

Decision on Increase in Long-term Borrowings

(Unofficial Translation)

Disclosure Details:

1 - Amount of Borrowings	USD4,000,000
2 - Interest Rate	8.5%
3 - Term of Borrowings	5 years
4 - Date of Disbursement	2022-05-12
5 - Maturity Date	2027-05-12
6 - Name of Creditor	RHB Bank (Cambodia) PLC.
7 - Loan Facility to Equity Ratio (%)	140.42%
8 - Total Debt-to-Equity Ratio (%)	331.73%
9 - Shareholder Equity	< 30 Billion KHR
10 - Description	JS LAND PLC has entered into a loan agreement with RHB Bank (Cambodia) PLC. for a substantial amount of USD4,000,000.
11 - Reason	Finance TGR2 construction cost project.