

DECISION ON INCREASE IN LONG-TERM BORROWINGS

October 13, 2021 | Unofficial Translation

1	Amount of Borrowings	US\$100,000,000
2	Interest Rate	Ranging from 5.00% - 6.00% (Interest + Fees)
3	Term of Borrowings	5 years
4	Date of Disbursement	Expected 1st disbursement date is in January 2022
5	Maturity Date	2026
6	Name of Creditor	Bank SinoPac Co., Ltd.
7	Debt-to-Equity Ratio (%)	8.52%
8	Total Debt-to-Equity Ratio (%)	519.35%
9	Shareholder Equity	≥ 30 Billion KHR
10	Description	The long term facility is to support strategic growth and diversification of funding sources in line with the Bank's plan.
11	Reason	This facility will provide new loans to small and medium enterprises.