



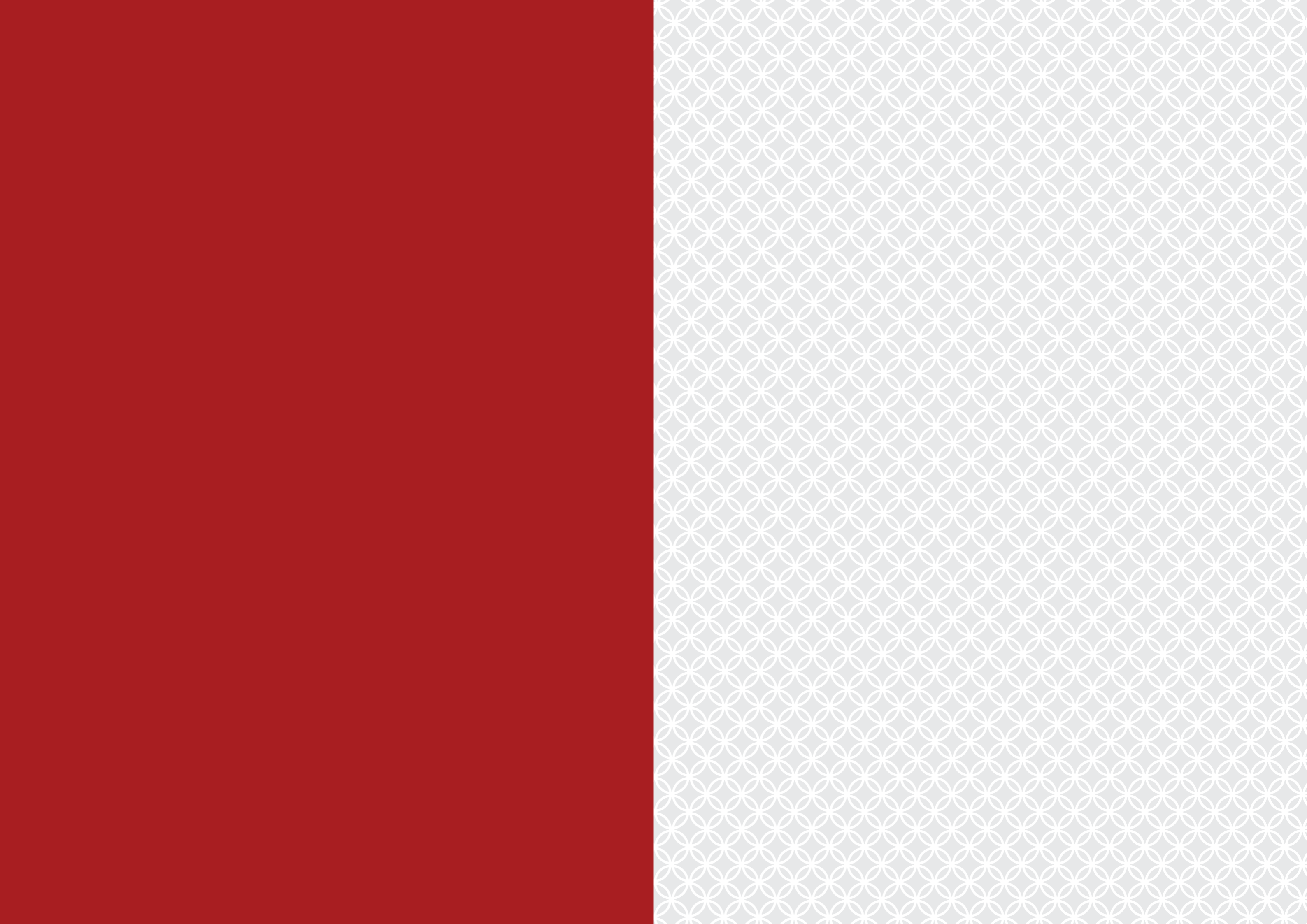
ធនាគារ កាណាឌីយ៉ា
加 華 銀 行
CANADIA BANK



Fast, Easy, and Secured Banking
in a Digital World

របាយការណ៍ប្រចាំឆ្នាំ
ANNUAL REPORT
年度报告

2022



OUR HISTORY

CANADIA BANK was established and opened its **VERY FIRST BRANCH IN CAMBODIA ON NOVEMBER 11**

The **COMPLETION OF CANADIA TOWER** was a proud moment for all, which remained the tallest building in Cambodia from 2009 to 2014.

OUR MOST PROFITABLE YEAR ON RECORD with net earnings exceeding US\$122 million; this reflected the hard work, dedication, and perseverance of our team and the trust from our customers.

› 1991

› 2009

› 2019



› 2003

WON GLOBAL CASH PAYMENT AND CASH MANAGEMENT GOLDEN AWARD, recognized by HSBC USA with an award that cemented Canadia Bank as Cambodia's leading bank.

› 2013

MOBILE AND INTERNET BANKING WERE LAUNCHED for customers to access our products, services, and accounts 24/7/365 and **WE OPENED OUR 50TH BRANCH.**

› 2022 and Beyond

THE FIRST SMART BRANCH WAS OPENED IN SAEN SOKH, we reached more than **400 SELF-SERVICE DIGITAL BANKING MACHINES**, we grew to **4,000 EMPLOYEES AND COUNTING**, and we are continuously and heavily investing in our digital transformation initiatives to provide the best-in-class services to our customers. **WE ARE PROUD OF OUR LOCAL HERITAGE AND WE ARE HERE TO STAY.**

WELCOME TO SMART BRANCHES

Our Smart Branches are digital hubs that offer full-banking services equipped with the latest self-service digital devices providing the customers with smooth and convenient banking experiences.



STUENG MEAN CHEY SMART BRANCH



SAEN SOKH SMART BRANCH



IFL SMART BRANCH

OUR SELF-SERVICE DIGITAL DEVICES

Open an account, Deposit Cash or Cheque and Withdraw Cash, and Request for a Debit Card by yourself conveniently. The ATMs, Cash Recycling Machines, and Smart Card-Embossing Machines are available to customers 24/7/365.



ATM



CASH RECYCLING MACHINE



VIRTUAL TELLER MACHINE



SMART CARD-EMBOSSING MACHINE

THE ALL-NEW CANADIA BANK APP

Experience fast and easy banking services with just a few clicks, more features, and collect points and get special rewards.



CANADIA BANK CARDS

Shop for your favorite items easily, conveniently, and securely without carrying cash using Canada Bank credit or debit cards.





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WHO WE ARE

CORPORATE PROFILE

Canadia Bank is a long-established and leading local full-service commercial bank in Cambodia. We are one of the pioneer financial institutions that played a crucial role in the nationwide economic rebuilding efforts. The Bank was fully privatized in 1998. With a worldwide network of banking relationships and a solid base of local and international customers, Canadia Bank is one of the largest commercial banks by balance sheet and holds commanding market shares in loans and deposits.

Canadia Bank provides a wide array of market-leading banking products and services including Deposits, Loans, Digital Payments, Foreign Exchange, Local and International Remittances, Debit and Credit Cards, Cash Management, Project Financing, and Stock Brokering.

Canadia Bank's established institutional strength and value-added banking products and services are the fundamental components of our successful business relationship with our customers and shareholders. With 65 operating branches and more than 400 self-service digital devices, our service-oriented and customer-focused branches throughout the country are the frontline of delivering high standards of banking services. Through our digital transformation initiatives, the Bank is constantly unveiling more digital solutions and best-in-class products and services to provide excellent customer experience.

CORPORATE MISSION

To be the best partner to our customers and employees by leveraging on our people, technology and service delivery.

CORPORATE VISION

To be recognised as the best bank in Cambodia.

CORE VALUES



TRUST

We build Trust with Integrity with our customers and Teamwork with our colleagues



OWNERSHIP

We take ownership and seek win-win solutions.



PERFORMANCE-DRIVEN

We adhere to "One Bank" drive for performance and celebrate success.



INNOVATION

We do continuous Innovation for better ways to serve our customers and the Bank



CUSTOMER SERVICE

We provide our Customers with the Best Quality Service by listening and attending to their needs



សារលិខិតពី ប្រធានក្រុមប្រឹក្សាភិបាល និងអគ្គនាយក

ជូនចំពោះភាគទុនិក

នៅឆ្នាំ ២០២២ សេដ្ឋកិច្ចពិភពលោកបានបង្ហាញពីសញ្ញាងើបឡើងវិញ ប៉ុន្តែបញ្ហាប្រឈមមួយចំនួននៅតែមានតួយ៉ាងដូចជា សង្គ្រាមរវាងរុស្ស៊ី និងអ៊ុយក្រែន ដែលបង្កការរំខានដល់ខ្សែសង្វាក់ផ្គត់ផ្គង់បណ្តាលឲ្យមានការកើនឡើងនូវតម្លៃទំនិញ ជាពិសេស ប្រេងឥន្ធនៈ និងវត្ថុធាតុដើមផ្សេងៗ ។ ទោះបីជាមានភាពតានតឹងផ្នែកភូមិសាស្ត្រនយោបាយ និងអតិផរណាជាសកលយ៉ាងណាក៏ដោយក៏សេដ្ឋកិច្ចកម្ពុជានៅតែបន្តងើបឡើងវិញជាមួយនឹងអត្រាកំណើន ៥,១% ក្នុងឆ្នាំ ២០២២ ដោយសារតែគោលនយោបាយ និងការគ្រប់គ្រងធម្មតាត្រួតត្រា កូវីដ១៩ ប្រកបដោយប្រសិទ្ធភាពខ្ពស់ ការបើកសេដ្ឋកិច្ចក្នុងស្រុកឡើងវិញ ការកើនឡើងនូវតម្រូវការ ខាងក្រៅ និងការងើបឡើងវិញនៃវិស័យទេសចរណ៍។ ទន្ទឹមគ្នានេះដែរកម្ពុជាក៏ទទួលបានជោគជ័យក្នុងការធ្វើជាម្ចាស់ផ្ទះនៃ កិច្ចប្រជុំកំពូលអាស៊ានលើកទី៤០ និងកិច្ចប្រជុំពាក់ព័ន្ធនានាផងដែរ។ លើសពីនេះទៅទៀតនៅក្នុងឆ្នាំនេះ កម្ពុជាក៏បានចូលរួមក្នុង កិច្ចព្រមព្រៀងពាណិជ្ជកម្មសេរីភាពជាដៃគូសេដ្ឋកិច្ចគ្រប់ជ្រុងជ្រោយក្នុងតំបន់ (“RCEP”) និងកិច្ចព្រមព្រៀងពាណិជ្ជកម្មសេរីកម្ពុជា-ចិន (“CCFTA”) ដើម្បីជម្រុញវិស័យកសិកម្មនិងកសិឧស្សាហកម្មរបស់កម្ពុជាឱ្យកាន់តែប្រសើរឡើង។

នៅក្នុងឆ្នាំនេះ ធនាគារជាតិនៃកម្ពុជាបានបន្តរក្សានូវការបន្ធូរបន្ថយ ដោយរក្សានូវទ្រនាប់ដើមទុនខុសស៊ែរសិនចំនួន ១,២៥% និង អត្រាប្រាក់បម្រុងកាតព្វកិច្ចចំនួន ៧% សម្រាប់រូបិយប័ណ្ណទាំងអស់ដើម្បីស្តារឡើងវិញនូវសកម្មភាពសេដ្ឋកិច្ច និងសន្ទនីយភាព នៅក្នុងវិស័យធនាគារ។ ជាលទ្ធផលវិស័យធនាគារនៅតែរឹងមាំ និងមានភាពធន់ជាមួយនឹងទ្រព្យសកម្មសរុបកើនឡើង ១៤,៥% ដល់ ៧៩,៧ ពាន់លានដុល្លារអាមេរិក ប្រាក់កម្ចីសរុបកើនឡើង២០,២% ដល់ ៥៦,១ ពាន់លានដុល្លារអាមេរិក និងប្រាក់បញ្ញើសរុប កើនឡើង ១១,៣% ដល់ ៤៤,៦ ពាន់លានដុល្លារអាមេរិក។ ដោយបរិយាបន្នហិរញ្ញវត្ថុបន្តពង្រីក ចំនួនគណនីប្រាក់បញ្ញើបាន កើនឡើងពី ១២,៧លានគណនី ទៅ ១៤,៣លានគណនី ហើយចំនួនគណនីប្រាក់កម្ចីបានកើនឡើងពី ៣,៤ លានគណនី ទៅ ៣,៧ លានគណនី។ លើសពីនេះទៅទៀតធនាគារជាតិនៃកម្ពុជា បានដាក់ឱ្យដំណើរការជាផ្លូវការនូវប្រព័ន្ធ KHQR ដើម្បីជួយ សម្រួលដល់ការទូទាត់អន្តរធនាគារនិងជម្រុញការច្នៃប្រឌិតបច្ចេកវិទ្យាហិរញ្ញវត្ថុនៅក្នុងវិស័យហិរញ្ញវត្ថុ និងធនាគារ។

លទ្ធផលហិរញ្ញវត្ថុរបស់ធនាគារ កាណាឌីយ៉ា

ទោះបីជាមានការប្រកួតប្រជែង និងបញ្ហាប្រឈមខ្លាំងក៏ដោយ ក៏ចំណូលការប្រាក់របស់យើងបានកើនឡើងចំនួន ៨% ដែលគាត់ច្រើន បានមកពីចំណូលការប្រាក់ពីការដាក់មូលនិធិ ធ្វើឲ្យកំណើនប្រាក់ចំណូលសរុបកើនឡើង ៧%ធៀបទៅនឹងឆ្នាំមុន។

ជាមួយនឹងការគ្រប់គ្រងចំណាយប្រកបដោយប្រសិទ្ធភាពបានធ្វើឱ្យយើងរក្សាបាននូវសមាមាត្រចំណាយធៀបនឹងចំណូលមានកម្រិត ទាបត្រឹម ២៨,៥% (ឆ្នាំ ២០២១: ២៨,១%)ដែលនាំឱ្យយើងទទួលបានប្រាក់ចំណេញសុទ្ធប្រមាណ ១២៩ លាន ដុល្លារអាមេរិកនិងជា សហគ្រាសបង់ពន្ធច្រើនជាងគេលំដាប់ ទី៧ នៅក្នុងប្រទេស។ ជាមួយនឹងការបង្កើនដើមទុនបន្ថែមចំនួន ៧០លានដុល្លារអាមេរិក បាន ធ្វើឱ្យដើមទុនសរុបរបស់យើងកើនឡើងដល់ ៦៥០ លានដុល្លារអាមេរិក ។ នេះជាការឆ្លុះបញ្ចាំងពីការប្តេជ្ញាចិត្តរបស់ភាគទុនិកក្នុងការ បន្តកំណើនប្រកបដោយនិរន្តរភាព។ ទោះបីជាមានការប្រកួតប្រជែងខ្លាំងយ៉ាងណាក៏ដោយ ក៏ប្រាក់កម្ចីរបស់យើងកើនឡើងដល់ ៤,៩៤ ពាន់លានដុល្លារអាមេរិកដែលក្នុងនោះប្រាក់កម្ចីជាប្រាក់រៀលមានចំនួន ១១% ខ្ពស់ជាង ការកំណត់របស់ធនាគារជាតិនៃកម្ពុជា ខណៈ អត្រាប្រាក់កម្ចីធៀបនឹងប្រាក់បញ្ញើ ស្ថិតនៅកម្រិតរឹងមាំត្រឹម ៨២,៨% ។ ស្ថានភាពដើមទុន និងសន្ទនីយភាពរបស់យើងនៅតែបន្តរឹងមាំ ដោយអនុបាតដើមទុនគ្រប់គ្រាន់ ចំណាត់ថ្នាក់ទី១ ស្ថិតនៅ១៩,៦% និងអនុបាតសោធនភាព ស្ថិតនៅ ២២,៥% ។ អនុបាតក្របខ័ណ្ឌ សន្ទនីយភាពរបស់ធនាគារយើងឈរនៅកម្រិតខ្ពស់ក្នុងអត្រា ១៣៣,២% លើសពីកម្រិតអប្បបរមាតម្រូវដោយបទប្បញ្ញត្តិ ។ លទ្ធផល ហិរញ្ញវត្ថុរបស់យើងកាន់តែមានភាពធន់ និងរឹងមាំល្អ ដែលអាចឱ្យយើងបន្តពង្រីកខ្លួនក៏ដូចជាគ្រឿងមូលសម្រាប់រាល់បញ្ហាប្រឈមនានា។

ការលើកកម្ពស់សេវាអតិថិជនឱ្យកាន់តែប្រសើរឡើងនិងការបន្តការច្នៃប្រឌិតគឺជាស្នូលនៃគំនិតផ្តួចផ្តើមបរិវត្តកម្មឌីជីថលរបស់យើង។ ចំណុចទាក់ទាញនិងសេវាកម្មឌីជីថលរបស់យើងរួមមាន សេវាកម្មធនាគារតាមរយៈទូរស័ព្ទចល័ត សេវាកម្មធនាគារដោយខ្លួនឯង តាមរយៈម៉ាស៊ីនដកប្រាក់ (ATM) ម៉ាស៊ីនដាក់ប្រាក់ (CRM) ដែលមានមុខងារដាក់មូលប្បទានប័ត្រម៉ាស៊ីនបើកគណនីស្វ័យប្រវត្តិ (VTM) និងម៉ាស៊ីនបោះពុម្ពកាត (SEM) ដែលកំពុងដំណើរការដើម្បីបម្រើដល់អតិថិជនរបស់យើង។ សាខា សែន សុខ ដែលជាសាខា ឆ្លាតវៃដំបូងរបស់យើងត្រូវបានបើកដំណើរការនៅក្នុងខែតុលា ឆ្នាំ២០២២គឺជាមជ្ឈមណ្ឌលឌីជីថលដែលបំពាក់ទៅដោយម៉ាស៊ីនបម្រើ សេវាកម្ម ដោយខ្លួនឯងបែបឌីជីថលទំនើបចុងក្រោយបង្អស់ដើម្បីលើកកម្ពស់ប្រសិទ្ធភាពសេវាកម្មដល់អតិថិជនទាំងអស់។ សាខាឆ្លាតវៃ ជាច្រើនទៀតត្រូវបានបើកដំណើរជាបន្តបន្ទាប់ ក្នុងគោលបំណងបង្កើនសេវាកម្មបែបឌីជីថលសម្រាប់អតិថិជនឱ្យកាន់តែច្រើនថែមទៀត ។

ក្នុងឆ្នាំនេះ ម៉ាស៊ីនថ្មីសរុបចំនួន ៤៧ រួមទាំងម៉ាស៊ីនដកប្រាក់ (ATM) ចំនួន ៣៧ ម៉ាស៊ីនដាក់ប្រាក់ (CRM) ចំនួន ៣ និងម៉ាស៊ីនបើក គណនីស្វ័យប្រវត្តិ (VTM) ចំនួន ៧ ត្រូវបានដំឡើងបន្ថែម។ គិតត្រឹមខែធ្នូ ឆ្នាំ ២០២២យើងមានសាខាសរុបចំនួន ៦៥ សាខា ដែលមាន ម៉ាស៊ីនដកប្រាក់ (ATM) ចំនួន ៣៤៧ ម៉ាស៊ីនដាក់ប្រាក់ (CRM) ចំនួន ៤៦ និង ម៉ាស៊ីនបើកគណនីស្វ័យប្រវត្តិ (VTM) ចំនួន ៧ ដែលត្រូវបាន ដំឡើងនៅតាមទីតាំងយុទ្ធសាស្ត្រសំខាន់ៗនៅទូទាំងប្រទេស ដើម្បីសម្រួលដល់អតិថិជនក្នុងការប្រើប្រាស់សេវាកម្មធនាគារដោយខ្លួនឯង។ ខណៈពេលដែលយើងបន្តវិនិយោគលើម៉ាស៊ីនថ្មីៗបន្ថែមទៀត យើងនៅតែរក្សាជំហរក្នុងការវិនិយោគឱ្យបានត្រឹមត្រូវដោយយើងកំពុងរុញ ការប្រើប្រាស់បណ្តាញឌីជីថលដល់អតិថិជនរបស់យើងផងដែរ។

អាជីវកម្មផ្នែកអ្នកប្រើប្រាស់ និងផ្នែកសហគ្រាសធុនតូច និងមធ្យម នៅតែរឹងមាំ និងបង្ហាញពីកំណើនគួរឱ្យកត់សម្គាល់ជាមួយនឹង ប្រាក់កម្ចីសរុបចំនួន ១,៩១០ លានដុល្លារអាមេរិក ដែលបានផ្តល់ជូនដល់អតិថិជន និងសហគ្រាសធុនតូច និងមធ្យមចំនួនសរុប ប្រមាណ ២៤,០០០។ ធនាគារ កាណាឌីយ៉ា គឺជាធនាគារដែលឈានមុខគេមួយក្នុងការផ្តល់ប្រាក់កម្ចីដល់សហគ្រាសធុនតូច និង មធ្យម ប្រមាណជាង ៥០០សហគ្រាស ដែលសរុបមានចំនួន ៥៩ លានដុល្លារអាមេរិកនៅក្នុងគម្រោងសហហិរញ្ញប្បទានសហគ្រាស ធុនតូច និងមធ្យម ទី១ និងទី២ ជាមួយធនាគារ សហគ្រាសធុនតូច និងមធ្យមនៃកម្ពុជា ដើម្បីគាំទ្រដល់សហគ្រាសធុនតូច និងមធ្យម ក្នុងការងើបឡើងវិញពីផលប៉ះពាល់នៃជម្លឺតកញ្ចក់ កូវីដ១៩ ។ ដើម្បីផ្តល់សិទ្ធិអំណាចដល់ស្ត្រី និងសហគ្រិនវ័យក្មេង យើងក៏បានដាក់ ឱ្យដំណើរការ កម្មវិធីបន្តបន្ទាប់ដែលធានាដោយសាជីវកម្មធានាឥណទានកម្ពុជា (CGCC) ដល់សមាជិកនៃសមាគមសហគ្រិន វ័យក្មេងកម្ពុជា (YEAC) និងសមាគមសហគ្រិនស្ត្រីកម្ពុជា (CWEA)។

ដើម្បីលើកកម្ពស់អាជីវកម្មឆ្លងព្រំដែន ធនាគារ កាណាឌីយ៉ា គឺជាធនាគារដំបូងគេនៅក្នុងប្រទេសកម្ពុជាដែលបានចុះហត្ថលេខាលើកិច្ច ព្រមព្រៀងផ្តល់ឥណទានជាមួយធនាគារ EXIM នៃប្រទេសថៃដើម្បីលើកកម្ពស់បរិយាបន្នហិរញ្ញវត្ថុ និងបង្កើនលទ្ធភាពទទួលបាន ហិរញ្ញប្បទានដោយការផ្តល់ប្រាក់កម្ចីអាជីវកម្មដល់វិនិយោគិន និងសហគ្រិននៃក្រុមហ៊ុនទទួលបានសិទ្ធិផ្តាច់មុខពីប្រទេសថៃរួម នឹងអាជីវកម្ម ពាក់ព័ន្ធនានានៅក្នុងប្រទេសកម្ពុជា។ ក្នុងឆ្នាំនេះ ធនាគារ កាណាឌីយ៉ា ក៏បានសហការជាមួយក្រុមហ៊ុន ទ្រូម៉ាន់នី (True Money) ដែលជាម៉ាកយីហោក្រុមហ៊ុនបច្ចេកវិទ្យាហិរញ្ញវត្ថុដ៏ធំមួយក្នុងប្រទេសកម្ពុជា ក្នុងការផ្តល់សេវាដកប្រាក់ និងផ្ទេរប្រាក់ ដល់អតិថិជនទូទាំងប្រទេស ដើម្បីធ្វើឱ្យសេវាដកប្រាក់ និងការផ្ទេរប្រាក់កាន់តែងាយស្រួលសម្រាប់អតិថិជន។ ភាពជាដៃគូនេះក៏ ស្របតាមអាទិភាពនៃបរិយាបន្នហិរញ្ញវត្ថុរបស់ធនាគារ កាណាឌីយ៉ា ផងដែរ។ ធនាគារ កាណាឌីយ៉ា គឺជាធនាគារក្នុងស្រុក តែមួយគត់ដែលបានចុះកិច្ចព្រមព្រៀងជាមួយក្រុមហ៊ុន CAMBODIAN PPSHV EXPRESSWAY CO., LTD ដើម្បីផ្តល់ការទូទាត់ ថ្លៃសេវាដោយស្វ័យប្រវត្តិ ដោយមិនចាំបាច់ឈប់ឈានយន្តតាមរយៈច្រក ETC នៅលើផ្លូវល្បឿនលឿនភ្នំពេញ-ក្រុងព្រះសីហនុ (PPSHV) ដោយប្រើឧបករណ៍ OBU ។

យើងមានកិត្តិយស និងសេចក្តីសោមនស្សរីករាយក្នុងការទទួលបានប័ណ្ណសរសើរ និងពានរង្វាន់ជាច្រើន ដែលជាសក្ខីកម្មនៃការយកចិត្ត ទុកដាក់ និងការប្តេជ្ញាចិត្តរបស់យើងចំពោះឧត្តមភាពក្នុងការផ្តល់ជូននូវផលិតផល និងសេវាកម្មដល់អតិថិជនរបស់យើង ដែលមានដូច ខាងក្រោម៖

ពីអត្តនាយកដ្ឋានពន្ធដារ

- **វិញ្ញាបនបត្រអនុលោមភាពសារពើពន្ធ ប្រភេទមាស ។** នេះគឺជាការទទួលស្គាល់ចំពោះការអនុលោមភាពសារពើពន្ធរបស់យើង និងការចូលរួមជាមួយចំណូលជាតិ ក្នុងនាមជាសហគ្រាសបង់ពន្ធច្រើនជាងគេលំដាប់ទី ៧ នៅក្នុងប្រទេស ប្រចាំឆ្នាំ ២០២២ ។

ពីស្ថាប័ន The Asian Banker

- **ពានរង្វាន់ ធនាគារដែលមានការគ្រប់គ្រងល្អបំផុត និងពានរង្វាន់អត្តនាយកឆ្នើម នៅកម្ពុជាប្រចាំឆ្នាំ ២០២២ ។** កម្មវិធី ពានរង្វាន់នេះ ត្រូវបានធ្វើឡើងជារៀងរាល់ ៣ឆ្នាំម្តង ហើយពានរង្វាន់នេះ គឺជាការទទួលស្គាល់ធនាគារ កាណាឌីយ៉ា ជាស្ថាប័នឈានមុខគេមួយ នៅក្នុងវិស័យសេវាកម្មហិរញ្ញវត្ថុនៅកម្ពុជា។

ពីស្ថាប័ន The Asiamoney

- **ពានរង្វាន់ធនាគារឆ្នើមក្នុងស្រុកប្រចាំឆ្នាំ២០២២ ។** ពានរង្វាន់នេះ បានផ្តល់ជូនធនាគារកាណាឌីយ៉ា សម្រាប់ភាពធន់ ការ ផ្តោតលើការយកចិត្តទុកដាក់ និងការធ្វើពិពិធកម្មនៃអាជីវកម្មរបស់ខ្លួនព្រមទាំងការប្តេជ្ញាចិត្តយ៉ាងមោះមុតចំពោះបរិវត្តកម្ម ឌីជីថល ដើម្បីធ្វើឱ្យប្រសើរឡើងនូវសេវាកម្មសម្រាប់អតិថិជន។

ពីស្ថាប័ន World HRD Congress

- **ពានរង្វាន់ក្រុមហ៊ុនដែលគួរឱ្យចង់បម្រើការងារបំផុតប្រចាំឆ្នាំ២០២២។** ពានរង្វាន់នេះ គឺជាការទទួលស្គាល់ពីវប្បធម៌ និង ការខិតខំប្រឹងប្រែងរួមគ្នាដើម្បីក្លាយជាដៃគូដ៏ល្អបំផុតសម្រាប់បុគ្គលិករបស់យើង។

ពីស្ថាប័ន International Finance Award

- **ពានរង្វាន់ ធនាគារក្នុងស្រុកល្អបំផុតប្រចាំឆ្នាំ២០២២។** ធនាគារ កាណាឌីយ៉ា ជាធនាគារពាណិជ្ជកម្មមួយដែលទទួលបាន ពានរង្វាន់នេះចំនួន៤ដងក្នុងរយៈពេល៥ឆ្នាំចុងក្រោយ។ ការទទួលស្គាល់នេះជាសក្ខីភាពសម្រាប់ការតាំងចិត្តក្នុងការអភិវឌ្ឍ ក៏ដូចជាការផ្តល់សេវា និងផលិតផលល្អបំផុត ដើម្បីឱ្យអតិថិជនទទួលបានសេវាហិរញ្ញវត្ថុកាន់តែងាយស្រួល។
- **ពានរង្វាន់ ធនាគារឆ្នើមសម្រាប់សហគ្រាសធុនតូចនិងមធ្យមប្រចាំឆ្នាំ២០២២។** យើងទទួលបានពានរង្វាន់នេះចំនួនពីរដង គឺក្នុងឆ្នាំ២០១៨ និងឆ្នាំ២០២២។ ពានរង្វាន់នេះឆ្លុះបញ្ចាំងពីកិច្ចខិតខំប្រឹងប្រែងផ្តោតលើអតិថិជន និងសមិទ្ធផលរបស់យើង នៅក្នុងផ្នែកសហគ្រាសធុនតូចនិងមធ្យម។

ទស្សនវិស័យសម្រាប់ឆ្នាំ ២០២៣

សេដ្ឋកិច្ចសកលត្រូវបានរំពឹងថានឹងបន្តជួបវិបត្តិក្នុងរយៈពេលខ្លីដោយសារនៅមានកត្តាប្រឈមនានា។ ទោះជាប្រឈមនឹងភាពមិនច្បាស់លាស់ និងការធ្លាក់ចុះតម្លៃសកល សេដ្ឋកិច្ចប្រទេសកម្ពុជាត្រូវបានរំពឹងថានឹងបន្តលូតលាស់ជាវិជ្ជមាន ជាមួយនឹងកំណើនប្រហែល ៦% ក្នុងឆ្នាំ២០២៣ គាំទ្រដោយការងើបឡើងវិញនៃវិស័យទេសចរណ៍ ការកើនឡើងនៃវិស័យសេវា និង ការរក្សាបានកម្រិតសមស្របនៃអតិផរណា។

ទោះជាមានការប្រកួតប្រជែងខ្លាំងលើគុណភាពសេវា និងតម្លៃ យើងនៅតែមានសុទិដ្ឋិនិយមចំពោះភាពរឹងមាំនៃវិស័យធនាគារ។ យើងខ្ញុំជឿជាក់ថាវាជារដ្ឋាភិបាល និងធនាគារជាតិ នៃ កម្ពុជា នឹងបន្តគោលនយោបាយដែលមានលក្ខណៈគាំទ្រនិងបទបែន ដើម្បីលើកកម្ពស់និងជំរុញកំណើនសេដ្ឋកិច្ចកម្ពុជាឡើងវិញ។

សេវាធនាគារវេជ្ជកម្ម នៅទីស្នាក់ការកណ្តាល និងនៅសាខា IFL នឹងត្រូវបើកដំណើរការផ្តល់សេវាដល់អតិថិជនតាមរយៈការបំពាក់ម៉ាស៊ីនឌីជីថលទំនើបចុងក្រោយជាច្រើនគ្រឿង។ សាខាធនាគារវេជ្ជកម្មជាច្រើនទៀត នឹងត្រូវបើកដំណើរការក្នុងឆ្នាំ២០២៣ ហើយអតិថិជនរបស់យើង នឹងទទួលបានការពេញចិត្ត និងកាន់តែងាយស្រួល។ បន្ថែមពីនេះ កម្មវិធីសេវាកម្មធនាគារតាមរយៈទូរស័ព្ទល្អិតរបស់ធនាគារ កាណាឌីយ៉ា (All-New Canadia Bank App) ជំនាន់ថ្មី នឹងត្រូវដាក់ឱ្យដំណើរការ ហើយអតិថិជននឹងទទួលបានបទពិសោធន៍នៃភាពលឿន និងងាយស្រួលជាមួយនឹងមុខងារ និងសេវាកម្មជាច្រើន។ នាពេលដ៏ខ្លីខាងមុខ ធនាគារកាណាឌីយ៉ា នឹងមានបន្ថែមសេវានិងផលិតផលជាច្រើនទៀតនៅលើកម្មវិធីសេវាកម្មធនាគារតាមរយៈទូរស័ព្ទល្អិតរបស់ធនាគារ ដែលមានដូចជាការផ្ទេរប្រាក់ទៅក្រៅប្រទេស មុខងារប័ណ្ណឥណទាន និងឥណពន្ធ កម្មវិធីសន្សំពិន្ទុ (Loyalty Program) ដើម្បីទាក់ទាញអតិថិជនបន្ថែម ក៏ដូចជាបំពេញតម្រូវការរបស់ពួកគាត់។

សេចក្តីថ្លែងអំណរគុណ

យើងខ្ញុំសូមថ្លែងអំណរគុណយ៉ាងជ្រាលជ្រៅចំពោះភក្តីភាពរបស់អតិថិជន និងសាធារណៈជន ដែលបានបន្តគាំទ្រនិងចូលរួមចំណែកដល់លទ្ធផលដ៏ល្អរបស់ធនាគារក្នុងឆ្នាំ២០២២នេះ។ យើងនឹងបន្តប្តេជ្ញា និងរក្សាជំហររបស់យើងក្នុងការផ្តល់នូវសេវាកម្ម និងផលិតផលល្អបំផុតក្នុងដំណើរឆ្ពោះទៅជាធនាគារល្អបំផុតរបស់ប្រទេសកម្ពុជា។

យើងខ្ញុំក៏សូមសម្តែងនូវការរឹងមាំស្មោះស្ម័គ្រ ចំពោះរាជរដ្ឋាភិបាលកម្ពុជា និងធនាគារជាតិ នៃ កម្ពុជា សម្រាប់ការគាំទ្រការណែនាំ និងការគ្រប់គ្រងដែលមានលក្ខណៈប្រយ័ត្ននិងបទបែន ក្នុងការពង្រឹងភាពធននៃវិស័យធនាគារក្នុងប្រទេសកម្ពុជា។

ជាទីបញ្ចប់ យើងខ្ញុំសូមអរគុណអស់ពីដួងចិត្តចំពោះ សមាជិកក្រុមប្រឹក្សាភិបាល ថ្នាក់ដឹកនាំ និងបុគ្គលិកគ្រប់ជាន់ថ្នាក់សម្រាប់កិច្ចខិតខំប្រឹងប្រែងក្នុងការងារ ភាពស្មោះត្រង់ ការរួមចំណែក និងការប្តេជ្ញាចិត្ត ចំពោះតួនាទី និងកាតព្វកិច្ចរបស់ពួកគេដើម្បីនាំយកលទ្ធផលដ៏គាប់ប្រសើរជូនដល់ធនាគារ កាណាឌីយ៉ា នាពេលបច្ចុប្បន្ន និងនាពេលអនាគត។


អ្នកឧកញ៉ា បណ្ឌិត អង់ ហេង វ៉ែស
ប្រធានក្រុមប្រឹក្សាភិបាល


លោក Raymond Sia Say Guan
អគ្គនាយក

來自 董事長和首席執行官的信

尊敬的股東們

全球經濟已在2022年出現反彈跡象，卻依然存在一些挑戰，其中，包括俄羅斯和烏克蘭之間持續的戰爭所導致供應鏈中斷，致使大宗商品價格上漲，尤其是燃料和原材料。儘管地緣政治緊張以及全球通貨膨脹，但在有效的Covid-19 防疫政策和管理、重新開放國內經濟、增加外部需求和旅遊業彈性復甦的推動下，柬埔寨經濟于2022年也保持并恢復5.1%的增長率。此外，柬埔寨不僅成功主辦了第40屆東盟峰會及相關會議，并在這一年成功加入了區域全面經濟伙伴關係協定（“RCEP”）和柬中自由貿易協定（“CCFTA”），以促進柬埔寨農業和農產品加工業的發展。

這一年里，柬埔寨國家銀行（“NBC”）仍繼續保持寬鬆和務實的政策，將所有貨幣的資本儲備留存緩衝保持在1.25%，存款準備金率保持在7%，旨在恢復柬埔寨的經濟活動和銀行業流動性。因此，銀行業得以保持了強勁和韌性，資產總額達到了797億美元，增長率為14.5%；貸款總額達561億美元，增長了20.2%；存款總額達446億美元，增長了11.3%。隨著金融普惠覆蓋不斷擴大，存款賬戶數量從1,270萬個增長到1,430萬個，貸款賬戶數量從340萬個增長到370萬個。此外，NBC還正式推出了KHQR系統，為跨銀行間的支付提供便利，推動銀行業和金融業的科技創新。

