

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

Disclosure Details:

1 - Amount of Borrowings	US\$100,000,000
2 - Interest Rate	Ranging from 8.80% - 11.00% (Interest + Fees)
3 - Term of Borrowings	5 years
4 - Date of Disbursement	Expected 1st disbursement date is in December 2023
5 - Maturity Date	5 years after utilisation
6 - Name of Creditor	ASIAN INFRASTRUCTURE INVESTMENT BANK
7 - Debt-to-Equity Ratio (%)	7.39%
8 - Total Debt-to-Equity Ratio (%)	596.98%
9 - Shareholder Equity	≥ 30 Billion KHR
10 - Description	This facility will provide new loans to micro, small and medium enterprises.
11 - Reason	The long term facility is to support strategic growth and diversification of funding sources in line with the Bank's plan.