

## 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 20.00%   |
| Repayment Method  | Lump Sum Repayment Method<br>Principal and Interest Equal Repayment Method<br>Free Repayment Method                                       |
| Repayment Period  | 1 ~ 216 months  |
| Number of Repayment   | 1 ~ 216   |
| Ratio of liquidated damages to the principal  | Upper limit    Annual Rate 20.00%   |
| Matters related to the Collateral   | Requisition of Collateral: Yes<br>Major types of Collateral: Real estate, securities, accounts receivable<br>Requisition of Guarantor: No |
| Designated Dispute Resolution Organization  | Japan Financial Service Association, Money Lending Business Consultation/Dispute Resolution Center  |
| Major Example of Repayment<br>(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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