

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

### Disclosure Details:

1 - Amount of Borrowings	USD 200,000
2 - Interest Rate	18% p.a
3 - Term of Borrowings	2 years
4 - Date of Disbursement	25th December 2022
5 - Maturity Date	25th December 2024
6 - Name of Creditor	Law Ban Seng
7 - Debt-to-Equity Ratio (%)	10.05%
8 - Total Debt-to-Equity Ratio (%)	740.25%
9 - Shareholder Equity	< 30 Billion KHR
10 - Description	JS LAND PLC has entered into a loan agreement with Law Ban Seng for a substantial amount of USD 200,000.
11 - Reason	The purpose of the borrowing is used for funding of project and operating expenses.