

# LOAN AGREEMENT

**Contract Number:** LA-2025-053

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Capital One Financial

**BORROWER:**

Cardinal Health Systems

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 667,000.00
<b>Interest Rate (p.a.):</b>	4.9%
<b>Term:</b>	170 months
<b>Maturity Date:</b>	February 01, 2040
<b>Purpose:</b>	Fleet vehicle purchase
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 170 monthly installments. The estimated monthly payment is approximately USD 6,647.11 (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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Capital One Financial

(Lender)

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

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Cardinal Health Systems

(Borrower)

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