加華銀行經營狀況

儘管面臨激烈的競爭和挑戰，我行的利息收入增長率仍達到了 8%，主要得益於機構存款利息增收，使得我行總收入比去年增長了7%。適當的成本控制使我行能夠保持在 28.5%的低成本收入比（同比2021年的28.1%），實現淨利潤 1.29億美元，使我行成為國內排名第7納稅大戶。通過追加注資7千萬美元，我行實收資本已增至 6.5億美元，這反映出股東們對我行一直以來可持續發展的堅定信心。即便面臨逆風和激烈的競爭，我行貸款依然達到49.4億美元，其中東幣貸款的比例為 11%，超過 NBC 的最低監管要求，同時我行也保持着健康的貸存比率為 82.8%。

我行擁有雄厚資金、流動性強以及強大資本實力得以維持一級資本充足率（“CAR”）19.6%和償付能力比率為 22.5%。我行的流動性覆蓋率（“LCR”）高達133.2%，遠高於最低監管要求。不僅如此，我行具備強勁韌性，處於有能力尋求增長機會並為突發事件提供緩衝的有利地位。

改善客戶體驗和不斷創新是我行數字化轉型計劃的核心重點。我行的數字產品和服務包括手機銀行、自助銀行如ATM等、具有支票存款功能的現金存取款機（“CRM”）、視頻櫃員機（“VTM”）和智能製卡機（“SEM”）正在服務於我行客戶。森速分行是我行首家智能分行，配備了最先進的自助數字銀行客戶端設備，已於2022年10月正式開業，旨在為客戶提供高效便捷的銀行服務。此外，加華銀行還將開設更多的智能分行，為更多客戶提供優質的數字化金融服務。我行全年共新設47台設備，其中37台自動取款機（ATM）、3台現金存取款機（CRM）和7台視頻櫃員機（VTM）。截至2022年12月，我行共有65家分行，347台自動取款機（ATM）、46台現金存取款機（CRM）和7台視頻櫃員機（VTM）分佈在人口密集區域，以方便客戶使用加華銀行的自助銀行服務。在繼續對新設備投資的同時，為向客戶推廣數字渠道的使用，我行也將對該領域進行適當的投資。

我行中小企業和個人消費業務仍保持強勁顯著的增長，共為將近 2 萬 4 千名中小企業和個人消費貸款客戶提供了總計 19.1 億美元的貸款。作為頭部銀行之一，加華銀行與柬埔寨中小企業銀行聯合融資計劃一、二的合作中給予500多家中小企業提供了 5,900 萬美元貸款，幫助中小企業從COVID-19 的影響中復甦。為了鼓勵女性和青年企業家創業，我行還向柬埔寨青年企業家協會（YEAC）和柬埔寨女企業家協會（“CWEA”）所有成員推出了由柬埔寨信用擔保公司（“CGCC”）擔保的無抵押貸款。

為了促進跨境業務，加華銀行是柬埔寨首家與泰國進出口銀行（“EXIM”）簽署信貸協議的銀行，通過向在柬埔寨從事泰國連鎖營銷和相關業務的投資者和企業家提供商業貸款，幫助泰國企業提高在柬埔寨的金融可獲得性和包容性。在這一年里，加華銀行還與柬埔寨最大的金融科技品牌之一TrueMoney合作，為全國客戶提供覆蓋範圍更廣的現金提取服務，便於客戶更輕鬆取現和匯兌。此合作關係也符合加華銀行金融普惠優先策略。加華銀行作為唯一與柬埔寨金港高速公路有限公司（“Cambodian PPSHV Expressway Co.,LTD”）簽訂協議的本地銀行，在金邊-西港（“PPSHV”）高速公路提供自動繳納通行費，在ETC車道通過OBU電子標籤設備實現不停車扣費通行服務。

在這一年里，我們非常榮幸獲得以下榮譽和獎項，展現了我行為客戶提供卓越產品和服務的決心與承諾：

稅務總局

- “稅務合規金獎”這是對我行在2022年作為柬埔寨排名第7納稅大戶的稅收合規性和對國家收入貢獻的認可。

《亞洲銀行家》

- “2022年柬埔寨最佳管理銀行以及最佳首席執行官”。該獎項每三年頒發一次，也是對加華銀行作

為柬埔寨金融服務行業頭部銀行地位的認可。

《亞洲貨幣》

- “2022年最佳國內銀行”該獎項授予加華銀行，以表彰其業務線的韌性、穩健專注和多元化，以及對數字化轉型計劃改善客戶體驗的堅定承諾。

世界人力資源開發大會：

- “2022年最理想任職公司”該獎項是對我行的企業文化和集體和諧努力工作的認可。

國際金融獎

- “2022年最佳國內銀行”加華銀行是唯一一家在過去5年中四次獲得此獎項的本地商業銀行。這是對於我行致力於提供一流的服務和開發創新新產品和服務，讓客戶隨時隨地且更為便捷的使用到我行的金融服務的認可。
- “2022年最佳中小企業銀行”，我行已在2018和2022年兩次獲得該獎項。此獎項也證明了我行以客戶為中心和對中小企業領域高度關注的所有努力和成果。

展望2023

由於近期前景依然充滿挑戰，預計世界經濟將面臨持續逆風。儘管全球需求疲軟且存在不確定性，但我們對於柬埔寨的經濟預期仍保持樂觀。預計2023年，在旅遊業延續復甦、服務業增長加快和通脹溫和的驅動下，柬埔寨經濟預計將在2023年實現至少6%的增長。

儘管在服務質量和定價方面存在激烈的競爭，我行對柬埔寨銀行業的韌性仍然保持樂觀態度。我行堅信政府和NBC將繼續採取務實的政策以支持並加速經濟復甦。

位於總部和IFL的加華智能分行即將開業，為我行客戶提供更全面的銀行服務，並配備最新的數字銀行客戶終端設備。2023年，我行將增設更多智能分行，便於廣大客戶從中獲得更多滿意和便捷的金融服務。此外，加華銀行第三版手機銀行APP（“All-New Canada Bank App”）也即將推出，客戶將體驗到更多新功能和快捷服務。未來，我行將在手機銀行APP增添多種服務和產品：如國際轉賬、銀行卡功能、忠誠度計劃，以吸引和滿足更多客戶的各類需求。

致謝

我行在2022年取得良好業績，得益於廣大客戶和民眾一直以來對加華銀行的大力支持與信任，特此表示誠摯的感謝。我行始終堅守承諾，旨在為客戶提供最優產品和服務，並將為實現成為柬埔寨最佳銀行繼續努力。

同時，對柬埔寨王國政府和國家銀行多年來對柬埔寨銀行業的支持與督導，以及審慎務實的監管政策深表感謝。

最後，加華銀行現在和未來的成功，得益於加華銀行董事會、管理層和各級員工的辛勤工作、忠誠和貢獻，特此表示衷心的感謝。



方橋生
董事長



Raymond Sia Say Guan 先生
首席執行官

MESSAGE FROM THE CHAIRMAN & CEO

Dear Shareholders,

In 2022, the global economy has shown signs of a rebound, but some challenges remain including supply chain disruptions from the ongoing war between Russia and Ukraine causing a hike in commodity prices, especially fuel and raw materials. Despite geopolitical tensions and global inflation, Cambodia's economy continues to recover with a growth rate of 5.1% in 2022 driven by effective Covid-19 health policy and management, reopening the domestic economy, increasing external demand and resilient recovery of tourism. Cambodia also successfully hosted the 40th Asean Summits and related meetings. In addition, during the year, Cambodia also joined the Regional Comprehensive Economic Partnership ("RCEP") and the Cambodia-China Free Trade Agreement ("CCFTA") to boost Cambodia's agriculture and agro-processing industries.

During the year, the National Bank of Cambodia ("NBC") continued to maintain an accommodative and pragmatic stance by keeping the capital conservation buffer at 1.25% and the reserve requirement rate at 7% for all currencies to restore economic activities and liquidity in the banking sector. As a result, the banking sector remains strong and resilient, with total assets increasing by 14.5% to US\$79.7 billion, total loans increasing by 20.2% to US\$56.1 billion, and total deposits increasing by 11.3% to US\$44.6 billion. As financial inclusion continues expanding, the number of deposit accounts increased from 12.7 million to 14.3 million and the number of loan accounts increased from 3.4 million to 3.7 million. Furthermore, NBC officially launched the KHQR system to facilitate interbank payments and drive financial technology innovations in the banking and financial sector.

Canada Bank's Position

Despite intense competition and challenges, our interest income increased by 8%, driven mainly from interest income from fund placement which resulted in a 7% total revenue growth compared to previous year. Appropriate cost discipline allowed us to maintain low cost to income ratio at 28.5% (2021: 28.1%) enabling us to generate a net profit of US\$ 129 million, making us the 7th largest taxpayer in the country. From the additional injection of US\$ 70 million, our paid-up capital has increased to US\$ 650 million. This reflects the commitment of our shareholders in the continued sustainable growth of the Bank. Despite headwinds and intense competition, our loans reached US\$4.94 billion in which the proportion of KHR loan was 11% exceeding the regulatory requirement of NBC while we are able to maintain a healthy loan-to-deposit ratio of 82.8%.

Our strong funding, liquidity and capital position were maintained with Capital Adequacy Ratio ("CAR") Tier 1 at 19.6% and Solvency Ratio at 22.5%. Our Liquidity Coverage Ratio ("LCR") stood high at 133.2% well above the minimum regulatory requirement. We are resilient and well-positioned to pursue growth opportunities and buffer for contingencies.

Improving customer experience and continuous innovation are the core focus of our digital transformation initiatives. Our digital touchpoints and services that include mobile banking, self-service banking through ATM, Cash Recycling Machine ("CRM") with cheque deposit function, Virtual Teller Machines ("VTM"), and Smart Card Embossing Machines ("SEM") are in operation to serve our customers. Our first Smart Branch at Saen Sok is the digital hub equipped with the latest digital self-service machines to promote efficient services to all customers was opened in October 2022. More smart branches are in-line to be established with objective to increase the on-boarding and servicing of customers digitally. During the year, a total of 47 new machines, including both 37 ATMs and 3 CRMs and 7 VTMs were additionally installed. As of December 2022, we have 65 branches with 347 ATMs, 46 CRMs and 7 VTMs installed nationwide at key strategic locations to ease customers into self-service banking. While we continue to invest in new machines, we remain mindful to invest appropriately as we also promote the usage of our digital channels to our customers.

SME and Consumer businesses remain strong and show remarkable growth with a total loan of US\$1,910 million provided to nearly 24,000 SME and Consumer Loan customers. Canada Bank is one of the leading lenders offering loan of US\$59 million to more than 500 SMEs in a Co-financing Schemes 1 and 2 with SME Bank of Cambodia to support SMEs to recover from the impact of Covid-19. To empower woman and young entrepreneurs, we also launched the unsecured loan guaranteed by the Credit Guarantee Corporation of Cambodia ("CGCC") to the members of Young Entrepreneurs Association of Cambodia (YEAC) and Cambodia Women Entrepreneur Association ("CWEA").

To promote cross-border business, Canada Bank was the first bank in Cambodia to sign a Credit Facility Agreement with Export-Import ("EXIM") Bank of Thailand to improve financial access and inclusion by providing business loans to investors and entrepreneurs of Thai franchises and related businesses in Cambodia. During the year, Canada Bank also partnered with TrueMoney, one of Cambodia's largest fintech brands, to offer expanded cash withdrawal and cash-out services to customers nationwide to make withdrawing money and cashing out money transfers and remittances easier for customers. This partnership is also in line with Canada Bank's Financial Inclusion priorities. Canada Bank was the only local bank which entered into an agreement with Cambodian PPSHV Expressway Co., Ltd to offer an automatic toll fee payment and non-stop driving through ETC Lane at the Phnom Penh-Sihanoukville ("PPSHV") Expressway using OBU device.

We were delighted and honored to receive the following accolades and awards which is a testament to our dedication and commitment to excellence in our delivery of products and services to our customers:

General Department of Taxation

- **“Gold Tax Compliance Certificate”**. This is a recognition of our tax compliance and contribution to the state revenue as the 7th largest taxpayer in Cambodia in 2022.

The Asian Banker

- **“Best Managed Bank and Best CEO in Cambodia in 2022”**. Given every three years, this award program has recognized Canadia Bank as a leading institution in the Cambodian financial service industry.

Asiamoney

- **“Best Domestic Bank 2022”**. This award is given to Canadia Bank for its resiliency, steady refocusing and diversification of its business lines, and strong commitment to digital transformation initiatives to improve customers’ experiences.

World HRD Congress:

- **“Dream Company to Work For in 2022”**. This award is a recognition of our culture and collective effort to be the best partner to our colleagues.

International Finance Award

- **“Best Domestic Bank 2022”**. Canadia Bank is the first and only local commercial bank that won this award four times over the last 5 years. This recognition was given for our commitment in providing the best-in-class services and developing innovative products and services to make financial accessibility easier for our customers.
- **“Best SME Bank 2022”**. We won the award twice in 2018 and 2022. This award is a testament to our efforts and success in customer-centricity and strong focus in SME segment.

Outlook for 2023

The global economy is expected to face continued headwinds as the near-term outlook remains challenging. Despite weaker global demand and uncertainties, Cambodia’s economic outlook is positive and expected to register a growth of at least 6% in 2023 led by ongoing tourism recovery, higher growth in service sector and moderate inflation.

Despite strong competition in both service quality and pricing, we are optimistic on the resiliency of the Cambodia banking industry. We believe the Government and NBC will continue its pragmatic policy to support and accelerate the economic recovery.

Canadia Smart Banking at Head Office and IFL Branch will be opened to offer our customers a full-banking services and equipped with the latest digital machines. More Smart Branches will be opened in 2023 and our customers will gain more satisfaction and convenience from these initiatives. In addition, the All-New Canadia Bank App will be launched and our customers will experience a fast and easy banking with more functions and services. Moving forward, the Bank will continue to add more services and products on the Mobile App such as international fund transfer, card functions, loyalty programs to attract more customers so as meeting our customers’ needs.

Acknowledgements

Our deep appreciation for the loyalty of our customers and the public for their continued support and contribution to the Bank’s good performance in 2022. We stand firm and stay true to our promise to provide the best products and services as we continue our journey to be The Best Bank in Cambodia.

We also would like to express our sincerest gratitude to the Royal Government of Cambodia and the National Bank of Cambodia for their support, continued guidance, and prudent and pragmatic controls in strengthening the resilience of Cambodia’s banking sector.

Finally, our heartfelt thanks to Canadia Bank’s Board of Directors, Management, and employees at all levels for their hard work, loyalty, contribution, and dedication to their roles and duties to bring greater success to Canadia Bank in the present and in the coming years.

Neak Oknha Dr. Pung Kheav Se
Chairman

Mr. Raymond Sia Say Guan
Chief Executive Officer

CANADIA BANK MANAGEMENT COMMITTEE



Mr. Tan Yaw Nan
EVP, Chief Risk Officer

Ms. Song Khenglay
EVP, Chief Operating Officer

Mr. Howard Lau
SEVP, Chief Information Officer

Mr. Raymond Sia
CEO and Executive
Board Director

Mr. Ou Sophanarith
EVP, Chief Financial Officer

Mr. Charles Vann
EVP, Head of Corporate Affairs,
and Executive Board Director

**Ms. Pakaravee
Anantathananid**
EVP, Chief Business Officer

Mr. Yee Con Long
EVP, Human Resources, and
Executive Board Director

CANADIA BANK MANAGEMENT COMMITTEE



CORPORATE GOVERNANCE

The Bank is a commercial bank operating in accordance with the Cambodian Law on Commercial Enterprises and under the supervision of the National Bank of Cambodia (“NBC” or “the Central Bank”), pursuant to the Law on Banking and Financial Institutions of Cambodia and in accordance with the Banking Licence No. 05 issued by the NBC, since 1991. The Bank’s licence was renewed for an indefinite period following the NBC’s Prakas No. B7-06-207, dated 13 September 2006.

Canadia Bank Plc. is committed to conduct business in a prudent manner and to uphold the highest standard of effective corporate governance. The Bank develops and maintains appropriate internal control and risk management systems in compliance with the National Bank of Cambodia’s (NBC) guidelines and principles of effective corporate governance to achieve consistent strong performance results, sustainable growth, and strong reputation and branding.

INFORMATION DISCLOSURE AND TRANSPARENCY

The Bank has always recognized the importance of disclosing information that is necessary for stakeholders and regulators. The Board of Directors (Board) is responsible for the preparation of the Bank’s financial statement. The Board assigned the review of the financial statements to the Audit Committee to ensure they are accurate, reliable and in compliance with the NBC’s guidelines and Cambodian Accounting Standards. The annual report includes the audited financial statements and other relevant information, and is published and disseminated to stakeholders. In addition, the Bank publishes the annual audited financial statements on its website at www.canadiabank.com.kh.

CODE OF CONDUCT

The highest standards of professionalism, ethics, integrity and honesty are expected of all employees of the Bank. Staff and management are required to perform their work diligently and honestly, placing first the interests of the Bank. In addition, all staff and management understand, accept and abide by the Bank’s Code of Conduct, which is as follows:

- Not to solicit or to receive any solicited basis gifts, commissions, kickbacks or valuables of any kind from customers;
- Not to use their position to conduct private business;
- Not to conduct in any acts, behaviors or arrangements causing damages to the Bank;
- Not to engage in any acts, behaviors or arrangements causing damages to the Bank’s reputation and/or financial interest; and
- Maintain and safeguard of confidential information.

INTERNAL CONTROL UNIT

The Bank implemented various initiatives in order to establish an internal control system, which is in line with generally accepted standards, and the NBC’s regulations and guidelines. The Bank’s internal control structure includes the following:

1. Audit Committee is charged with the duty and responsibility of reviewing the Bank’s financial reports to ensure that they are accurate and adequately disclosed. The committee is responsible

for ensuring that the Bank’s internal control and internal audit functions are adequate, appropriate and effective. Along with external and internal auditors, the committee reviews the systems on a regular basis.

2. The Board’s Internal Control and Compliance Committee established an appropriate internal control structure, system and process to identify, evaluate, monitor and manage significant risks that may affect the achievement of business objectives. Compliance matters are reported to the Board, which provides a holistic and overall view of all compliance matters across the Bank’s operations.
3. Internal Audit Division is responsible for performing the annual risk-based audit. The audit is prioritized and scoped according to an assessment of financial and operational risk exposure of the Bank’s head office, including key operational divisions, and branch operations under the direct supervision and guidance of the Audit Committee. The Internal Audit Division reports directly to the Audit Committee.
4. Internal Control and Compliance Department is responsible for providing recommendations to ensure that the Bank is compliant with the rules and regulations issued by relevant authorities, as well as the Bank’s internal policies and procedure. Internal Control and Compliance Department reports directly to the Board’s Internal Control and Compliance Committee.
5. The Bank has in place an appropriate “Whistle Blowing” policy. The Chairman of the Board or the Chairman of the Audit Committee reviews anonymous complaints that employees may raise about possible misappropriation, malpractice, malfeasance or conflicts of interest. The complaints are independently investigated and followed-up.

COMPOSITION OF BOARD OF DIRECTORS

The composition of the Board has been realigned to strengthen its strategic capacity, overall business policy development, and provide leadership for management and staff. As at 31 December 2022, the Board is comprised of Eleven (11) members, Four (4) of whom are Independent, Non-Executive Directors and One (1) of whom is Non-Executive Director.

Name of Director	Position/Type of Directorship
Neak Oknha Dr. Pung Kheav Se	Chairman
Mr. Raymond Sia Say Guan	Chief Executive Officer/Executive Director
Mr. Vann Charles Chuon	Executive Director
Dr. Pung Carlyne	Executive Director
Mr. Chen Lee Yiau Hui	Executive Director
Mr. Yee Con Long	Executive Director
Mr. Leow Ming Fong	Independent, Non-Executive Director
Mr. Peter Michael Buerger	Independent, Non-Executive Director
Mr. John Meinhold	Independent, Non-Executive Director
Mr. Phong Nguyen	Independent, Non-Executive Director
Mr. Lim Soheat	Non-Executive Director

Independent non-executive directors of the Bank are directors who meet qualifications and requirements specified by the NBC's regulations. The Bank compiled The Director Independence Standards for the Board of Directors, adopted to make its independent determinations with the exercise of a director's judgment independent of the management.

Roles of the Chairman and the CEO are separated, which is consistent with the corporate principle of balancing power and authority. In addition, as a principle of good corporate governance, all directors are subject to re-nomination and re-election every three (3) years, which is provided in the Bank's Memorandum and Articles of Association. All appointments of directors must be approved by the NBC.

Meetings

The Board schedules meetings at least once every three (3) months. In 2022, the Board held Five (5) meetings.

RESPONSIBILITIES OF THE BOARD OF DIRECTORS AND BOARD COMMITTEES

The Board directs the Bank in the conduct of its affairs. In doing so, the Board undertakes a fiduciary role to ensure that corporate responsibility and ethical standards are met, and to ensure the viability of the Bank in the best of interest of the Bank's shareholders while also taking into account the interests of other stakeholders. The Board is responsible for supervising the business operations, establishing corporate governance policies with practical guidelines to ensure the functioning of its duties, setting strategic direction and long-term goals of the Bank, ensuring that adequate resources are available to meet strategic objectives, and establishing a risk framework and strategy for risks to be assessed and managed.

The Board formed committees which are divided into two level authorities: (1) the Board Committees and; (2) Executive Management Committee, with particular terms of reference for regulatory purposes when it needs assistance or when an issue requires more resources and attention. This allows the Board to concentrate on broader strategic issues and directions.

The Board may either delegate some of its powers to the committee, enabling it to act directly, or may require recommendations of the committee to be approved by the Board. The exact definition of the powers of the committee will be governed in its Board's approved Charter.

1. Board Committees include: Audit Committee (AC), Board Risk Management Committee (BRMC), Board Remuneration and Nomination Committee, Board Internal Control and Compliance Committee and Board New Product and Activities Committee.
2. Executive Management committees closely monitor and oversee the Bank's day-to-day operations, and report actual progress to the Board on a regular basis. These committees include: Canadia Management Committee (CMC), Credit Committee (CC), Assets and Liabilities Management Committee (ALCO), and Human Resource Committee (HRC), Executive Risk Management and Compliance Committee (ERMC), Information Technology Steering Committee (ITSC). Each committee has written terms of reference that describe the responsibilities of its member for day-to-day operation of the Bank.

For the purpose of compliance with the NBC guidelines, the Board committees are described as follows:

THE AUDIT COMMITTEE

Purpose

The primary objective of the Audit Committee (as a standing committee of the Board) is to assist the Board in the effective discharge of its fiduciary responsibilities for corporate governance, financial reporting and internal control.

Composition

At the end of 2022, the Audit Committee is comprised of Four (4) members from the Board, and led by one independent director with expertise in accounting, finance and auditing.

Name of Committee Member	Position
Mr. Leow Ming Fong	Chairman (Independent, Non-Executive Director)
Dr. Pung Carolyne	Member (Executive Director)
Mr. Vann Charles Chuon	Member (Executive Director)
Mr. John Meinhold	Member (Independent, Non-Executive Director)

Authority and Main Responsibility

- The Audit Committee is authorized by the Board to investigate any activity within its jurisdiction. The Committee shall have unrestricted access to both the internal and external auditors and to all employees of the Bank. The Committee may, with the approval of the Board, consult legal or other professionals where they consider necessary to carry out their duties.
- The Audit Committee shall consider the appointment of external auditors, audit fee and any questions or registration or dismissal.
- The Committee shall review the financial reports and report to the Board.
- The Committee shall review the report of internal audits and monitor the performance of the internal audit department on regular basis.
- The Committee shall perform any other tasks as directed by the Board.

Meetings

The Audit Committee schedules meetings at least once every three (3) months. The Audit Committee held Six (6) meetings during 2022.

THE BOARD RISK MANAGEMENT COMMITTEE

Purpose

The Board Risk Management Committee actively manages the risk inherent in the Bank. In order to manage risks, the Board defines and forms the Committee to oversee the risk profile and approve the risk management framework.

In addition, the Committee shall take responsibilities by the Board's discretionary power to set risk tolerance, approve frameworks, and policies and procedures for effective management of risks.

Composition

As at the date of this report, the Board Risk Management Committee is comprised of five (5) members from the Board:

Name of Committee Member	Position
Mr. John Meinhold	Chairman (Independent, Non-Executive Director)
Mr. Vann Charles Chuon	Member (Executive Director)
Mr. Chen Lee Yiau Hui	Member (Executive Director)
Mr. Peter Michael Buerger	Member (Independent, Non-Executive Director)
Mr. Phong Nguyen	Member (Independent, Non-Executive Director)

Authority and Main Responsibility

The Committee will recommend to the Board the parameters of the Bank's risk framework, monitoring the alignment of risk profile with risk tolerance as defined. The Committee's oversight responsibilities include, but not limited to, the following elements:

Credit Risk

- Review and approve the framework for the management of credit risk in accordance with the Credit Policies and Procedures manual.
- Review and monitor the risk profile, performance and management of the credit portfolio.
- Review and develop appropriate credit risk policies.
- Review the Bank's bad debt performance and provision for loan loss (general and specific provision in compliance with the NBC guidelines).

Market Risk

- Review and approve the framework for the management of market risk.
- Review and monitor the Bank's market risk performance and exposure against limits.
- Review and develop appropriate market risk policies.
- Review and approve market risk limits including but not limited to Value at Risk Limits and Net Interest Income at Risk Limits.
- Review structural interest rate risk positions for the Bank.

Liquidity Risk

- Review and approve the framework for the management of liquidity risk.
- Review and monitor the Bank's liquidity position and requirements in consultation with the Assets and Liabilities Management Committee (ALCO) and the development of appropriate liquidity risk policies.
- Review and monitor the Bank's funding plan and funding requirements.

Operational Risk

- Review and approve the framework for the management of operational risk.
- Review and monitor the performance of operational risk management and internal controls.
- Review the development and ongoing review of appropriate operational risk policies.

Compliance Risk

- Review the compliance risk processes that are in place to anticipate and effectively manage the impact of regulatory change on the Bank's operations;
- Oversee compliance by the Bank with applicable laws, regulations and regulatory requirements that may impact the Bank's risk profile;
- Discuss with management and external auditors any correspondences with NBC, regulators or government agencies, and any published reports that raise issues material to the Bank.

Reputation and Other Risks

- Review and monitor the performance of reputation risk management & controls.
- Review and monitor the performance of other risk types as appropriate.

Meetings

The Board Risk Management Committee schedules meeting at least once every three (3) months. The Board Risk Management Committee held Six (6) meetings in 2022.

THE BOARD REMUNERATION AND NOMINATION COMMITTEE

Purpose

Committee members are appointed by the Board with the following purposes:

- Assist the Board to develop and administer a fair and transparent procedure for setting policy on the remuneration of directors and senior management of the Bank, and determine their remuneration packages.
- Review selection and appointment practices of the Bank and the processes for evaluating the performance of the Board, Board committees and executive management committee members. Monitor and present recommendations regarding the Board governance issues.

Composition

At the end of 2022, the Committee is comprised of Three (3) members from the Board and the Management:

Name of Committee Member	Position
Mr. Peter Michael Buerger	Chairman (Independent, Non-Executive Director)
Dr. Pung Carlyne	Member (Executive Director)
Ms. Sophea Sealin	Member (Corporate Secretary)

Authority and Main Responsibility for Remuneration

- Make recommendations to the Board on the policy and structure of the Bank for all remuneration of directors and senior management, and establishment of a formal and transparent procedure for developing policy on such remuneration.
- Recommend to the Board the specific remuneration packages of all executive directors and senior management, including without limitation: base salaries, deferred compensation, stock option and any benefits in kind, pension rights and incentive payments and any compensation payable for loss or termination of their office or appointment, and make recommendations to the Chairman on the remuneration of non-executive directors. The Committee may consider factors such as salaries paid by comparable companies, time commitment and responsibilities, employment conditions elsewhere in the group and the market, and desirability of performance-based remuneration.
- Review and approve performance-based remuneration by reference to corporate goals and objectives resolved by the Board from time to time.
- Review and approve the compensation payable to executive directors and senior management in connection with any loss or termination of their office or appointment to ensure that such compensation is determined in accordance with relevant contractual terms and that such compensation is otherwise fair and not excessive for the Bank.
- Review and approve compensation arrangements related to dismissal or removal of directors for misconduct, and ensure that such arrangements are determined in accordance with relevant contractual terms and that any compensation payment is otherwise reasonable and appropriate.
- Provide advice to the Chairman of the Board regarding remuneration for supplementary duties and liabilities of Directors who are also members of a Board Committee.

Authority and Main Responsibility for Nomination

- Assess and enhance necessary and desirable competencies of the Board, its committees and directors.
- Make recommendation on the size and composition of the Board, including succession plans to enable an appropriate balance of skills, experience and expertise to be maintained.
- Make recommendations to the Board on the appointment and removal of directors.
- Review a process for evaluation of the performance of the Board.
- Identify candidates and review nominations for appointments of members of the Board and senior management.
- Review succession planning for the Chairman, alternate chairman, CEO, EVP and senior management, and talent review in the Bank.
- Monitor and make recommendations to the Board on board governance issues including board policies and practices as necessary or appropriate to enable the Board to operate effectively and efficiently.
- Monitor developing trends, initiatives or proposals in relation to board governance issues in Cambodia and elsewhere in order to determine the extent to which such initiatives impact the Bank and make recommendations to the Board on any changes to be implemented.

Meetings

The Board Remuneration and Nomination Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. The Remuneration and Nomination Committee held Five (5) meetings in 2022.

THE BOARD OF INTERNAL CONTROL AND COMPLIANCE COMMITTEE

Purpose

This Committee was established in pursuant to the NBC's Prakas No. B7.010.172 Pro Kor, Internal Control of Bank and Financial Institutions. The Committee's functions are setup to ensure independent reporting to the Board on the Bank's compliance performance in a timely and effective manner, making the decision-making process efficient and responsive.

Composition

The Committee is comprised of Five (5) members including:

Name of Committee Member	Position
Mr. Leow Ming Fong	Chairman (Independent, Non-Executive Director)
Dr. Pung Carlyne	Member (Executive Director)
Mr. Chen Lee Yiau Hui	Member (Executive Director)
Mr. Raymond Sia Say Guan	Member (Executive Director)
Mr. John Meinhold	Member (Independent, Non-Executive Director)

Authority and Responsibility

- Prepare and present to the Board a written report on the compliance assessment and corresponding recommendations reported by the Chief Compliance Officer.
- Take and keep minutes and other notes of quarterly and ad-hoc meetings.
- The membership of the Committee shall be updated from time to time, and approved by the Board.
- Report annually to the NBC according to the NBC's requirements.

Meetings

This Board Internal control and Compliance Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2022, the Committee held Five (5) meetings.

THE BOARD NEW ACTIVITIES AND PRODUCTS COMMITTEE

Purpose

This Committee was established in pursuant to the NBC's Prakas No. B7.010.172 Pro Kor, Internal Control of Bank and Financial Institutions. The Committee's functions are setup to ensure that all new products, activities, market entries, business processes and systems has fully assessed the control infrastructure, operational risks and economic value to the Bank are effectively and efficiently managed.

Composition

The Committee is comprised of Four (4) members including:

Name of Committee Member	Position
Mr. Peter Michael Buerger	Chairman (Independent, Non-Executive Director)
Mr. Raymond Sia Say Guan	Member (Executive Director)
Mr. Vann Charles Chuon	Member (Executive Director)
Mr. Phong Nguyen	Member (Independent, Non-Executive Director)

Authority and Responsibilities

- Prepare and present to the Board a written report on the new products, activities, market entries and business processes and systems of the Bank.
- Assist the Board in the oversight and eventual approval of the development and introduction of new products and activities or variations thereof in accordance with the
- New Product Program.
- Monitor relevant market developments and make recommendations to the Board regarding the Bank's products, activities and services.

Meetings

This Board New Products and Activities Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2022, the Committee held Five (5) meetings.

CANADIA BANK CARES

Canada Bank Cares, our Corporate Social Responsibility initiatives, is an important part of the Bank's overall strategy to contribute to the development of Cambodia. We are committed to making a positive impact on the lives of Cambodians and to help build a more sustainable future for the country.

Canada Bank Cares for the Customers and Community

Supporting a Mine-Free Cambodia by 2025



In response to the call of the Royal Government to work together to achieve a mine-free Cambodia by 2025, Neak Oknha Dr. Pung Kheav Se, Chairman of Canadia Bank, has donated USD 1 million to the Royal Government of Cambodia through Prime Minister Samdech Techo Hun Sen. The donation was made to support the Government's efforts in freeing Cambodia from the threat of landmines and explosives that jeopardize socioeconomic and psychosocial well-being of the communities.

In addition, through sponsoring the Malaysian Business Chamber of Commerce's Charity Gala Dinner, Canadia Bank has helped the Sdok Commune, Kong Posei District in Kampong Speu province to be declared as "mine-free."

Timely Disaster Response

As the floods affected families in many provinces across Cambodia, Canadia Bank has contributed to the relief operations of the affected families through the donation made through the Association of Banks in Cambodia and the National Bank of Cambodia. The disaster-relief funds were used to help families and communities in Kampong Thom to purchase farming materials and necessities to assist those whose livelihoods have been severely affected by the floods.



Helping save lives through blood donation



In collaboration with National Blood Transfusion Center and Intercare Medical Center, Canadia Bank and Group employees participated in the donation drive called "Give Blood on Christmas" last December 2022. This showed the commitment and solidarity of the Bank's employees to help the community to ensure that there is a reliable source of stored blood available for patients in need.

Continuous support to Cambodian Red Cross and COVID-19 Recovery Fund

Proud of its local heritage, Canadia Bank has been a consistent contributor to improving the welfare of Cambodian people. In 2022, Neak Oknha Dr. Pung Kheav Se has continued to donate and support Cambodian Red Cross' missions in helping vulnerable communities and victims of unforeseen disasters. In addition, Neak Oknha Dr. Pung Kheav Se has also sponsored families who are severely impacted by COVID-19 on their road to economic or medical recovery.

Running for children's welfare



In October 2022, Canadia Bank and Group employees participated in the Family Fun Run at Elysee, Koh Pich. Aimed to enhance wellness, improve engagement, and strengthen working relationships with Canadia Group, this Fun Run has also raised funds for Cambodian Children's Fund (CCF), a charitable organization that aims to transform the lives of the most impoverished, marginalized, and neglected children in Cambodia. The funds raised were handed over to CCF to help in their programs of providing underprivileged children with high-quality education, leadership training, and direct support programs.

Empowering the underprivileged children

Another activity that supported the empowerment of Cambodian children was the Bank's donation to Raksa Koma Foundation, an NGO that promotes health, welfare, and interest of Cambodian children across all backgrounds. The Bank's contribution has helped in the implementation of healthcare-related projects. These included mental awareness programs, ear and hearing care, smile care through cleft palate operations, and more.



Championing Women's Causes

Canadia Bank constantly supports the annual fundraising efforts of Women's International Group (WIG) by sponsoring its annual Christmas Fair. The proceeds of the event go to various charity organizations supporting women's livelihood programs.

Canadia Bank Cares for Financial Inclusion and Financial Literacy

Empowering SMEs through Financial Literacy



As a leading commercial bank, Canadia Bank has supported the “Access to Finance Program” co-organized by the Association of Banks in Cambodia (ABC), the Cambodian Microfinance Association (CMA), and Young Entrepreneurs Association of Cambodia (YEAC). The program promoted financial literacy and inclusion among young business owners, women entrepreneurs, and selected SME groups in Cambodia. Canadia Bank was one of the participating financial institutions that provided training programs, financial seminars, and business assessment acceleration programs.

Canadia Bank Cares for the Culture, Arts, and Sports

Enriching children’s lives with sports



Sports should be accessible to Cambodian children across all economic backgrounds. Together with CIS Roller Dome, Canadia Bank has sponsored 40 youth students from lower socio-economic backgrounds in inline hockey training and competition. Over the period of 8 months, the Youth Hockey competition has provided opportunities for the students to get healthy, build skills and confidence, reduce stress, and cultivate friendships with other players.

Building a Strong National Team

Neak Oknha Dr. Pung Kheav Se, Chairman of Canadia Bank, has contributed funds to Cambodia Basketball Federation to support their mission to usher the growth of the sport in Cambodia. As basketball is quickly becoming a popular sport locally, the contribution is an important step in building and training Cambodian youth and turning them into professional players and making them a force to be reckon with during the regional games.

