

# LOAN AGREEMENT

**Contract Number:** LA-2025-049

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

TD Bank

**BORROWER:**

Frontier Agriculture Co.

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 2,952,000.00
<b>Interest Rate (p.a.):</b>	4.8%
<b>Term:</b>	83 months
<b>Maturity Date:</b>	December 11, 2032
<b>Purpose:</b>	Expansion of production facilities
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	Shares in the acquired company

## Section 3: Repayment Terms

Repayment shall be made in 83 monthly installments. The estimated monthly payment is approximately USD 47,374.27 (including interest). A detailed amortization schedule will be provided separately.

## 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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TD Bank

(Lender)

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

\_\_\_\_\_

Frontier Agriculture Co.

(Borrower)

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