

## **Joint Statement**

This is a joint statement between Microfinance Institution Amret Plc (Amret), and the Complainants related to IFC's investment in Amret Microfinance Institution PLC ("Amret") (IFC Project: Amret MFI Equity 34748). The complaint was marked as "Cambodia MIFA Debt Fund Amret MFI Equity 13".

During the CAO assessment process, the complainant and the IFC client, Amret, expressed an interest in engaging in a CAO-facilitated dispute resolution process to resolve the issues raised in the complaint related to Amret using a collaborative approach. The parties agreed on the Ground Rules to guide the mediation in December 2025.

As a result of the voluntary dispute resolution engagement, the parties reached and signed an agreement on 3 March 2026 and agreed that CAO monitors the implementation of the settlement agreement for 27 months until 30 June 2028, with the possibility of extending the monitoring period.

In addition, the parties, with their respective representatives agreed to maintain the confidentiality of the agreement's contents in order to respect the privacy of the process, protect commercially sensitive information, and honor the mutual understanding between them.