“Express” loan

<table>
<tr><th>No.</th><th>Indicators</th><th colspan="2">Key Requirements</th></tr>
<tr><td>1</td><td>Product Name</td><td colspan="2">Express</td></tr>
<tr><td>2</td><td>Borrower</td><td colspan="2">Newly acquired business entities</td></tr>
<tr><td>3</td><td>Loan Purpose</td><td colspan="2">— Replenishment of working capital (may also be disbursed in cash);
— financing of investment projects (not disbursed in cash).</td></tr>
<tr><td>4</td><td>Loan Amount</td><td colspan="2">up to UZS 10,000,000,000.0</td></tr>
<tr><td>5</td><td>Loan Currency</td><td colspan="2">In national currency</td></tr>
<tr><td rowspan="4">6</td><td colspan="3">I Replenishment of working capital (including in cash, in an amount not exceeding UZS 5,000,000,000.0)</td></tr>
<tr><td>Loan Term</td><td colspan="2">Up to a term not exceeding 36 months</td></tr>
<tr><td>Grace Period for Repayment of Principal on the Loan Disbursed</td><td colspan="2">Up to a term not exceeding 6 months</td></tr>
<tr><td>Type of Lending</td><td colspan="2">Via an open credit line</td></tr>
<tr><td rowspan="4">7</td><td colspan="3">II Financing of investment projects (excluding individual entrepreneurs)
(including on condition that at least 20% of the contract amount for the purchase of real estate or special equipment is formed in cash from the borrower's own funds; the remaining 10% — from other assets and/or expenses)</td></tr>
<tr><td>Loan Term</td><td colspan="2">Up to a term not exceeding 60 months</td></tr>
<tr><td>Grace Period for Repayment of Principal on the Loan Disbursed</td><td colspan="2">Up to a term not exceeding 12 months</td></tr>
<tr><td>Type of Lending</td><td colspan="2">Closed (without opening a credit line)</td></tr>
<tr><td rowspan="2">8</td><td rowspan="2">Interest Rate on the Loan</td><td>a</td><td>For clients whose average monthly cash receipts from business activity over the last 12 months amount to UZS 3,000,000,000 or more on average, or whose export receipts amount to USD 500,000 or more, or who have placed a fixed-term deposit in an amount and for a term not less than that of the loan requested — at a rate of not less than 21% per annum (for loan projects disbursed in cash — not less than 22% per annum)</td></tr>
<tr><td>b</td><td>For clients whose average monthly cash receipts from business activity over the last 12 months amount, on average, to between UZS 1,000,000,000 and 3,000,000,000, and/or whose export receipts amount to between USD 200,000 and 500,000 — at a rate of not less than 22% per annum (for loan projects disbursed in cash — not less than 23% per annum)</td></tr>
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<tr><th>No.</th><th>Indicators</th><th>Key Requirements</th></tr>
<tr><td>9</td><td>Security Requirement, including:</td><td>In the form of security not prohibited by law (real estate, motor vehicle, insurance policy, third-party (legal entity) suretyship), whereby the portion of the loan secured by pledged property must cover 100% of the loan amount</td></tr>
<tr><td>10</td><td>Real Estate Requirements</td><td>— the pledged property must be non-residential and/or residential premises (provided no one is registered in the residential premises);
— must be free of other pledges.</td></tr>
<tr><td>11</td><td>Requirements for Motor Vehicle Pledge</td><td>— 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.</td></tr>
<tr><td>12</td><td>Additional Security</td><td>An individual's suretyship may be accepted only as additional security (it is recommended to accept as security the suretyship of the company's founders, the company's director, and other persons of influence)</td></tr>
<tr><td colspan="3">Requirements for the business entity</td></tr>
<tr><td colspan="2">Business Activity Requirement</td><td>The period of operation must be at least 12 months</td></tr>
<tr><td colspan="2">Account Requirement</td><td>At the time of loan disbursement — for clients whose primary deposit account is at the Banking Service Office disbursing the loan (individual entrepreneurs are an exception)</td></tr>
<tr><td colspan="2">Requirement for Account Status</td><td>No debt in Card Index No. 2</td></tr>
<tr><td colspan="2">Account Turnover Requirement</td><td>The account must show continuous cash receipts from business activity over the last 6 months, sufficient to cover the loan and the interest accrued thereon</td></tr>
<tr><td colspan="2">Accounting Balance Sheet and Financial Results</td><td>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)</td></tr>
<tr><td colspan="2">Requirement for the Obligations of Business Entities</td><td>— no overdue debt under existing loans;
— no overdue accounts receivable or payable.</td></tr>
<tr><td colspan="2">Requirement for Credit History</td><td>The Borrower must have no outstanding overdue debt, and no continuous overdue debt exceeding 20 calendar days over the last 6 months</td></tr>
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The total outstanding balance of loans disbursed under this loan product must not exceed UZS 10,000,000,000.0.