

# LOAN AGREEMENT

**Contract Number:** LA-2025-037

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

American Express

### BORROWER:

Vertex Pharmaceuticals Inc.

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 751,000.00
<b>Interest Rate (p.a.):</b>	6.5%
<b>Term:</b>	164 months
<b>Maturity Date:</b>	August 07, 2039
<b>Purpose:</b>	Acquisition of Competitor Corp. and business integration
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	Office building at 159 Hickory Drive, Nashville, TN 37201

## Section 3: Repayment Terms

Repayment shall be made in 164 monthly installments. The estimated monthly payment is approximately USD 8,647.18 (including interest). A detailed amortization schedule will be provided separately.

## Section 4: Special Provisions

Loan meets EU Taxonomy criteria for sustainable investments. Eligible for green bond certification.

## 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**

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American Express

(Lender)

Date: \_\_\_\_\_

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Vertex Pharmaceuticals Inc.

(Borrower)

Date: \_\_\_\_\_