

LOAN AGREEMENT

Contract Number: LA-2025-015

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

HSBC Holdings

BORROWER:

Meridian Holdings Corp.

Section 2: Loan Terms and Conditions

| | |
|------------------------------|--------------------------------|
| Principal Amount: | USD 1,382,000.00 |
| Interest Rate (p.a.): | 4.5% |
| Term: | 62 months |
| Maturity Date: | March 20, 2031 |
| Purpose: | New market entry and expansion |
| Security: | Yes (Secured Loan) |
| Collateral: | Shares in the acquired company |

Section 3: Repayment Terms

Repayment shall be made in 62 monthly installments. The estimated monthly payment is approximately USD 27,472.82 (including interest). A detailed amortization schedule will be provided separately.

Section 5: General Terms

This Agreement shall be governed by and construed in accordance with the laws of the State of New York. Any amendments or modifications must be in writing. If any provision is found to be unenforceable, the remaining provisions shall continue in full force and effect.

Section 6: Signatures

HSBC Holdings

(Lender)

Date: _____

Meridian Holdings Corp.

(Borrower)

Date: _____