sum_{t=1}^N \frac{1}{(1 + \frac{y}{100 * f})^{t-1+r}} + \frac{100}{(1 + \frac{y}{100 * f})^{N-1+r}}$ Where: $t = \frac{DSN}{DCC}$ DP – bond price, DSN - the number of days remaining from the settlement/trade date until the next coupon payment, subject to the relevant conditionality, DCC - the number of days from the coupon payment date preceding the transaction to the coupon payment

		date following the transaction, subject to the relevant conditionality, f - the coupon payment frequency (for 2 semiannual payments), N - the number of coupon payments remaining at the time of calculation, C - annual coupon per 100 units of face value, Y - yield to maturity.
	Nominal value	100 (one hundred) US dollars
	Quantity	20,000 (twenty thousand) pieces
	Start of the offer (including any possible changes to the deadline)	August 04, 2025
	Completion of the offer (including any possible changes to the deadline)	November 07, 2025
	International Securities Identification Number (ISIN) or other similar identifier	AMFSCRB2LER1
	The competent authority that made the decision on the issue and placement and the date of the decision (to be filled in if a separate decision was made for the given public offering, otherwise indicate "not applicable")	The decision on the issuance of bonds was made by the Issuer's Board Resolution No. DEC 11-13 dated 15.07.2025. Subsequent issues are subject to decision by the Issuer's Board.
Coupon information		
	First day of coupon calculation	August 04, 2025
	Coupon rate and payment frequency, if the coupon rate is floating, provide information on what index (its change) the interest rate depends on, and where information about that index/its change can be obtained.	With a coupon rate of 6.25% and a semi-annual payment frequency

	The exact days of coupon payment (day, month, year)	The coupon payment dates are: February 04, 2026 August 04, 2026 February 04, 2027 August 04, 2027 Coupon payments are made on coupon calculation days, except in cases where the coupon calculation day is a non-business day, in which case the coupon is paid on the first business day following the coupon calculation day.
	The order in which coupon days are calculated (e.g. 30/360, Act/Act, Act/360, etc.)	Actual days during coupon period/Actual days during year (Actual/Actual)
	Floating coupon calculator	Not applicable
	Other essential conditions for calculating the coupon	The amount of the coupon paid is determined by dividing the annual coupon amount by the frequency of coupon payments during the year.
	Provision on zero-coupon (discount) securities (indicated as "applicable" or "not applicable")	not applicable
Principal repayment information		
	Repayment (partial repayment) period	The bond maturity date is August 4, 2027. Bond repayment amounts are paid to bondholders/nominees on the bond redemption date. If the redemption date is a non-business day, the redemption amounts are paid on the business day following the redemption date.
	The cost of repayment (partial repayments), if not possible, the calculation methodology is indicated	At face value
	Change in redemption value (all conditions under which a change in redemption value is possible are filled in)	Not planned

	Early redemption option at the initiative of the issuer/call option (indicated as "applicable" or "not applicable")	not applicable
	Deadline(s)	Not planned
	Option price, its calculation method (if any),	Not planned
	In case of partial repayment, minimum and maximum repayment value	Not planned
Other information		
	Early redemption option at the investor's initiative/put option (marked as "applicable" or "not applicable")	not applicable
	Deadline(s)	not applicable
	Option price, its calculation method (if any),	not applicable
	Other information (notification period)	not applicable
Placement information		
	Name and location of the distributor	"Fast Bank" CJSC, 32/6 G. Hovsepyan Street, Nork-Marash, Yerevan, RA
	Other terms of placement (not included in the prospectus)	Not planned
Other information		
	Availability of permission to trade in a regulated market for a given class of securities (indicate the names of the relevant regulated markets, date of permission)	The securities are not yet admitted to trading on any regulated market.

	If admission to trading on a regulated market will be sought in respect of the securities being offered, information on this shall be provided (name of the market, including a provision that the application for admission to trading may not be granted, expected date of admission to trading (if possible)).	The Issuer will be required to apply for permission to trade and/or list the bonds on a regulated market, and in accordance with the current legislation of the Republic of Armenia, in case of obtaining permission to trade and/or list the bonds, their further circulation can be carried out only on a regulated market. By regulated market, the Issuer means the “Armenian Stock Exchange” OJSC.
	Security rating	Not applicable
	Methods and deadlines for making payments for securities (periodicity, bank accounts, etc.), as well as methods and deadlines for receiving securities, the form of obtaining a statement of ownership of securities	The transfer of coupon income and payment of the redemption amounts of bonds of each issued tranche will be made by the Issuer based on the extract from the register of owners received from the Central Depository of Armenia OJSC as of 18:00 on the business day preceding the coupon calculation and/or bond redemption date, according to which the Issuer transfers the payments to the bank accounts of the Bondholders on the day of coupon income payment and/or bond redemption. In case of impossibility of transferring the coupon income payment or redemption amount to the account of the customer specified in the extract from the register of owners received from the Central Depository of Armenia OJSC, the Issuer will transfer the payments of these owners to a notary deposit within three business days until the investor receives the relevant instructions, moreover, the amount of the notary deposit service is reimbursed by the investor.

The Issuer (Guarantor) is responsible for the information included in these “Final Terms of Issuance”. The Issuer (Guarantor) certifies that the information included in this document is consistent with the information (presented general methodology) included in the Program Prospectus, its supplements, and is accurate (to the best of its knowledge), and that no facts have been omitted or misrepresented.

Signed parties:

Vahe Badalyan	Board Chairman	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Svetlana Karapetyan	Board Member		
(Name, surname)	(Position)	(Signature)	(Date)

Armen Ktoyan	Board Member	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Vahan Vardanyan	Board Member	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Daniel Hiller	Board Member		
(Name, surname)	(Position)	(Signature)	(Date)
Lilia Movsisyan	Board Member	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Garegin Darbinyan	CEO-Chairman of Directorate	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Sergey Gasparyan	SME Business Management Director-Directorate Member	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Tigran Sargsyan	Retail Business Management Director-Directorate Member	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Tigran Avagyan	Risk Management and Compliance Director-Directorate Member	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Gohar Harutyunyan	CFO-Directorate Member		
(Name, surname)	(Position)	(Signature)	(Date)
Alik Stepanyan	COO-Directorate Member		
(Name, surname)	(Position)	(Signature)	(Date)
Vasil Mamikonyan	Digital Banking Director-Directorate Member	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)
Tatul Tamrazyan	Chief Accountant-Directorate Member	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)

Signatures are verified by:

Garegin Darbinyan	CEO-Chairman of Directorate	signature	18.07.25
(Name, surname)	(Position)	(Signature)	(Date)