

Condition of Loan

BNP Paribas Securities (Japan) Limited (“the Firm”)

Type of Loan	Loan on negotiable instrument, Loan on deeds
Loan Interest Rate	Upper limit Annual Rate 20.0%
Repayment Method	Lump Sum Repayment Method Principal and Interest Equal Repayment Method Free Repayment Method
Repayment Period	1 ~ 216 months
Number of Repayment	1 ~ 216
Ratio of liquidated damages to the principal	Upper limit Annual Rate 20.0%
Matters related to the Collateral	Requisition of Collateral: Yes Major types of Collateral: Real estate, securities, accounts receivable Requisition of Guarantor: No
Designated Dispute Resolution Organization	Japan Financial Service Association, Money Lending Business Consultation/Dispute Resolution Center
Major Example of Repayment (where loan principal is JPY 100 million, annual interest rate is 15.0%, interest payment is once a year, repayment period is 3 years, and lump sum repayment method)	To pay JPY 15 million on the interest payment day within the first and second year, and to pay JPY 115 million on the repayment date.

This table is presented based on matters stipulated under Article 14 Paragraph 2 of the Money Lending Business Act.

The Firm does not provide loans to individual customers.

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