Honing Future Youth Leaders



Canadia Bank helped honed future leaders by sponsoring the 8th Summer Youth Camp under the theme “Youth Development in the Digital Society: The Rising Star in the North” organized by the Ministry of Education, Youth, and Sports. Attendees of the summer camp were able to share new experiences, knowledge, solidarity, and responsibilities, paving way for them to find their talents and enhance life skills which will be useful for their future career paths.



2022 AT A GLANCE



\$7.6 B

Total Assets



\$129 M

NET PROFIT



4,128+

Employees



\$457 M

Gross Revenue



400

ATMs/CRMs



65

Total Branches and Banking Offices



03

Lao PDR Foreign subsidiary (3 branches)

AWARDS & RECOGNITION



Gold Tax Compliance Certificate:
7th Largest Taxpayer in Cambodia in 2022



World HRD Congress Awards 2022:
Dream Company to Work For in Cambodia



The Asiamoney Magazine Awards 2022:
Best Domestic Bank in Cambodia



International Finance Magazine Awards 2022:
Best Domestic Bank and Best SME Bank in Cambodia



The Asian Banker Awards 2022:
Best Managed Bank and Best CEO in Cambodia

FINANCIAL HIGHLIGHTS

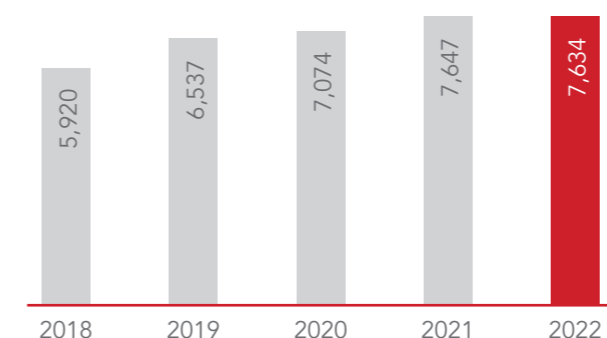
Year-ended 31 December, 2022

	2022	2021	2020	2019	2018
Gross Revenue	456	424	415	391	330
Net Profit	129	125	131	122	91
Total Assets	7,634	7,647	7,074	6,537	5,920
Shareholders' Equity	1,182	978	854	722	600
Total Loans and Advances (Net)	4,818	4,739	4,283	3,989	3,310
Total Deposits	5,976	6,121	5,608	5,308	4,905
Earnings per Share (US\$)	0.20	0.22	0.27	0.31	0.27
Net Worth	1,170	994	947	818	642
Return on Shareholders' Equity (ROE)	10.90%	12.82%	15.28%	16.96%	15.12%
Return on Assets	1.69%	1.64%	1.85%	1.87%	1.53%
Interest Margin to Gross Income	48.39%	47.83%	50.02%	54.62%	48.36%
Cost to Income Ratio	28.12%	27.89%	29.68%	26.16%	26.69%
Gross Loans to Deposits	82.42%	78.24%	77.75%	76.90%	69.06%
Solvency Ratio	22.53%	20.29%	21.18%	19.77%	18.41%
Liquidity Coverage Ratio (LCR)	133.21%	125.09%	136.00%	134.36%	173.85%

Note: These figures pertained to the operations of Canadia Bank Plc. only and are not consolidated with its Subsidiaries.

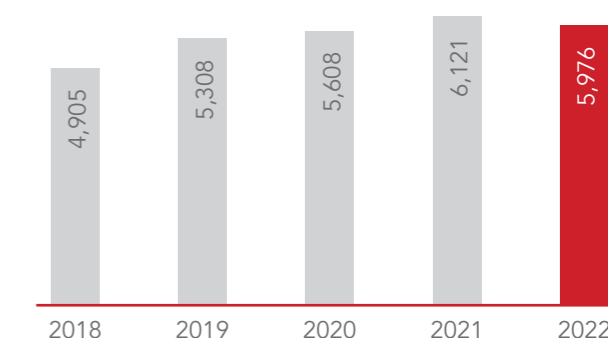
TOTAL ASSETS (in million US\$)

US\$ **7,634** ▼ 0.2%



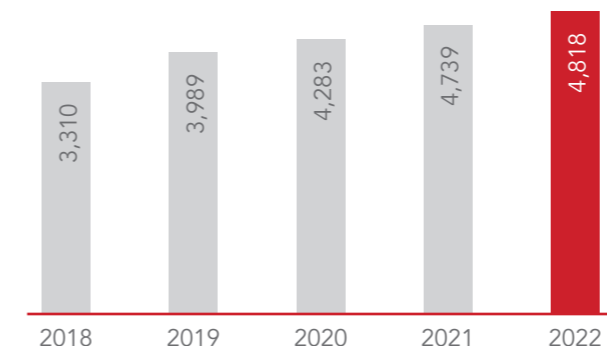
TOTAL DEPOSITS (in million US\$)

US\$ **5,976** ▼ 2%



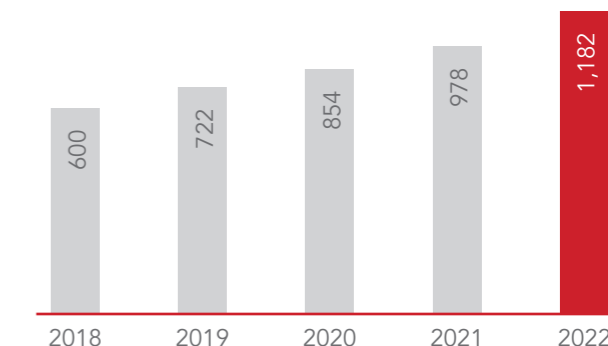
TOTAL LOANS AND ADVANCES (in million US\$)

US\$ **4,818** ▲ 2%



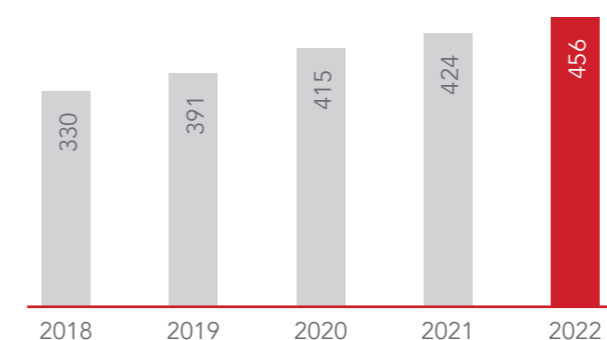
TOTAL SHAREHOLDERS' EQUITY (in million US\$)

US\$ **1,182** ▲ 21%



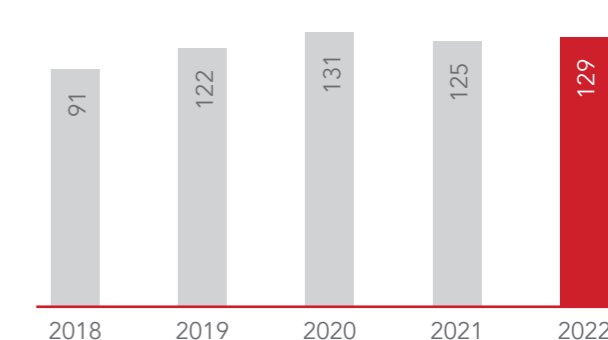
GROSS REVENUE (in million US\$)

US\$ **456** ▲ 7%



NET PROFIT (in million US\$)

US\$ **129** ▲ 3%



REPORT OF THE BOARD OF DIRECTORS

The Board of Directors (the Directors) hereby submits their report and the audited consolidated financial statements of the Canadia Bank Plc. (the Bank) and its subsidiaries (together the Group) and the separate financial statements of the Bank for the year ended 31 December 2022.

CANADIA BANK PLC.

The Bank is a commercial bank operating in accordance with the Cambodian Law on Commercial Enterprises and under the supervision of the National Bank of Cambodia (NBC or the central bank), pursuant to the Law on Banking and Financial Institutions of Cambodia and in accordance with the Banking Licence No. 05 issued by the NBC, since 1991. The Bank's licence was renewed for an indefinite period following the NBC's Prakas No. B7-06-207, dated 13 September 2006.

HOLDING COMPANY

The holding company of the Group is Canadia Investment Holding Plc. (CIHP), a public limited company incorporated in the Kingdom of Cambodia.

PRINCIPAL ACTIVITIES

The principal activities of the Bank consist of operations of core banking business and provisions of related financial services through the Bank's head office and various branches in Phnom Penh and in provinces.

There was no significant change in the nature of these principal activities during the year.

THE SUBSIDIARIES

In February 2010, Cana Securities Ltd. (CSL) was incorporated in Cambodia as a wholly-owned Subsidiary of the Bank. CSL received its securities underwriting licence from the Securities and Exchange Regulator of Cambodia (SERC) on 20 October 2010. The principal activities of the CSL are to provide securities-related services; these include, but are not limited to, securities underwriting, dealing, brokerage and investment related services.

In August 2015, the Bank and CIHP together incorporated Canadia Bank Lao Ltd. (CBL) in Lao People's Democratic Republic (P.D.R) and respectively own 68% and 32% (2021: 49% and 51%) of the equity interest of CBL. The Bank has control over CBL and the rights to govern financial and operating policies of CBL. CBL received its banking license from the Bank of Lao P.D.R on 14 August 2015. The principal activities of CBL are to provide comprehensive banking and related financial services.

RESULTS OF OPERATION

The results of financial performance for the year ended 31 December 2022 are set out in the consolidated and separate statement of profit or loss and other comprehensive income.

DIVIDENDS

There was a dividend of US\$70,000,000 appropriated from the retained earnings during the year (2021: US\$90,000,000) then reinvested in share capital, as disclosed in Note 26 to the financial statements.

SHARE CAPITAL

The Bank increased its share capital from US\$580,000,000 to US\$650,000,000 during the year.

BAD AND DOUBTFUL LOANS AND ADVANCES

Before the consolidated and separate financial statements of the Group and the Bank were drawn up, the Directors took reasonable steps to ascertain that action had been taken in relation to the writing off of bad loans and advances or making of allowance for impairment losses, and satisfied themselves that all known bad loans and advances had been written off and that adequate loss allowance has been made for bad and doubtful loans and advances.

At the date of this report and based on the best of knowledge, the Directors are not aware of any circumstances which would render the amount written off for bad loans and advances or the amount of the allowance for impairment losses in the consolidated and separate financial statements of the Group and the Bank inadequate to any material extent.

ASSETS

Before the consolidated and separate financial statements of the Group and the Bank were prepared, the Directors took reasonable steps to ensure that any assets which were unlikely to be realised in the ordinary course of business, at their value as shown in the accounting records of the Group and the Bank, have been written down to an amount which they might be expected to realise.

At the date of this report and based on the best of knowledge, the Directors are not aware of any circumstances which would render the values attributed to the assets in the consolidated and separate financial statements of the Group and the Bank misleading in any material respect.

CONTINGENT AND OTHER LIABILITIES

At the date of this report, there is:

- A. no charge on the assets of the Group and the Bank which has arisen since the end of the financial year which secures the liabilities of any other person, or
- B. no contingent liability in respect of the Group and the Bank that has arisen since the end of the financial year other than in the ordinary course of banking business.

No contingent or other liability of the Group and the Bank has become enforceable, or is likely to become enforceable within the period of twelve months after the end of the financial year which, in the opinion of the Directors, will or may substantially affect the ability of the Group and the Bank to meet its obligations as and when they fall due.

CHANGE OF CIRCUMSTANCES

At the date of this report, the Directors are not aware of any circumstances, not otherwise dealt with in this report or the consolidated and separate financial statements of the Group and the Bank, which would render any amount stated in the consolidated and separate financial statements misleading.

ITEMS OF UNUSUAL NATURE

The financial performance of the Group and the Bank for the financial year was not, in the opinion of the Directors, substantially affected by any item, transaction or event of a material and unusual nature. There has not arisen in the interval between the end of the financial year and the date of this report any item, transaction or event of a material and unusual nature likely, in the opinion of the Directors, to affect substantially the financial performance of the Group and the Bank for the current financial year in which this report is made.

THE BOARD OF DIRECTORS

The members of the Board of Directors holding office during the year and as at the date of this report are:

Name of Director	Position/Type of Directorship
Neak Oknha Dr. Pung Kheav Se	Chairman
Mr. Raymond Sia Say Guan	Chief Executive Officer/Executive Director
Mr. Vann Charles Chuon	Executive Director
Dr. Pung Carlyne	Executive Director
Mr. Chen Lee Yiaw Hui	Executive Director
Mr. Yee Con Long	Executive Director
Mr. Leow Ming Fong	Independent, Non-Executive Director
Mr. Peter Michael Buerger	Independent, Non-Executive Director
Mr. John Meinhold	Independent, Non-Executive Director
Mr. Phong Nguyen	Independent, Non-Executive Director
Mr. Lim Socheat	Non-Executive Director

DIRECTORS' RESPONSIBILITY IN RESPECT OF THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

The Directors are responsible for ascertaining that the consolidated and separate financial statements present fairly, in all material respects, the financial position of the Group and the Bank as at 31 December 2022 and of its financial performance and its cash flows for the year then ended in accordance with the Cambodian International Financial Reporting Standards (CIFRS).

In preparing these consolidated and separate financial statements, the Directors are required to:

- I. adopt appropriate accounting policies which are supported by reasonable and prudent judgments and estimates and then apply them consistently;
- II. comply with the disclosure requirements of CIFRS or, if there have been any departures in the interest of fair presentation, these have been appropriately disclosed, explained and quantified in the consolidated and separate financial statements;
- III. maintain adequate accounting records and an effective system of internal controls;
- IV. prepare the consolidated and separate financial statements on the going concern basis unless it is inappropriate to assume that the Group and the Bank will continue operations in the foreseeable future; and
- V. effectively control and direct the Group and the Bank in all material decisions affecting its operations and performance and ascertain that such have been properly reflected in the consolidated and separate financial statements.

The Directors confirm that the Group and the Bank have complied with the above requirements in preparing the consolidated and separate financial statements.

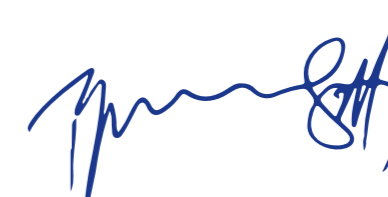
APPROVAL OF THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

The accompanying consolidated and separate financial statements, together with the notes thereto, which present fairly, in all material respects, the financial position of the Group and the Bank as at 31 December 2022 and the financial performance and cash flows of the Group and the Bank for the year then ended in accordance with the Cambodian International Financial Reporting Standards, were approved by the Board of Directors.

Signed in accordance with an approval of the Board of Directors,



Neak Oknha Dr. Pung Kheav Se
Chairman



Mr. Raymond Sia Say Guan
Chief Executive Officer

Phnom Penh, Kingdom of Cambodia
31 March 2023

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Canadia Bank Plc.

Our Opinion

In our opinion, the consolidated financial statements and the separate financial statements present fairly, in all material respects, the consolidated financial position of Canadia Bank Plc. (the Bank) and its subsidiaries (the Group) and the separate financial position of the Bank as at 31 December 2022, and their consolidated and separate financial performance and their consolidated and separate cash flows for the year then ended in accordance with Cambodian International Financial Reporting Standards (CIFRS).

What we have audited

The Group's consolidated financial statements comprise:

- the consolidated statement of financial position as at 31 December 2022;
- the consolidated statement of profit or loss and other comprehensive income for the year then ended;
- the consolidated statement of changes in equity for the year then ended;
- the consolidated statement of cash flows for the year then ended;
- the notes to the consolidated financial statements, which include significant accounting policies and other explanatory information

The Bank's separate financial statements comprise:

- the separate statement of financial position as at 31 December 2022;
- the separate statement of profit or loss and other comprehensive income for the year then ended;
- the separate statement of changes in equity for the year then ended;
- the separate statement of cash flows for the year then ended; and
- the notes to the separate financial statements, which include significant accounting policies and other explanatory information

Basis for Opinion

We conducted our audit in accordance with Cambodian International Standards on Auditing (CISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the consolidated and separate financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Group and the Bank in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) and the ethical requirements of the Kampuchea Institute of Certified Public Accountants and Auditors' Code of Ethics for Certified Public Accountants and Auditors (KICPAA Code) that are relevant to our audit of the consolidated and separate financial statements in Cambodia. We have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the ethical requirements of the KICPAA Code.

Other Information

The directors are responsible for the other information. The other information obtained at the date of this auditor's report are the directors' report and supplementary financial information required by the National Bank of Cambodia but does not include the consolidated and separate financial statements and our auditor's report thereon.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated and separate financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with CIFRS, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with CISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the Group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

For **PricewaterhouseCoopers (Cambodia) Ltd.**



By Kuy Lim
Partner

Phnom Penh, Kingdom of Cambodia
31 March 2023

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ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារកណ្តាល	៦	១.០២៧.៨៤៦.៩៦១	៤.២៣១.៦៤៦	១.៣៨៣.៨៤៣.៤៧១	៥.៦៣៧.៧៧៩
ឥណទាន និងបុរេប្រទានអតិថិជន	៧	៤.៨៣៣.៦៤១.៩៩៦	១៩.៩០០.១០៤	៤.៧៥៤.៨៤៣.១៣៥	១៩.៣៧១.២៣១
មូលបត្រវិនិយោគ	៨	៥៦.៣៧៧.៦៣៥	២៣២.១០៧	២.២១២.០៤៧	៩.០១២
ប្រាក់បញ្ញើតាមច្បាប់នៅធនាគារកណ្តាល	៩	៤៥៤.៤៦១.១៩៣	១.៨៧១.០១៧	៤៤៣.៣៩៣.០៨២	១.៨០៦.៣៨៣
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	១៦៥.១០៤.៤០៧	៦៧៩.៧៣៥	៨៧.០១៤.២៤០	៣៥៤.៤៩៦
ទ្រព្យសម្បត្តិវិនិយោគ	១១	៧.៦៧៥.១៣២	៣១.៥៩៩	-	-
ទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់	១២	២១.៦៤១.៧៧៦	៨៩.០៩៩	២២.៤០៥.៧២៥	៩១.២៨១
ទ្រព្យសកម្មអរូបី	១៣	១.៥៣៧.៩៣៦	៦.៣៣២	១.៣៧១.២៩៤	៥.៥៨៧
ពន្ធពន្យារជាទ្រព្យសកម្ម - សុទ្ធ	១៥	-	-	៩.៣៥០.៩១៨	៣៨.០៩៦
ទ្រព្យសកម្មផ្សេងៗ	១៦	៩៧.០២៤.៣៩៦	៣៩៩.៤៤៩	៨៩.៣៦៧.៦៨៥	៣៦៤.០៨៤
ទ្រព្យសកម្មសរុប		៧.៦៣២.៦៥១.៥៤៦	៣១.៤២៣.៦២៨	៧.៦៤៧.៩៩៦.១៦៥	៣១.១៥៧.៩៣៧
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារនិងគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងៗ	១៧	៣០២.៧៤៦.៨២៩	១.២៤៦.៤០៩	៣៤៣.៦៩៣.១៣០	១.៤០០.២០៦
ប្រាក់បញ្ញើរបស់អតិថិជន	១៨	៥.៦៦៩.៩២៨.៤៤៤	២៣.៣៤៣.០៩៥	៥.៧៦៨.៦៤៨.១១៤	២៣.៥០១.៤៧២
ប្រាក់កម្ចី	១៩	២៩៦.៤៩៩.៧១៦	១.២២០.៦៨៩	៣៦០.០៣៧.៣៣៤	១.៤៦៦.៧៩២
បំណុលកតិសន្យា	១២	១៩.៨៤០.៦៥៣	៨១.៦៤៤	១៩.៩៩៨.៣៩៣	៨១.៤៧៣
អត្ថប្រយោជន៍បុគ្គលិក	២០	៨.១៩៣.០៣៨	៣៣.៧៣១	១៣.១៧០.២៧២	៥៣.៦៥៦
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងឆ្នាំ	២១	២៥.៨៦០.៦៣៣	១០៦.៤៦៨	២៥.៨១៣.៤៦៤	១០៥.១៦៤
ពន្ធពន្យារជាបំណុល - សុទ្ធ	១៥	៦.២១៣.៣៤៤	២៥.៥៨៣	-	-
បំណុលផ្សេងៗ	២២	២៩.៤៧២.០០៨	១២១.៣៣៦	២៤.៥១៩.៦២១	៩៩.៨៩៣
បំណុលបន្ទាប់បន្សំ	២៣	៩០.៥៣៩.៧៣៨	៣៧២.៧៥២	១០៥.៧០៩.០២៥	៤៣០.៦៥៩
បំណុលសរុប		៦.៤៤៩.២៩៤.៤០៣	២៦.៥៥១.៧៤៧	៦.៦៦១.៥៨៩.៣៩៣	២៧.១៣៩.៣១៥
មូលធន					
ដើមទុន	២៤	៦៥០.០០០.០០០	២.៦០០.០០០	៥៨០.០០០.០០០	២.៣២០.០០០
ទុនបម្រុង	២៥	២១៩.០៥៦.៤១៤	៩៦៨.៣៨០	១៣៥.៦៥៦.៨១៩	៥៧៩.៦២៤
ចំណេញរក្សាទុក		៣០៥.៦៦៨.៤៥៥	១.២៦៧.៩៦២	២៥៨.២២៥.១៣៤	១.០៦៧.៩៧២
ការបំប្លែងធនាគារ		១.១៧៤.៧២៤.៨៦៩	៤.៨៣៦.៣៤២	៩៧៣.៨៨១.៩៥៣	៣.៩៦៧.៥៩៦
អប្បបរមាភាគកម្ម		៨.៦៣២.២៧៤	៣៥.៥៣៩	១២.៥២៤.៨៥៩	៥១.០២៦
មូលធនសរុប		១.១៤៣.៣៨៧.៧៤៧	៤.៨៧៧.៨៨១	៩៩៦.៤០៦.៨១២	៤.០១៨.៦២២
បំណុល និងមូលធនសរុប		៧.៦៣២.៦៥១.៥៤៦	៣១.៤២៣.៦២៨	៧.៦៤៧.៩៩៦.១៦៥	៣១.១៥៧.៩៣៧

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍ចំណេញ-ខាត និងលទ្ធផលលម្អិតផ្សេងៗរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

	កំណត់ សម្គាល់	២០២២		២០២១	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៧	៤៣៨.២៧៥.៨៤៦	១.៧៩១.២៣៣	៤០៥.៩៤២.០៦៩	១.៦៥១.៣៧២
ចំណាយការប្រាក់	២៧	(២១៥.៩៦៩.៥៧១)	(៨៨២.៦៦៨)	(២០១.២៥៩.២៧៩)	(៨១៨.៧២៣)
ចំណូលការប្រាក់សុទ្ធ	២៧	២២២.៣០៦.២៧៥	៩០៨.៥៦៥	២០៤.៦៨២.៧៩០	៨៣២.៦៤៩
ចំណូលកម្រៃជើងសា	២៨	១៣.៧៤៦.៦៧៦	៥៦.១៨៣	១៤.២៣៤.៩៤២	៥៧.៩០៨
ចំណាយកម្រៃជើងសា	២៨	(២.៧២១.១០៧)	(១១.១២១)	(២.០៨៣.៤៩៤)	(៨.៤៧៦)
ចំណូលកម្រៃជើងសាសុទ្ធ	២៨	១១.០២៥.៥៦៩	៤៥.០៦២	១២.១៥១.៤៤៨	៤៩.៤៣២
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៩	៤.៩១៤.២១០	២០.០៨៤	៦.២៧៣.៤៩៨	២៥.៥២១
ចំណូលប្រតិបត្តិការសរុប		២៣៨.២៤៦.០៥៤	៩៧៣.៧១១	២២៣.១០៧.៧៣៦	៩០៧.៦០២
ចំណាយបុគ្គលិក	៣០	(៣៦.១៤៧.១១៥)	(១៤៧.៧៣៣)	(៣៤.២០២.២២៤)	(១៣៩.១៣៥)
រំលស់ទ្រព្យសកម្មរូបិយ និងទ្រព្យសកម្មអរូបិយ	៣១	(៩.៦៤២.៨១៧)	(៣៩.៤១០)	(៩.០៣៩.៣២៧)	(៣៦.៧៧២)
ចំណាយប្រតិបត្តិការផ្សេងៗ	៣២	(២២.០១៥.២២៥)	(៨៩.៩៩៣)	(១៩.៥១០.២៤៣)	(៧៩.៣៦៨)
ចំណាយប្រតិបត្តិការសរុប		(៦៧.៨០៥.១៥៧)	(២៧៧.១៣៦)	(៦២.៧៥១.៧៩៤)	(២៥៥.២៧៥)
ចំណេញប្រតិបត្តិការមុនការថយចុះតម្លៃ		១៧០.៤៤០.៨៩៧	៦៩៦.៦២៩	១៦០.៣៥៦.៤៤២	៦៥៥.៣២៧
ខាតពីការថយចុះតម្លៃនៃឧបករណ៍ហិរញ្ញវត្ថុ	៣៣	(១១.២៤៤.១៣៤)	(៤៥.៩៥៥)	(៤.៩១២.៥៣៥)	(១៩.៩៨៤)
ចំណេញមុនពន្ធលើប្រាក់ចំណូល		១៥៩.២០៦.៧៦៣	៦៥០.៦៧៤	១៥៥.៤៤៣.៩០៧	៦៣៥.៣៤៣
ចំណាយពន្ធលើប្រាក់ចំណូល	៣៤	(៣០.៥៤៣.៣១២)	(១២៤.៨៣១)	(២៧.៤៦៩.៣៥២)	(១១១.៧៤៥)
ចំណេញក្នុងឆ្នាំ		១២៨.៦៦៣.៤៥១	៥២៥.៨៤៣	១២៧.៩៧៤.៥៥៥	៥២៣.៥៩៨
ចំណូលលម្អិតផ្សេងៗ					
ខ្លងដែលអាចមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុងចំណេញ-ខាត៖					
ការប្តូរប្រតិបត្តិការបរទេស		(៦.១៩៨.៦៥៧)	(២៥.៣៣៤)	(៣.១៣០.២៣១)	(១២.៦៨៦)
ខ្លងដែលមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុងចំណេញ-ខាត៖					
បម្រែបម្រួលតម្លៃសម្របនៃការវិនិយោគមូលធនវាស់វែងតាមតម្លៃសម្របក្នុងចំណូលលម្អិតផ្សេងៗ	៨	(៨៤៤.៥៣៦)	(៣.៤៥២)	(៤០៣.២០៧)	(១.៦៤០)
ការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក	២០	(១៦៤.៤៨៩)	(៦៧២)	(២.០០០.៤២៣)	(៨.១៣៨)
ពន្ធពន្យារលើការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក		៣២.៨៥៨	១៣៤	-	-
អតិរេកពីការវាយតម្លៃឡើងវិញចំពោះដីធ្លី និងអគារ	១០	៨៧.១០៣.៦៥១	៣៥៥.៩៩៣	-	-
ពន្ធពន្យារលើអតិរេកពីការវាយតម្លៃឡើងវិញ		(១១.៦២៧.៩៨៧)	(៤៧.៥២៤)	-	-
ការលប់ទទួលស្គាល់អតិរេកពីការវាយតម្លៃឡើងវិញចំពោះដីធ្លី និងអគារដែលបានលក់ចេញ		-	-	(៦៧.២១៦)	(២៧៣)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	៤៨.៣២៥	-	២៥.៧៩២
ចំណូលលម្អិតផ្សេងៗក្នុងឆ្នាំ		៦៨.៣០០.៨៨០	៣២៧.៤៧០	(៥.៦០១.០៧៧)	៣.០៥៥
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ		១៩៦.៩៦៤.៣៣១	៨៥៣.២៤៩	១២២.៣៧២.៩៧៨	៥២៦.៦៥៣
ចំណេញសរុប					
ម្ចាស់ក្រុមហ៊ុនរួម		១២៦.៧៧៩.៦៤៣	៥២៦.៣២១	១២៦.៧៧៧.៣០៤	៥១៥.៧៣០
អប្បបរមាភាគកម្ម		(១៣០.១៩២)	(៥៣២)	១.១៩៦.៧៥១	៤.៨៦៨
ចំណូលលម្អិតសរុបសរុប					
ម្ចាស់ធនាគារ		២០០.៧៧៣.៩៨០	៨៦៨.៨៨៦	១២២.៧៧២.៦៤៥	៥២៤.៩០៣
អប្បបរមាភាគកម្ម		(៣.៨២៣.៦៤៩)	(១៥.៦២៧)	(៣៩៩.៦៦៧)	(១.២៥០)

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

តារាងសម្គាល់ប្រែប្រួលមូលធន

លេខបញ្ជី	ដើមទុន		ទុនបម្រុង		ចំណេញ/ខាត		សរុប		មូលធនសរុប	
	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០២១	៤៩០.០០០.០០០	១.៩៦០.០០០	១២២.០៤៧.២៤៥	៤៩៥.៤៤៥	២៣៥.៩១១.១០៩	៤៩៧.២៩៥	៤៩០.៩៦១.៣៤៤	៩៦០.០០០	៩៦០.០០០	៣.៤៩៤.៩៦៩
ចំណេញ/ខាត	-	-	-	-	១២៦.៧៧៧.៣០៤	៤១៥.៧៧៧	១២៦.៧៧៧.៣០៤	៤១៥.៧៧៧	១២៦.៧៧៧.៣០៤	៤១៥.៧៧៧
ចំណូល/ចំណាយប្រែប្រួល	-	-	(៤០៣.២០៧)	(១៦៤)	-	-	(៤០៣.២០៧)	(១៦៤)	(៤០៣.២០៧)	(១៦៤)
បម្រែបម្រួលតម្លៃសម្រាប់សំរិទ្ធភាព	-	-	(៦៧.២១៦)	(២៧៣)	-	-	(៦៧.២១៦)	(២៧៣)	(៦៧.២១៦)	(២៧៣)
FVOCI	-	-	-	-	-	(៤.១៣៤)	-	-	(៤.១៣៤)	(៤.១៣៤)
បុគ្គលិក	-	-	-	-	-	-	-	-	-	-
ការប្រែប្រួលតម្លៃសម្រាប់សំរិទ្ធភាពកាណាឌីយ៉ា	-	-	-	-	-	-	-	-	-	-
ផ្សេងៗ	-	-	-	-	-	-	-	-	-	-
ការប្រែប្រួលតម្លៃសម្រាប់សំរិទ្ធភាពសរុប	-	-	(១.៥៧៧.៤១៣)	(៦៦៧)	១១.៤២២	៤៤	(១.៥៦៦.៥៤៤)	(៦៦៧)	(១.៥៦៦.៥៤៤)	(៦៦៧)
លម្អៀងពីការប្រែប្រួល	-	-	-	-	-	-	-	-	-	-
ចំណូល/ចំណាយសរុប	-	-	(២.០០៤.២១៦)	១៧៦.៦៦៣	១២៦.៧៧៧.៣០៤	៤០៧.៦៤០	១២៦.៧៧៧.៣០៤	(១.២០៤)	១២៦.៧៧៧.៣០៤	៤០៧.៦៤០
សរុប	៤៩០.០០០.០០០	១.៩៦០.០០០	១២២.០៤៧.២៤៥	៤៩៥.៤៤៥	២៣៥.៩១១.១០៩	៤៩៧.២៩៥	៤៩០.៩៦១.៣៤៤	៩៦០.០០០	៩៦០.០០០	៣.៤៩៤.៩៦៩
ប្រតិបត្តិការជាមួយម្ចាស់ប្រែប្រួល	-	-	-	-	-	-	-	-	-	-
ភាគលាភជាលក្ខណៈប្រាក់	៩០.០០០.០០០	៣៦០.០០០	-	-	(៩០.០០០.០០០)	(៣៦០.០០០)	-	-	-	-
ផ្ទេរចំណូល/ខាតប្រាក់	-	-	១៥.៩៦៩.៧៥៧	៦៤.៩៦៥	-	-	-	-	-	-
តម្លៃប្រាក់	-	-	(២៤៤.៧៥៤)	(១.១៥៤)	២៤៤.៧៥៤	១.១៥៤	-	-	-	-
ពន្ធនានា	-	-	-	-	-	-	-	-	-	-
ប្រាក់ចំណេញ/ខាត	-	-	-	-	៧១.១៤៥	២៩០	-	-	-	-
ទុនបម្រុងតាមច្បាប់	-	-	-	-	១៣៦.១៣២	៥៥៤	១៣៦.១៣២	៥៥៤	១៣៦.១៣២	៥៥៤
ប្រតិបត្តិការជាមួយម្ចាស់ប្រែប្រួលសរុប	៩០.០០០.០០០	៣៦០.០០០	១៥.៩៦៩.៧៥៧	៦៤.៩៦៥	(៩០.០០០.០០០)	(៤០២.៦៦៣)	៥៥៤	(១៣៦.១៣២)	(៥៥៤)	-
សរុប	៥៨០.០០០.០០០	២.៣២០.០០០	១៣៨.០១៦.៤០២	៥៦០.៤១០	៣៦៥.៦៦៦.០១៤	៥០៦.៦៣៤	៥៨១.៤២៦	៥៦០.០០០	៥៦០.០០០	៤.០១៤.៦៦៦

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងជាផ្នែកនៃរបាយការណ៍ប្រែប្រួលមូលធន។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

តារាងសម្គាល់ប្រែប្រួលមូលធន

លេខបញ្ជី	ដើមទុន		ទុនបម្រុង		ចំណេញ/ខាត		សរុប		មូលធនសរុប	
	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០២២	៥៥០.០០០.០០០	២.៣២០.០០០	១៣៥.៦៥៦.៤១៥	៥៧៥.៦៦៤	២៥៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៤.០១៤.៦៦៦
ចំណេញ/ខាត	-	-	-	-	១២៦.៧៧៧.៣០៤	៤១៥.៧៧៧	១២៦.៧៧៧.៣០៤	៤១៥.៧៧៧	១២៦.៧៧៧.៣០៤	៤១៥.៧៧៧
ចំណូល/ចំណាយប្រែប្រួល	-	-	-	-	-	-	-	-	-	-
បម្រែបម្រួលតម្លៃសម្រាប់សំរិទ្ធភាព	-	-	-	-	-	-	-	-	-	-
FVOCI	-	-	-	-	-	-	-	-	-	-
បុគ្គលិក	-	-	-	-	-	-	-	-	-	-
ការប្រែប្រួលតម្លៃសម្រាប់សំរិទ្ធភាពកាណាឌីយ៉ា	-	-	-	-	-	-	-	-	-	-
ផ្សេងៗ	-	-	-	-	-	-	-	-	-	-
ការប្រែប្រួលតម្លៃសម្រាប់សំរិទ្ធភាពសរុប	-	-	(១.៥៧៧.៤១៣)	(៦៦៧)	១១.៤២២	៤៤	(១.៥៦៦.៥៤៤)	(៦៦៧)	(១.៥៦៦.៥៤៤)	(៦៦៧)
លម្អៀងពីការប្រែប្រួល	-	-	-	-	-	-	-	-	-	-
ចំណូល/ចំណាយសរុប	-	-	(១.៥៧៧.៤១៣)	(៦៦៧)	១១.៤២២	៤៤	(១.៥៦៦.៥៤៤)	(៦៦៧)	(១.៥៦៦.៥៤៤)	(៦៦៧)
សរុប	៥៥០.០០០.០០០	២.៣២០.០០០	១៣៥.៦៥៦.៤១៥	៥៧៥.៦៦៤	២៥៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៤.០១៤.៦៦៦
ប្រតិបត្តិការជាមួយម្ចាស់ប្រែប្រួល	-	-	-	-	-	-	-	-	-	-
ភាគលាភជាលក្ខណៈប្រាក់	៧០.០០០.០០០	៣៦០.០០០	-	-	(៧០.០០០.០០០)	(៣៦០.០០០)	-	-	-	-
ផ្ទេរចំណូល/ខាតប្រាក់	-	-	១៥.៩៦៩.៧៥៧	៦៤.៩៦៥	-	-	-	-	-	-
តម្លៃប្រាក់	-	-	(២៤៤.៧៥៤)	(១.១៥៤)	២៤៤.៧៥៤	១.១៥៤	-	-	-	-
ពន្ធនានា	-	-	-	-	-	-	-	-	-	-
ប្រាក់ចំណេញ/ខាត	-	-	-	-	៧១.១៤៥	២៩០	-	-	-	-
ទុនបម្រុងតាមច្បាប់	-	-	-	-	១៣៦.១៣២	៥៥៤	១៣៦.១៣២	៥៥៤	១៣៦.១៣២	៥៥៤
ប្រតិបត្តិការជាមួយម្ចាស់ប្រែប្រួលសរុប	៧០.០០០.០០០	៣៦០.០០០	១៥.៩៦៩.៧៥៧	៦៤.៩៦៥	(៧០.០០០.០០០)	(៤០២.៦៦៣)	៥៥៤	(១៣៦.១៣២)	(៥៥៤)	-
សរុប	៦២០.០០០.០០០	២.៦៨០.០០០	១៥១.៦២៦.១៧២	៦៤០.៦២៩	៣៨៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៥៧៥.៦៦៤	៤.០១៤.៦៦៦

