Loan Product: BUSINESS MORTGAGE

<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>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>2 months</td><td>21 %</td><td>22 %</td></tr>
<tr><td>36 months</td><td>3 months</td><td>22 %</td><td>23 %</td></tr>
<tr><td>48 months</td><td>6 months</td><td>23 %</td><td>24 %</td></tr>
<tr><td>60 months</td><td>6 months</td><td>23 %</td><td>24 %</td></tr>
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</td></tr>
<tr><td>Loan Type</td><td>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>Loan Purpose</td><td>For small business and private entrepreneurship entities engaged in any type of business activity — for the purchase of real estate (non-residential buildings)</td></tr>
<tr><td>Loan Currency</td><td>In national currency</td></tr>
<tr><td>Authority to Appraise the Loan Collateral Object</td><td>When determining the value of the real estate being purchased — by the Operations Department and all Banking Service Offices, within the authority established by Protocol No. 19/11 dated 14.11.2025</td></tr>
<tr><td>Project Requirements</td><td>— The unsecured portion must be covered by other collateral.
— The real estate purchased under this project must be pledged as security for this loan.
— The client must participate in the purchase of the non-residential building under the project with own funds of not less than 15% (in cash).</td></tr>
<tr><td>Project Security Requirement</td><td>The real estate being purchased must be accepted as collateral in an amount not exceeding 70% of its purchase price</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>Requirements for the Pledged Property When Property Pledge Is Accepted as Security</td><td>— pledge of non-residential and/or residential premises, or motor vehicles (provided no one is registered in the residential premises);
— the property offered as collateral must be free of other pledges (except where, according to Trustbank's ABS, the property is already pledged under other loans of the same client).</td></tr>
<tr><td colspan="2" align="center">Requirements for the Business Entity (Borrower)</td></tr>
<tr><td>Requirement for Account Status</td><td>No debt in Card Index No. 2</td></tr>
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Accounting Balance Sheet and Financial Results	Financial and business activity must not have resulted in a loss
Requirement for the Obligations of Business Entities	Individual entrepreneurs and legal entities that have been operating for the last 12 months and have a positive credit history
Requirement for Credit History	The Borrower must have no outstanding overdue debt and no debt overdue by more than 90 days over the last 12 months
Requirement for the Primary Account	At the time of loan disbursement, the primary deposit account must be at the Banking Service Office disbursing the loan, or the client must hold a secondary account

* 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).