LIETUVOS RESPUBLIKA

LOAN AGREEMENT

20/08/2026

1. Contract Details and Parties

Loan agreement No. PS-20260820
Date: 2026 m. rugpjūčio 20 d.
Place: Vilnius, Republic of Lithuania

This loan agreement (the "Agreement") was concluded by:
Andrius Vaitkus, personal code 38001011111, address Ąžuolų g. 12-1, Vilnius (the "Lender"), and
Milda Sakalauskienė, personal code 48512121234, address Vilniaus g. 5-9, Šiauliai (the "Borrower").
The Lender and the Borrower are together referred to as the Parties and individually as a Party.
The Loan Amount means the sum specified in clause 2.1. Interest means the remuneration for the use of the Loan Amount set out in section 3.

2. Loan Amount and Transfer

2.1. The Lender undertakes to transfer to the Borrower a Loan Amount of 3000 EUR (3000 euros), and the Borrower undertakes to repay it on the terms and within the time limits set out in this Agreement.
2.2. The Loan Amount is transferred by bank transfer to the account specified by the Borrower.
2.3. Transfer of the Loan Amount is evidenced by a bank statement showing the credit or by a written receipt from the Borrower.
2.4. This Agreement is deemed concluded from the moment the Loan Amount is transferred to the Borrower.

3. Interest

3.1. For the use of the Loan Amount the Borrower pays interest of 5% per annum.
3.2. Interest is calculated on the outstanding balance of the Loan Amount.
3.3. Interest accrues from the day the Loan Amount is transferred until the day it is repaid in full.
3.4. Interest is calculated on a 365-day year basis.

4. Repayment

4.1. The Borrower undertakes to repay the entire Loan Amount together with accrued Interest by 2027-06-30.
4.2. The Loan is repaid by bank transfer to the account specified by the Lender, stating the number of this Agreement and the words "loan repayment" in the payment reference.
4.3. The obligation is deemed performed from the day the funds are credited to the Lender's account.
4.4. Sums received are applied in the following order: first to accrued Interest, then to the principal Loan Amount.

5. Early Repayment

5.1. The Borrower may repay the Loan Amount or part of it before the due date, without any additional fees or penalties.
5.2. In the case of early repayment, Interest is calculated only for the actual period of use up to

the day of repayment.
5.3. The Borrower informs the Lender in writing of an intention to repay early at least 5 calendar days in advance.

6. Default Interest and Liability

6.1. If the Loan Amount or Interest is not paid on time, the Borrower pays default interest of 0.05% of the overdue amount for each day of delay.
6.2. Payment of default interest does not release the Borrower from the obligation to repay the Loan Amount and pay the Interest.
6.3. A Party in breach of the Agreement compensates the other Party for direct losses incurred as a result.

7. Security

7.1. The Borrower's obligations under this Agreement are not secured by a guarantee or other security instruments.
7.2. The Parties may agree on security instruments in a separate written agreement, which shall form an integral part of this Agreement.

8. Notices

8.1. All notices relating to the performance of this Agreement shall be given in writing.
8.2. Notices are sent by registered post to the address given by the Party or by email with confirmation of receipt.
8.3. A Party who changes their address or other contact details must inform the other Party in writing within 5 calendar days.

9. Data Processing

9.1. The Parties process each other's personal data solely for the purposes of concluding and performing this Agreement and complying with legal obligations.
9.2. The Parties ensure the security of the personal data processed and do not disclose it to third parties, except in the cases provided by law.
9.3. Each Party has the right to access their personal data and request its correction or restriction of processing.

10. Force Majeure

10.1. A Party is not liable for failure to perform this Agreement if it results from force majeure circumstances the Party could not foresee, control or avoid.
10.2. The Party notifies the other Party in writing of such circumstances within 10 calendar days of their occurrence.
10.3. Force majeure does not release the Borrower from the obligation to repay the Loan Amount, but no default interest accrues during that period.

11. Dispute Resolution

11.1. Any disputes arising out of or in connection with this Agreement shall first be resolved through negotiation between the Parties.
11.2. If no agreement is reached within 30 calendar days of one Party's written request, the dispute shall be resolved in the courts of the Republic of Lithuania.

12. Final Provisions

12.1. This Agreement enters into force upon signing and transfer of the Loan Amount and remains in force until all obligations of the Parties have been fully performed.
12.2. This Agreement is governed by the law of the Republic of Lithuania.

12.3. Amendments and additions are valid only in writing and signed by both Parties.
12.4. This Agreement is made in two counterparts of equal legal force, one for each Party. If signed with a qualified electronic signature, a single counterpart is made.

LENDER

(signature)
Andrius Vaitkus
Date: ____________________

BORROWER

(signature)
Milda Sakalauskienė
Date: ____________________