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងជាផ្នែកនៃរបាយការណ៍ប្រែប្រួលមូលធន។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍លំហូរសាច់ប្រាក់រួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

	កំណត់សម្គាល់	២០២២		២០២១	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់ពីប្រតិបត្តិការ	៣៦.ក	៧៩.៦១៥.៥៥១	៣២៥.៣៨៩	៥៩.០០៦.២៧៧	២៤០.០៣៧
ការប្រាក់បានទទួល		៤០២.០៤៦.៤៤៨	១.៦៤៣.១៦៤	៣៧៥.២១៧.៤៥៥	១.៥២៦.៣៨៥
ការប្រាក់បានបង់		(២០៤.៩៦២.៧៦០)	(៨៣៧.៦៨៣)	(១៩៣.៩៨៤.០៨៧)	(៧៨៩.១២៧)
ពន្ធលើប្រាក់ចំណូលបានបង់	២១	(២៦.៥២៦.៩៧០)	(១០៨.៤១៦)	(២៧.៧៧២.៥៨៣)	(១១២.៩៧៩)
ការទូទាត់អត្ថប្រយោជន៍បុគ្គលិក	២០	(១.២០៦.១៧៥)	(៤.៩៣០)	(៧៧២.៤៦៦)	(៣.១៤២)
សាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ		២៤៤.៩៦៦.០៩៤	១.០១៧.៥២៤	២១១.៦៩៤.៥៩៦	៨៦១.១៧៤
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ប្រាក់តម្កល់ធានាលើដីដីមុន		(៦.៩៨៩.៤៨៣)	(២៨.៥៦៦)	(៩.០០០.០០០)	(៣៦.៦១២)
ការទូទាត់សម្រាប់មូលបត្រវិនិយោគ		(៥៥.១២៧.២១០)	(២២៥.៣០៥)	-	-
សាច់ប្រាក់បានពីឧបករណ៍មូលធន		៧.៥៤៧	៣១	៨២២	៣
ការទិញទ្រព្យសម្បត្តិវិនិយោគ		(១.៦៤៥.១៣២)	(៦.៧២៤)	-	-
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ		(៥.៧៥០.៧៣៧)	(២៣.៥០៣)	(៧.៩៨៦.២៤៧)	(៣២.៤៨៤)
ការទិញទ្រព្យសម្បត្តិ		(៦៦៨.៣៥៨)	(២.៧៣២)	(១៤២.០៩៥)	(៥៧៨)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		១២១.២២៥	៤៩៥	១៩៥.៤៣៤	៧៩៥
ការប្តូររបស់ប្រតិបត្តិការបរទេស		(៦.០៥៤.៧៣៧)	(២៤.៧៤៦)	(៣.១៤៤.០២៣)	(១២.៧៩០)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពវិនិយោគ		(៧៦.១០៦.៩៣៥)	(៣១១.០៥០)	(២០.០៧៦.១០៩)	(៨១.៦៧០)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការបោះផ្សាយភាគហ៊ុន	២៦	៧០.០០០.០០០	២៨០.០០០	៩០.០០០.០០០	៣៦០.០០០
ភាគលាភបង់ឱ្យភាគទុនិកធនាគារ	២៦	(៧០.០០០.០០០)	(២៨០.០០០)	(៩០.០០០.០០០)	(៣៦០.០០០)
សាច់ប្រាក់បានពីប្រាក់កម្ចី	១៩	១៣២.២៥០.៩៥០	៥៤០.៥១០	២១៣.៩៩៣.០៦១	៨៧០.៥២៤
ការទូទាត់សងប្រាក់កម្ចី	១៩	(១៨៧.៨៩៣.៨៥៤)	(៧៦៧.៩២២)	(២៦៥.៥៧៦.១៣៨)	(១.០៨០.៣៦៤)
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ	២៣	១៧.០០០.០០០	៦៩.៤៧៩	-	-
ការទូទាត់សងបំណុលបន្ទាប់បន្សំ	២៣	(៣២.០០០.០០០)	(១៣០.៧៨៤)	(១៥.០០០.០០០)	(៦១.០២០)
ការទូទាត់សងបំណុលប្រាក់ដើម	១២	(១.៩២៩.៦៧៣)	(៧.៨៨៧)	(១.៦៤៤.៤៩៩)	(៦.៦៩០)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពហិរញ្ញប្បទាន		(៧២.៥៧២.៥៧៧)	(២៩៦.៦០៤)	(៦៨.២២៧.៥៧៦)	(២៧៧.៥៥០)
កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ		១០០.២៨៦.៥៨២	៤០៩.៨៧០	១២៣.៣៩០.៩១១	៥០១.៩៥៤
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដើមឆ្នាំ		១.៦៧៩.២២៤.៩៥៦	៦.៨៤១.១៦២	១.៥៥៥.៨៣៤.០៤៥	៦.២៩៣.៣៤៨
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	៧៥.២១៧	-	៤៥.៨៦០
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដំណាច់ឆ្នាំ	៣៥	១.៧៧៩.៥១១.៥៣៨	៧.៣២៦.២៤៩	១.៦៧៩.២២៤.៩៥៦	៦.៨៤១.១៦២

សកម្មភាពវិនិយោគមិនមែនសាច់ប្រាក់ គឺការប្តូររបស់ប្រតិបត្តិការបរទេស។ សកម្មភាពហិរញ្ញប្បទានមិនមែនសាច់ប្រាក់ ត្រូវបានលាតត្រដាងក្នុងកំណត់សម្គាល់ផ្សេងៗ គឺទ្រព្យសម្បត្តិដែលមានសិទ្ធិប្រើប្រាស់ និងបំណុលកតិសន្យា (កំណត់សម្គាល់ ១២)។

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍ស្ថានភាពហិរញ្ញវត្ថុដោយឡែក

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

	កំណត់សម្គាល់	២០២២		២០២១	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	៣២៩.២១១.៨៦១	១.៣៥៥.៣៦៥	៤៤៤.០៣៥.២៥៨	១.៨០៩.០០០
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារផ្សេងៗ	៥	៦៤១.៤៩៦.៣១៩	២.៦៤១.០៤០	៤០២.៥០១.៧៩២	១.៦៣៩.៧៩២
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារកណ្តាល	៦	១.០១០.៩៤១.៣៩៧	៤.១៦២.០៤៦	១.៣៨៧.១២៣.៤៨៣	៥.៦៣០.៧៧១
ឥណទាន និងបុរេប្រទានអតិថិជន	៧	៤.៨១៧.៩៦២.១២០	១៩.៨៣៥.៥៥០	៤.៧៣៩.៣៨៩.៧១១	១៩.៣០៨.២៧៤
មូលបត្រវិនិយោគ	៨	៥០.៧៧៦.៨៧៥	២០៩.០៤៨	-	-
ប្រាក់បញ្ញើតាមច្បាប់នៅធនាគារកណ្តាល	៩	៤៥៣.៣៥៧.៩៣៨	១.៨៦៦.៤៧៥	៤៤២.៣៦៤.៥៨៨	១.៨០២.១៩៣
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	១៦៥.១៧៦.៨០៦	៦៨០.០៣៣	៨៦.៩០៧.០៧៣	៣៥៤.០៥៩
ទ្រព្យសម្បត្តិវិនិយោគ	១១	៧.៦៧៥.១៣២	៣១.៥៩៩	-	-
ទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់	១២	២១.៦៤១.៧៧៦	៨៩.០៩៩	២២.៤០៥.៧២៥	៩១.២៨១
ទ្រព្យសកម្មអរូបី	១៣	១.៥៣៥.៩៤៣	៦.៣២៣	១.៣៦៤.១៩៣	៥.៥៧៤
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ	១៤	៣៩.០០៥.៨៨០	១៦០.៥៨៧	២៩.០០៥.៨៨០	១១៨.១៧០
ពន្ធពន្យារជាទ្រព្យសកម្ម - សុទ្ធ	១៥	-	-	៩.៣៣៦.៧៦០	៣៨.០៣៨
ទ្រព្យសកម្មផ្សេងៗ	១៦	៩៥.១៩៨.៦៧៧	៣៩១.៩៣៣	៨៧.២៧៩.៥១៩	៣៥៥.៥៧៧
ទ្រព្យសកម្មសរុប		៧.៦៣៣.៩៨០.៧២៤	៣១.៤២៩.០៩៨	៧.៦៤៦.៧១៧.៩៨២	៣១.១៥២.៧២៩
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារនិងគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងៗ	១៧	៣០២.៧៧១.០១៨	១.២៤៦.៥០៨	៣៤៣.៧១២.៤០១	១.៤០០.២៨៤
ប្រាក់បញ្ញើរបស់អតិថិជន	១៨	៥.៦៧៣.៦០៨.៦០២	២៣.៣៥៨.២៨៧	៥.៧៧៦.៩០៤.៤៦៥	២៣.៥៣៥.១០៩
ប្រាក់កម្ចី	១៩	២៩៦.៤២១.០១៨	១.២២០.៣៦៥	៣៥៩.៩១៣.៨៥៦	១.៤៦៦.២៨៩
បំណុលកតិសន្យា	១២	១៩.៨៤០.៦៥៣	៨១.៦៨៤	១៩.៩៩៨.៣៩៣	៨១.៤៧៣
អត្ថប្រយោជន៍បុគ្គលិក	២០	៨.១៧៨.០៧២	៣៣.៦៦៩	១៣.១៥៣.៦៣២	៥៣.៥៨៨
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងឆ្នាំ	២១	២៥.៨០៥.៤៦៨	១០៦.២៤១	២៥.៧៧៩.៨៦៦	១០៥.០២៧
ពន្ធពន្យារជាបំណុល - សុទ្ធ	១៥	៦.២៤១.៤៣៧	២៥.៦៩៦	-	-
បំណុលផ្សេងៗ	២២	២៨.៨៩៦.៨១៩	១១៨.៩៦៨	២៣.៩៥៩.៩៨៧	៩៧.៦១៣
បំណុលបន្ទាប់បន្សំ	២៣	៩០.៥៣៩.៧៣៨	៣៧២.៧៥២	១០៥.៧០៩.០២៥	៤៣០.៦៥៩
បំណុលសរុប		៦.៤៥២.៣០២.៨២៥	២៦.៥៦៤.១៣០	៦.៦៦៩.១៣១.៥៨៥	២៧.១៧០.០៤២
មូលធន					
ដើមទុន	២៤	៦៥០.០០០.០០០	២.៦០០.០០០	៥៨០.០០០.០០០	២.៣២០.០០០
ទុនបម្រុង	២៥	២២៦.៣០៥.៧៩៩	៩៩៨.១៣៥	១៣៩.៥៥៦.៤៦៨	៥៩៥.៤៣១
ចំណេញរក្សាទុក		៣០៥.៣៧២.១០០	១.២៦៦.៨៣៣	២៥៨.០២៩.៩២៩	១.០៦៧.២៥៦
មូលធនសរុប		១.១៨១.៦៧៧.៨៩៩	៤.៨៦៤.៩៦៨	៩៧៧.៥៨៦.៣៩៧	៣.៩៨២.៦៨៧
បំណុល និងមូលធនសរុប		៧.៦៣៣.៩៨០.៧២៤	៣១.៤២៩.០៩៨	៧.៦៤៦.៧១៧.៩៨២	៣១.១៥២.៧២៩

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍ចំណេញ-ខាត និងលទ្ធផលលម្អិតផ្សេងៗដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

	កំណត់ សម្គាល់	២០២២		២០២១	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៧	៤៣៦.៩៦១.៤៣៣	១.៧៨៥.៨៦១	៤០៤.៥៩៥.៦០៨	១.៦៤៥.៨៩៥
ចំណាយការប្រាក់	២៧	(២១៦.២១៨.៦៤២)	(៨៨៣.៦៨៦)	(២០១.៦០១.០៣៧)	(៨២០.១១៣)
ចំណូលការប្រាក់សុទ្ធ	២៧	២២០.៧៤២.៧៩១	៩០២.១៧៥	២០២.៩៩៤.៥៧១	៨២៥.៧៨២
ចំណូលកម្រៃជើងសា	២៨	១៣.៦៩៥.៧១៥	៥៥.៩៧៤	១៤.១៧១.៤៥២	៥៧.៦៤៥
ចំណាយកម្រៃជើងសា	២៨	(២.៧០៨.៩០៥)	(១១.០៧១)	(២.០៧០.៧៦៧)	(៨.៤២៤)
ចំណូលកម្រៃជើងសាសុទ្ធ	២៨	១០.៩៨៦.៨១០	៤៤.៩០៣	១២.១០០.៦៨៥	៤៩.២២១
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៩	៥.៥២៥.០៨៥	២២.៥៨១	៥.៦១៣.៧៥៥	២២.៨៣៧
ចំណូលប្រតិបត្តិការសរុប		២៣៧.២៥៤.៦៩០	៩៧០.៦៦៩	២២០.៧០៩.០១៥	៨៩៧.៨៤៥
ចំណាយបុគ្គលិក	៣០	(៣៥.៤៣០.៤៤៨)	(១៤៤.៨០៦)	(៣៣.៤៩២.៥៦១)	(១៣៦.២៤៨)
វិលសំប្រព្រឹត្តិការណ៍ និងប្រព្រឹត្តិការណ៍	៣១	(៩.៦០០.៦៤៣)	(៣៩.២៣៨)	(៨.៩៥២.៨០៦)	(៣៦.៤២០)
ចំណាយប្រតិបត្តិការផ្សេងៗ	៣២	(២១.៦៩៦.៣៣៨)	(៨៨.៦៧៧)	(១៩.១២៣.៦៧៥)	(៧៧.៧៩៥)
ចំណាយប្រតិបត្តិការសរុប		(៦៦.៧២៧.៤២៤)	(២៧២.៧១១)	(៦១.៥៦៩.០៤២)	(២៥០.៤៦៣)
ចំណេញប្រតិបត្តិការមុនការថយចុះតម្លៃ		១៧០.៥២៧.២៦៦	៦៩៧.៩៦៣	១៥៩.១៣៩.៩៧៣	៦៤៦.៣៨៤
ខាតពីការថយចុះតម្លៃនៃឧបករណ៍ហិរញ្ញវត្ថុ	៣៣	(១១.៣០៦.១៤៤)	(៤៦.២០៨)	(៦.៤៤០.២៨៧)	(២៦.១៩៩)
ចំណេញមុនពន្ធលើប្រាក់ចំណូល		១៥៩.២២៣.១២២	៦៥១.៧៥៥	១៥២.៦៩៩.៦៨៦	៦២០.១៨៥
ចំណាយពន្ធលើប្រាក់ចំណូល	៣៤	(៣០.៤៧៣.២៨៨)	(១២៤.៥៤៤)	(២៧.៤១៥.៤៧២)	(១១១.៥២៦)
ចំណេញក្នុងឆ្នាំ		១២៨.៧៤៩.៨៣៤	៥២៧.២១១	១២៥.២៨៤.២១៤	៥០៨.៦៥៩
ចំណូលលម្អិតផ្សេងៗ					
ខ្ទង់ដែលមិនត្រូវបានចាត់ទុកឡើងវិញក្នុងចំណេញ-ខាត៖					
បម្រែបម្រួលតម្លៃសមស្របនៃការវិនិយោគមូលធនវាស់វែងតាមតម្លៃសមស្របក្នុងចំណូលលម្អិតផ្សេងៗ					
ការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក	២០	(១៦៤.៤៨៩)	(៦៧២)	(២.០០០.៤២៣)	(៨.១៣៨)
ពន្ធពន្យារលើការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក		៣២.៨៩៨	១៣៤	-	-
អតិរេកពីការវាយតម្លៃឡើងវិញចំពោះដីធ្លី និងអគារ		៨៧.១០៣.៦៥១	៣៥៥.៩៩៣	-	-
ពន្ធពន្យារលើអតិរេកពីការវាយតម្លៃឡើងវិញ	១០	(១១.៦២៧.៩៨៧)	(៤៧.៥២៤)	-	-
ការយប់ទទួលស្គាល់អតិរេកពីការវាយតម្លៃឡើងវិញចំពោះដីធ្លី និងអគារដែលបានលក់ចេញ		-	-	(៦៧.២១៦)	(២៧២)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	៤៨.១៦០	-	២៥.៥១៦
ចំណូលលម្អិតផ្សេងៗក្នុងឆ្នាំ		៧៥.៣៤៤.០៧៣	៣៥៦.០៩១	(២.០៦៧.៦៣៩)	១៧.១០៦
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ		២០៤.០៩៣.៩០៧	៩៨៣.៣០២	១២៣.២១៦.៥៧៥	៥២៥.៧៦៥
ចំណេញរួមសរុប					
ម្ចាស់ក្រុមហ៊ុនរួម		១២៦.៧៤៧.៤២៥	៥២៦.១៩០	១២៥.២៨៤.២៥៤	៥០៩.៦៥៦
ចំណូលលម្អិតសរុបរបស់៖					
ម្ចាស់ធនាគារ		២០៧.៣៤៦.៤៨២	៤៥៧.១១២	១២៧.៩៣២.៣២១	៥១៦.១០៩

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

	ដើមទុន		មុនបម្រែបម្រួល		ចំណេញ/ខាត		សរុប	
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី ០១ ខែមករា ឆ្នាំ ២០២១	៤៩០.០០០.០០០	១.៩៦០.០០០	១២៤.០០៥.៨៧១	៥០៦.៦៧១	២៤០.៣៤៩.៩០៨	៩៨៥.២៥៥	៤៥៤.៣៦៩.៧៨២	៣.៤៤៥.៩២៦
ចំណេញក្នុងឆ្នាំ	-	-	-	-	១២៥.២៨៤.២១៤	៥០៩.៦៥៦	១២៥.២៨៤.២១៤	៥០៩.៦៥៦
ចំណូលលម្អិតផ្សេងៗ៖								
ការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក					(២.០០០.៤២៣)	(៨.១៣៨)	(២.០០០.៤២៣)	(៨.១៣៨)
ការយប់ទទួលស្គាល់អតិរេកពីការវាយតម្លៃឡើងវិញ					(៦៧.២១៦)	(២៧២)	(៦៧.២១៦)	(២៧២)
ចំពោះដីធ្លី និងអគារដែលបានលក់ចេញ					-	-	-	-
លម្អៀងពីការប្តូររូបិយប័ណ្ណ					២៥.៥១៦	២៥.៥១៦	២៥.៥១៦	២៥.៥១៦
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	(៦៧.២១៦)	២៥.៥១៦	១២៣.២៨៧.៨៦១	៥០១.៥១៤	១២៣.២១៦.៦១៥	៥២៥.៧៦៥
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន៖								
ភាគលាភជាសាច់ប្រាក់ផ្ញើទៅដើមទុន		៣៦០.០០០			(៩០.០០០.០០០)	(៣៦០.០០០)		
ផ្ទេរពីប្រាក់ចំណេញស្រុកទៅជាទុនបម្រែបម្រួលតាមច្បាប់			១៥.៩៦៩.៧៥៧	៦៤.៩៦៥	(១៥.៩៦៩.៧៥៧)	(៦៤.៩៦៥)		
ផ្ទេរពីអតិរេកពីការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញ					(១.១៥៨)	១.១៥៨		
ពន្ធពន្យារលើអតិរេកពីការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញ					(៧១.១៨៩)	(៧១.១៨៩)		
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុនសរុប	៩០.០០០.០០០	៣៦០.០០០	១៥.៩៦៩.៧៥៧	៦៣.៩០៧	(៩០.០០០.០០០)	(៤២៣.៥១១)	-	-
សមតុល្យនៅថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២១	៥៨០.០០០.០០០	២.៣២០.០០០	១៣៩.៩៧៥.៦២៨	៥៧០.៥៧៧	៣៤៩.០២៩.៩៦៧	១.០៦៧.២៥៦	៥៧៧.៤៨៦.៣៩៧	៣.៩៧១.៦៩២

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនដោយឡែក (ត)

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប	
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០២២	៤៨០.០០០.០០០	២.៣២០.០០០	១៣៩.៤៤៦.៤៦៨	៤៤៥.៤៣១	២៤៨.០២៩.៩២៩	១.០៦៧.២៦៦	៩៧៧.៤៨៦.៣៩៧	៣.៤៨២.៦៨៧
ចំណេញក្នុងឆ្នាំ	-	-	-	-	១២៨.៧៤៧.៤២៩	៥២៦.១៩០	១២៨.៧៤៧.៤២៩	៥២៦.១៩០
ចំណូលលម្អិតផ្សេងៗ	-	-	-	-	-	-	-	-
ការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក	-	-	-	-	(១៦៤.៤៤៩)	(៦៧២)	(១៦៤.៤៤៩)	(៦៧២)
ពន្ធពន្យារពីការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក	-	-	-	-	៣២.៤៤៨	១៣៤	៣២.៤៤៨	១៣៤
អតិរេកពីការវាយតម្លៃឡើងវិញចំពោះដីធ្លី និងអគារ	-	-	៨៧.១០៣.៦៥១	៣៤៥.៩៩៣	-	-	៨៧.១០៣.៦៥១	៣៤៥.៩៩៣
ពន្ធពន្យារពីអតិរេកនៃការវាយតម្លៃឡើងវិញ	-	-	(១១.៦២៧.៩៨៧)	(៤៧.៥២៤)	-	-	(១១.៦២៧.៩៨៧)	(៤៧.៥២៤)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	៤៨.១៦០	-	-	-	៤៨.១៦០
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	៧៥.៤៧៥.៦៦៤	៣៤៦.៦២៥	១២៨.៦១៤.៤៣៨	៥២៥.៦៥៦	២០៤.០៩១.៥០២	៤៨២.២៨១
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន								
ភាគលាភជាសាច់ប្រាក់ផ្ទេរទៅដើមទុន	៧០.០០០.០០០	២៨០.០០០	-	-	(៧០.០០០.០០០)	(២៨០.០០០)	-	-
ធ្វើប្រាក់ចំណេញរក្សាទុកទៅជាទុនបម្រុងតាមច្បាប់	-	-	១១.៤៤០.៣៣០	៤៨.៣៩១	(១១.៤៤០.៣៣០)	(៤៨.៣៩១)	-	-
ធ្វើអតិរេកពីការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(៤៥៣.៣៣០)	(១.៤៥៣)	៤៥៣.៣៣០	១.៤៥៣	-	-
ពន្ធពន្យារពីអតិរេកពីការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១១៣.៣៣៣)	(៤៦៣)	១១៣.៣៣៣	៤៦៣	-	-
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុនសរុប	៧០.០០០.០០០	២៨០.០០០	១១.២៧៦.៦៦៧	៤៦.០៧៥	(៤១.២៧៦.៦៦៧)	(៣២.០៧៥)	-	-
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០២២	៦៥០.០០០.០០០	២.៦០០.០០០	២២៦.៣០៥.៧៩៥	៤៩៥.១៣៥	៣០៥.៣៧២.១០០	១.២៦៦.៤៣៣	១.១៤១.៦៧៧.៤៩៥	៤.៥៦៤.៩៦៨

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍លំហូរសាច់ប្រាក់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២២

	កំណត់សម្គាល់	២០២២		២០២១	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់ពីប្រតិបត្តិការ	៣៦.a	៦៩.៨៦៨.៩២២	២៨៥.៥៥៣	៥៧.៩៧២.៥៥៨	២៣៥.៨៣៣
ការប្រាក់បានទទួល		៤០០.០៥៣.២៨៥	១.៦៣៥.០១៨	៣៧៣.៤៩០.១៥០	១.៥១៩.៣៥៨
ការប្រាក់បានបង់		(២០៥.១៧៤.៥០៣)	(៨៣៨.៥៤៨)	(១៩៤.២៩៤.៥៣៨)	(៧៩០.៣៩០)
ពន្ធលើប្រាក់ចំណូលបានបង់	២១	(២៦.៤៦៤.៥៧៩)	(១០៨.១៦១)	(២៧.៦៦៥.៥១០)	(១១២.៥៨៣)
ការទូទាត់អត្ថប្រយោជន៍បុគ្គលិក	២០	(១.២០៦.១៧៥)	(៤.៩៣០)	(៧៧២.៤៦៦)	(៣.១៤២)
សាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ		២៣៧.០៧៦.៩៥០	៩៦៨.៩៣២	២០៨.៧៣០.២៣៤	៨៤៩.១១៦
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ប្រាក់តម្កល់ធានាលើដើមទុន		(៧.០០០.០០០)	(២៨.៦០៩)	(៩.០០០.០០០)	(៣៦.៦១២)
ការទូទាត់សម្រាប់មូលបត្រវិនិយោគ		(៥០.៩៧១.៥៨១)	(២០៨.៣២១)	-	-
ការទូទាត់សម្រាប់ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ		(១០.០០០.០០០)	(៤០.៨៧០)	-	-
ការទិញទ្រព្យសម្បត្តិវិនិយោគ		(១.៦៤៥.១៣២)	(៦.៧២៤)	-	-
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ		(៥.៧៤៥.៣១៦)	(២៣.៤៨១)	(៧.៩២១.៥៣៣)	(៣២.២២៥)
ការទិញទ្រព្យសម្បត្តិ		(៦៦៨.៣៩៨)	(២.៧៣២)	(១៤២.០៩៥)	(៥៧៨)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		១២១.២២៥	៤៩៥	១៩៥.៤៣៤	៧៩៥
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពវិនិយោគ		(៧៥.៩០៩.២០២)	(៣១០.២៤២)	(១៦.៨៦៨.១៥៤)	(៦៨.៦២០)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការបោះផ្សាយភាគហ៊ុន	២៦	៧០.០០០.០០០	២៨០.០០០	៩០.០០០.០០០	៣៦០.០០០
ភាគលាភបង់ឱ្យភាគទុនិកធនាគារ	២៦	(៧០.០០០.០០០)	(២៨០.០០០)	(៩០.០០០.០០០)	(៣៦០.០០០)
សាច់ប្រាក់បានពីប្រាក់កម្ចី	១៩	១៣២.២៥០.៩៥០	៥៤០.៥១០	២១៣.៩៤៣.៥១៥	៨៧០.៣២២
ការទូទាត់សងប្រាក់កម្ចី	១៩	(១៨៧.៨៩៣.៨៤៤)	(៧៦៧.៩២២)	(២៦៥.៥៧៦.១៣៨)	(១.០៨០.៣៦៤)
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ	២៣	១៧.០០០.០០០	៦៩.៤៧៩	-	-
ការទូទាត់សងបំណុលបន្ទាប់បន្សំ	២៣	(៣២.០០០.០០០)	(១៣០.៧៨៤)	(១៥.០០០.០០០)	(៦១.០២០)
ការទូទាត់ភតិសន្យាជាប្រាក់ដើម	១២	(១.៩២៩.៦៧៣)	(៧.៨៨៧)	(១.៦៤៤.៤៩៩)	(៦.៦៩០)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពហិរញ្ញប្បទាន		(៧២.៥៧២.៤៧៧)	(២៩៦.៦០៤)	(៦៨.២៧៧.១២២)	(២៧៧.៧៥២)
កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ					
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលដើមឆ្នាំ		៨៨.៥៩៥.១៧១	៣៦២.០៨៦	១២៣.៥៨៤.៩១៨	៥០២.៧៤៤
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	៧៤.៩១២	-	៤៥.៨៨៦
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដំណាច់ឆ្នាំ	៣៥	១.៧៦៨.៨៨០.១៥១	៧.២៩២.៤៧៥	១.៦៨០.២៨៤.៩៤០	៦.៨៤៥.៤៨១

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

加華銀行 合併資產負債表

2022年 12月 31日

	備註	2022		2021	
		美元	百萬東幣	美元	百萬東幣
資產					
現金	4	330,255,669	1,359,663	445,178,556	1,813,657
存放其他銀行款項	5	637,084,445	2,622,877	409,016,012	1,666,331
存放中央銀行款項	6	1,027,846,961	4,231,646	1,383,843,471	5,637,779
客戶貸款及預付款	7	4,833,641,996	19,900,104	4,754,843,135	19,371,231
證券投資	8	56,377,635	232,107	2,212,047	9,012
中央銀行法定存款	9	454,461,193	1,871,017	443,393,082	1,806,383
物業和設備	10	165,104,407	679,735	87,014,240	354,496
物業投資	11	7,675,132	31,599	-	-
使用權資產	12	21,641,776	89,099	22,405,725	91,281
無形資產	13	1,537,936	6,332	1,371,294	5,587
遞延所得稅資產—淨額	15	-	-	9,350,918	38,096
其他資產	16	97,024,396	399,449	89,367,685	364,084
資產總額		7,632,651,546	31,423,628	7,647,996,165	31,157,937
負債及權益					
負債					
其他銀行和金融機構存款	17	302,746,829	1,246,409	343,693,130	1,400,206
客戶存款	18	5,669,928,444	23,343,095	5,768,648,114	23,501,472
借款	19	296,499,716	1,220,689	360,037,334	1,466,792
租賃負債	12	19,840,653	81,684	19,998,393	81,473
員工福利	20	8,193,038	33,731	13,170,272	53,656
本期所得稅負債	21	25,860,633	106,468	25,813,464	105,164
遞延所得稅負債—淨額	15	6,213,344	25,583	-	-
其他負債	22	29,472,008	121,336	24,519,621	99,893
次級債務	23	90,539,738	372,752	105,709,025	430,659
負債總額		6,449,294,403	26,551,747	6,661,589,353	27,139,315
權益					
資本	24	650,000,000	2,600,000	580,000,000	2,320,000
儲備金	25	219,056,414	968,380	135,656,819	579,624
保留盈餘		305,668,455	1,267,962	258,225,134	1,067,972
歸屬銀行股東權益		1,174,724,869	4,836,342	973,881,953	3,967,596
非控制權益		8,632,274	35,539	12,524,859	51,026
權益總額		1,183,357,143	4,871,881	986,406,812	4,018,622
負債及權益總額		7,632,651,546	31,423,628	7,647,996,165	31,157,937

附註屬於本合併和單獨財務報表的組成部分。

加華銀行 合併損益表和其他綜合收益

2022年 12月 31日

	備註	2022		2021	
		美元	百萬東幣	美元	百萬東幣
利息收入	27	438,275,846	1,791,233	405,942,069	1,651,372
利息支出	27	(215,969,571)	(882,668)	(201,259,279)	(818,723)
淨利息收入	27	222,306,275	908,565	204,682,790	832,649
手續費及佣金收入	28	13,746,676	56,183	14,234,942	57,908
手續費及佣金支出	28	(2,721,107)	(11,121)	(2,083,494)	(8,476)
淨手續費及佣金收入	28	11,025,569	45,062	12,151,448	49,432
其他營業收入	29	4,914,210	20,084	6,273,498	25,521
營業收入合計		238,246,054	973,711	223,107,736	907,602
人事費用	30	(36,147,115)	(147,733)	(34,202,224)	(139,135)
折舊及攤銷費用	31	(9,642,817)	(39,410)	(9,039,327)	(36,772)
其他營業費用	32	(22,019,225)	(89,993)	(19,510,243)	(79,368)
營業費用合計		(67,809,157)	(277,136)	(62,751,794)	(255,275)
減值前營業毛利		170,436,897	696,575	160,355,942	652,327
金融工具減值虧損	33	(11,244,134)	(45,955)	(4,912,535)	(19,984)
稅前淨利		159,192,763	650,620	155,443,407	632,343
所得稅費用	34	(30,543,312)	(124,831)	(27,469,352)	(111,745)
年度利潤		128,649,451	525,789	127,974,055	520,598
其他綜合損益					
可重分類進損益的項目					
換算海外業務		(6,198,657)	(25,334)	(3,130,231)	(12,686)
不會重分類進損益的項目					
以公允價值衡量且其變動計入其他綜合損益的股權投資公允價值變動	8	(844,536)	(3,452)	(403,207)	(1,640)
員工福利的覆算	20	(164,489)	(672)	(2,000,423)	(8,138)
遞延所得稅員工福利覆算		32,898	134	-	-
土地 / 建築物處置的重估盈餘	10	87,103,651	355,993	-	-
重估盈餘遞延所得稅		(11,627,987)	(47,524)	-	-
取消確認處置土地 / 建築物的重估盈餘		-	-	(67,216)	(273)
貨幣換算差額		-	48,325	-	25,792
年度其他綜合損益		68,300,880	327,470	(5,601,077)	3,055
年度綜合損益總額		196,950,331	853,259	122,372,978	523,653
利潤歸屬於：					
集團所有者		128,779,643	526,321	126,777,304	515,730
非控制權益		(130,192)	(532)	1,196,751	4,868
綜合損益總額歸屬於：					
集團所有者		200,773,980	868,886	122,772,645	524,903
非控制權益		(3,823,649)	(15,627)	(399,667)	(1,250)

附註屬於本合併和單獨財務報表的組成部分。

加華銀行 合併股東權益變動表

2022年12月31日

歸屬於本集團業主

	資產		儲備金		保留盈餘		總額		非控制權益		股東權益總額	
	美元	百萬美元	美元	百萬美元	美元	百萬美元	美元	百萬美元	美元	百萬美元	美元	百萬美元
2022年1月1日結餘	490,000,000	1,960,000	122,047,245	498,844	238,914,109	983,295	850,961,354	3,442,139	13,060,658	52,830	864,022,012	3,494,969
年度利潤	-	-	-	-	126,777,304	515,730	126,777,304	515,730	1,196,751	4,868	127,974,055	520,598
其他綜合損益：	-	-	-	-	-	-	-	-	-	-	-	-
以公允價值衡量且其變動計入其他綜合損益的公允價值變動	-	-	(403,207)	(1,640)	-	-	(403,207)	(1,640)	-	-	(403,207)	(1,640)
員工福利的攤銷	-	-	-	-	(2,000,423)	(8,138)	(2,000,423)	(8,138)	-	-	(2,000,423)	(8,138)
取消確認為處置土地 / 建築物的重估盈餘	-	-	(67,216)	(273)	-	-	(67,216)	(273)	-	-	(67,216)	(273)
核算海外業務	-	-	(1,533,813)	(6,240)	11,822	48	(1,521,991)	(6,192)	(1,596,418)	(6,494)	(3,118,409)	(12,686)
貨幣換算差額	-	-	(2,004,236)	17,263	124,788,703	507,640	122,784,467	524,903	(399,667)	(1,250)	122,384,800	523,653
年度綜合損益總額	-	-	(2,004,236)	17,263	124,788,703	507,640	122,784,467	524,903	(399,667)	(1,250)	122,384,800	523,653
公司所有者之間的交易：	-	-	-	-	-	-	-	-	-	-	-	-
股利現金購入資本	90,000,000	360,000	-	-	(90,000,000)	(360,000)	-	-	-	-	-	-
保留盈餘轉為法定儲備金	-	-	15,969,757	64,965	(15,969,757)	(64,965)	-	-	-	-	-	-
重估盈餘轉入保留盈餘	-	-	(284,758)	(1,158)	284,758	1,158	-	-	-	-	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(71,189)	(290)	71,189	290	-	-	-	-	-	-
老辦法準備金	-	-	-	-	136,132	554	136,132	554	(136,132)	(554)	-	-
業主交易總額	90,000,000	360,000	15,613,810	63,517	(105,477,678)	(422,963)	136,132	554	(136,132)	(554)	-	-
2022年12月31日結餘	580,000,000	2,320,000	135,656,819	579,624	258,225,134	1,067,972	973,881,953	3,967,596	12,524,859	51,026	986,406,812	4,018,622
2022年1月1日結餘	580,000,000	2,320,000	135,656,819	579,624	258,225,134	1,067,972	973,881,953	3,967,596	12,524,859	51,026	986,406,812	4,018,622
年度利潤	-	-	-	-	128,779,643	526,321	128,779,643	526,321	(130,192)	(532)	128,649,451	525,789
其他綜合損益：	-	-	-	-	-	-	-	-	-	-	-	-
以公允價值衡量且其變動計入其他綜合損益的公允價值變動	-	-	(844,536)	(3,452)	-	-	(844,536)	(3,452)	-	-	(844,536)	(3,452)
員工福利的攤銷	-	-	-	-	(164,489)	(672)	(164,489)	(672)	-	-	(164,489)	(672)
遞延所得稅從重估盈餘轉入保留盈餘	-	-	87,103,651	355,993	(11,627,987)	(47,524)	(11,627,987)	(47,524)	(355,993)	(1,853)	(11,627,987)	(47,524)
土地 / 建築物處置的重估盈餘	-	-	-	-	32,898	134	32,898	134	-	-	32,898	134
核算海外業務	-	-	(2,505,200)	(10,239)	113,333	463	(2,391,867)	(9,776)	(3,693,457)	(15,095)	(6,198,657)	(25,334)
貨幣換算差額	-	-	-	-	-	-	-	-	-	-	-	-
年度綜合損益總額	-	-	(72,125,928)	342,681	128,648,052	525,783	200,773,980	868,464	(3,823,649)	(15,205)	196,950,331	853,259
公司所有者之間的交易：	-	-	-	-	-	-	-	-	-	-	-	-
股利現金購入資本	70,000,000	280,000	-	-	(70,000,000)	(280,000)	-	-	-	-	-	-
保留盈餘轉為法定儲備金	-	-	11,840,330	48,391	(11,840,330)	(48,391)	-	-	-	-	-	-
重估盈餘轉入保留盈餘	-	-	(453,330)	(1,853)	453,330	1,853	-	-	-	-	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(113,333)	(463)	113,333	463	-	-	-	-	-	-
老辦法準備金	-	-	-	-	68,936	282	68,936	282	(68,936)	(282)	-	-
業主交易總額	70,000,000	280,000	11,273,667	46,075	(81,204,731)	(325,793)	68,936	282	(68,936)	(282)	-	-
2022年12月31日結餘	650,000,000	2,600,000	219,056,414	968,380	305,668,455	1,267,962	1,174,724,869	4,836,342	8,632,274	35,539	1,183,357,143	4,871,881
其他營業收入	-	-	-	-	-	-	-	-	-	-	-	-

