“Capital house” loan

<table>
<tr><th>Indicators</th><th>Key Requirements</th></tr>
<tr><td>Product name</td><td>Capital House</td></tr>
<tr><td colspan="2">Lending terms</td></tr>
<tr><td>Loan purpose</td><td>For the purchase of real estate (residential and/or non-residential) by means of funds transfer (if the seller is a legal entity) and/or transfer to a plastic card (if the seller is an individual)</td></tr>
<tr><td>Type of Entrepreneurial Activity</td><td>For business entities engaged in any type of business activity (excluding individual entrepreneurs)</td></tr>
<tr><td>Loan amount</td><td>up to UZS 10,000,000,000.00</td></tr>
<tr><td colspan="2">In this regard, taking into account all existing loans, not more than UZS 10,000,000,000.0, taking into account the total credit debt of one borrower or related borrowers</td></tr>
<tr><td>Loan term</td><td>Up to a term not exceeding 60 months</td></tr>
<tr><td>Grace Period for the Principal Debt</td><td>Up to a term not exceeding 12 months</td></tr>
<tr><td>Loan currency</td><td>In national currency</td></tr>
<tr><td>Interest Rate for Loans Disbursed in National Currency</td><td><table>
<tr><th>Loan Term</th><th>Grace Period</th><th>For clients whose primary deposit account is at the Banking Service Office disbursing the loan</th><th>For clients whose secondary deposit account is at the Banking Service Office disbursing the loan</th></tr>
<tr><td>up to 12 months</td><td>3 months</td><td>21 %</td><td>22 %</td></tr>
<tr><td>13 to 36 months</td><td>6 months</td><td>22 %</td><td>23 %</td></tr>
<tr><td>37 to 60 months</td><td>12 months</td><td>23 %</td><td>24 %</td></tr>
</table></td></tr>
<tr><td>Client's own contribution</td><td>Must be contributed from the borrower's own funds (in cash) in an amount of not less than 20 percent of the amount specified in the sale and purchase agreement for the real estate being purchased with the loan</td></tr>
<tr><td>Loan type</td><td>Closed (without opening a credit line)</td></tr>
<tr><td>Penalty Established upon Occurrence of Overdue Interest Payment</td><td>In the event of an overdue interest payment on loans disbursed, a penalty of 0.5% of the overdue payment amount shall be charged for each day of delay (the total penalty amount must not exceed 50% of the overdue interest amount); the collection procedure shall be established in the underwriter's protocols and the terms of the loan agreement</td></tr>
<tr><td>Security Requirement, including:</td><td>— in the form of security not prohibited by law (real estate, motor vehicle, insurance policy, cash pledge), whereby the portion of the loan secured by pledged property must cover not less than 100% of the loan amount; the remaining portion may be covered by an insurance policy, cash pledge, and/or third-party suretyship (an individual's suretyship may be accepted only as additional security);</td></tr>
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Indicators	Key Requirements
	— the pledged property must be non-residential premises, residential premises, and/or a motor vehicle (provided no one is registered in the residential premises); — must be free of other pledges (except where the property is already pledged under other loans of the same client at Trustbank PJSB); — the property purchased with the loan is accepted as collateral in an amount of up to 70% of its independently appraised value (in accordance with Regulation No. 707 of the Supervisory Board of Trustbank Private Joint Stock Bank “On the Procedure for Accepting Security for Loans Disbursed at Trustbank Private Joint Stock Bank”), but not exceeding the amount of the sale and purchase agreement.
Requirements for Motor Vehicle Pledge	— motor vehicles accepted as collateral must be no more than 5 years old from the year of manufacture (special equipment subject to registration with the State Technical Inspection Department shall not be accepted as collateral); — must be free of other pledges (except where the property is already pledged under other loans of the same client at Trustbank PJSB).
Determination of the Value of the Credited Object	When determining the value of the real estate being purchased, within the established authority — on the basis of the conclusion of the members of the credit committee of the Operations Department and all Banking Service Offices; the value of property exceeding the established appraisal authority is determined on the basis of the conclusion of the head bank's appraisal specialists
Requirements for the Business Entity	
Business activity requirement	The period of operation must be at least 12 months
Account requirement	At the time of loan disbursement, the primary or secondary account must be at the Banking Service Office disbursing the loan
Requirement for Account Status	No debt in Card Index No. 2 (the debt must not continuously exceed 20 calendar days over the last 3 months)
Account turnover requirement	Total cash receipts from business activity credited to the account over the last 6 months must amount to not less than 50 percent of the loan amount (the borrower's average monthly receipts must be sufficient to cover payments under existing loan agreements)
Accounting Balance Sheet and Financial Results	An illiquid balance sheet and loss-making results in the latest financial statements are not permitted (the annual and operational balance sheet for the latest period are taken into account)
Requirement for the Obligations of Business Entities	— no overdue debt under existing loans; — no overdue accounts receivable or payable.
Requirement for Credit History	The Borrower must have no outstanding overdue debt, and no continuous overdue debt exceeding 20 calendar days over the last 6 months

* The total outstanding balance of loans disbursed under this loan product must not exceed UZS 10,000,000,000.0.