

# LOAN AGREEMENT

**Contract Number:** LA-2025-045

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

HSBC Holdings

**BORROWER:**

Ironwood Properties LLC

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 1,925,000.00
<b>Interest Rate (p.a.):</b>	2.9%
<b>Term:</b>	64 months
<b>Maturity Date:</b>	May 21, 2031
<b>Purpose:</b>	Supply chain optimization
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 64 monthly installments. The estimated monthly payment is approximately USD 34,730.21 (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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HSBC Holdings

(Lender)

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

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Ironwood Properties LLC

(Borrower)

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