加華銀行 合併現金流量表

2022年12月31日

	備註	2022		2021	
		美元	百萬美元	美元	百萬美元
營業活動之現金流量					
營業所得現金	36.a	79,615,551	325,389	59,006,277	240,037
收取之利息		402,046,448	1,643,164	375,217,455	1,526,385
支付之利息		(204,962,760)	(837,683)	(193,984,087)	(789,127)
支付所得稅	21	(26,526,970)	(108,416)	(27,772,583)	(112,979)
支付員工福利	20	(1,206,175)	(4,930)	(772,466)	(3,142)
營業活動所得現金		248,966,094	1,017,524	211,694,596	861,174
投資活動之現金流量					
存出資本保證金		(6,989,493)	(28,566)	(9,000,000)	(36,612)
支付證券投資		(55,127,210)	(225,305)	-	-
權益工具所得款項		7,547	31	822	3
購置投資物業		(1,645,132)	(6,724)	-	-
購置物業和設備		(5,750,737)	(23,503)	(7,986,247)	(32,488)
購置無形資產		(668,398)	(2,732)	(142,095)	(578)
出售物業和設備所得款項		121,225	495	195,434	795
換算海外業務		(6,054,737)	(24,746)	(3,144,023)	(12,790)
投資活動所用現金		(76,106,935)	(311,050)	(20,076,109)	(81,670)
融資活動之現金流量					
發行股東權益所得款項	26	70,000,000	280,000	90,000,000	360,000
已付股息給銀行股東	26	(70,000,000)	(280,000)	(90,000,000)	(360,000)
舉債所得款項	19	132,250,950	540,510	213,993,061	870,524
償還借款	19	(187,893,854)	(767,922)	(265,576,138)	(1,080,364)
次級債務所得款項	23	17,000,000	69,479	-	-
償還次級債務	23	(32,000,000)	(130,784)	(15,000,000)	(61,020)
租賃付款的主要要素	12	(1,929,673)	(7,887)	(1,644,499)	(6,690)
融資活動所用現金		(72,572,577)	(296,604)	(68,227,576)	(277,550)
現金及約當現金增加淨額		100,286,582	409,870	123,390,911	501,954
年初現金及約當現金餘額		1,679,224,956	6,841,162	1,555,834,045	6,293,348
貨幣換算差額		-	75,217	-	45,860
年末現金及約當現金餘額	35	1,779,511,538	7,326,249	1,679,224,956	6,841,162

非現金投資活動是換算海外業務。

非現金融資活動在其他附註（備註12）所透露是使用權資產和負債。

附註屬於本合併和單獨財務報表的組成部分。

加華銀行 單獨資產負債表

2022年 12月 31日

	備註	2022		2021	
		美元	百萬東幣	美元	百萬東幣
資產					
現金	4	329,211,861	1,355,365	444,035,258	1,809,000
存放其他銀行款項	5	641,496,319	2,641,040	402,501,792	1,639,792
存放中央銀行款項	6	1,010,941,397	4,162,046	1,382,123,483	5,630,771
客戶貸款及預付款—淨額	7	4,817,962,120	19,835,550	4,739,389,711	19,308,274
證券投資	8	50,776,875	209,048	-	-
中央銀行法定存款	9	453,357,938	1,866,475	442,364,588	1,802,193
物業和設備	10	165,176,806	680,033	86,907,073	354,059
物業投資	11	7,675,132	31,599	-	-
使用權資產	12	21,641,776	89,099	22,405,725	91,281
無形資產	13	1,535,943	6,323	1,368,193	5,574
投資子公司	14	39,005,880	160,587	29,005,880	118,170
遞延所得稅資產—淨額	15	-	-	9,336,760	38,038
其他資產	16	95,198,677	391,933	87,279,519	355,577
資產總額		7,633,980,724	31,429,098	7,646,717,982	31,152,729
負債及權益					
負債					
其他銀行和金融機構存款	17	302,771,018	1,246,508	343,712,401	1,400,284
客戶存款	18	5,673,608,602	23,358,247	5,776,904,465	23,535,109
借款	19	296,421,018	1,220,365	359,913,856	1,466,289
租賃負債	12	19,840,653	81,684	19,998,393	81,473
員工福利	20	8,178,072	33,669	13,153,632	53,588
本期所得稅負債	21	25,805,468	106,241	25,779,866	105,027
遞延所得稅負債—淨額	15	6,241,437	25,696	-	-
其他負債	22	28,896,819	118,968	23,959,947	97,613
次級債務	23	90,539,738	372,752	105,709,025	430,659
負債總額		6,452,302,825	26,564,130	6,669,131,585	27,170,042
權益					
資本	24	650,000,000	2,600,000	580,000,000	2,320,000
儲備金	25	226,305,799	998,135	139,556,468	595,431
保留盈餘		305,372,100	1,266,833	258,029,929	1,067,256
權益總額		1,181,677,899	4,864,968	977,586,397	3,982,687
負債及權益總額		7,633,980,724	31,429,098	7,646,717,982	31,152,729

附註屬於本合併和單獨財務報表的組成部分。

加華銀行 單獨損益表和其他綜合收益

2022年 12月 31日

	備註	2022		2021	
		美元	百萬東幣	美元	百萬東幣
利息收入	27	436,961,433	1,785,861	404,595,608	1,645,895
利息支出	27	(216,218,642)	(883,686)	(201,601,037)	(820,113)
淨利息收入	27	220,742,791	902,175	202,994,571	825,782
手續費及佣金收入	28	13,695,715	55,974	14,171,452	57,649
手續費及佣金支出	28	(2,708,905)	(11,071)	(2,070,767)	(8,424)
淨手續費及佣金收入	28	10,986,810	44,903	12,100,685	49,225
其他營業收入	29	5,525,089	22,581	5,613,759	22,837
營業收入合計		237,254,690	969,659	220,709,015	897,844
人事費用	30	(35,430,848)	(144,806)	(33,492,561)	(136,248)
折舊及攤銷費用	31	(9,600,643)	(39,238)	(8,952,806)	(36,420)
其他營業費用	32	(21,696,338)	(88,673)	(19,123,675)	(77,795)
營業費用合計		(66,727,829)	(272,717)	(61,569,042)	(250,463)
減值前營業毛利		170,526,861	696,942	159,139,973	647,381
金融工具減值虧損	33	(11,306,144)	(46,208)	(6,440,247)	(26,199)
稅前淨額		159,220,717	650,734	152,699,726	621,182
所得稅費用	34	(30,473,288)	(124,544)	(27,415,472)	(111,526)
年度利潤		128,747,429	526,190	125,284,254	509,656
其他綜合損益					
不會重分類進損益的項目					
員工福利的覆算	20	(164,489)	(672)	(2,000,423)	(8,138)
遞延所得稅員工福利覆算		32,898	134	-	-
土地 / 建築物處置的重估盈餘	10	87,103,651	355,993	-	-
重估盈餘遞延所得稅		(11,627,987)	(47,524)	-	-
取消確認處置土地 / 建築物的重估盈餘		-	-	(67,216)	(272)
貨幣換算差額		-	48,160	-	25,516
年度其他綜合損益		75,344,073	356,091	(2,067,639)	17,106
年度綜合損益總額		204,091,502	882,281	123,216,615	526,762
利潤歸屬於：					
銀行所有者		128,747,429	526,190	125,284,254	509,656
綜合損益總額歸屬於：					
銀行所有者		204,091,502	882,281	123,216,615	526,762

附註屬於本合併和單獨財務報表的組成部分。

加華銀行 單獨股東權益變動表

2022年 12月 31日

歸屬於本銀行業主

	資本		儲備金		保留盈餘		總額	
	美元	百萬東幣	美元	百萬東幣	美元	百萬東幣	美元	百萬東幣
2021年1月1日結餘	490,000,000	1,960,000	124,009,874	506,671	240,359,908	989,255	854,369,782	3,455,926
年度利潤	-	-	-	-	125,284,254	509,656	125,284,254	509,656
其他綜合損益：								
員工福利的覆算	-	-	-	(273)	(2,000,423)	(8,138)	(2,000,423)	(8,138)
取消確認處置土地 / 建築物的重估盈餘	-	-	(67,216)	-	-	-	(67,216)	(273)
貨幣換算差額	-	-	(67,216)	25,516	-	-	-	25,516
年度綜合損益總額	-	-	(67,216)	25,243	123,283,831	501,518	123,216,615	526,761
公司所有者之間的交易：								
股利現金轉入資本	90,000,000	360,000	-	-	(90,000,000)	(360,000)	-	-
保留盈餘轉為法定儲備金	-	-	15,969,757	64,965	(15,969,757)	(64,965)	-	-
重估盈餘轉入保留盈餘	-	-	(284,758)	(1,158)	284,758	1,158	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(71,189)	(290)	71,189	290	-	-
業主交易總額	90,000,000	360,000	15,613,810	63,517	(105,613,810)	(423,517)	-	-
2021年12月31日結餘	580,000,000	2,320,000	139,556,468	595,431	258,029,929	1,067,256	977,586,397	3,982,687
2022年1月1日結餘	580,000,000	2,320,000	139,556,468	595,431	258,029,929	1,067,256	977,586,397	3,982,687
年度利潤	-	-	-	-	128,747,429	526,190	128,747,429	526,190
其他綜合損益：								
員工福利的覆算	-	-	-	-	(164,489)	(672)	(164,489)	(672)
遞延所得稅員工福利覆算	-	-	-	-	32,898	134	32,898	134
土地 / 建築物處置的重估盈餘	-	-	87,103,651	355,993	-	-	87,103,651	355,993
重估盈餘遞延所得稅	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)
貨幣換算差額	-	-	-	48,160	-	-	-	48,160
年度綜合損益總額	-	-	75,475,664	356,629	128,615,838	525,652	204,091,502	882,281
公司所有者之間的交易：								
股利現金轉入資本	70,000,000	280,000	-	-	(70,000,000)	(280,000)	-	-
保留盈餘轉為法定儲備金	-	-	11,840,330	48,391	(11,840,330)	(48,391)	-	-
重估盈餘轉入保留盈餘	-	-	(453,330)	(1,853)	453,330	1,853	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(113,333)	(463)	113,333	463	-	-
業主交易總額	70,000,000	280,000	11,273,667	46,075	(81,273,667)	(326,075)	-	-
2022年12月31日結餘	650,000,000	2,600,000	226,305,799	998,135	305,372,100	1,266,833	1,181,677,899	4,864,968

附註屬於本合併和單獨財務報表的組成部分。

加華銀行 單獨現金流量表

2022年 12月 31日

	備註	2022		2021	
		美元	百萬東幣	美元	百萬東幣
營業活動之現金流量					
營業所得現金	36.a	69,868,922	285,553	57,972,598	235,833
收取之利息		400,053,285	1,635,018	373,490,150	1,519,358
支付之利息		(205,174,503)	(838,548)	(194,294,538)	(790,390)
支付所得稅	21	(26,464,579)	(108,161)	(27,665,510)	(112,543)
支付員工福利	20	(1,206,175)	(4,930)	(772,466)	(3,142)
營業活動所得現金		237,076,950	968,932	208,730,234	849,116
投資活動之現金流量					
存出資本保證金		(7,000,000)	(28,609)	(9,000,000)	(36,612)
支付證券投資		(50,971,581)	(208,321)	-	-
支付投資子公司		(10,000,000)	(40,870)	-	-
購置投資物業		(1,645,132)	(6,724)	-	-
購置物業和設備		(5,745,316)	(23,481)	(7,921,533)	(32,225)
購置無形資產		(668,398)	(2,732)	(142,095)	(578)
出售物業和設備所得款項		121,225	495	195,434	795
投資活動所用現金		(75,909,202)	(310,242)	(16,868,194)	(68,620)
融資活動之現金流量					
發行股東權益所得款項	26	70,000,000	280,000	90,000,000	360,000
已付股息給銀行股東	26	(70,000,000)	(280,000)	(90,000,000)	(360,000)
舉債所得款項	19	132,250,950	540,510	213,943,515	870,322
償還借款	19	(187,893,854)	(767,922)	(265,576,138)	(1,080,364)
次級債務所得款項	23	17,000,000	69,479	-	-
償還次級債務	23	(32,000,000)	(130,784)	(15,000,000)	(61,020)
租賃付款的主要要素	12	(1,929,673)	(7,887)	(1,644,499)	(6,690)
融資活動所用現金		(72,572,577)	(296,604)	(68,277,122)	(277,752)
現金及約當現金增加淨額		88,595,171	362,086	123,584,918	502,744
年初現金及約當現金餘額		1,680,284,980	6,845,481	1,556,700,062	6,296,851
貨幣換算差額		-	74,912	-	45,886
年末現金及約當現金餘額	35	1,768,880,151	7,282,479	1,680,284,980	6,845,481

非現金融資活動在其他附註（備註12）所透露是使用權資產和負債。

附註屬於本合併和單獨財務報表的組成部分。

CANADIA BANK PLC.

Consolidated Statement of Financial Position

As at 31 December 2022

	Notes	2022		2021	
		US\$	Million KHR	US\$	Million KHR
Assets					
Cash on hand	4	330,255,669	1,359,663	445,178,556	1,813,657
Deposits and placements with other banks	5	637,084,445	2,622,877	409,016,012	1,666,331
Deposits and placements with the central bank	6	1,027,846,961	4,231,646	1,383,843,471	5,637,779
Loans and advances to customers	7	4,833,641,996	19,900,104	4,754,843,135	19,371,231
Investment securities	8	56,377,635	232,107	2,212,047	9,012
Statutory deposits with the central bank	9	454,461,193	1,871,017	443,393,082	1,806,383
Property and equipment	10	165,104,407	679,735	87,014,240	354,496
Investment properties	11	7,675,132	31,599	-	-
Right-of-use assets	12	21,641,776	89,099	22,405,725	91,281
Intangible assets	13	1,537,936	6,332	1,371,294	5,587
Deferred tax assets - net	15	-	-	9,350,918	38,096
Other assets	16	97,024,396	399,449	89,367,685	364,084
Total assets		7,632,651,546	31,423,628	7,647,996,165	31,157,937
Liabilities and equity					
Liabilities					
Deposits from other banks and financial institutions	17	302,746,829	1,246,409	343,693,130	1,400,206
Deposits from customers	18	5,669,928,444	23,343,095	5,768,648,114	23,501,472
Borrowings	19	296,499,716	1,220,689	360,037,334	1,466,792
Lease liabilities	12	19,840,653	81,684	19,998,393	81,473
Employee benefits	20	8,193,038	33,731	13,170,272	53,656
Current income tax liability	21	25,860,633	106,468	25,813,464	105,164
Deferred tax liabilities - net	15	6,213,344	25,583	-	-
Other liabilities	22	29,472,008	121,336	24,519,621	99,893
Subordinated debts	23	90,539,738	372,752	105,709,025	430,659
Total liabilities		6,449,294,403	26,551,747	6,661,589,353	27,139,315
Equity					
Share capital	24	650,000,000	2,600,000	580,000,000	2,320,000
Reserves	25	219,056,414	968,380	135,656,819	579,624
Retained earnings		305,668,455	1,267,962	258,225,134	1,067,972
Attributable to owners		1,174,724,869	4,836,342	973,881,953	3,967,596
Non-controlling interests		8,632,274	35,539	12,524,859	51,026
Total equity		1,183,357,143	4,871,881	986,406,812	4,018,622
Total liabilities and equity		7,632,651,546	31,423,628	7,647,996,165	31,157,937

The accompanying notes form an integral part of these consolidated and separate financial statements.

CANADIA BANK PLC.

Consolidated Statement of Profit or Loss and Other Comprehensive Income

For the Year Ended 31 December 2022

	Notes	2022		2021	
		US\$	Million KHR	US\$	Million KHR
Interest income	27	438,275,846	1,791,233	405,942,069	1,651,372
Interest expense	27	(215,969,571)	(882,668)	(201,259,279)	(818,723)
Net interest income	27	222,306,275	908,565	204,682,790	832,649
Fee and commission income	28	13,746,676	56,183	14,234,942	57,908
Fee and commission expense	28	(2,721,107)	(11,121)	(2,083,494)	(8,476)
Net fee and commission income	28	11,025,569	45,062	12,151,448	49,432
Other operating income	29	4,914,210	20,084	6,273,498	25,521
Total operating income		238,246,054	973,711	223,107,736	907,602
Personnel expenses	30	(36,147,115)	(147,733)	(34,202,224)	(139,135)
Depreciation and amortisation charge	31	(9,642,817)	(39,410)	(9,039,327)	(36,772)
Other operating expenses	32	(22,019,225)	(89,993)	(19,510,243)	(79,368)
Total operating expenses		(67,809,157)	(277,136)	(62,751,794)	(255,275)
Operating profit before impairment		170,436,897	696,575	160,355,942	652,327
Impairment losses on financial instruments	33	(11,244,134)	(45,955)	(4,912,535)	(19,984)
Profit before income tax		159,192,763	650,620	155,443,407	632,343
Income tax expense	34	(30,543,312)	(124,831)	(27,469,352)	(111,745)
Profit for the year		128,649,451	525,789	127,974,055	520,598
Other comprehensive income					
Items that may be reclassified to profit or loss					
Foreign operation translation		(6,198,657)	(25,334)	(3,130,231)	(12,686)
Items that will not be reclassified to profit or loss					
Changes in the fair value of equity investments at fair value through other comprehensive income	8	(844,536)	(3,452)	(403,207)	(1,640)
Re-measurement of employee benefits	20	(164,489)	(672)	(2,000,423)	(8,138)
Deferred tax on re-measurement of employee benefits		32,898	134	-	-
Revaluation surplus of lands and buildings	10	87,103,651	355,993	-	-
Deferred tax on revaluation surplus		(11,627,987)	(47,524)	-	-
Derecognise of revaluation surplus as disposal of lands and buildings		-	-	(67,216)	(273)
Currency translation difference		-	48,325	-	25,792
Other comprehensive income for the year		68,300,880	327,470	(5,601,077)	3,055
Total comprehensive income for the year		196,950,331	853,259	122,372,978	523,653
Profit is attributable to:					
Owners of the Group		128,779,643	526,321	126,777,304	515,730
Non-controlling interests		(130,192)	(532)	1,196,751	4,868
Total comprehensive income attributable to:					
Owners of the Group		200,773,980	868,886	122,772,645	524,903
Non-controlling interests		(3,823,649)	(15,627)	(399,667)	(1,250)

The accompanying notes form an integral part of these consolidated and separate financial statements.

Consolidated Statement of Changes in Equity

For the Year Ended 31 December 2022

ATTRIBUTABLE TO OWNERS OF THE GROUP

	Share capital		Reserves		Retained earnings		Total		Non-controlling interest		Total equity	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2021	490,000,000	1,960,000	122,047,245	498,844	238,914,109	983,295	3,442,139	850,961,354	13,060,658	52,830	864,022,012	3,494,969
Profit for the year	-	-	-	-	126,777,304	515,730	126,777,304	515,730	1,196,751	4,868	127,974,055	520,598
Other comprehensive income:												
Change in fair value of FVOCI	-	-	(403,207)	(1,640)	-	(8,138)	(403,207)	(1,640)	-	-	(403,207)	(1,640)
Re-measurement of employee benefits	-	-	-	-	(2,000,423)	(8,138)	(2,000,423)	(8,138)	-	-	(2,000,423)	(8,138)
Derecognition of revaluation surplus as disposal of lands and buildings	-	-	(67,216)	(273)	-	-	(67,216)	(273)	-	-	(67,216)	(273)
Foreign operations translation	-	-	(1,533,813)	(6,240)	11,822	48	(1,521,991)	(6,192)	(1,596,418)	(6,494)	(3,118,409)	(12,686)
Currency translation difference	-	-	-	-	25,416	25,416	-	-	376	-	376	25,792
Total comprehensive income for the year	-	-	(2,004,236)	17,263	124,788,703	507,640	122,784,467	524,903	(399,667)	(1,250)	122,384,800	523,653
Transactions with owners in their capacity as owners:												
Cash dividend to share capital	90,000,000	360,000	-	-	(90,000,000)	(360,000)	-	-	-	-	-	-
Transfer from retained earnings to regulatory reserve	-	-	15,969,757	64,965	(15,969,757)	(64,965)	-	-	-	-	-	-
Transfer from revaluation surplus to retained earnings	-	-	(284,758)	(1,158)	284,758	1,158	-	-	-	-	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(71,189)	(290)	71,189	290	-	-	-	-	-	-
Regulatory reserve in Laos PDR	-	-	15,613,810	63,517	136,132	554	136,132	554	(136,132)	(554)	(136,132)	(554)
Total transactions with owners	90,000,000	360,000	15,613,810	63,517	(105,477,678)	(422,963)	136,132	554	(136,132)	(554)	(136,132)	(554)
Balance at 31 December 2021	580,000,000	2,320,000	135,656,819	579,624	258,225,134	1,067,972	3,967,596	973,881,953	12,524,859	51,026	986,406,812	4,018,622
Balance at 1 January 2022	580,000,000	2,320,000	135,656,819	579,624	258,225,134	1,067,972	3,967,596	973,881,953	12,524,859	51,026	986,406,812	4,018,622
Profit for the year	-	-	-	-	128,779,643	526,321	128,779,643	526,321	(130,192)	(632)	128,649,451	525,789
Other comprehensive income:												
Change in fair value of FVOCI	-	-	(844,536)	(3,452)	-	(844,536)	(844,536)	(3,452)	-	-	(844,536)	(3,452)
Re-measurement of employee benefits	-	-	-	-	(164,489)	(672)	(164,489)	(672)	-	-	(164,489)	(672)
Revaluation surplus of lands and buildings	-	-	-	-	32,898	134	32,898	134	-	-	32,898	134
Deferred tax on revaluation surplus	-	-	87,103,651	355,993	-	-	87,103,651	355,993	-	-	87,103,651	355,993
Deferred tax on revaluation surplus	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)
Foreign operations translation	-	-	(2,505,200)	(10,239)	-	-	(2,505,200)	(10,239)	(3,693,457)	(15,095)	(6,198,657)	(25,334)
Currency translation difference	-	-	-	-	47,903	47,903	-	-	422	-	422	48,325
Total comprehensive income for the year	-	-	72,125,928	342,681	128,648,052	525,783	200,773,980	868,464	(3,823,649)	(15,205)	196,950,331	853,259
Transactions with owners in their capacity as owners:												
Cash dividend to share capital	70,000,000	280,000	-	-	(70,000,000)	(280,000)	-	-	-	-	-	-
Transfer from retained earnings to regulatory reserve	-	-	11,840,330	48,391	(11,840,330)	(48,391)	-	-	-	-	-	-
Transfer from revaluation surplus to retained earnings	-	-	(453,330)	(1,853)	453,330	1,853	-	-	-	-	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(113,333)	(463)	113,333	463	-	-	-	-	-	-
Regulatory reserve in Laos PDR	-	-	11,273,667	46,075	(81,204,731)	(325,793)	68,936	282	(68,936)	(282)	(68,936)	(282)
Total transactions with owners	70,000,000	280,000	11,273,667	46,075	(81,204,731)	(325,793)	68,936	282	(68,936)	(282)	(68,936)	(282)
Balance at 31 December 2022	650,000,000	2,600,000	219,056,414	968,380	305,668,455	1,267,962	1,174,724,869	1,174,724,869	8,632,274	35,539	1,183,357,143	4,871,881

The accompanying notes form an integral part of these consolidated and separate financial statements.

CANADIA BANK PLC.
Consolidated Statement of Cash Flows

For the Year Ended 31 December 2022

	Notes	2022		2021	
		US\$	Million KHR	US\$	Million KHR
Cash flows from operating activities					
Cash generated from operations	36.a	79,615,551	325,389	59,006,277	240,037
Interest received		402,046,448	1,643,164	375,217,455	1,526,385
Interest paid		(204,962,760)	(837,683)	(193,984,087)	(789,127)
Income tax paid	21	(26,526,970)	(108,416)	(27,772,583)	(112,979)
Payment of employee benefits	20	(1,206,175)	(4,930)	(772,466)	(3,142)
Cash generated from operating activities		248,966,094	1,017,524	211,694,596	861,174
Cash flows from investing activities					
Capital guarantee deposits		(6,989,493)	(28,566)	(9,000,000)	(36,612)
Payments for investment in securities		(55,127,210)	(225,305)	-	-
Proceeds from equity instrument		7,547	31	822	3
Purchases of investment properties		(1,645,132)	(6,724)	-	-
Purchases of property and equipment		(5,750,737)	(23,503)	(7,986,247)	(32,488)
Purchases of intangible assets		(668,398)	(2,732)	(142,095)	(578)
Proceeds from disposals of property and equipment		121,225	495	195,434	795
Foreign operation translation		(6,054,737)	(24,746)	(3,144,023)	(12,790)
Cash used in investing activities		(76,106,935)	(311,050)	(20,076,109)	(81,670)
Cash flows from financing activities					
Proceeds from issuance of share capital	26	70,000,000	280,000	90,000,000	360,000
Dividends paid to the Bank's shareholders	26	(70,000,000)	(280,000)	(90,000,000)	(360,000)
Proceeds from borrowings	19	132,250,950	540,510	213,993,061	870,524
Repayments of borrowings	19	(187,893,854)	(767,922)	(265,576,138)	(1,080,364)
Proceeds from subordinated debts	23	17,000,000	69,479	-	-
Repayments of subordinated debts	23	(32,000,000)	(130,784)	(15,000,000)	(61,020)
Principal elements on lease payments	12	(1,929,673)	(7,887)	(1,644,499)	(6,690)
Cash used in financing activities		(72,572,577)	(296,604)	(68,227,576)	(277,550)
Net increase in cash and cash equivalents		100,286,582	409,870	123,390,911	501,954
Cash and cash equivalents at the beginning of year		1,679,224,956	6,841,162	1,555,834,045	6,293,348
Currency translation differences		-	75,217	-	45,860
Cash and cash equivalents at the end of year	35	1,779,511,538	7,326,249	1,679,224,956	6,841,162

Non-cash investing activities is foreign operation translation.

Non-cash financing activities disclosed in other note is the right-of-use assets and lease liabilities (Note 12).

The accompanying notes form an integral part of these consolidated and separate financial statements.

CANADIA BANK PLC. Separate Statement of Financial Position

As at 31 December 2022

	Notes	2022		2021	
		US\$	Million KHR	US\$	Million KHR
Assets					
Cash on hand	4	329,211,861	1,355,365	444,035,258	1,809,000
Deposits and placements with other banks	5	641,496,319	2,641,040	402,501,792	1,639,792
Deposits and placements with the central bank	6	1,010,941,397	4,162,046	1,382,123,483	5,630,771
Loans and advances to customers	7	4,817,962,120	19,835,550	4,739,389,711	19,308,274
Investment securities	8	50,776,875	209,048	-	-
Statutory deposits with the central bank	9	453,357,938	1,866,475	442,364,588	1,802,193
Property and equipment	10	165,176,806	680,033	86,907,073	354,059
Investment properties	11	7,675,132	31,599	-	-
Right-of-use assets	12	21,641,776	89,099	22,405,725	91,281
Intangible assets	13	1,535,943	6,323	1,368,193	5,574
Investment in subsidiaries	14	39,005,880	160,587	29,005,880	118,170
Deferred tax assets - net	15	-	-	9,336,760	38,038
Other assets	16	95,198,677	391,933	87,279,519	355,577
Total assets		7,633,980,724	31,429,098	7,646,717,982	31,152,729
Liabilities and equity					
Liabilities					
Deposits from other banks and financial institutions	17	302,771,018	1,246,508	343,712,401	1,400,284
Deposits from customers	18	5,673,608,602	23,358,247	5,776,904,465	23,535,109
Borrowings	19	296,421,018	1,220,365	359,913,856	1,466,289
Lease liabilities	12	19,840,653	81,684	19,998,393	81,473
Employee benefits	20	8,178,072	33,669	13,153,632	53,588
Current income tax liability	21	25,805,468	106,241	25,779,866	105,027
Deferred tax liabilities - net	15	6,241,437	25,696	-	-
Other liabilities	22	28,896,819	118,968	23,959,947	97,613
Subordinated debts	23	90,539,738	372,752	105,709,025	430,659
Total liabilities		6,452,302,825	26,564,130	6,669,131,585	27,170,042
Equity					
Share capital	24	650,000,000	2,600,000	580,000,000	2,320,000
Reserves	25	226,305,799	998,135	139,556,468	595,431
Retained earnings		305,372,100	1,266,833	258,029,929	1,067,256
Total equity		1,181,677,899	4,864,968	977,586,397	3,982,687
Total liabilities and equity		7,633,980,724	31,429,098	7,646,717,982	31,152,729

The accompanying notes form an integral part of these consolidated and separate financial statements.

CANADIA BANK PLC. Separate Statement of Profit or Loss and Other Comprehensive Income

For the Year Ended 31 December 2022

	Notes	2022		2021	
		US\$	Million KHR	US\$	Million KHR
Interest income	27	436,961,433	1,785,861	404,595,608	1,645,895
Interest expense	27	(216,218,642)	(883,686)	(201,601,037)	(820,113)
Net interest income	27	220,742,791	902,175	202,994,571	825,782
Fee and commission income	28	13,695,715	55,974	14,171,452	57,649
Fee and commission expense	28	(2,708,905)	(11,071)	(2,070,767)	(8,424)
Net fee and commission income	28	10,986,810	44,903	12,100,685	49,225
Other operating income	29	5,525,089	22,581	5,613,759	22,837
Total operating income		237,254,690	969,659	220,709,015	897,844
Personnel expenses	30	(35,430,848)	(144,806)	(33,492,561)	(136,248)
Depreciation and amortisation charge	31	(9,600,643)	(39,238)	(8,952,806)	(36,420)
Other operating expenses	32	(21,696,338)	(88,673)	(19,123,675)	(77,795)
Total operating expenses		(66,727,829)	(272,717)	(61,569,042)	(250,463)
Operating profit before impairment		170,526,861	696,942	159,139,973	647,381
Impairment losses on financial instruments	33	(11,306,144)	(46,208)	(6,440,247)	(26,199)
Profit before income tax		159,220,717	650,734	152,699,726	621,182
Income tax expense	34	(30,473,288)	(124,544)	(27,415,472)	(111,526)
Profit for the year		128,747,429	526,190	125,284,254	509,656
Other comprehensive income					
Items that will not be reclassified to profit or loss					
Re-measurement of employee benefits	20	(164,489)	(672)	(2,000,423)	(8,138)
Deferred tax on re-measurement of employee benefits		32,898	134	-	-
Revaluation surplus of lands and buildings	10	87,103,651	355,993	-	-
Deferred tax on revaluation surplus		(11,627,987)	(47,524)	-	-
Derecognise of revaluation surplus as disposal of lands and buildings		-	-	(67,216)	(272)
Currency translation difference		-	48,160	-	25,516
Other comprehensive income for the year		75,344,073	356,091	(2,067,639)	17,106
Total comprehensive income for the year		204,091,502	882,281	123,216,615	526,762
Profit is attributable to:					
Owners of the Bank		128,747,429	526,190	125,284,254	509,656
Total comprehensive income attributable to:					
Owners of the Bank		204,091,502	882,281	123,216,615	526,762

The accompanying notes form an integral part of these consolidated and separate financial statements.

For the Year Ended 31 December 2022

ATTRIBUTABLE TO OWNERS OF THE BANK

	Share capital		Reserves		Retained earnings		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2021	490,000,000	1,960,000	124,009,874	506,671	240,359,908	989,255	854,369,782	3,455,926
Profit for the year	-	-	-	-	125,284,254	509,656	125,284,254	509,656
Other comprehensive income:								
Re-measurement of employee benefits	-	-	-	-	-	-	-	-
Derecognition of revaluation surplus as disposal of lands and buildings	-	-	(67,216)	(273)	(2,000,423)	(8,138)	(2,000,423)	(8,138)
Currency translation difference	-	-	-	-	-	-	(67,216)	(273)
Total comprehensive income for the year	-	-	(67,216)	25,243	123,283,831	501,518	123,216,615	526,761
Transactions with owners in their capacity as owners:								
Cash dividend to share capital	90,000,000	360,000	-	-	(90,000,000)	(360,000)	-	-
Transfer from retained earnings to regulatory reserve	-	-	15,969,757	64,965	(15,969,757)	(64,965)	-	-
Transfer from revaluation surplus to retained earnings	-	-	(284,758)	(1,158)	284,758	1,158	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(71,189)	(290)	71,189	290	-	-
Total transactions with owners	90,000,000	360,000	15,613,810	63,517	(105,613,810)	(423,517)	-	-
Balance at 31 December 2021	580,000,000	2,320,000	139,556,468	595,431	258,029,929	1,067,256	977,586,397	3,982,687
Balance at 1 January 2022	580,000,000	2,320,000	139,556,468	595,431	258,029,929	1,067,256	977,586,397	3,982,687
Profit for the year	-	-	-	-	128,747,429	526,190	128,747,429	526,190
Other comprehensive income:								
Re-measurement of employee benefits	-	-	-	-	(164,489)	(672)	(164,489)	(672)
Deferred tax on re-measurement of employee benefits	-	-	-	-	32,898	134	32,898	134
Revaluation surplus of lands and buildings	-	-	87,103,651	355,993	-	-	87,103,651	355,993
Deferred tax on revaluation surplus	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)
Currency translation difference	-	-	-	-	48,160	199	48,160	199
Total comprehensive income for the year	-	-	75,475,664	356,629	128,615,838	525,652	204,091,502	882,281
Transactions with owners in their capacity as owners:								
Cash dividend to share capital	70,000,000	280,000	-	-	(70,000,000)	(280,000)	-	-
Transfer from retained earnings to regulatory reserve	-	-	11,840,330	48,391	(11,840,330)	(48,391)	-	-
Transfer from revaluation surplus to retained earnings	-	-	(453,330)	(1,853)	453,330	1,853	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(113,333)	(463)	113,333	463	-	-
Total transactions with owners	70,000,000	280,000	11,273,667	46,075	(81,273,667)	(326,075)	-	-
Balance at 31 December 2022	650,000,000	2,600,000	226,305,799	998,135	305,372,100	1,266,833	1,181,677,899	4,864,968

The accompanying notes form an integral part of these consolidated and separate financial statements

CANADIA BANK PLC.
Separate Statement of Cash Flows

For the Year Ended 31 December 2022

	Notes	2022		2021	
		US\$	Million KHR	US\$	Million KHR
Cash flows from operating activities					
Cash generated from operations	36.a	69,868,922	285,553	57,972,598	235,833
Interest received		400,053,285	1,635,018	373,490,150	1,519,358
Interest paid		(205,174,503)	(838,548)	(194,294,538)	(790,390)
Income tax paid	21	(26,464,579)	(108,161)	(27,665,510)	(112,543)
Payment of employee benefits	20	(1,206,175)	(4,930)	(772,466)	(3,142)
Cash generated from operating activities		237,076,950	968,932	208,730,234	849,116
Cash flows from investing activities					
Capital guarantee deposits		(7,000,000)	(28,609)	(9,000,000)	(36,612)
Payment for investment in securities		(50,971,581)	(208,321)	-	-
Payment for investment in subsidiaries		(10,000,000)	(40,870)	-	-
Purchases of investment properties		(1,645,132)	(6,724)	-	-
Purchases of property and equipment		(5,745,316)	(23,481)	(7,921,533)	(32,225)
Purchases of intangible assets		(668,398)	(2,732)	(142,095)	(578)
Proceeds from disposals of property and equipment		121,225	495	195,434	795
Cash used in investing activities		(75,909,202)	(310,242)	(16,868,194)	(68,620)
Cash flows from financing activities					
Proceeds from issuance of share capital	26	70,000,000	280,000	90,000,000	360,000
Dividends paid to the Bank's shareholders	26	(70,000,000)	(280,000)	(90,000,000)	(360,000)
Proceeds from borrowings	19	132,250,950	540,510	213,943,515	870,322
Repayments of borrowings	19	(187,893,854)	(767,922)	(265,576,138)	(1,080,364)
Proceeds from subordinated debts	23	17,000,000	69,479	-	-
Repayments of subordinated debts	23	(32,000,000)	(130,784)	(15,000,000)	(61,020)
Principal elements on lease payments	12	(1,929,673)	(7,887)	(1,644,499)	(6,690)
Cash used in financing activities		(72,572,577)	(296,604)	(68,277,122)	(277,752)
Net increase in cash and cash equivalents		88,595,171	362,086	123,584,918	502,744
Cash and cash equivalents at the beginning of year		1,680,284,980	6,845,481	1,556,700,062	6,296,851
Currency translation differences		-	74,912	-	45,886
Cash and cash equivalents at the end of year	35	1,768,880,151	7,282,479	1,680,284,980	6,845,481

Non-cash financing activities disclosed in other note is the right-of-use assets and lease liabilities (Note 12).
The accompanying notes form an integral part of these consolidated and separate financial statements.

