Appendix 2 to the "Rules for
the Disbursement of Microloans to Individuals
by Trustbank Private Joint-Stock Bank"

Full cost of the microloan:
____ (________________) percent

MICROLOAN AGREEMENT

"___" ____________20__ No. _______ __________city

The ______________________________________ branch (Banking Service Center) of Trustbank Private Joint-Stock Bank (hereinafter referred to as the "Bank"), represented by the manager (head) _______________________, acting on the basis of the Charter and a Power of Attorney, of the one part, and an individual _______________ ____ (hereinafter referred to as the "Borrower/Client"), of the second part, have entered into this Agreement as follows.

§ 1. Subject of the Agreement

1. In accordance with the terms provided for in this Agreement, the Bank shall disburse to the Borrower/Client a microloan in the amount of UZS ________ (____).
The Borrower/Client, in turn, undertakes to repay the microloan funds received within the established period and to pay interest for the use of the microloan funds. (Paragraph as worded in the internal regulatory document approved by Resolution No. 80 of the Bank's Supervisory Board dated July 21, 2025, and registered on August 19, 2025, under No. 705)
2. The microloan shall be disbursed ____.
(in non-cash form or in cash)
3. In order to keep records of the microloan received by the Borrower/Client, the Bank shall open for it the corresponding microloan account.

§ 2. Cost of the Agreement

4. The interest rate on the microloan is set at ___% per annum. If the microloan funds are not repaid on time in accordance with the terms of this Agreement, the interest rate on the microloan for the overdue debt shall be set at ____% per annum.
5. Payment of the principal debt and the interest accrued thereon under the microloan shall be made, by mutual agreement of the parties, using the __________________________ method.
(differentiated or annuity)
6. The Bank shall calculate interest for the use of the microloan payable by the Borrower/Client on the outstanding balance of the principal debt under the microloan actually disbursed, at the nominal rate established in this Agreement. In such case, interest for the use of the microloan shall be calculated from the date the microloan funds are credited to the Borrower's/Client's account or disbursed to the Borrower/Client in cash.
Payment of the principal debt and the interest accrued thereon under the microloan shall be made in accordance with the microloan repayment schedule appended to this Agreement. If a microloan payment date falls on a day off, payment of the accrued interest shall be made on the first business day following the day off, taking into account the interest accrued for the day off.
If an amount exceeding that established in the microloan repayment schedule is received from the Borrower/Client toward the current microloan payment, the Bank shall apply the excess amount

received toward repayment of the principal debt under the Borrower's/Client's microloan and shall recalculate the value of the microloan.
If, after the microloan repayment schedule has been drawn up, the date on which financing under the microloan is to commence changes, or if the dates and terms for making microloan payments or the amount of interim microloan payments change due to partial early repayment of the microloan by the Borrower/Client, the Bank shall, on the basis of an additional agreement, re-issue the microloan repayment schedule. In such case, upon re-issuance of the microloan repayment schedule, the previously existing microloan repayment schedule shall become void.
6-1. If the value of a payment made under the microloan is insufficient for the Borrower/Client to fully perform its obligations to the Bank, the Borrower's/Client's debt shall be repaid, in accordance with Article 248 of the Civil Code of the Republic of Uzbekistan, in the following order of priority:
a) overdue debt on the principal debt and overdue interest payments, proportionately;
b) interest accrued for the current period and debt on the principal debt for the current period;
c) fines and penalties;
d) other expenses of the creditor related to the repayment of the debt.
(Clause as worded in the internal regulatory document approved by Resolution No. 36 of the Bank's Supervisory Board dated March 3, 2025, and registered on March 4, 2025, under No. 694)

