Loan Product: **BUSINESS PARTNER**

<table>
<tr><td>Loan Amount</td><td>up to UZS 3,000,000,000.00</td></tr>
<tr><td colspan="2">At the time of loan disbursement — for clients (legal entities and individual entrepreneurs) holding a primary or secondary deposit account at the Banking Service Office disbursing the loan</td></tr>
<tr><td>Loan Purpose</td><td>For small business and individual entrepreneurship entities — for all business development purposes (for purposes not prohibited by law)</td></tr>
<tr><td>Loan Type</td><td>By funds transfer and/or in cash form</td></tr>
<tr><td>Type of Entrepreneurial Activity</td><td>For small business entities and business entities engaged in any type of business activity, and individual entrepreneurs — for business development</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>12 months</td><td>1 month</td><td>20 %</td><td>21 %</td></tr>
<tr><td>24 months</td><td>1 month</td><td>21 %</td><td>22 %</td></tr>
<tr><td>36 months</td><td>2 months</td><td>22 %</td><td>23 %</td></tr>
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</td></tr>
<tr><td>Project Security</td><td>Must be secured by a pledge of real estate and motor vehicles. The pledge value of the real estate accepted as collateral must be not less than 125% of the loan amount received;
must be non-residential and/or residential premises (provided no one is registered in the residential premises).</td></tr>
<tr><td>Additional Security</td><td>Third-party (legal entity and individual) suretyship and other types of security may be accepted as additional security.
Requirements for third-party suretyship:
— the guarantor must have no outstanding overdue debt;
— the guarantor's business activity must not be loss-making;
— the guarantor must have a permanent source of income;
— suretyship by an individual entrepreneur, as an individual, for its own loan shall not be accepted.</td></tr>
<tr><td colspan="2">Requirements for the Business Entity (Borrower)</td></tr>
<tr><td>Requirement for the Primary Account</td><td>At the time of loan disbursement, the primary deposit account or a secondary account must be at the Banking Service Office disbursing the loan.</td></tr>
<tr><td>Requirement for Account Status</td><td>No debt in Card Index No. 2.</td></tr>
<tr><td>Accounting Balance Sheet and Financial Results</td><td>Financial and business activity must be loss-free, and an illiquid balance sheet is not permitted (for legal entities) (the balance sheet reports for the last financial year and the last quarter are taken into account).
Newly established legal entities and individual entrepreneurs are permitted to receive loans.</td></tr>
<tr><td>Requirement for the Obligations of Business Entities</td><td>Individual entrepreneurs and legal entities with a positive credit history (borrowers with no credit history are classified as having a positive credit history)</td></tr>
<tr><td>Requirement for Credit History</td><td>The Borrower must have no outstanding overdue debt and no debt overdue by more than 90 days over the last 12 months</td></tr>
</table>

* The total outstanding balance of loans disbursed under this loan product must not exceed UZS 3,000,000,000.0.

** The authority of Trustbank PJSB in the "Guliston", "Khorezm", "Urgench", "Nukus", "Turtkul", "Khiva", and "Navoi" Banking Service Offices under this product must not exceed UZS 2,000,000,000.0 (two billion).