NOTES TO FINANCIAL STATEMENTS

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. GENERAL

Canadia Bank Plc. (the Bank), and its subsidiaries, Cana Securities Ltd. (CNS), are incorporated in the Kingdom of Cambodia, and the other subsidiary, Canadia Bank Lao Ltd. (CBL), is incorporated in Lao P.D.R (together referred to as the Group).

The Bank is a commercial bank operating in accordance with the Cambodian Law on Commercial Enterprises and under the supervision of the National Bank of Cambodia (NBC or the central bank), pursuant to the Law on Banking and Financial Institutions of Cambodia and in accordance with the Banking Licence No. 05 issued by the NBC, since 1991. The Bank's licence was renewed for an indefinite period following the NBC's Prakas No. B7-06-207, dated 13 September 2006.

Canadia Investment Holding Plc. (CIHP), a public limited company incorporated in the Kingdom of Cambodia, is the ultimate holding company of the Bank.

The principal activities of the Bank consist of the operation of core banking business and the provision of related financial services through the Bank's head office and various branches in Phnom Penh and in the provinces.

The Bank's registered office is currently located at No. 315, Ang Duong street, corner Monivong Boulevard, Phnom Penh, Kingdom of Cambodia. The Bank has a total of 63 branches located in Phnom Penh and major provinces in Cambodia.

The consolidated and separate financial statements were authorised and approved for issue by the Board of Directors on 31 March 2023.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies adopted in the preparation of the consolidated and separate financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

2.1 Basis of preparation

The consolidated and separate financial statements are prepared in accordance with Cambodian International Financial Reporting Standards (CIFRS) which are based on all standards published by the International Accounting Standard Board including other interpretations and amendments that may occur in any circumstances to each standard.

The consolidated and separate financial statements have been prepared under the historical cost convention, except for:

- financial assets at fair value through other comprehensive income (FVOCI),
- lands and buildings of property and equipment and investment property measured at revalued amount, and

- foreclosed properties (assets held for sales) measured at the lower of carrying amount and fair value less costs to sell.

The Group and the Bank disclose the amount for each asset and liability that expected to be recovered or settled no more than 12 months after the reporting period as current, and more than 12 months after the reporting period as non-current.

The preparation of consolidated and separate financial statements in conformity with CIFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the consolidated and separate financial statements are disclosed in Note 3.

An English version of the consolidated and separate financial statements have been prepared from the consolidated and separate financial statements that are in the Khmer language. In the event of a conflict or a difference in interpretation between the two languages, the Khmer language consolidated and separate financial statements shall prevail.

2.2 New and amended accounting standards and interpretations

(a) New and amended accounting standards and interpretations adopted

The Group and the Bank have applied the following standards and amendments for the first time for their annual reporting period commencing on 1 January 2022:

- Property, Plant and Equipment: Proceeds before Intended Use – Amendments to CIAS16,
- Onerous Contracts – Cost of Fulfilling a Contract – Amendments to CIAS 37, and
- Annual Improvements to CIFRS Standards 2018-2020

The amendments listed above did not have any impact on the amounts of recognised in prior periods and are not expected to significantly affect the current or future periods.

(b) New standards and interpretations not yet adopted

Certain new accounting standards and interpretations have been published that are not mandatory for 31 December 2022 reporting period and have not been early adopted by the Group and the Bank. These standards are not expected to have a material impact on the entity in the current or future reporting periods and on foreseeable future transactions.

2.3 Principles of consolidation of the subsidiary

Cana Securities Ltd. and Canadia Bank Lao Ltd. are subsidiaries over which the Group has control. The Group controls an entity where the Group is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power to direct the activities of the entity. Subsidiaries are fully consolidated from the date on which control is transferred to the Group. They are deconsolidated from the date that control ceases.

The Bank has controls over CBL because it governs the operating and financial policies of CBL.

The acquisition method of accounting is used to account for business combinations by the Group and the Bank.

Inter-company transactions, balances and unrealised gains on transactions between the Bank and

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.3 Principles of consolidation of the subsidiary (Continued)

the subsidiaries are eliminated. Unrealised losses are also eliminated unless the transaction provides evidence of an impairment of the transferred asset. Accounting policies of the subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the Group.

Non-controlling interests in the results and equity of subsidiaries are shown separately in the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of financial position respectively.

Changes in ownership interests

The Group treats transactions with non-controlling interests that do not result in a loss of control as transactions with equity owners of the Group. A change in ownership interest results in an adjustment between the carrying amounts of the controlling and non-controlling interest to reflect their relative interests and any consideration paid or received is recognised in a separate reserve within equity attributable to owners of the Bank.

When the Group ceases to consolidate or equity account for an investment because of a loss of control, joint control or significant influence, any retained interest in the entity is remeasured to its fair value, with the change in carrying amount recognised in profit or loss. This fair value becomes the initial carrying amount for the purposes of subsequently accounting for the retained interest as an associate, joint venture or financial asset. In addition, any amounts previously recognised in other comprehensive income in respect of that entity are accounted for as if the group had directly disposed of the related assets or liabilities. This may mean that amounts previously recognised in other comprehensive income are reclassified to profit or loss.

2.4 Foreign currency translation

(i) Functional and presentation currency

Items included in the consolidated and separate financial statements of the Group and the Bank are measured using the currency of the primary economic environment in which the Group and the Bank operate (the functional currency). The functional currency is the United States dollars (US\$) because of the significant influence of the US\$ on its operations. The consolidated and separate financial statements are presented in US\$ which is the Group's and the Bank's functional and presentation currency.

(ii) Transactions and balances

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in currencies other than US\$ are recognised in profit or loss.

Foreign exchange gains and losses that relate to borrowings are presented in the consolidated and separate statement of profit or loss, within interest expense. All other foreign exchange gains and losses are presented in the consolidated and separate statement of profit or loss on a net basis.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.4 Foreign currency translation (Continued)

(iii) Presentation in Khmer Riel

In compliance with the Law on Accounting and Auditing, the consolidated and separate financial statements shall be expressed in Khmer Riel (KHR). The consolidated and separate statement of profit or loss and other comprehensive income and the consolidated and separate statement of cash flows are translated into KHR using the average exchange rates for the year. Assets and liabilities for each statement of financial position presented are translated at the closing rates as at the reporting dates, and shareholders' capital and reserves are translated at the rate at the date of transaction. Resulting exchange differences of other reserves are recognised in the other comprehensive income.

The Group and the Bank have used the official rates of exchange published by the National Bank of Cambodia, and as at the reporting date, the average rate was US\$ 1 to KHR4,087 (2021: KHR4,068) and the closing rate was US\$ 1 to KHR4,117 (2021: KHR4,074).

(iv) Group companies

The results and financial position of foreign operations (none of which has the currency of a hyperinflationary economy) that have a functional currency different from the presentation currency are translated into the presentation currency as follows:

- assets and liabilities for each statement of financial position presented are translated at the closing rate as at the reporting date of that statement of financial position
- income and expenses for each statement of profit or loss and other comprehensive income are translated at average exchange rates (unless this is not a reasonable approximation of the cumulative effect of the rates prevailing on the transaction dates, in which case income and expenses are translated at the dates of the transactions), and
- all resulting exchange differences are recognised in other comprehensive income.

On consolidation, exchange differences arising from the translation of any net investment in foreign entities, and of borrowings if any, are recognised in other comprehensive income. When a foreign operation is sold or any borrowings forming part of the net investment are repaid, the associated exchange differences are reclassified to profit or loss, as part of the gain or loss on sale.

2.5 Cash and cash equivalents

For the purpose of presentation in the consolidated and separate statement of cash flows, cash and cash equivalents includes cash on hand, the non-restricted deposits and placements with the central bank and with other banks with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.6 Financial instruments

2.6.1 Financial assets

i) Classification

The Group and the Bank classifies its financial assets in the following measurement categories:

- those to be measured at amortised cost, which include cash on hand, deposits and placements with the central bank, deposits and placements with other banks, loans and advances, investment securities at amortised cost and other financial assets; or
- those to be measured subsequently at fair value (either through OCI or through profit or loss).

For financial assets at amortised cost, the classification depends on the Group's and the Bank's model for managing financial assets and the contractual terms of the financial assets cash flows.

- The asset is held within a business model with the objective of collecting the contractual cash flows, and
- The contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal outstanding.

The Group and the Bank reclassify financial assets when and only when their business model for managing those assets changes.

For financial assets measured at fair value, gains or losses will either be recorded in profit or loss or OCI. For investment in equity instruments that are held for trading, this will depend on whether the Group and the Bank has made an irrevocable election at the time of initial recognition to account for the equity investment at fair value through other comprehensive income (FVOCI).

ii) Recognition and derecognition

Financial assets are recognised when the Group and the Bank become a party to the contractual provision of the instruments. Regular way purchases and sales of financial assets are recognised on trade date, being the date on which the Group and the Bank commit to purchase or sell the assets.

Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Group and the Bank have transferred substantially all the risks and rewards of ownership. A gain or loss on derecognition of a financial asset measured at amortised cost is recognised in profit or loss when the financial asset is derecognised.

iii) Measurement

At initial recognition, the Group and the Bank measure a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss (FVPL), transaction costs that are directly

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.6 Financial instruments (continued)

2.6.1 Financial assets (continued)

iii) Measurement (continued)

attributable to the acquisition of the financial asset. Immediately after initial recognition, an expected credit loss allowance (ECL) is recognised for financial assets measured at amortised cost, which results in an accounting loss being recognised in profit or loss when an asset is newly originated.

Subsequent measurement of debt instruments depends on the Group's and the Bank's business model for managing the assets and the cash flow characteristics of the assets. Based on these factors, the Group and the Bank classify its debt instruments as financial assets measured at amortised cost.

Amortised cost:

Assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest (SPPI), and that are not designated at FVPL, are measured at amortised cost. The carrying amount of these assets is adjusted by any expected credit loss allowance recognised. Interest income from these financial assets is included in 'Interest income' using the effective interest rate method.

Equity instruments:

The Group and the Bank subsequently measures all equity investments at fair value. Where the Group's management has elected to present fair value gains and losses on equity investments in OCI, there is no subsequent reclassification of fair value gains and losses to profit or loss following the derecognition of the investment. Dividends from such investments continue to be recognised in profit or loss as other income when the Group's right to receive payments is established. Changes in the fair value of financial assets at FVPL are recognised in profit or loss as applicable.

iv) Impairment

The Group and the Bank assess on a forward-looking basis the expected credit losses associated with its debt instrument assets carried at amortised cost and with the exposure arising from credit commitments. The Group and the Bank recognise a loss allowance for such losses at each reporting date. The measurement of ECL reflects:

- An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes;
- The time value of money; and
- Reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.6 Financial instruments (continued)

2.6.1 Financial assets (continued)

iv) Impairment (continued)

The Group and the Bank apply a three-stage approach to measuring expected credit losses for the following categories:

- debt instruments measured at amortised cost; and
- credit commitments

The three-stage approach is based on the change in credit risk since initial recognition:

Stage 1: 12-month ECL

For exposures where there has not been a significant increase in credit risk since initial recognition and that are not credit impaired upon origination, the portion of the lifetime ECL associated with the probability of default events occurring within the next 12 months is recognised.

Stage 2: Lifetime ECL – not credit impaired

For exposures where there has been a significant increase in credit risk since initial recognition but are not credit impaired, a lifetime ECL (i.e. reflecting the remaining lifetime of the financial asset) is recognised.

Stage 3: Lifetime ECL – credit impaired

Exposures are assessed as credit impaired when one or more events that have a detrimental impact on the estimated future cash flows of that asset have occurred. For exposures that have become credit impaired, a lifetime ECL is recognised and interest revenue is calculated by applying the effective interest rate to the amortised cost (net of provision) rather than the gross carrying amount.

ECL are recognised as credit impairment losses in profit or loss. Please refer to (Note 39.1 c) for credit risk in financial risk management for detailed measurement on ECL.

2.6.2 Financial liabilities

Financial liabilities are recognised when the Group and the Bank become a party to the contractual provision of the instruments. Financial liabilities are measured at amortised cost. Financial liabilities of the Group and the Bank include deposits from banks and other financial institutions, deposits from customers, borrowings, subordinated debts, and other financial liabilities.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.6 Financial instruments (continued)

2.6.2 Financial liabilities (continued)

Financial liabilities are initially recognised at fair value less transaction costs for all financial liabilities not carried at fair value through profit or loss. Financial liabilities are derecognised when they have been redeemed or otherwise extinguished.

2.6.3 Credit commitments

Credit commitments provided by the Group and the Bank are measured as the amount of the loss allowance. The Group and the Bank have not provided any commitment to provide loans at a below-market interest rate, or that can be settled net in cash or by delivering or issuing another financial instrument.

For credit commitments, the expected credit losses are recognised as provisions (presented with other liabilities). However, for contracts that include both a loan and an undrawn commitment and that the Group and the Bank cannot separately identify the expected credit losses on the undrawn commitment component from those on the loan component, the expected credit losses on the undrawn commitment are recognised together with the loss allowance for the loan. To the extent that the combined expected credit losses exceed the gross carrying amount of the loan, the expected credit losses are recognised as a provision.

2.7 Offsetting financial instruments

Financial assets and liabilities are offset and the net amount reported in the consolidated and separate statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously.

2.8 Property and equipment

Land and buildings are recognised at fair value based on periodic, but at least every five years, valuations by external independent valuers, less subsequent depreciation for buildings. A revaluation surplus is credited to other reserves in shareholders' equity. Buildings are being depreciated over the remaining useful lives after revaluation.

All other property and equipment is recognised at historical cost less depreciation. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Group and the Bank and the cost of the item can be measured reliably. The carrying amount of any component accounted for as a separate asset is derecognised when replaced. All other repairs and maintenance are charged to profit or loss during the reporting period in which they are incurred.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Property and equipment (continued)

Revaluation surplus of land and buildings, net of deferred taxes: increases in the carrying amounts arising on revaluation of land and buildings are recognised, net of tax, in other comprehensive income and accumulated in reserves in shareholders' equity. To the extent that the increase reverses a decrease previously recognised in profit or loss, the increase is first recognised in profit or loss. Decreases that reverse previous increases of the same asset are first recognised in other comprehensive income to the extent of the remaining surplus attributable to the asset; all other decreases are charged to profit or loss. Each year, the difference between depreciation based on the revalued carrying amount of the asset charged to profit or loss and depreciation based on the asset's original cost, net of tax, is reclassified from the property and equipment revaluation surplus to retained earnings.

Depreciation is calculated using the straight-line method to allocate the cost of assets less their residual values over the estimated useful lives.

Freehold lands are not depreciated. Construction in progress represents property and equipment under construction and is stated at cost. This includes cost of construction, property and equipment, and other direct costs. Construction in-progress is not depreciated until such time when the relevant assets are completed and ready for operational use.

The estimated useful lives are as follows:

Buildings	30 to 50 years
Leasehold improvement	Lower of 20 years or lease term
Furniture and fixtures	5 Years
Office equipment	5 to 10 Years
Computers and IT equipment	3 to 6 Years
Vehicles	5 to 8 Years

Leasehold improvements are presented together with buildings in the movement of property and equipment. The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, if there is an indication of a significant change since the last reporting date.

An asset's carrying amount is written down to its recoverable value immediately if the asset's carrying amount is greater than its estimated recoverable value.

Gains and losses on disposal of property and equipment are determined by comparing the proceeds with the carrying amount and are included in profit or loss.

2.9 Investment properties

Land and buildings held to earn rentals or for capital appreciation or both is classified as investment property. Investment property also includes property that is being constructed or developed for future use as investment property.

Owned investment property (building) is measured initially at its cost, including related transaction costs and where applicable borrowing costs.

Subsequently, the investment property is carried at fair value. Investment property under construction is measured at fair value if the fair value is considered to be reliably determinable. Investment properties

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.9 Investment properties (continued)

under construction for which the fair value cannot be determined reliably, but for which the Bank expects the fair value of the property will be reliably determinable when construction is completed, are measured at cost less impairment until the fair value becomes reliably determinable or construction is completed – whichever is earlier.

2.10 Intangible assets

Computer software is stated at historical cost less accumulated amortisation and accumulated impairment losses, if any. Intangible assets are amortised using the straight-line method over estimated useful life of five years. Construction in-progress is not depreciated until such time when the relevant assets are completed and ready for operational use. Costs associated with maintenance of computer software are recognised as expenses when incurred.

2.11 Non-current assets held for sale

Non-current assets held for sale are measured at the lower of their carrying amount and fair value less costs to sell. An impairment loss is recognised for any initial or subsequent write-down of the asset to fair value less costs to sell. A gain is recognised for any subsequent increases in fair value less costs to sell of an asset, but not in excess of any cumulative impairment loss previously recognised. A gain or loss not previously recognised by the date of the sale of the non-current asset is recognised at the date of derecognition. Non-current assets are not depreciated or amortised while they are classified as held for sale. Non-current assets classified as held for sale are presented in the other assets in the statement of financial position.

2.12 Investment in subsidiary

In the Bank's separate financial statements, investment in subsidiary is carried at cost less any accumulated impairment losses. On disposal of investments in subsidiaries, the difference between disposal proceeds and the carrying amount of investments are recognised in the statement of profit or loss. The amounts due from subsidiaries of which the Bank does not expect repayment in foreseeable future are considered as part of the Bank's investments in subsidiaries.

2.13 Impairment of non-financial assets

Assets that have an indefinite useful life are not subject to amortisation and are tested annually for impairment. Assets that are subject to amortisation or depreciation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. Impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs of disposal and its value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash inflows which are largely independent of the cash inflows from other assets or groups of assets (cash-generating units). Non-financial assets other than goodwill that suffered an impairment are reviewed for possible reversal of the impairment at the end of each reporting period.

Any impairment loss is charged to profit or loss in the period in which it arises. Reversal of impairment losses is recognised in profit or loss to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, had no impairment loss been recognised.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.14 Employee benefits

i) Short-term employee benefits

Short-term employee benefits are accrued in the year in which the associated services are rendered by the employees of the Group and the Bank.

ii) Pension fund scheme

The Group and the Bank pays monthly contributions for the compulsory pension scheme to National Social Security Fund (NSSF), a publicly administered social security scheme for pension in Cambodia. The Group and the Bank has no further payment obligations once the contributions have been paid. The contributions are recognised as employee benefit expenses when they are due.

iii) Other employment benefits - Employment seniority payment

In June 2018, the Cambodian government amended the Labour Law introducing the seniority pay scheme. Subsequently in 21 September 2018, Prakas No. 443 K.B/Br.K.Kh.L, was issued providing guidelines on the implementation of the law. In accordance with the law/prakas, each entity is required to pay each employee with unspecified duration employment contract the following seniority scheme:

- (a) Annual service - effective January 2019, 15 days of their average monthly salary and benefits each year payable every six month on 30 June and 31 December (7.5 days each payment).
- (b) Past years of seniority service - employees are entitled to 15 days of their salary per year of service since the commencement of employment up to 31 December 2018 and still continue working with the Group and the Bank. The past seniority payment depends on each staff past services and shall not exceed six months of average gross salaries. On 22 March 2019, the Ministry of Labour and Vocational Training issued a guideline number 042/19 K.B/S.N.N.Kh.L, to delay the payment of the past years of seniority service which will be payable three days each in June and in December starting December 2021.

The annual service pay is considered as short-term employee benefits. These are accrued in the year in which the associated services are rendered by the employees of the Group and the Bank.

The past years of seniority service is paid out of gratitude fund. Upon resignation, employees are not entitled to the remaining unpaid past years of seniority service but the remaining unpaid gratitude fund.

iv) Gratitude fund

The Bank provides its employees with benefits under gratitude fund. The benefit is payable upon their retirement, death, disablement or upon voluntary termination. The amount of the lump sum benefit is dependent on the employees' monthly salary and years of services on 31 March 2022 if any employees

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.14 Employee benefits (continued)

iv) Gratitude fund (continued)

have met eligible criteria of seniority from two years and above up to the 31 March 2022.

- An employee who has worked for the Bank for two to five years is entitled upon resignation to a lump sum payment representing 50% of the employee's monthly basic salary by 31 March 2022 multiplied by the number of full years' service rendered by 31 March 2022.
- An employee who has worked for the Bank for more than five years to ten years is entitled upon resignation to a lump sum payment representing 75% of the employee's monthly basic salary by 31 March 2022 multiplied by the number of full years' service rendered by 31 March 2022.
- An employee who has worked for the Bank for more than ten years is entitled upon resignation to a lump sum payment representing 100% of the employee's monthly basic salary by 31 March 2022 multiplied by the number of full years' service rendered by 31 March 2022.

Previous accounting policy on gratitude fund

Effective from commencement of the fund until 1 July 2021:

- At the age of retirement, the retired employee will be given compensation based on the number of full years' service rendered multiplied by the final month's salary.
- An employee who has worked for the Bank for two years or more is entitled upon resignation to a lump sum payment representing the employee's final month's salary multiplied by the number of full years' service rendered. The payment of employment benefits is subject to the discretion of the Bank's management.

Effective from 1 July 2021, the Bank terminated the retirement benefits and revised the benefits as follow:

- An employee who has worked for the Bank for two to five years is entitled upon resignation to a lump sum payment representing 50% of the employee's final month's salary multiplied by the number of full years' service rendered.
- An employee who has worked for the Bank for more than five years to ten years is entitled upon resignation to a lump sum payment representing 75% of the employee's final month's salary multiplied by the number of full years' service rendered.
- An employee who has worked for the Bank for more than ten years is entitled upon resignation to a lump sum payment representing 100% of the employee's final month's salary multiplied by the number of full years' service rendered.

The gratitude fund is a defined benefit obligation. It is the present value of the defined benefit

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.14 Employee benefits (continued)

iv) Gratitude fund (continued)

obligation at the end of the reporting period less the fair value of plan assets if any. The defined benefit obligation is calculated annually by using the projected unit credit method.

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high-quality corporate bonds that are denominated in the currency in which the benefits will be paid, and that have terms approximating to the terms of the related obligation. Where there is no deep market in such bonds, the market rates on government bonds are used.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of plan assets if any. This cost is included in employee benefit expense in the statement of profit or loss.

Remeasurement gains and losses arising from experience adjustments and changes in actuarial assumptions are recognised in the period in which they occur, directly in other comprehensive income. They are included in retained earnings in the statement of changes in equity and in the statement of financial position.

Changes in the present value of the defined benefit obligation resulting from plan amendments or curtailments are recognised immediately in profit or loss as past service costs.

2.15 Interest income and expense

Interest income and expense from financial instruments at amortised cost are recognised within interest income and interest expense respectively in the consolidated and separate statement of profit or loss using the effective interest method.

The effective interest method is a method of calculating the amortised cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts throughout the expected life of the financial instruments or, when appropriate, a shorter period to the gross carrying amount of the financial asset or financial liability. When calculating the effective interest rate, The Group and the Bank take into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses.

Interest income is calculated by applying effective interest rate to the gross carrying amount of a financial asset except for:

- Purchased or originated credit-impaired financial assets (POCI), for which the original credit-adjusted effective interest rate is applied to the amortised cost of the financial assets.
- Financial assets that are not POCI but have subsequently become credit-impaired (or 'stage 3'), for which interest revenue is calculated by applying the effective interest rate to their amortised cost (i.e. net of the expected credit loss provision).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.16 Fee and commission income

Fees and commissions are recognised as income when all conditions precedent are fulfilled (performance obligations are satisfied and control is transferred over time or point in time).

Commitment fees for loans, advances and financing that are likely to be drawn down are deferred (together with related direct costs) and income which forms an integral part of the effective interest rate of a financial instrument is recognised as an adjustment to the effective interest rate on the financial instrument.

2.17 Leases

The Bank as a lessor

Rental income from investment properties and multi-purpose tower that are leased to third parties under operating lease are recognised in the profit or loss on a straight-line basis over the lease term.

The Group and the Bank as a lessee

As inception of contract, the Group and the Bank assess whether the contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

Contracts may contain both lease and non-lease components. The Group and the Bank allocate the consideration in the contract to the lease and non-lease components based on their relative stand-alone prices.

Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. The lease agreements do not impose any covenants other than the security interests in the lease assets that are held by the lessor. Leased assets may not be used as security for borrowing purposes.

Leases are recognised as a right-of-use asset and a corresponding liability at the date at which the leased asset is available for use.

Assets and liabilities arising from a lease are initially measured on a present value basis.

i) Lease liabilities

Lease liabilities include the net present value of the lease payments from fixed payments (including in-substance fixed payments), less any lease incentives receivable.

Lease payments to be made under reasonably certain extension options are also included in the measurement of the liability.

The lease payments are discounted using the interest rate implicit in the lease. If that rate cannot be readily determined, which is generally the case for leases in the Group and the Bank, the lessee's incremental borrowing rate is used, being the rate that the individual lessee would have to pay to

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.17 Leases (continued)

i) Lease liabilities (continued)

borrow the funds necessary to obtain an asset of similar value to the right-of-use asset in a similar economic environment with similar terms, security and conditions.

To determine the incremental borrowing rate, the Group and the Bank use its recent borrowing rate as a starting point, making specific adjustments to the lease such as term, country, currency and security.

Lease payments are allocated between principal and interest expense. The interest expense is charge to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

ii) Right-of-use assets

Right-of-use assets are measured at cost comprising the following:

- the amount of the initial measurement of lease liability
- any lease payments made at or before the commencement date less any lease incentives received
- any initial direct costs, and
- restoration costs if any

Right-of-use assets are generally depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis. If the Group and the Bank are reasonably certain to exercise a purchase option, the right-of-use asset is depreciated over the underlying asset's useful life.

Subsequently the right-of-use asset is measured at cost less depreciation and any accumulated impairment losses.

iii) Recognition exemptions

Payments associated with all leases of low-value assets and short-term leases are recognised as an expense in profit or loss.

2.18 Provisions

Provisions are recognised when the Group and the Bank have a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount has been reliably estimated.

When there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognised even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.18 Provisions (continued)

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as an interest expense.

2.19 Current and deferred income tax

The income tax expense or credit for the period is the tax payable on the current period's taxable income, based on the applicable income tax rate adjusted by changes in deferred tax assets and liabilities attributable to temporary differences.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the end of the reporting period where the Group and the Bank operate and generate taxable income.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the consolidated and separate financial statements. Deferred income tax is determined using tax rates that have been enacted or substantially enacted by the end of the reporting period and are expected to apply when the related deferred income tax asset is realised, or the deferred income tax liability is settled.

Deferred tax assets are recognised only if it is probable that future taxable amounts will be available to utilise those temporary differences and losses.

Deferred tax liabilities and assets are not recognised for temporary differences between the carrying amount and tax bases of investments in foreign operations where the company is able to control the timing of the reversal of the temporary differences and it is probable that the differences will not reverse in the foreseeable future.

Deferred tax assets and liabilities are offset where there is a legally enforceable right to offset current tax assets and liabilities and where the deferred tax balances relate to the same taxation authority.

Current and deferred tax is recognised in profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.

2.20 Share capital

Share capital is classified as equity. Incremental costs directly attributable to the issue of new share are shown in equity as a deduction, net of tax, from the proceeds.

2.21 Dividends

Provision is made for the amount of any dividend declared, being appropriately authorised and no longer at the discretion of the Bank, on or before the end of the reporting period but not distributed at the end of the reporting period.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.22 Reserves

a) General reserves

General reserves are set up for any overall financial risk of the Group and the Bank. The Board of Directors exercises its discretion for the use and maintenance of the general reserves by transferring from retained earnings.

b) Regulatory reserves

Banks and financial institutions are required to compute regulatory provisions, according to Prakas No. B7-017-344 dated 1 December 2017, Circular No. B7-018-001 dated 16 February 2018 on credit risk classification and provisions on impairment, and Circular No. B7-021-2314 dated 28 December 2021 (implemented from 1 January 2022) on the classification and provisioning requirements for restructured loans. If the accumulated regulatory provision is higher than the accumulated impairment based on CIFRS 9, the 'topping up' will be recorded as regulatory reserves presented under equity. The reserve is subsequently reversed (up to zero) should the accumulated regulatory provision equal or be lower than accumulated impairment based on CIFRS 9. The regulatory reserve is set aside as a buffer, is non-distributable, is not allowed to be included in the net worth calculation.

2.23 Rounding of amounts

All Khmer Riel amounts disclosed in the consolidated and separate financial statements and notes have been rounded off to the nearest thousand currency units unless otherwise stated.

3. CRITICAL ACCOUNTING ESTIMATES, ASSUMPTIONS, AND JUDGEMENTS

Estimates, assumptions and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Group and the Bank make estimates, assumptions and judgements concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates, assumptions and judgements that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

i) Measurement of the expected credit loss allowance

The measurement of the expected credit loss allowance for financial assets measured at amortised cost is an area that requires the use of complex models and significant assumptions about the future economic conditions and credit behaviour. Explanation of the inputs assumptions and estimation techniques used in measuring ECL is further detailed in Note 39.1 (c).

A number of significant judgements are also required in applying the accounting requirements for measuring ECL, such as:

3. CRITICAL ACCOUNTING ESTIMATES, ASSUMPTIONS, AND JUDGEMENTS (CONTINUED)

i) Measurement of the expected credit loss allowance (continued)

- determining criteria for identifying loans to customers that have experienced a significant increase in credit risk (SICR)
- grouping financial assets sharing similar credit risk characteristics for the purposes of measuring ECL
- choosing appropriate models and assumptions to measure ECL
- applying assumptions and analysis on expected future cash flows and forward-looking information

ii) Lease term

In determining the lease term, management considers all facts and circumstances that create an economic incentive to exercise an extension option, or not exercise a termination option. Extension options (or periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated).

iii) Determination of whether a property is owner occupied or investment property

The Bank has a tower used for multi-purposes; certain floors are for bank's operation, and others are for leases. Because different parts of the property cannot be sold separately, and certain floors are leased out when the bank's operation does not fully utilise the remaining floors. Management has therefore determined that the tower may be treated in its entirety as a property (not an investment property).

iv) Gratitude fund

The Bank provides its employee with gratitude fund based on the policy in Note 2.13 and recognised as provision for employee benefits in the statement of financial position. The past years of seniority service is paid out of this fund. The gratitude fund is a defined benefit obligation, while the Bank has not set up any plan asset for this fund. The provision is calculated annually as the present value of the defined benefit obligation at the end of the reporting period using the project unit credit method. In the computation, the Bank uses financial and demographic assumptions such as discount rate, withdrawal rates, mortality rate, disability rates, and retirement age, which are described in Note 20.

Due to the change in Gratitude Fund policy in Note 2.13, the Bank recognised a gain of US\$ 6,156,461 as past service costs in the profit or loss and an actuarial loss in the other comprehensive income of US\$164,489.

v) Fair value of the revalued properties

The Bank applies revaluation approach to its freehold land and buildings and obtained independent valuations at least every five years.

At the end of the reporting date, the management update their assessment of the fair value of each property, considering the most recent independent valuations. The management determine property's value at the amount reported within independent valuations.

3. CRITICAL ACCOUNTING ESTIMATES, ASSUMPTIONS, AND JUDGEMENTS (CONTINUED)

v) Fair value of the revalued properties (continued)

The best evidence of fair value is current prices in an active market for similar properties. Where such information is not available the independent valuer considers current prices in an active market for properties of a different nature or recent prices of similar properties in less active markets, adjusted to reflect those difference.

The key inputs under this market approach are the price per square metre from current selling prices of comparable lots of land in the area (location and size) adjusted for negotiation and differences between the subject property and the comparable. For buildings where there is no comparability, replacement costs approach is used to estimate the construction cost to build the new buildings under similar specification of the subjects under valuations.

As a result of the revaluation, the Bank recognised a revaluation loss for certain buildings (previously no revaluation gain) of US\$1,942,112 in profit or loss and a revaluation gain of US\$87,103,651, net of tax US\$75,475,664, as revaluation surplus in equity, as in Note 10. vi) Change in useful lives of buildings.

vi) Change in useful lives of buildings

The Bank assesses useful lives of buildings based on physical conditions and change their useful lives accordingly from 20 years to a range from 30 to 50 years on a building by building basis. The change in useful lives of buildings is a change in accounting estimate and shall reflect prospectively in the profit or loss.

The resulting impact from the change in useful lives of buildings are disclosed in Note 10.

