

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

Disclosure Details:

1 - Amount of Borrowings	USD 500,000
2 - Interest Rate	18% p.a
3 - Term of Borrowings	1 year
4 - Date of Disbursement	29 November 2022
5 - Maturity Date	28 December 2023
6 - Name of Creditor	Hav Chantharith
7 - Debt-to-Equity Ratio (%)	25.11%
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 Mr. Hav Chantharith for a substantial amount of USD 500,000.
11 - Reason	The purpose of the borrowing is used for funding of project and operating expenses.