§ 3. Rights and Obligations of the Parties

7. The Bank shall have the following rights:
a) to request additional documents from the Borrower/Client in order to more fully analyze its solvency;
b) to unilaterally terminate this Agreement, by notifying the Borrower/Client thereof in writing, if the Borrower/Client has not used the microloan within one month from the date this Agreement was concluded;
c) to take appropriate measures, established by the terms of this Agreement, for the repayment of the microloan, if the microloan is not repaid within the established period;
d) if, as a result of the Borrower's/Client's non-performance or improper performance of its obligations under this Agreement, overdue debt on the principal debt and/or interest arises, to unconditionally and without acceptance withdraw/collect/write off, from the Borrower's/Client's bank accounts (bank deposits), including bank cards, opened at commercial banks of Uzbekistan, the funds necessary to fulfill the obligations under this Agreement (in such case, the Bank shall send the Borrower/Client a notice, no later than the next business day from the date the funds were debited, indicating the amount debited from its account and the grounds on which it was collected in favor of the Bank); (Subclause as worded in the internal regulatory document approved by Resolution No. 80 of the Bank's Supervisory Board dated July 21, 2025, and registered on August 19, 2025, under No. 705)
e) in the event the Borrower/Client breaches the deadline for repayment of the principal debt and/or payment of accrued interest under this Agreement, to deliver to the Borrower/Client its demand for pre-trial dispute settlement;
f) to apply to court with a claim if the Borrower/Client fails to duly comply with the demands set out in the demand within the period specified therein;
g) to unilaterally terminate this Agreement if it is established that the Borrower/Client has, directly or indirectly, committed corrupt acts within the framework of this Agreement; (Subclause added in accordance with the internal regulatory document approved by Resolution No. 36 of the Bank's Supervisory Board dated March 3, 2025, and registered on March 4, 2025, under No. 694)
h) to fully collect the microloan ahead of schedule through judicial proceedings upon the occurrence of any of the following circumstances:
if, as a result of the Borrower's/Client's failure to perform or improper performance of its obligations under this Agreement within the periods established in the microloan repayment schedule, debt on the principal debt, accrued interest, and interest accrued at the increased rate on the overdue microloan continues for 30 (thirty) calendar days from the date such debt arose;

if the Borrower/Client fails to duly perform its obligations under this Agreement (other than the obligation to repay the debt) within 30 (thirty) calendar days from the date a notice (demand) of its non-performance is sent.
(Subclause added in accordance with the internal regulatory document approved by Resolution No. 80 of the Bank's Supervisory Board dated July 21, 2025, and registered on August 19, 2025, under No. 705)
8. The Bank undertakes the following obligations:
a) to disburse the microloan to the Borrower/Client for a period from 20__ “___” _________________ to 20__ “___” ________________;
b) to provide the Borrower/Client, upon its request, with a statement of the status of the microloan account;
c) to notify the Borrower/Client of the reason for early collection of the microloan;
d) if the Bank fully or partially refuses to disburse to the Borrower/Client the microloan provided for by this Agreement, to send the Borrower/Client, no later than the next business day from the date the decision to suspend disbursement of funds under the microloan is made, a written notice of the suspension of disbursement of the microloan and the reasons therefor;
e) in the event of overdue debt on the loan, in order to prevent a further increase in the Borrower's/Client's debt burden, to notify the Borrower/Client of the occurrence of the overdue debt within 7 calendar days from the date such debt arose, using any means of communication, including electronic means of communication, enclosing the loan repayment schedule;
f) to notify the Borrower/Client of the fact, term, amount, composition, and consequences of its failure to perform its obligations to repay the overdue debt under this Agreement, and to request from the Borrower/Client information on the reasons for the occurrence of the overdue debt;
g) in the event the Borrower/Client breaches the deadline for repayment of the principal debt and/or payment of accrued interest under this Agreement, to send the Borrower/Client its demand for pre-trial dispute settlement (such demand shall indicate the amount and composition of the Borrower's/Client's current debt as of the date the demand is drawn up, the methods of repaying the debt, the consequences of the Borrower's/Client's failure to perform its obligations by the deadline specified in the demand, and the methods of pre-trial dispute settlement); (Subclause as worded in the internal regulatory document approved by Resolution No. 80 of the Bank's Supervisory Board dated July 21, 2025, and registered on August 19, 2025, under No. 705)
h) if an amount exceeding that established in the microloan repayment schedule is received from the Borrower/Client toward the current microloan payment, to apply the excess amount received toward repayment of the principal debt under the microloan and to recalculate the value of the microloan;
i) after the Borrower's/Client's debt under the microloan has been paid in full, to post, in the Borrower's/Client's personal account, no later than 3 business days following the date of the last payment made under such debt, information confirming that the debt under the microloan has been repaid in full and that no debt exists under this Agreement.
9. The Borrower/Client shall have the following rights:
a) to demand the timely disbursement of the microloan;
b) to decline, free of charge, to receive the microloan during the period after this Agreement is concluded and before the funds are received by the Borrower/Client;
c) to terminate this Agreement ahead of schedule with the Bank after repaying, at any time and without penalty, the principal debt and the interest accrued thereon under the microloan in full ahead of schedule, and after fully performing its obligations under the Agreement. (Subclause as worded in the internal regulatory document approved by Resolution No. 80 of the Bank's Supervisory Board dated July 21, 2025, and registered on August 19, 2025, under No. 705)
10. The Borrower/Client undertakes the following obligations:
a) to execute and submit to the Bank the documents relating to the microloan security prior to disbursement of the microloan;