4. CASH ON HAND

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current								
US Dollars	244,667,423	1,007,296	357,222,100	1,455,323	243,900,075	1,004,137	356,609,106	1,452,825
Khmer Riel	68,745,408	283,025	73,151,185	298,018	68,745,408	283,025	73,151,185	298,018
Others	16,842,838	69,342	14,805,271	60,316	16,566,378	68,203	14,274,967	58,157
	330,255,669	1,359,663	445,178,556	1,813,657	329,211,861	1,355,365	444,035,258	1,809,000

5. DEPOSITS AND PLACEMENTS WITH OTHER BANKS

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Gross balances of deposits and placements	638,388,229	2,628,245	411,049,673	1,674,616	642,700,415	2,645,997	404,168,822	1,646,584
Less: Impairment loss allowance	(1,303,784)	(5,368)	(2,033,661)	(8,285)	(1,204,096)	(4,957)	(1,667,030)	(6,792)
Net balances of deposits and placements	637,084,445	2,622,877	409,016,012	1,666,331	641,496,319	2,641,040	402,501,792	1,639,792

5. DEPOSITS AND PLACEMENTS WITH OTHER BANKS

(a) By account types

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balances with local banks:								
Current accounts	9,955,178	40,985	76,879,090	313,205	7,592,165	31,257	73,535,421	299,583
Savings accounts	2,355,952	9,699	13,503,007	55,011	2,355,952	9,699	13,503,007	55,011
Fixed deposits	443,293,180	1,825,038	155,160,791	632,125	434,877,015	1,790,389	144,356,632	588,109
	455,604,310	1,875,722	245,542,888	1,000,341	444,825,132	1,831,345	231,395,060	942,703
Balances with overseas banks:								
Current accounts	114,784,845	472,569	106,619,920	434,370	129,876,209	534,700	113,886,898	463,975
Fixed deposits	67,999,074	279,954	58,886,865	239,905	67,999,074	279,952	58,886,864	239,905
	182,783,919	752,523	165,506,785	674,275	197,875,283	814,652	172,773,762	703,880
Gross balances of deposits and placements	638,388,229	2,628,245	411,049,673	1,674,616	642,700,415	2,645,997	404,168,822	1,646,583
Less: Impairment loss allowance	(1,303,784)	(5,368)	(2,033,661)	(8,285)	(1,204,096)	(4,957)	(1,667,030)	(6,791)
Net balances of deposits and placements	637,084,445	2,622,877	409,016,012	1,666,331	641,496,319	2,641,040	402,501,792	1,639,792
Current	586,287,291	2,413,745	360,998,331	1,470,707	590,699,165	2,431,908	338,231,061	1,377,953
Non-current	50,797,154	209,132	48,017,681	195,624	50,797,154	209,132	64,270,731	261,839
	637,084,445	2,622,877	409,016,012	1,666,331	641,496,319	2,641,040	402,501,792	1,639,792

5. DEPOSITS AND PLACEMENTS WITH OTHER BANKS (CONTINUED)

(b) Current accounts and fixed deposits pledged:

	2022		2021	
	US\$	Million KHR	US\$	Million KHR
The Group and the Bank				
Visa Card operations	463,055	1,906	454,438	1,851
Master Card operations	763,100	3,142	763,100	3,109
Banker acceptances	8,000,000	32,936	8,000,000	32,592
Borrowed funds of the facilities	55,854,654	229,954	49,207,739	200,472
	65,080,809	267,938	58,425,277	238,024

(c) Interest rate (per annum):

	The Group		The Bank	
	US\$	Million KHR	US\$	Million KHR
Current accounts	Nil - 0.25%	Nil - 1.27%	Nil - 0.25%	Nil - 0.25%
Savings accounts	Nil - 0.25%	Nil - 1.25%	Nil - 0.25%	Nil - 0.25%
Fixed deposits	0.05% - 6.50%	0.05% - 6.50%	0.50% - 6.75%	0.02% - 6.00%

(d) Impairment loss allowance:

The movements of impairment loss allowance on balance with other banks were as follows:

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	2,033,661	8,285	1,031,795	4,174	1,667,030	6,791	653,844	2,645
Allowance for the year	(644,538)	(2,634)	1,001,866	4,076	(462,934)	(1,892)	1,013,186	4,123
Foreign operation translation	(85,339)	(349)	-	-	-	-	-	-
Currency translation difference	-	66	-	35	-	58	-	23
At 31 December	1,303,784	5,368	2,033,661	8,285	1,204,096	4,957	1,667,030	6,791

6. DEPOSITS AND PLACEMENTS WITH THE CENTRAL BANK

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	361,216,369	1,487,128	623,444,715	2,539,914	344,310,805	1,417,528	621,724,727	2,532,907
Negotiable certificate of deposit (NCD)	666,630,592	2,744,518	760,398,756	3,097,865	666,630,592	2,744,518	760,398,756	3,097,864
	1,027,846,961	4,231,646	1,383,843,471	5,637,779	1,010,941,397	4,162,046	1,382,123,483	5,630,771
Current	1,027,846,961	4,231,646	1,383,843,471	5,637,779	1,010,941,397	4,162,046	1,382,123,483	5,630,771
Non-current	-	-	-	-	-	-	-	-
	1,027,846,961	4,231,646	1,383,843,471	5,637,779	1,010,941,397	4,162,046	1,382,123,483	5,630,771

The Bank has pledged negotiable certificate of deposits (NCD) amounting to US\$19,628,953 (2021: US\$10,850,957) with the central bank as collateral for settlement clearing facility. Another NCD amounting to US\$26,290,000 (2021: US\$74,410,000) with the central bank is pledged as collateral for borrowing on Liquidity Providing Collateralised Operation (LPCO) (Note 19). As at 31 December 2022, the Bank had yet utilised the overdraft on settlement clearing facility.

Annual interest rates:

	The Group		The Bank	
	US\$	Million KHR	US\$	Million KHR
Deposits and placements with the Central Bank				
Current accounts	Nil	Nil	Nil	Nil
Settlement accounts	Nil	Nil	Nil	Nil
Negotiable certificate of deposit	0.02% - 3.62%	0.02% - 1.60%	0.02% - 3.62%	0.02% - 1.60%

7. LOANS AND ADVANCES TO CUSTOMERS

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Overdrafts	555,006,866	2,284,963	528,925,101	2,154,841	554,978,297	2,284,846	528,881,228	2,154,662
Short term loans	370,497,672	1,525,339	403,626,680	1,644,375	370,432,481	1,525,071	403,585,269	1,644,206
Long term loans	2,987,559,255	12,299,781	2,949,881,350	12,017,817	2,971,983,822	12,235,657	2,934,880,081	11,956,701
	3,913,063,793	16,110,083	3,882,433,131	15,817,033	3,897,394,600	16,045,574	3,867,346,578	15,755,569
Consumer loans	1,030,943,552	4,244,395	1,005,948,572	4,098,234	1,028,582,656	4,234,674	1,002,922,877	4,085,909
Loans and advances to customers - gross	4,944,007,345	20,354,478	4,888,381,703	19,915,267	4,925,977,256	20,280,248	4,870,269,455	19,841,478
Less: Impairment loss allowance	(110,365,349)	(454,374)	(133,538,568)	(544,036)	(108,015,136)	(444,698)	(130,879,744)	(533,204)
Loans and advances to customers - net	4,833,641,996	19,900,104	4,754,843,135	19,371,231	4,817,962,120	19,835,550	4,739,389,711	19,308,274

7. LOANS AND ADVANCES TO CUSTOMERS (CONTINUED)

(a) Allowance for expected credit loss (ECL)

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
12-month ECL (Stage 1)	12,627,266	51,986	21,968,221	89,499	12,607,451	51,905	21,925,911	89,326.00
Lifetime ECL-not credit impaired (Stage 2)	71,175,433	293,029	77,361,443	315,170	71,174,729	293,026	77,360,339	315,166.00
Lifetime ECL-credit impaired (Stage 3)	26,562,650	109,359	34,208,904	139,367	24,232,956	99,767	31,593,494	128,712.00
	110,365,349	454,374	133,538,568	544,036	108,015,136	444,698	130,879,744	533,204

The movements of impairment loss allowance on loans and advances to customers were as follows:

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	133,538,568	544,036	135,198,710	546,879	130,879,744	533,204	127,650,100	516,345
Allowance for the year	10,923,150	44,643	3,910,669	15,908	10,859,882	44,384	5,427,061	22,076
Write-offs during the year	(35,036,957)	(143,196)	(3,993,594)	(16,246)	(35,036,957)	(143,196)	(620,200)	(2,523)
Unwinding of discount	1,312,467	5,364	(1,577,217)	(6,416)	1,312,467	5,364	(1,577,217)	(6,416)
Foreign operation translation	(371,879)	(1,520)	-	-	-	-	-	-
Currency translation difference	-	5,047	-	3,911	-	4,942	-	3,722
At 31 December	110,365,349	454,374	133,538,568	544,036	108,015,136	444,698	130,879,744	533,204

7. LOANS AND ADVANCES TO CUSTOMERS (CONTINUED)

(b) By maturity

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Not later than 1 year	1,500,871,629	6,179,088	1,174,267,590	4,783,966	1,491,187,588	51,905	1,163,502,119	4,740,108
Later than 1 year and no later than 3 years	1,044,698,394	4,301,023	1,065,223,661	4,339,721	1,041,260,019	293,026	1,063,774,078	4,333,816
Later than 3 year and no later than 5 years	821,416,034	3,381,770	1,079,384,200	4,397,411	822,444,327	99,767	1,076,323,590	4,384,942
Later than 5 years	1,577,021,288	6,492,597	1,569,506,252	6,394,169	1,571,085,322	-	1,566,669,668	6,382,612
Total gross loans and advances to customers	4,944,007,345	20,354,478	4,888,381,703	19,915,267	4,925,977,256	444,698	4,870,269,455	19,841,478

7. LOANS AND ADVANCES TO CUSTOMERS

(c) By loan classification

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Performing								
Gross amount	3,783,516,787	15,576,739	3,820,928,072	15,566,461	3,774,354,606	15,539,018	3,813,247,075	15,535,169
Exposure at default	3,965,494,681	16,325,942	3,996,343,003	16,281,101	3,956,215,820	16,287,741	3,996,143,205	16,280,287
Allowance for expected credit loss	12,627,266	51,986	21,968,221	89,499	12,607,451	51,905	21,925,911	89,326
Under-performing								
Gross amount	879,997,525	3,622,950	818,160,010	3,333,184	879,989,514	3,622,917	818,148,177	3,333,136
Exposure at default	883,597,314	3,637,770	821,713,349	3,347,660	883,589,303	3,637,737	821,711,889	3,347,654
Allowance for expected credit loss	71,175,433	293,029	77,361,443	315,170	71,174,729	293,026	77,360,339	315,166
Non-performing								
Gross amount	280,493,033	1,154,789	249,293,621	1,015,622	271,633,136	1,118,313	238,874,203	973,173
Exposure at default	278,783,589	1,147,751	241,863,951	985,354	269,923,692	1,111,275	239,248,541	974,699
Allowance for expected credit loss	26,562,650	109,359	34,208,904	139,367	24,232,956	99,767	31,593,494	128,712
Total								
Gross amount	4,944,007,345	20,354,478	4,888,381,703	19,915,267	4,925,977,256	20,280,248	4,870,269,455	19,841,478
Exposure at default	5,127,875,584	21,111,463	5,059,920,303	20,614,115	5,109,728,815	21,036,753	5,057,103,635	20,602,640
Allowance for expected credit loss	110,365,349	454,374	133,538,568	544,036	108,015,136	444,698	130,879,744	533,204

7. LOANS AND ADVANCES TO CUSTOMERS (CONTINUED)

(d) By residency

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	4,925,977,256	20,280,248	4,870,269,455	19,841,477	4,925,977,256	20,280,248	4,870,269,455	19,841,478
Non-residents	18,030,089	74,230	18,112,248	73,790	-	-	-	-
Total gross loans and advances	4,944,007,345	20,354,478	4,888,381,703	19,915,267	4,925,977,256	20,280,248	4,870,269,455	19,841,478

(e) By relationship

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
External customers	4,906,548,300	20,200,259	4,807,141,759	19,584,295	4,888,518,211	20,127,153	4,789,029,511	19,510,506
Staff loans	37,459,045	154,219	81,239,944	330,972	37,459,045	153,095	81,239,944	330,972
Total gross loans and advances	4,944,007,345	20,354,478	4,888,381,703	19,915,267	4,925,977,256	20,280,248	4,870,269,455	19,841,478

(f) By large exposure

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Large exposures	496,091,090	2,042,407	541,966,480	2,207,971	496,091,090	2,042,407	541,966,480	2,207,971
Non-large exposures	4,447,916,255	18,312,071	4,346,415,223	17,707,296	4,429,886,166	18,237,841	4,328,302,975	17,633,507
Total gross loans and advances	4,944,007,345	20,354,478	4,888,381,703	19,915,267	4,925,977,256	20,280,248	4,870,269,455	19,841,478

The large exposure is defined by the central bank as the overall credit exposure to any individual beneficiary that exceeds 10% of the Group's and the Bank's net worth.

8. INVESTMENT SECURITIES

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Unlisted corporate bonds at amortised cost (i)	53,849,967	221,700	-	-
Less: impairment loss allowance	(965,523)	(3,975)	50,708,474	208,767
	52,884,444	217,725	(909,196)	(3,743)
			49,799,278	205,024
Government bonds at amortised cost	977,598	4,025	977,597	4,024
	53,862,042	221,750	50,776,875	209,048
Listed equity securities at fair value through other comprehensive income (ii)	2,515,593	10,357	-	-
	56,377,635	232,107	2,212,047	9,012
			50,776,875	209,048

(i) Unlisted corporate bonds at amortised cost are investment bonds in a related company subscribed on 31 December 2022 with a term of three years and annual coupon rate of 5.5%.

(ii) The movements of equity securities at fair value through other comprehensive income (FVOCI) were as follows:

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Listed equity securities at fair value through other comprehensive income				
At 1 January	2,212,047	9,012	2,616,076	10,582
Additions	1,155,629	4,723	-	-
Disposals	(7,547)	(31)	(822)	(3)
Change in fair value to OCI	(844,536)	(3,452)	(403,207)	(1,640)
Currency translation difference	-	105	-	73
At 31 December	2,515,593	10,357	2,212,047	9,012

The equity securities are not held for trading so the Group has made an irrevocable election at the time of initial recognition to account for equity securities at FVOCI.

9. STATUTORY DEPOSITS WITH THE CENTRAL BANK

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current								
Reserve requirements	388,277,036	1,598,537	384,398,865	1,566,041	388,145,824	1,597,997	384,352,921	1,565,853
Non-current								
Capital guarantee deposits	66,184,157	272,480	58,994,217	240,342	65,212,114	268,478	58,011,667	236,340
	454,461,193	1,871,017	443,393,082	1,806,383	453,357,938	1,866,475	442,364,588	1,802,193

(i) Reserve requirements

Canadia Bank Plc.

The reserve requirement represents the minimum reserve which is calculated at 7% (2021: 7% for KHR and other currencies) of customers' deposits and borrowings in Khmer Riel (KHR) and other currencies of the Bank. The reserve requirement on customers' deposits and borrowings bear no interest.

Canadia Bank Lao Ltd. (CBL)

Under regulations of the Bank of the Lao P.D.R (BoL), CBL is required to maintain certain cash reserves with the BOL in the form of compulsory deposits, which are computed at 5.00% for LAK and 5.00% for foreign currencies, on a fortnight basis, of customer deposits having original maturities of less than 12 months (2021: 3.00% and 5.00%).

(ii) Capital guarantee deposits

Canadia Bank Plc.

Under the NBC Prakas No. B7-01-136, dated 15 October 2001, banks are required to maintain a capital guarantee deposit of 10% of share capital. This deposit is refundable should the Bank voluntarily cease its operations in Cambodia and it is not available for use in the Bank's day-to-day operations.

Canadia Securities Ltd. (CNS)

In compliance with the SERC's Prakas No. 001/18 on the licencing of securities firms and securities representatives, CNS is required to place a statutory deposit into SERC's bank account maintained with the National Bank of Cambodia amounting to KHR4,000,000,000 (equivalent to US\$971,581) (2021: KHR4,000,000,000, equivalent to US\$981,836) for operating as a securities underwriter in Cambodia. The deposit (non-interest bearing), which is not available for use in the Company's day-to-day operations, is refundable should the Company voluntarily cease its operations in Cambodia.

Canadia Bank Lao Ltd. (CBL)

According to Decree No. 02/PR of BOL, commercial banks are required to maintain a minimum balance of special deposit at BOL which is equivalent to 25% of their paid-up capital to secure for their operational continuance. CBL was then approved by the BOL to withdraw from this deposit account to supplement its working capital.

10. PROPERTY AND EQUIPMENT

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Group								
Non-current								
As at 1 January 2021								
Cost	40,338,574	60,345,908	58,237	2,197,471	5,136,398	7,055,704	7,665,340	122,797,632
Accumulated depreciation	-	(25,760,930)	-	(906,871)	(3,046,620)	(4,150,257)	(3,544,452)	(37,409,130)
Net book amount	40,338,574	34,584,978	58,237	1,290,600	2,089,778	2,905,447	4,120,888	85,388,502
For the year ended 31 December 2021								
Opening net book amount	40,338,574	34,584,978	58,237	1,290,600	2,089,778	2,905,447	4,120,888	85,388,502
Additions	2,522,000	1,578,097	-	268,040	357,893	2,751,687	508,530	7,986,247
Foreign operation translation - cost	-	(30,905)	(36,121)	(12,357)	(28,005)	(422,729)	(25,411)	(555,528)
Foreign operation translation - accumulated depreciation	-	38,353	-	61,885	134,064	196,383	148,809	579,494
Disposals - cost	-	-	-	(1,363)	(31,438)	(3,410)	(282,800)	(319,011)
Disposals - accumulated depreciation	-	-	-	1,112	28,596	3,410	118,649	151,767
Write-offs - cost	-	(267,334)	-	-	-	-	-	(267,334)
Write-offs - accumulated depreciation	-	164,576	-	-	-	-	-	164,576
Transfer to other assets	-	-	(22,116)	-	-	-	-	(22,116)
Depreciation charge	-	(2,951,661)	-	(396,406)	(338,868)	(1,674,529)	(730,893)	(6,092,357)
Closing net book amount	42,860,574	33,116,104	-	1,211,511	2,212,020	3,756,259	3,857,772	87,014,240
As at 31 December 2021								
Cost	42,860,574	61,625,766	-	2,451,791	5,434,848	9,381,252	7,865,659	129,619,890
Accumulated depreciation	-	(28,509,662)	-	(1,240,280)	(3,222,828)	(5,624,993)	(4,007,887)	(42,605,650)
Net book amount	42,860,574	33,116,104	-	1,211,511	2,212,020	3,756,259	3,857,772	87,014,240
In Million KHR equivalent	174,614	134,915	-	4,936	9,012	15,303	15,716	354,496

10. PROPERTY AND EQUIPMENT (CONTINUED)

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Group								
Non-current								
As at 31 December 2021								
Cost	42,860,574	61,625,766	-	2,451,791	5,434,848	9,381,252	7,865,659	129,619,890
Accumulated depreciation	-	(28,509,662)	-	(1,240,280)	(3,222,828)	(5,624,993)	(4,007,887)	(42,605,650)
Net book amount	42,860,574	33,116,104	-	1,211,511	2,212,020	3,756,259	3,857,772	87,014,240
For the year ended 31 December 2022								
Opening net book amount	42,860,574	33,116,104	-	1,211,511	2,212,020	3,756,259	3,857,772	87,014,240
Additions	-	282,530	195,632	360,025	367,380	4,179,991	365,179	5,750,737
Revaluation gains/losses - net	61,804,426	23,357,876	-764	-	-	-	-	85,161,538
Foreign operation translation - cost	-	(53,617)	-	(27,527)	(64,606)	294,096	(196,953)	(48,607)
Foreign operation translation - accumulated depreciation	-	(48,715)	-	(28,102)	(176,820)	13,788	144,536	(95,313)
Disposals - cost	-	-	-	(3,840)	(12,560)	(1,070)	(235,500)	(252,970)
Disposals - accumulated depreciation	-	-	-	2,980	10,769	1,070	152,865	167,684
Write-offs - cost	-	-	-	(2,803)	(2,537)	(4,414)	-	(9,754)
Write-offs - accumulated depreciation	-	-	-	2,803	2,537	4,414	-	9,754
Transfer	(6,030,000)	-	-	-	-	-	-	(6,030,000)
Depreciation charge	-	(2,672,554)	-	(387,665)	(360,154)	(2,408,618)	(733,911)	(6,562,902)
Closing net book amount	98,635,000	53,981,624	194,868	1,127,382	1,976,029	5,835,516	3,353,988	165,104,407
As at 31 December 2022								
Cost	98,635,000	85,212,555	194,868	2,777,646	5,722,525	13,849,855	7,798,385	214,190,834
Accumulated depreciation	-	(31,230,931)	-	(1,650,264)	(3,746,496)	(8,014,339)	(4,444,397)	(49,086,427)
Net book amount	98,635,000	53,981,624	194,868	1,127,382	1,976,029	5,835,516	3,353,988	165,104,407
In Million KHR equivalent	406,080	222,242	802	4,641	8,135	24,025	13,810	679,735

10. PROPERTY AND EQUIPMENT (CONTINUED)

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Bank								
Non-current								
As at 1 January 2021								
Cost	40,338,574	60,163,064	22,116	2,088,403	4,970,712	6,752,499	7,514,990	121,850,358
Accumulated depreciation	-	(25,642,210)	-	(816,897)	(2,918,646)	(3,704,069)	(3,484,008)	(36,565,830)
Net book amount	40,338,574	34,520,854	22,116	1,271,506	2,052,066	3,048,430	4,030,982	85,284,528
For the year ended 31 December 2021								
Opening net book amount	40,338,574	34,520,854	22,116	1,271,506	2,052,066	3,048,430	4,030,982	85,284,528
Additions	2,522,000	1,578,097	-	267,181	350,204	2,695,521	508,530	7,921,533
Disposals - cost	-	-	-	(1,363)	(31,438)	-	(282,800)	(315,601)
Disposals - accumulated depreciation	-	-	-	1,112	28,596	-	118,649	148,357
Write-offs - cost	-	(267,334)	-	-	-	-	-	(267,334)
Write-offs - accumulated depreciation	-	164,576	-	-	-	-	-	164,576
Transfer to other assets	-	-	(22,116)	-	-	-	-	(22,116)
Depreciation charge	-	(2,930,115)	-	(389,696)	(326,796)	(1,633,744)	(726,519)	(6,006,870)
Closing net book amount	42,860,574	33,066,078	-	1,148,740	2,072,632	4,110,207	3,648,842	86,907,073
As at 31 December 2021								
Cost	42,860,574	61,473,827	-	2,354,221	5,289,478	9,448,020	7,740,720	129,166,840
Accumulated depreciation	-	(28,407,749)	-	(1,205,481)	(3,216,846)	(5,337,813)	(4,091,878)	(42,259,767)
Net book amount	42,860,574	33,066,078	-	1,148,740	2,072,632	4,110,207	3,648,842	86,907,073
In Million KHR equivalent	174,614	134,711	-	4,680	8,444	16,745	14,865	354,059

10. PROPERTY AND EQUIPMENT (CONTINUED)

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Bank								
Non-current								
As at 31 December 2021								
Cost	42,860,574	61,473,827	-	2,354,221	5,289,478	9,448,020	7,740,720	129,166,840
Accumulated depreciation	-	(28,407,749)	-	(1,205,481)	(3,216,846)	(5,337,813)	(4,091,878)	(42,259,767)
Net book amount	42,860,574	33,066,078	-	1,148,740	2,072,632	4,110,207	3,648,842	86,907,073
For the year ended 31 December 2022								
Opening net book amount	42,860,574	33,066,078	-	1,148,740	2,072,632	4,110,207	3,648,842	86,907,073
Additions	-	282,530	195,632	359,765	366,545	4,175,665	365,179	5,745,316
Revaluation gains/losses - net	61,804,426	23,357,876	(764)	-	-	-	-	85,161,538
Disposals - cost	-	-	-	(3,840)	(12,560)	-	(235,500)	(251,900)
Disposals - accumulated depreciation	-	-	-	2,980	10,769	-	152,865	166,614
Transfer to investment properties	(6,030,000)	-	-	-	-	-	-	(6,030,000)
Depreciation charge	-	(2,667,638)	-	(384,946)	(350,655)	(2,392,227)	(726,369)	(6,521,835)
Closing net book amount	98,635,000	54,038,846	194,868	1,122,699	2,086,731	5,893,645	3,205,017	165,176,806
As at 31 December 2022								
Cost	98,635,000	85,114,233	194,868	2,710,146	5,643,463	13,623,685	7,870,399	213,791,794
Accumulated depreciation	-	(31,075,387)	-	(1,587,447)	(3,556,732)	(7,730,040)	(4,665,382)	(48,614,988)
Net book amount	98,635,000	54,038,846	194,868	1,122,699	2,086,731	5,893,645	3,205,017	165,176,806
In Million KHR equivalent	406,080	222,478	802	4,622	8,591	24,264	13,196	680,033

Transfer of land to investment properties: During the year, the Bank was constructing a building on a freehold land of the Bank for lease to a related party. The freehold land is then transferred from property and equipment to investment properties at the revalued amount (fair value) at US\$6,030,000.

10. PROPERTY AND EQUIPMENT (CONTINUED)

Land and buildings revaluation: In 2022, the Bank engaged an independent valuer to revalue its land and buildings which result in both gains or losses to each net book value of land and buildings under property and equipment. The gains and losses are the differences between the net book value on the revalued date and revalued amount.

	Freehold land		Buildings	
	US\$	Million KHR	US\$	Million KHR
Net book value as at revalued date of 31 August 2022	42,860,574	174,614	31,364,360	127,778
Revaluation gains to OCI	63,692,529	260,311	23,411,122	95,681
Revaluation losses to profit or loss	(1,888,103)	(7,717)	(53,246)	(218)
Currency translation difference	-	3,698	-	2,050
Fair value/revalued amount of revalued assets	104,665,000	430,906	54,722,236	225,291

Carrying amounts that would have been recognised if land and buildings were stated at cost:

	Freehold land		Buildings	
	US\$	Million KHR	US\$	Million KHR
	At cost	Revalued	At cost	Revalued
At 31 December 2022				
Cost/Revalued amount	30,457,912	104,665,000	55,239,957	85,114,233
Accumulated depreciation	-	-	(28,378,463)	(31,075,387)
Net book amount	30,457,912	104,665,000	26,861,494	54,038,846
At 31 December 2021				
Cost/Revalued amount	30,457,912	42,860,574	54,957,427	61,473,827
Accumulated depreciation	-	-	(25,748,182)	(28,407,749)
Net book amount	30,457,912	42,860,574	29,209,245	33,066,078

Change in useful lives of buildings: Upon revaluation, the Bank reassessed useful lives of buildings as described in Note 3. The depreciation charge for buildings before change in useful lives would have been US\$2,982,333 as compared to the current charge in profit or loss of US\$2,667,638.

11. INVESTMENT PROPERTIES

	Freehold land	Construction in progress	Total
	US\$	US\$	US\$
The Group and the Bank			
Non-current			
For the year ended 31 December 2022			
Opening amount	-	-	-
Additions	-	1,645,132	1,645,132
Transfer	6,030,000	-	6,030,000
Closing amount	6,030,000	1,645,132	7,675,132
In Million KHR equivalent	24,826	6,773	31,599

The Bank has investment properties which are land and building under construction. The fair value of the land is the revalued amount transferred from property and equipment. The fair value of investment properties under construction (construction in progress) are not reliably estimated because they are still in the construction stage.

12. LEASES

This note provides information for leases where the Group and the Bank are lessees.

The Group and the Bank lease buildings for its operations. Rental contracts are typically made for fixed periods of 2 to 50 years. There is no renewal for these leases.

(i) Amounts recognised in the consolidated and separate statement of financial position

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Right-of-use assets (Non-current)								
Buildings	21,641,776	89,099	22,405,725	91,281	21,641,776	89,099	22,405,725	91,281
Additions to the right-of-use assets during the year	1,814,213	7,415	2,270,892	9,238	1,814,213	7,415	2,270,892	9,238
Lease liabilities								
Current								
Non-current	2,426,815	9,991	1,754,214	7,147	2,426,815	9,991	1,754,214	7,147
Capital guarantee deposits	17,413,838	71,693	18,244,179	74,326	17,413,838	71,693	18,244,179	74,326
	19,840,653	81,684	19,998,393	81,473	19,840,653	81,684	19,998,393	81,473

12. LEASES (CONTINUED)

(ii) Amounts recognised in the consolidated and separate statement of profit or loss

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Principal lease payments	1,929,673	7,887	1,644,499	6,690	1,929,673	7,887	1,644,499	6,690
Interest paid	1,410,525	5,765	1,448,558	5,893	1,410,525	5,765	1,448,558	5,893
Total cash outflow for leases	3,340,198	13,652	3,093,057	12,583	3,340,198	13,652	3,093,057	12,583
Interest expense on lease liabilities (Note 27)	1,410,525	5,765	1,448,558	5,893	1,410,525	5,765	1,448,558	5,893
Depreciation charge for right-of-use assets (Note 31)	2,578,160	10,536	2,505,745	10,193	2,578,160	10,537	2,505,745	10,193
Expenses relating to leases of low-value assets, and short-term leases assets (Note 32)	1,435,467	5,867	1,070,949	4,357	1,423,237	5,817	1,057,789	4,303

Maturity analysis is included in Note 39.3 liquidity risk.

13. INTANGIBLE ASSETS

	The Group		The Bank	
	US\$	Million KHR	US\$	Million KHR
Non-current				
As at 1 January				
Cost	5,785,518	5,668,272	5,663,339	5,521,244
Accumulated amortisation	(4,414,224)	(3,999,496)	(4,295,146)	(3,854,955)
Net book value	1,371,294	1,668,776	1,368,193	1,666,289
For the year ended 31 December				
Opening net book value	1,371,294	1,668,776	1,368,193	1,666,289
Additions	668,398	142,095	668,398	142,095
Foreign operation translation - cost	-	(24,849)	-	-
Foreign operation translation - accumulated depreciation	-	26,497	-	-
Amortisation charge	(501,756)	(441,225)	(500,648)	(440,191)
Closing net book value	1,537,936	1,371,294	1,535,943	1,368,193
At 31 December 2021				
Cost	6,453,916	5,785,518	6,331,737	5,663,339
Accumulated amortisation	(4,915,980)	(4,414,224)	(4,795,794)	(4,295,146)
Net book value	1,537,936	1,371,294	1,535,943	1,368,193
In Million KHR equivalent	6,332	5,587	6,323	5,574

14. INVESTMENT IN SUBSIDIARIES

Investment in subsidiaries in the separate financial statements represents the net consideration paid for the acquisition of the unquoted shares of the subsidiary.

The Group's and the Bank's management assesses that there were no impairment losses on investment in subsidiary during the years ended 31 December 2022 and 31 December 2021.

	The Group		The Bank	
	US\$	Million KHR	US\$	Million KHR
The Bank				
Non-current				
Cana Securities Ltd.	11,000,000	45,287	11,000,000	44,814
Canadia Bank Lao Ltd.	28,005,880	115,300	18,005,880	73,356
	39,005,880	160,587	29,005,880	118,170

On 26 October 2022, the Bank increased an investment of US\$ 10,000,000 in Canadia Bank Lao Ltd. The increase in share capital of Canadia Bank Lao Ltd. is approved by BoL on 28 November 2022. Initially, the Bank and CIHP together incorporated Canadia Bank Lao Ltd. (CBL) in Lao People's Democratic Republic (P.D.R) and respectively owned 49% and 51% of the equity interest of CBL. Though with 49%

14. INVESTMENT IN SUBSIDIARIES (CONTINUED)

interest, the Bank has signed an agreement with CIHP allowing the Bank the control over CBL and the rights to govern financial and operating policies of CBL. Upon the Bank increased its investment in CBL, the Bank and CIHP respectively own 68% and 32% of the equity interest of CBL, and the Bank still has the controls over CBL.

15. DEFERRED TAX (LIABILITIES)/ASSETS - NET

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Non-current								
Deferred tax assets	14,169,219	58,335	17,119,266	69,744	14,131,870	58,181	17,091,280	69,630
Deferred tax liabilities	(20,382,563)	(83,918)	(7,768,348)	(31,648)	(20,373,307)	(83,877)	(7,754,520)	(31,592)
Deferred tax (liabilities)/assets - net	(6,213,344)	(25,583)	9,350,918	38,096	(6,241,437)	(25,696)	9,336,760	38,038

The movement of net deferred tax assets during the year as follows:

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	9,350,918	38,096	10,360,310	41,907	9,336,760	38,038	10,360,310	41,907
Charged to profit or loss	(3,969,173)	(16,222)	(1,009,392)	(4,106)	(3,983,107)	(16,279)	(1,023,550)	(4,164)
Charged to other comprehensive incomes	(11,595,089)	(47,389)	-	-	(11,595,090)	(47,389)	-	-
Currency translation difference	-	(68)	-	295	-	(66)	-	295
At 31 December	(6,213,344)	(25,583)	9,350,918	38,096	(6,241,437)	(25,696)	9,336,760	38,038

15. DEFERRED TAX (LIABILITIES)/ASSETS – NET (CONTINUED)

(i) Deferred tax assets:

	Provision for employee benefits	Unearned loan fees	Impairment loss	Lease liabilities	Total
	US\$	US\$	US\$	US\$	US\$
The Group					
2022					
At 1 January 2022	2,598,146	4,294,176	6,222,845	4,004,099	17,119,266
Charged to profit or loss	(995,430)	(401,731)	(1,559,816)	(25,968)	(2,982,945)
Credited to other comprehensive income	32,898	-	-	-	32,898
At 31 December 2022	1,635,614	3,892,445	4,663,029	3,978,131	14,169,219
In Million KHR equivalent	6,734	16,025	19,198	16,378	58,335
2021					
At 1 January 2022	2,529,701	4,594,880	7,257,856	3,874,564	18,257,001
Credited/(charged) to profit or loss	68,445	(300,704)	(1,035,011)	129,535	(1,137,735)
At 31 December 2021	2,598,146	4,294,176	6,222,845	4,004,099	17,119,266
In Million KHR equivalent	10,585	17,494	25,352	16,313	69,744
The Bank					
2022					
At 1 January 2022	2,598,146	4,294,176	6,199,279	3,999,679	17,091,280
Charged to profit or loss	(995,430)	(401,731)	(1,563,600)	(31,547)	(2,992,308)
Credited to other comprehensive income	32,898	-	-	-	32,898
At 31 December 2022	1,635,614	3,892,445	4,635,679	3,968,132	14,131,870
In Million KHR equivalent	6,734	16,025	19,085	16,337	58,181
2021					
At 1 January 2022	2,529,701	4,594,880	7,257,856	3,874,564	18,257,001
Credited/(charged) to profit or loss	68,445	(300,704)	(1,058,577)	125,115	(1,165,721)
At 31 December 2021	2,598,146	4,294,176	6,199,279	3,999,679	17,091,280
In Million KHR equivalent	10,585	17,494	25,256	16,295	69,630

17. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Current accounts	21,265,055	87,548	117,130,965	477,192
Savings accounts	26,630,358	109,638	22,136,627	90,185
Fixed deposits	254,799,916	1,049,011	204,374,038	832,619
Marginal accounts	51,500	212	51,500	212
	302,746,829	1,246,409	343,693,130	1,400,206
			302,771,018	1,246,508
				343,712,401
Current	281,412,652	1,158,576	332,584,096	1,354,948
Non-current	21,334,177	87,833	11,109,034	45,258
	302,746,829	1,246,409	343,693,130	1,400,206

(a) By maturity

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Not later than 1 month	88,582,959	364,696	139,277,244	567,415
Later than 1 month and no later than 12 months	192,829,693	793,880	193,306,852	787,532
Later than 12 months	21,334,177	87,833	11,109,034	45,259
At 31 December	302,746,829	1,246,409	343,693,130	1,400,206
			302,771,018	1,246,508
				343,712,401
				567,664
				787,532
				45,088
				1,400,284

17. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS (CONTINUED)

(b) By residency

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Residents	302,662,090	1,246,060	343,607,476	1,399,857
Non-residents	84,739	349	85,654	349
	302,746,829	1,246,409	343,693,130	1,400,206
			302,771,018	1,246,508
				343,712,401
				1,399,855
				429
				1,400,284

(c) By relationship

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Related parties	16,313,899	67,164	72,181,882	294,069
Non-related parties	286,432,930	1,179,245	271,511,248	1,106,137
	302,746,829	1,246,409	343,693,130	1,400,206
			302,771,018	1,246,508
				343,712,401
				294,149
				1,106,135
				1,400,284

(d) By interest rate (per annum):

	The Group		The Bank	
	2022		2021	
Current accounts	Nil - 1.25%	Nil - 0.75%	Nil - 1.25%	Nil - 0.75%
Savings accounts	Nil - 2.00%	0.25% - 1.00%	Nil - 2.00%	0.25% - 1.00%
Fixed deposits	0.50% - 6.75%	0.50% - 3.50%	0.50% - 6.75%	0.50% - 3.50%

18. DEPOSITS FROM CUSTOMERS

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Current accounts	1,000,752,883	4,120,100	1,000,152,282	4,117,627
Savings accounts	1,129,408,501	4,649,775	1,128,544,516	4,646,218
Fixed deposits	3,534,862,651	14,553,030	3,540,007,395	14,574,210
Margin accounts	4,904,409	20,190	4,904,409	20,192
	5,669,928,444	23,343,095	5,673,608,602	23,358,247
			5,776,904,465	23,535,109
Current	4,510,583,547	18,570,072	4,510,055,070	18,567,897
Non-current	1,159,344,897	4,773,023	1,163,553,532	4,790,350
	5,669,928,444	23,343,095	5,673,608,602	23,358,247
			5,776,904,465	23,535,109

(a) By residency

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Residents	5,200,957,596	21,412,342	5,204,637,753	21,427,494
Non-residents	468,970,848	1,930,753	468,970,849	1,930,753
	5,669,928,444	23,343,095	5,673,608,602	23,358,247
			5,776,904,465	23,535,109

18. DEPOSITS FROM CUSTOMERS (CONTINUED)

Interest rate (per annum):

	The Group		The Bank	
	2022	2021	2022	2021
Current accounts	Nil - 3.00%	Nil - 3.00%	Nil - 3.00%	Nil - 3.00%
Savings accounts	0.25% - 5.59%	0.25% - 5.00%	0.25% - 5.00%	0.25% - 5.00%
Fixed deposits	0.70% - 8.50%	0.70% - 8.50%	0.70% - 8.50%	0.70% - 8.50%

19. BORROWINGS

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Current	25,572,805	105,283	25,572,805	105,283
Non-current	270,926,911	1,115,406	270,848,213	1,115,082
	296,499,716	1,220,689	296,421,018	1,220,365
			359,913,856	1,466,289

All borrowings are from non-related parties.

