

## Decision on Increase in Long-term Borrowings (Unofficial Translation)

### Disclosure Details:

1 - Amount of Borrowings	US\$80,000,000
2 - Interest Rate	Ranging from 8.42% - 12.71% (Interest + Fees)
3 - Term of Borrowings	4 years
4 - Date of Loan Agreement	2023-08-14
5 - Maturity Date	2027-08-13
6 - Name of Creditor	Bank SinoPac Co., Ltd.
7 - Loan Facility to Equity Ratio (%)	6.11%
8 - Total Debt-to-Equity Ratio (%)	621.79%
9 - Shareholder Equity	≥ 30 Billion KHR
10 - Description	This facility will provide new loans to micro, small and medium enterprises. The Facility Agreement is made and dated on August 14th, 2023 and ACLEDA Bank received the Facility Agreement on August 15th, 2023 at 11:07am.
11 - Reason	The long term facility is to support strategic growth and diversification of funding sources in line with the Bank 's business plan.