

## **Decision on Increase in Long-term Borrowings**

### **(Unofficial Translation)**

#### Disclosure Details:

1 - Amount of Borrowings	USD1,000,000
2 - Interest Rate	14.4% p.a
3 - Term of Borrowings	1 Year and 4 months
4 - Date of Disbursement	2022-09-01
5 - Maturity Date	2023-12-31
6 - Name of Creditor	Oknha Koy Le San
7 - Loan Facility to Equity Ratio (%)	37.71%
8 - Total Debt-to-Equity Ratio (%)	375.63%
9 - Shareholder Equity	< 30 Billion KHR
10 - Description	JS LAND PLC has entered into a loan agreement with Oknha Koy Le San for a substantial amount of USD1,000,000.
11 - Reason	The purpose of the borrowing is used for funding of project and operating expenses.