

LOAN AGREEMENT

Contract Number: LA-2025-053

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Capital One Financial

BORROWER:

Cardinal Health Systems

Section 2: Loan Terms and Conditions

Principal Amount:	USD 667,000.00
Interest Rate (p.a.):	4.9%
Term:	170 months
Maturity Date:	February 03, 2040
Purpose:	Fleet vehicle purchase
Security:	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

Capital One Financial

(Lender)

Date: _____

Cardinal Health Systems

(Borrower)

Date: _____