

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

Disclosure Details:

1 - Amount of Borrowings	USD 344,455.57
2 - Interest Rate	18% p.a
3 - Term of Borrowings	2 Years
4 - Date of Disbursement	16th January 2023
5 - Maturity Date	12th January 2025
6 - Name of Creditor	Koy Sokmean
7 - Debt-to-Equity Ratio (%)	17.30%
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 Koy Sokmean for a substantial amount of USD 344,455.57.
11 - Reason	The purpose of the borrowing is used for funding of project and operating expenses.