

LOAN AGREEMENT

Contract Number: LA-2025-037

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

American Express

BORROWER:

Vertex Pharmaceuticals Inc.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 751,000.00
Interest Rate (p.a.):	6.5%
Term:	164 months
Maturity Date:	August 05, 2039
Purpose:	Acquisition of Competitor Corp. and business integration
Security:	Yes (Secured Loan)
Collateral:	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

American Express

(Lender)

Date: _____

Vertex Pharmaceuticals Inc.

(Borrower)

Date: _____