b) to repay the microloan within the established periods in accordance with the terms of this Agreement and the microloan repayment schedule, and to make timely settlements with the Bank; (Subclause as worded in the internal regulatory document approved by Resolution No. 80 of the Bank's Supervisory Board dated July 21, 2025, and registered on August 19, 2025, under No. 705)
c) to submit to the Bank, within 5 (five) banking business days, information on any change of place of residence, place of work, surname or name, and other circumstances that may affect the performance of obligations under this Agreement;
d) in the event of dismissal from employment, to repay the microloan and the interest accrued thereon ahead of schedule;
e) if, as a result of its failure to perform or improper performance of its obligations under this Agreement, overdue debt on the principal debt and/or interest arises, to grant the Bank the right to unconditionally and without acceptance withdraw/collect/write off, from its bank accounts (bank deposits), including bank cards, opened at commercial banks of Uzbekistan, the funds necessary to fulfill the obligations under this Agreement. (Subclause added in accordance with the internal regulatory document approved by Resolution No. 80 of the Bank's Supervisory Board dated July 21, 2025, and registered on August 19, 2025, under No. 705)

§ 4. Liability of the Parties

11. If the parties fail to perform or improperly perform their obligations under this Agreement, the liability measures established by the legislation of the Republic of Uzbekistan shall be applied to them.

§ 5. Dispute Resolution

12. The Bank and the Borrower/Client, by mutual consent of the parties, shall be entitled to apply the pre-trial dispute settlement methods established by legislation, including through negotiations.
13. The parties have agreed that all disputes related to this Agreement that can be settled through negotiations shall be considered in the relevant court at the location of the Bank (the Banking Service Office, the Banking Service Center). (Clause as worded in the internal regulatory document approved by Resolution No. 36 of the Bank's Supervisory Board dated March 3, 2025, and registered on March 4, 2025, under No. 694)

§ 6. Other Terms of the Agreement

14. The appendix to this Agreement is an integral part thereof.
15. In the event of overdue interest payment under the microloan, the Borrower/Client shall pay the Bank a penalty in the amount of ___% of the overdue interest payment value for each day of delay, but not exceeding 50 percent of the value of the interest not paid on time (if a penalty for overdue interest debt is established by the terms of the microloan). Payment of the penalty shall not release the Borrower/Client from paying the overdue interest debt. (Clause as worded in the internal regulatory document approved by Resolution No. 35 of the Bank's Supervisory Board dated March 25, 2022, and registered on March 31, 2022, under No. 602)
16. The Bank shall create for the Borrower/Client the ability to remotely repay the principal debt and pay the interest accrued under this Agreement.
17. This Agreement shall remain in effect from the date of its signing until the Borrower/Client has fully performed the obligations under this Agreement.
18. Termination of this Agreement shall not release the parties from the obligation to satisfy any mutual claims (demands) asserted prior to its termination.
19. Any amendments made to this Agreement shall become legally effective once executed in writing and signed by the authorized representatives of the parties.
20. For matters not provided for by this Agreement, the legislation of the Republic of Uzbekistan shall apply.

§ 7. Postal Addresses and Details of the Parties

Bank:

Address: ________________________

Tel.: _______________
TIN: _______________

Bank code: _______________

Bank account: _______________

Manager (Head): _______________

Seal

Borrower/Client:

Address: ________________________

Telephone: _______________

TIN: _______________

Identity document details: _______________

Signature: _______________