

LOAN AGREEMENT

Contract Number: LA-2025-013

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Morgan Stanley

BORROWER:

Pinnacle Solutions Ltd.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 1,916,000.00
Interest Rate (p.a.):	6.8%
Term:	70 months
Maturity Date:	November 17, 2031
Purpose:	Equipment modernization program
Security:	Yes (Secured Loan)
Collateral:	The solar installation equipment

Section 3: Repayment Terms

Repayment shall be made in 70 monthly installments. The estimated monthly payment is approximately USD 38,228.76 (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

Morgan Stanley

(Lender)

Date: _____

Pinnacle Solutions Ltd.

(Borrower)

Date: _____