

Main St Lending Programs – Shared/Differing Borrower/Participant Criteria

<p align="center"><u>Main Street New Loan Facility</u> MSNLF</p>	<p align="center"><u>Main Street Priority Loan Facility</u> MSPLF</p>	<p align="center"><u>Main Street Expanded Loan Facility</u> MSELF</p>
<p>Eligible Lenders: a U.S. federally insured depository institution (including a bank, savings association, or credit union), a U.S. branch or agency of a foreign bank, a U.S. bank holding company, a U.S. savings and loan holding company, a U.S. intermediate holding company of a foreign banking organization, or a U.S. subsidiary of any of the foregoing.</p> <p>Eligible Borrowers: a business that:</p> <ol style="list-style-type: none"> 1. Was established prior to March 13, 2020; 2. Is not an Ineligible Business; 3. Meets at least one of the following two conditions: (i) has 15,000 employees or fewer, or (ii) had 2019 annual revenues of \$5 billion or less; 4. Is created or organized in the U.S. or under the laws of the U.S. with significant operations in and a majority of its employees based in the U.S.; 5. Does not also participate in the MSPLF, the MSELF, or the PMCCF; and 6. Has not received specific support pursuant to the Coronavirus Economic Stabilization Act of 2020 (Subtitle A of Title IV of the CARES Act). <p><u>Required Lender/Borrower Certifications and Covenants</u></p> <p>Retaining Employees: Each Eligible Borrower that participates in the Facility should make commercially reasonable efforts to maintain its payroll and retain its employees during the time the Eligible Loan is outstanding</p>	<p>Eligible Lenders: U.S. federally insured depository institution (including a bank, savings association, or credit union), a U.S. branch or agency of a foreign bank, a U.S. bank holding company, a U.S. savings and loan holding company, a U.S. intermediate holding company of a foreign banking organization, or a U.S. subsidiary of any of the foregoing.</p> <p>Eligible Borrowers: is a business that:</p> <ol style="list-style-type: none"> 1. Was established prior to March 13, 2020; 2. Is not an ineligible Business; 3. Meets at least one of the following two conditions (i) has 15,000 employees or fewer, or (ii) has 2019 annual revenues of \$5 billion or less; 4. Is created or organized in the U.S. or under laws of the U.S. with significant operations in and majority of its employees based in the U.S. 5. Does not also participate in the MSNLF, the MSELF, or PMCCF; and 6. Has not received specific support pursuant to the Coronavirus Economic Stabilization Act of 2020 (Subtitle A of Title IV of the CARES Act). <p><u>Required Lender and Borrower Certifications and Covenants</u></p> <p>Retaining Employees: Each Eligible Borrower that participates in the Facility should make commercially reasonable efforts to maintain its payroll and retain its employees during the time the Eligible Loan is outstanding</p>	<p>Eligible Lenders: a U.S. federally insured depository institution (including a bank, savings association, or credit union), a U.S. branch or agency of a foreign bank, a U.S. bank holding company, a U.S. savings and loan holding company, a U.S. intermediate holding company of a foreign banking organization, or a U.S. subsidiary of any of the foregoing.</p> <p>Eligible Borrowers: a business that:</p> <ol style="list-style-type: none"> 1. Was established prior to March 13, 2020; 2. Is not an Ineligible Business; 3. Meets at least one of the following two conditions: (i) has 15,000 employees or fewer, or (ii) had 2019 annual revenues of \$5 billion or less; 4. Is created or organized in the U.S. or under the laws of the U.S. with significant operations in and a majority of its employees based in the U.S.; 5. Does not also participate in the MSPLF, the MSNLF, or the PMCCF; and 6. Has not received specific support pursuant to the Coronavirus Economic Stabilization Act of 2020 (Subtitle A of Title IV of the CARES Act). <p><u>Required Lender/Borrower Certifications and Covenants</u></p> <p>Retaining Employees: Each Eligible Borrower that participates in the Facility should make commercially reasonable efforts to maintain its payroll and retain its employees during the time the Eligible Loan is outstanding</p>