The Bank pledged its deposit accounts of US\$65,080,809 (2021: US\$58,425,277) with the overseas lenders.

The Group and the Bank entered into loan agreements with various financial institutions for secured and unsecured facilities. The annual interest rates are between 2.00% to 4.69% (2021: 2.00% to 4.69%). The principal and interest repayments are made either on monthly, or semi-annual basis or at maturity based on the respective payment schedule as stated in the loan agreement.

The Bank pledged negotiable certificate of deposits (NCD) with face value amounting to US\$26,290,000 (2021: US\$74,410,000) as collaterals for Liquidity Providing Collateralised Operation (LPCO) amounting to KHR98,170,000,000 (2021: KHR275,850,000,000) with the central bank, which will be matured in 2023 and with fixed interest rates ranging from 3.50% to 6.75% per annum (2021: 3.50% to 6.05% per annum).

19. BORROWINGS (CONTINUED)

The movement of the borrowings during the year is as follows:

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
At 1 January	360,037,334	1,466,792	410,160,403	1,659,099
Additions	132,250,950	540,510	213,993,061	870,524
Repayments	(187,893,854)	(767,922)	(265,576,138)	(1,080,364)
Interest charges	15,706,585	64,193	13,799,602	56,137
Interest paid	(16,173,888)	(66,103)	(13,030,545)	(53,008)
The effect of changes in foreign exchange rates	(7,427,411)	(30,356)	690,951	2,811
Currency translation difference	-	13,575	-	11,593
At 31 December	296,499,716	1,220,689	360,037,334	1,466,792
			296,421,018	1,220,365
				359,913,856
				1,466,289
				1,658,748
				870,322
				(265,576,138)
				13,796,208
				(13,029,016)
				705,608
				2,870
				11,592
				1,466,289

20. EMPLOYEE BENEFITS

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Current	2,240,212	9,223	2,240,212	9,223
Non-current	5,952,826	24,508	5,937,860	24,446
	8,193,038	33,731	8,178,072	33,669
				11,122
				42,466
				13,153,632
				53,588

Employee benefits of the Group include staff gratitude fund of the Bank and past years of seniority service.

20. EMPLOYEE BENEFITS (CONTINUED)

Only employee of the Bank are entitled to the staff gratitude fund as described in Note 2.13. For the Bank, past years of seniority service is paid out semi-annually of the total staff gratitude fund, and upon separation (retirement, resignation, death, or disability), employees get the remaining amount after deducting the already paid past years of seniority service portion.

Gratitude fund movement:

	2022		2021	
	US\$	Million KHR	US\$	Million KHR
The Bank				
At 1 January	13,153,632	53,588	10,810,982	43,730
Current service cost	1,514,078	6,188	1,359,536	5,530
Past service cost	(6,156,461)	(25,161)	(846,405)	(3,443)
Interest cost	708,509	2,896	601,562	2,447
Benefit paid	(1,206,175)	(4,930)	(772,466)	(3,142)
Re-measurement	164,489	672	2,000,423	8,138
Currency translation difference	-	416	-	328
At 31 December	8,178,072	33,669	13,153,632	53,588

Expense recognised in profit or loss:

	2022		2021	
	US\$	Million KHR	US\$	Million KHR
The Bank				
Current service cost	1,514,078	6,188	1,359,536	5,530
Past service cost	(6,156,461)	(25,161)	(846,405)	(3,443)
Interest cost	708,509	2,896	601,562	2,447
	(3,933,874)	(16,077)	1,114,693	4,534

20. EMPLOYEE BENEFITS (CONTINUED)

Actuarial assumptions:

In calculating the PUC method, the Bank applied significant actuarial assumptions as follows:

Financial assumptions:

Assumptions	As at 31 December 2022	As at 31 December 2021	Explanation
Discount rate	7.0% per annum	6.0% per annum	The Bank used the rate of government bond of a neighbouring country in the currency denominated with similar tenor, provides similar rates. The change in rate was from the recent market movement of general increase in interest rate.
Salary growth rate	Not applicable	5.5% per annum	The Bank built a salary growth expectation while in 2022, the policy was changed as described in Note 2.13.

Demographic assumptions:

Assumptions	As at 31 December 2022	As at 31 December 2021	Explanation
Withdrawal rates			This is the assumption of the withdrawal rate by age group.
Below age 29	25.0% per annum	25.0% per annum	
Ages 30 to 39	15.0% per annum	15.0% per annum	
Ages 40 to 49	10.0% per annum	10.0% per annum	
Ages 50 and above	0.0% per annum	0.0% per annum	

Demographic assumptions:

Assumptions	As at 31 December 2022	As at 31 December 2021	Explanation
Mortality rates	Thailand Mortality Ordinary 2017	Thailand Mortality Ordinary 2017	Due to a lack of published mortality table in Cambodia, Thailand Mortality Ordinary 2017, the most recent published mortality table in Thailand, is used for this valuation.
Disability rates	5.0% of mortality rates	5.0% of mortality rates	The disability rate is assumed to be at 5.0% of mortality rates.
Retirement age	60 years	60 years	To be in line with the Bank's retirement policy, the normal retirement age is 60 years for all employees. For those who are currently over 60 years, they are assumed to retire by the end of the following year.

20. EMPLOYEE BENEFITS (CONTINUED)

Sensitivity analysis: The sensitivity of the defined benefit obligation to changes in the weighted principal assumptions is:

	Impact on defined benefit obligation			
	2022		2021	
	Increase in 0.50%	Decrease in 0.5%	Increase in 0.50%	Decrease in 0.5%
	In %	In %	In %	In %
Assumptions				
Discount rate	-2.11%	2.23%	-3.31%	3.56%
Salary growth	NA	NA	3.54%	-3.32%
Withdrawal rate	1.17%	-1.24%	-0.01%	0.02%

The above sensitivity analyses are based on a change in an assumption while holding all other assumptions constant. In practice, this is unlikely to occur, and changes in some of the assumptions may be correlated. When calculating the sensitivity of the defined benefit obligation to significant actuarial assumptions the same method (present value of the defined benefit obligation calculated with the projected unit credit method at the end of the reporting period) has been applied as when calculating the defined benefit liability recognised in the statement of financial position.

The methods and types of assumptions used in preparing the sensitivity analysis did not change compared to the prior period.

21. CURRENT INCOME TAX LIABILITIES

The movements of the Group's and the Bank's income tax liabilities are as follows:

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	25,813,464	105,164	27,126,087	109,725	25,779,866	105,027	27,053,454	109,431
Current income tax expense	26,574,139	108,609	26,459,960	107,639	26,490,181	108,265	26,391,922	107,362
Income tax paid	(26,526,970)	(108,416)	(27,772,583)	(112,979)	(26,464,579)	(108,161)	(27,665,510)	(112,543)
Currency translation difference	-	1,111	-	779	-	1,110	-	777
At 31 December	25,860,633	106,468	25,813,464	105,164	25,805,468	106,241	25,779,866	105,027

22. OTHER LIABILITIES

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Other taxes payable	9,365,963	38,560	7,854,784	32,000	9,365,811	38,559	7,854,676	32,000
Deposits in transit	8,428,178	34,699	10,600,361	43,186	8,152,093	33,562	10,281,733	41,888
Trade related payables	5,283,426	21,752	980,925	3,996	5,181,944	21,334	972,096	3,960
Accrued salaries and bonuses	4,054,602	16,693	3,353,877	13,664	4,054,602	16,693	3,300,944	13,448
Accrued expenses	1,610,587	6,631	1,429,005	5,822	1,413,118	5,818	1,249,830	5,092
Others	729,252	3,001	300,669	1,225	729,251	3,002	300,668	1,225
	29,472,008	121,336	24,519,621	99,893	28,896,819	118,968	23,959,947	97,613
Current	29,472,008	121,336	24,519,621	99,893	28,896,819	118,968	23,959,947	97,613
Non-current	-	-	-	-	-	-	-	-
	29,472,008	121,336	24,519,621	99,893	28,896,819	118,968	23,959,947	97,613

23. SUBORDINATED DEBTS

	The Group and the Bank			
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Related parties				
Subordinated debts	90,539,738	372,752	105,709,025	430,659
Current	22,539,738	92,796	23,044,925	93,885
Non-current	68,000,000	279,956	82,664,100	336,774
	90,539,738	372,752	105,709,025	430,659

23. SUBORDINATED DEBTS (CONTINUED)

This represents a long-term unsecured borrowing from Neak Oknha Dr. Pung Keav Se, Chairman, with the principal outstanding as at 31 December 2022 of US\$90,000,000 (2021: US\$105,000,000) based on various agreements and terms range from five to seven years with interest rate ranging from 7.00% to 8.82% (2021: from 7.00% to 8.82%) per annum.

The Bank obtained approvals from the NBC on 01 December 2022 allowing to include the additional subordinated debts of US\$17,000,000 in Tier II capital for the purpose of Net Worth calculation.

The movement of subordinated debts during the year is as follow:

	The Group and the Bank			
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
At 1 January	105,709,025	430,659	120,795,348	488,617
Additions	17,000,000	69,479	-	-
Repayments	(32,000,000)	(130,784)	(15,000,000)	(61,020)
Interest charges	8,548,805	34,939	10,035,685	40,825
Interest paid	(8,718,092)	(35,631)	(10,122,008)	(41,176)
Currency translation difference	-	4,090	-	3,413
At 31 December	90,539,738	372,752	105,709,025	430,659

24. SHARE CAPITAL

The total authorised amount of share capital comprises 650 million shares (2021: 580 million shares) with a par value of US\$1 per share (2021: US\$1 per share). All issued shares have been fully paid for.

	2022		2021	
	US\$	Million KHR	US\$	Million KHR
	Share capital – paid-up	650,000,000	2,600,000	580,000,000
The movements of share capital were as follows:				
At 1 January	580,000,000	2,320,000	490,000,000	1,960,000
Additional share capital from cash dividend	70,000,000	280,000	90,000,000	360,000
At 31 December	650,000,000	2,600,000	580,000,000	2,320,000

25. RESERVES

The Group

	General reserves		Regulatory reserves		Currency translation reserves		Foreign operation translation		Change in fair value of FVOCI		Revaluation surplus, net of deferred tax		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2021	98,162,282	397,066	13,037,255	52,990	-	4,923	(1,930,218)	(7,808)	(143,916)	(586)	12,921,842	52,259	122,047,245	498,844
Other comprehensive														
Change in fair value of FVOCI	-	-	-	-	-	-	-	-	(403,207)	(1,640)	-	-	(403,207)	(1,640)
Derecognition of revaluation surplus	-	-	-	-	-	-	-	-	-	-	(67,216)	(273)	(67,216)	(273)
Foreign operations translation	-	-	-	-	-	(1,533,813)	(6,240)	-	-	-	-	-	(1,533,813)	(6,240)
Currency translation difference	-	-	-	-	-	25,416	-	-	-	-	-	-	-	25,416
Total other comprehensive income for the year	-	-	-	-	-	25,416	(1,533,813)	(6,240)	(403,207)	(1,640)	(67,216)	(273)	(2,004,236)	17,263
Transactions with owners in their capacity as owners:														
Transfer from retained earnings to regulatory reserves	-	-	15,969,757	64,965	-	-	-	-	-	-	-	-	15,969,757	64,965
Transfer from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(284,758)	(1,158)	(284,758)	(1,158)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(71,189)	(290)	(71,189)	(290)
Total transactions with owners	-	-	15,969,757	64,965	-	-	-	-	-	-	(355,947)	(1,448)	15,613,810	63,517
Balance at 31 December 2021	98,162,282	397,066	29,007,012	117,955	-	30,339	(3,464,031)	(14,048)	(547,123)	(2,226)	12,498,679	50,538	135,656,819	579,624

25. RESERVES (CONTINUED)

The Group

	General reserves		Regulatory reserves		Currency translation reserves		Foreign operation translation		Change in fair value of FVOCI		Revaluation surplus, net of deferred tax		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2022	98,162,282	397,066	29,007,012	117,955	-	30,339	(3,464,031)	(14,048)	(547,123)	(2,226)	12,498,679	50,538	135,656,819	579,624
Other comprehensive income:														
Change in fair value of FVOCI	-	-	-	-	-	-	-	-	(844,536)	(3,452)	-	-	(844,536)	(3,452)
Revaluation surplus	-	-	-	-	-	-	-	-	-	-	87,103,651	355,993	87,103,651	355,993
Deferred tax on evaluation surplus	-	-	-	-	-	-	-	-	-	-	(11,627,987)	(47,524)	(11,627,987)	(47,524)
Derecognition of revaluation surplus	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign operations translation	-	-	-	-	-	(2,505,200)	(10,239)	-	-	-	-	-	(2,505,200)	(10,239)
Currency translation difference	-	-	-	-	-	47,903	-	-	-	-	-	-	-	47,903
Total other comprehensive income for the year	-	-	-	-	-	47,903	(2,505,200)	(10,239)	(844,536)	(3,452)	75,475,664	308,469	72,125,928	342,681
Transactions with owners in their capacity as owners:														
Transfer from retained earnings to regulatory reserves	-	-	11,840,330	48,391	-	-	-	-	-	-	-	-	11,840,330	48,391
Transfer from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(453,330)	(1,853)	(453,330)	(1,853)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(113,333)	(463)	(113,333)	(463)
Total transactions with owners	-	-	11,840,330	48,391	-	-	-	-	-	-	(566,663)	(2,316)	11,273,667	46,075
Balance at 31 December 2022	98,162,282	397,066	40,847,342	166,346	-	78,242	(5,969,231)	(24,287)	(1,391,659)	(5,678)	87,407,680	356,691	219,056,414	968,380

25. RESERVES (CONTINUED)**The Bank**

	General reserves		Regulatory reserves		Revaluation surplus, net of deferred tax		Currency translation reserves		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2021	98,050,777	396,615	13,037,255	52,990	12,921,842	52,259	-	4,807	124,009,874	506,671
Other comprehensive income:										
Derivation of revaluation surplus	-	-	-	-	(67,216)	(273)	-	-	(67,216)	(273)
Currency translation difference	-	-	-	-	-	-	-	25,516	-	25,516
Total other comprehensive income for the year	-	-	-	-	(67,216)	(273)	-	25,516	(67,216)	25,243
Transactions with owners in their capacity as owners:										
Transfer from retained earnings to regulatory reserves	-	-	15,969,757	64,965	-	-	-	-	15,969,757	64,965
Transfer from revaluation surplus to retained earnings	-	-	-	-	(284,758)	(1,158)	-	-	(284,758)	(1,158)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	(71,189)	(290)	-	-	(71,189)	(290)
Total transactions with owners	-	-	15,969,757	64,965	(355,947)	(1,448)	-	-	15,613,810	63,517
Balance at 31 December 2021	98,050,777	396,615	29,007,012	117,955	12,498,679	50,538	-	30,323	139,556,468	595,431
Balance at 1 January 2022	98,050,777	396,615	29,007,012	117,955	12,498,679	50,538	-	30,323	139,556,468	595,431
Other comprehensive income:										
Revaluation surplus	-	-	-	-	87,103,651	355,993	-	-	87,103,651	355,993
Deferred tax on evaluation surplus	-	-	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)
Derivation of revaluation surplus	-	-	-	-	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-	-	48,160	-	48,160
Total other comprehensive income for the year	-	-	-	-	75,475,664	308,469	-	48,160	75,475,664	356,629
Transactions with owners in their capacity as owners:										
Transfer from retained earnings to regulatory reserves	-	-	11,840,330	48,391	-	-	-	-	11,840,330	48,391
Transfer from revaluation surplus to retained earnings	-	-	-	-	(453,330)	(1,853)	-	-	(453,330)	(1,853)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	(113,333)	(463)	-	-	(113,333)	(463)
Total transactions with owners	-	-	11,840,330	48,391	(566,663)	(2,316)	-	-	11,273,667	46,075
Balance at 31 December 2022	98,050,777	396,615	40,847,342	166,346	87,407,680	356,691	-	78,483	226,305,799	998,135

26. DIVIDEND

During the year, a dividend of US\$70 million was declared (2021: US\$90 million) to its sole shareholder, CIHP. It was from the appropriation of retained earnings (cash dividend) and then was reinvested back from CIHP. The share capital increase was approved by the National Bank of Cambodia.

27. NET INTEREST INCOME**The Group****The Bank**

	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Interest income from financial assets measured at amortised cost:								
Loans and advances to customers	416,170,357	1,700,888	401,497,463	1,633,292	415,239,183	1,697,083	400,416,166	1,628,893
Deposits and placements with other banks	12,100,601	49,455	3,569,910	14,522	11,858,854	48,467	3,304,747	13,444
Deposits and placements with the central bank	9,148,920	37,392	874,696	3,558	9,148,920	37,392	874,695	3,558
Investment securities	855,968	3,498	-	-	714,476	2,919	-	-
	438,275,846	1,791,233	405,942,069	1,651,372	436,961,433	1,785,861	404,595,608	1,645,895
Interest expense to financial liabilities measured at amortised cost:								
Deposits from customers	(184,901,259)	(755,691)	(170,519,607)	(693,674)	(185,153,495)	(756,722)	(171,182,467)	(696,370)
Deposits from banks	(5,402,397)	(22,080)	(5,455,827)	(22,194)	(5,401,626)	(22,077)	(5,138,119)	(20,902)
Borrowings and subordinated debts	(24,255,390)	(99,132)	(23,835,287)	(96,962)	(24,252,996)	(99,122)	(23,831,893)	(96,948)
Leases	(1,410,525)	(5,765)	(1,448,558)	(5,893)	(1,410,525)	(5,765)	(1,448,558)	(5,893)
	(215,969,571)	(882,668)	(201,259,279)	(818,723)	(216,218,642)	(883,686)	(201,601,037)	(820,113)
Net interest income	222,306,275	908,565	204,682,790	832,649	220,742,791	902,175	202,994,571	825,782

28. NET FEE AND COMMISSION INCOME

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Commission from remittances and transfers	5,771,086	23,586	5,115,856	20,811	5,751,799	23,508	5,098,516	20,741
Miscellaneous loan fees and charges	3,339,588	13,649	3,246,756	13,208	3,324,988	13,589	3,246,756	13,208
Income from letters of credit and trade finances	1,222,174	4,995	2,759,461	11,225	1,213,658	4,960	2,759,422	11,225
ATM and credit cards annual fee, advances, and late charges	1,051,596	4,298	794,813	3,233	1,051,596	4,298	794,813	3,232
Fees from bancassurance	930,603	3,803	779,644	3,172	930,603	3,803	779,644	3,172
Fees for telex, fax and phone	221,140	904	195,432	795	221,140	904	195,471	795
Others	1,210,489	4,948	1,342,980	5,464	1,201,931	4,912	1,296,830	5,276
Total fee and commission income	13,746,676	56,183	14,234,942	57,908	13,695,715	55,974	14,171,452	57,649
Fee and commission expense	(2,721,107)	(11,121)	(2,083,494)	(8,476)	(2,708,905)	(11,071)	(2,070,767)	(8,424)
Net fee and commission income	11,025,569	45,062	12,151,448	49,432	10,986,810	44,903	12,100,685	49,225

29. OTHER OPERATING INCOME

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Gain on foreign exchange	3,108,451	12,704	3,053,250	12,421	3,733,045	15,257	3,353,790	13,643
Rental income	903,214	3,691	929,931	3,783	935,147	3,822	961,241	3,910
Gain on sales of foreclosed properties	-	-	7,685	31	-	-	-	-
Other income	902,545	3,689	2,282,632	9,286	856,897	3,502	1,298,728	5,284
	4,914,210	20,084	6,273,498	25,521	5,525,089	22,581	5,613,759	22,837

30. PERSONNEL EXPENSES

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Wages, salaries, and other benefits	35,193,631	143,836	29,291,421	119,158	34,503,242	141,015	28,613,199	116,398
Long-term employee benefits (gratitude fund movement)	(3,935,549)	(16,085)	1,118,998	4,552	(3,933,874)	(16,077)	1,114,693	4,534
Other short-term benefits	4,889,033	19,982	3,791,805	15,425	4,861,480	19,868	3,764,669	15,316
	36,147,115	147,733	34,202,224	139,135	35,430,848	144,806	33,492,561	136,248

31. DEPRECIATION AND AMORTISATION CHARGE

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Property and equipment	6,562,902	26,823	6,092,357	24,784	6,521,835	26,655	6,006,870	24,436
Intangible assets	501,755	2,051	441,225	1,795	500,648	2,046	440,191	1,791
Right-of-use assets	2,578,160	10,536	2,505,745	10,193	2,578,160	10,537	2,505,745	10,193
	9,642,817	39,410	9,039,327	36,772	9,600,643	39,238	8,952,806	36,420

32. OTHER OPERATING EXPENSES

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Charitable donations and gifts	3,864,412	15,794	5,003,488	20,354	3,857,688	15,766	4,998,201	20,333
Utilities	2,161,404	8,834	1,906,808	7,757	2,153,997	8,803	1,895,681	7,712
Taxes and duties	2,066,163	8,444	1,948,632	7,927	2,031,791	8,304	1,913,255	7,783
Loss on revaluation of property and equipment	1,942,112	7,937	-	-	1,942,112	7,937	-	-
Rental for low value assets and short-term lease	1,435,467	5,867	1,070,949	4,357	1,423,237	5,817	1,057,789	4,303
Repairs and maintenance	1,403,072	5,734	1,739,436	7,076	1,349,841	5,517	1,692,734	6,886
Communication	1,192,245	4,873	944,054	3,840	1,151,259	4,705	909,762	3,701
Properties appraiser fee	1,176,589	4,809	1,379,326	5,611	1,176,589	4,809	1,379,326	5,611
Travel, accommodation, and foods	1,132,822	4,630	743,411	3,024	1,118,344	4,571	739,581	3,009
Legal and professional fees	1,078,455	4,408	1,180,657	4,803	1,019,830	4,168	1,020,340	4,151
Advertising and public relations	1,038,655	4,245	527,201	2,145	1,007,636	4,118	522,119	2,124
Stationery and supplies	718,260	2,936	549,900	2,237	706,526	2,888	538,162	2,189
Expenses for motor vehicles	558,851	2,284	363,630	1,479	550,098	2,248	357,847	1,456
Insurance expense	477,706	1,952	488,794	1,988	474,024	1,938	482,876	1,964
Board of directors' fee	281,200	1,149	274,800	1,118	281,200	1,149	274,800	1,118
Printing and forms	243,831	997	258,306	1,051	243,648	996	258,052	1,050
Others	1,247,981	5,100	1,130,851	4,601	1,208,518	4,939	1,083,150	4,405
	22,019,225	89,993	19,510,243	79,368	21,696,338	88,673	19,123,675	77,795

33. IMPAIRMENT LOSSES

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
<i>Impairment loss allowance on:</i>				
Loans and advances to customers	10,923,150	44,643	3,910,669	15,908
Balances with other banks	(644,538)	(2,634)	1,001,866	4,076
Investment securities at amortised cost	965,522	3,946	-	-
	11,244,134	45,955	4,912,535	19,984
			11,306,144	46,208
				6,440,247
				26,199

Expected credit loss reconciliation is included in Note 39.1 (e) and (f).

34. INCOME TAX

a) Income tax expense

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Current income tax	26,574,139	108,609	26,459,960	107,639
Deferred tax	3,969,173	16,222	1,009,392	4,106
	30,543,312	124,831	27,469,352	111,745
			30,473,288	124,544
				27,415,472
				111,526

34. INCOME TAX (CONTINUED)

b) Reconciliation between accounting profit and income tax expense of the Group and the Bank are as follows:

	The Group		The Bank	
	2022		2021	
	US\$	Million KHR	US\$	Million KHR
Profit before income tax	159,192,763	650,621	155,443,407	632,343
Tax calculated at domestic tax rates applicable to profits in the respective countries	31,838,553	130,124	31,088,681	126,469
Tax effects of reconciling items:				
Non-deductible expenses	156,439	639	208,487	848
Income not taxable	(2,256,895)	(9,224)	(2,862,227)	(11,644)
Recognition of previously unrecognised deferred tax	805,215	3,292	-	-
Unrecognised deferred tax	-	-	(965,589)	(3,928)
	30,543,312	124,831	27,469,352	111,745
			30,473,288	124,544
				27,415,472
				111,526

Under the Cambodian tax regulations, the Bank is subject to 20% Income Tax. Canadia Bank Lao Ltd. is also subject to 20% Income Tax in Lao P.D. R.

c) Other matters

Taxes are calculated on the basis of current interpretation of the tax regulations enacted as at reporting date. The management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subjected to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to the tax authorities.

However, these regulations are subject to periodic variation and the ultimate determination of tax liabilities will be made following inspection by the tax authorities. Where the final tax outcome of these matters is different from the amounts initially recorded, such differences will impact the taxes liabilities and balances in the period in which the determination is made.

35. CASH AND CASH EQUIVALENTS

	The Group			The Bank				
	2022		2021	2022		2021		
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR		
Cash on hand	330,255,669	1,359,663	445,178,556	1,813,657	329,211,861	1,355,365	444,035,258	1,809,000
Deposits and placements with other banks:								
Current accounts	123,513,668	508,506	171,007,565	696,685	136,242,019	560,908	174,930,874	712,668
Savings accounts	2,355,952	9,699	13,503,007	55,011	2,355,952	9,699	13,503,007	55,011
Fixed deposits (maturity of three months or less)	342,366,630	1,409,523	42,291,114	172,294	336,956,264	1,387,249	42,291,114	172,294
Deposits and placements with the central bank:								
Current accounts	361,216,369	1,487,128	623,444,714	2,539,914	344,310,805	1,417,528	621,724,727	2,532,907
Fixed deposits (maturity of three months or less)	619,803,250	2,551,730	383,800,000	1,563,601	619,803,250	2,551,730	383,800,000	1,563,601
Cash and cash equivalents in the statement of cash flows	1,779,511,538	7,326,249	1,679,224,956	6,841,162	1,768,880,151	7,282,479	1,680,284,980	6,845,481

36. CASH FLOW INFORMATION**a) Cash generated from operations**

	The Group			The Bank				
	2022		2021	2022		2021		
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR		
Profit before income tax	159,192,763	650,620	155,443,407	632,343	159,220,717	650,734	152,699,726	621,182
Adjustments for:								
Depreciation and amortisation (Note 31)	9,642,817	39,410	9,039,327	36,772	9,600,643	39,238	8,952,806	36,420
Impairment losses on financial instruments (Note 33)	11,244,134	45,955	4,912,535	19,984	11,306,144	46,208	6,440,247	26,199
Employee benefits (Note 30)	(3,935,549)	(16,085)	1,118,998	4,552	(3,933,874)	(16,077)	1,114,693	4,534
Net interest income	(222,306,275)	(908,565)	(204,682,790)	(832,649)	(220,742,791)	(902,175)	(202,994,571)	(825,782)
Write-offs of property and equipment	-	-	102,758	418	-	-	102,758	419
Gain on disposals of property and equipment	(35,938)	(147)	(28,190)	(115)	(35,938)	(147)	(28,190)	(115)
Loss on revaluation (Note 32)	1,942,112	7,937	-	-	1,942,112	7,937	-	-
Derecognition of revaluation surplus as disposal of land/building	-	-	(67,216)	(273)	-	-	(67,216)	273
Effect of currency translation of monetary items	(7,427,411)	(30,356)	698,135	2,840	(7,382,631)	(30,173)	705,608	2,870
(51,683,347)	(211,231)	(33,463,036)	(33,463,036)	(136,128)	(50,025,618)	(204,455)	(33,074,139)	(134,546)
Changes in operating assets and liabilities: Deposits and placements with other banks	18,917,999	77,318	(30,952,189)	(125,914)	11,216,774	45,843	(32,862,386)	(133,683)
Deposits and placements with the central bank	329,771,414	1,347,776	53,262,726	216,673	330,579,117	1,351,077	52,173,879	212,244
Loans and advances to customers	(59,456,372)	(242,998)	(431,740,209)	(1,756,319)	(59,165,910)	(241,811)	(430,847,980)	(1,752,690)
Reserves requirement deposits	(3,878,171)	(15,850)	(8,287,746)	(33,715)	(3,792,903)	(15,502)	(8,287,746)	(33,715)
Other assets	(7,656,709)	(31,293)	3,437,975	13,986	(7,919,158)	(32,366)	3,976,409	16,176
Deposits from customers	(108,854,768)	(444,889)	448,843,916	1,825,897	(113,468,289)	(463,745)	449,699,347	1,829,377
Deposits from other banks	(42,454,604)	(173,512)	56,399,794	229,434	(42,449,686)	(173,492)	55,799,614	226,993
Other liabilities	4,910,109	20,068	1,505,046	6,123	4,894,595	20,004	1,395,600	5,677
Cash generated from operations	79,615,551	325,389	59,006,277	240,037	69,868,922	285,553	57,972,598	235,833

36. CASH FLOW INFORMATION (CONTINUED)**b) Net debt reconciliation**

	The Group				The Bank			
	2022		2021		2022		2021	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Net debt								
Cash and cash equivalents	(296,499,716)	7,326,249	1,679,224,956	6,841,162	1,768,880,151	7,282,480	1,680,284,980	6,845,481
Borrowings	(90,539,738)	(1,220,689)	(360,037,334)	(1,466,792)	(296,421,018)	(1,220,365)	(359,913,856)	(1,466,289)
Subordinated debts	(19,840,653)	(372,752)	(105,709,025)	(430,659)	(90,539,738)	(372,752)	(105,709,025)	(430,659)
Lease liabilities	(19,840,653)	(81,684)	(19,998,393)	(81,473)	(19,840,653)	(81,684)	(19,998,393)	(81,473)
Net debt	1,372,631,431	5,651,124	1,193,480,204	4,862,238	1,362,078,742	5,607,679	1,194,663,706	4,867,060
Cash and liquid investments	1,779,511,538	7,326,249	1,679,224,956	6,841,162	1,768,880,151	7,282,480	1,680,284,980	6,845,481
Gross debt – fixed interest rates	(406,880,107)	(1,675,125)	(433,458,810)	(1,765,911)	(406,801,409)	(1,674,801)	(433,335,332)	(1,765,408)
Gross debt – variable interest rates	-	-	(52,285,942)	(213,013)	-	-	(52,285,942)	(213,013)
Net debt	1,372,631,431	5,651,124	1,193,480,204	4,862,238	1,362,078,742	5,607,679	1,194,663,706	4,867,060

36. CASH FLOW INFORMATION (CONTINUED)**b) Net debt reconciliation (continued)**

	The Group				The Bank							
	Borrowings		Subordinated debts		Lease liabilities		Sub-total		Cash and cash equivalents		Total	
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	
Net debt as at 1 January 2021	(410,160,403)	(120,795,348)	(19,840,653)	(550,796,404)	1,555,834,045	1,005,037,641						
Cash flows	64,613,622	25,122,008	3,093,057	92,828,687	123,390,911	216,219,598						
New leases	-	-	(2,270,892)	(2,270,892)	-	(2,270,892)						
Other changes – non-cash (i)	(14,490,553)	(10,035,685)	(979,905)	(25,506,143)	-	(25,506,143)						
Net debt as at 31 December 2021	(360,037,334)	(105,709,025)	(19,998,393)	(485,744,752)	1,679,224,956	1,193,480,204						
In Million KHR equivalent	(1,466,792)	(430,659)	(81,473)	(1,978,924)	6,841,162	4,862,238						
Net debt as at 1 January 2022	(360,037,334)	(105,709,025)	(19,998,393)	(485,744,752)	1,679,224,956	1,193,480,204						
Cash flows	71,816,792	23,718,092	3,340,198	98,875,082	100,286,582	199,161,664						
New leases	-	-	(1,814,210)	(1,814,210)	-	(1,814,210)						
Other changes – non-cash (i)	(8,279,174)	(8,548,805)	(1,368,248)	(18,196,227)	-	(18,196,227)						
Net debt as at 31 December 2022	(296,499,716)	(90,539,738)	(19,840,653)	(406,880,107)	1,779,511,538	1,372,631,431						
In Million KHR equivalent	(1,220,689)	(372,752)	(81,684)	(1,675,125)	7,326,249	5,651,124						

(i) Other changes include non-cash movements, including accrued interest expense which will be presented as operating cash flows in the statement of cash flows when paid.

36. CASH FLOW INFORMATION (CONTINUED)

b) Net debt reconciliation (continued)

	Borrowings		Subordinated debts		Lease liabilities		Sub-total		Cash and cash equivalents		Total	
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Bank												
Net debt as at 1 January 2021	(410,073,679)	(120,795,348)	(19,840,653)	(550,709,680)	1,556,700,062							1,005,990,382
Cash flows	64,661,639	25,122,008	3,093,057	92,876,704	123,584,918							216,461,622
New leases	-	-	(2,270,892)	(2,270,892)	-							(2,270,892)
Other changes – non-cash (i)	(14,501,816)	(10,035,685)	(979,905)	(25,517,406)	-							(25,517,406)
Net debt as at 31 December 2021	(359,913,856)	(105,709,025)	(19,998,393)	(485,621,274)	1,680,284,980							1,194,663,706
In Million KHR equivalent	(1,466,289)	(430,659)	(81,473)	(1,978,421)	6,845,481							4,867,060
Net debt as at 1 January 2022	(359,913,856)	(105,709,025)	(19,998,393)	(485,621,274)	1,680,284,980							1,194,663,706
Cash flows	71,814,398	23,718,092	3,340,198	98,872,688	88,595,171							187,467,859
New leases	-	-	(1,814,210)	(1,814,210)	-							(1,814,210)
Other changes – non-cash (i)	(8,321,560)	(8,548,805)	(1,368,248)	(18,238,613)	-							(18,238,613)
Net debt as at 31 December 2022	(296,421,018)	(90,539,738)	(19,840,653)	(406,801,409)	1,768,880,151							1,362,078,742
In Million KHR equivalent	(1,220,365)	(372,752)	(81,684)	(1,674,801)	7,282,480							5,607,679

(i) Other changes include non-cash movements, including accrued interest expense which will be presented as operating cash flows in the statement of cash flows when paid.

37. COMMITMENTS

a) Loan commitments

Contractual amounts arising from off-balance sheet financial instruments that the Group and the Bank committed to extend credit to customers are as follows:

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Performance and bankers' guarantee	152,971,249	629,783	152,971,249	629,783
Unused portion of approved credit facilities	113,314,266	466,515	113,255,926	466,275
Documentary credits	2,178,647	8,969	2,178,647	8,969
Bankers' acceptance	1,121,105	4,616	1,121,105	4,616
Others	3,626,106	14,929	3,626,106	14,929
	273,211,373	1,124,812	273,153,033	1,124,572
			261,028,055	1,063,428

b) Capital commitments

As at 31 December 2022 and 31 December 2021, there was no capital commitment in relation to any constructions in progress.

c) Lease commitment

As lessor:

	The Group and the Bank	
	2022	2021
	US\$	Million KHR
Not later than 1 year	850,580	3,502
Later than 1 year and no later than 5 years	1,429,000	5,883
Later than 5 years	23,200	96
	2,302,780	9,481
		3,264,255

As lessee:

Lease commitments for low-value assets and short-term leases are immaterial.

38. RELATED PARTY TRANSACTIONS AND BALANCES

The Group and the Bank entered into a number of transactions with related parties in the normal course of business. The volumes of related party transactions, outstanding balance at the year end and relating expenses and income for the year are as follows:

a) Related parties and relationship

The related parties of the Group and the Bank are as follows:

Related party	Relationship
Ultimate parent	Canadia Investment Holding Plc.
Subsidiaries	Cana Securities Ltd. Canadia Bank Lao Ltd.
Related companies/affiliates	All entities under the same ultimate parent company
Key management personnel	All directors and key management (including their close family members) of the Group and the Bank who make critical decisions in relation to the strategic direction of the Group and the Bank

The following transactions were carried out with related parties. All the transactions were made on normal commercial terms and conditions and at market rate.

b) Loans to directors and key management

	2022		2021	
	US\$	Million KHR	US\$	Million KHR
The Group and Bank				
Outstanding loan balances	1,837,071	7,563	2,275,080	9,269
Interest income	110,285	451	147,023	598

Loans and advances to key management personnel and subsidiary are unsecured and bear interest rates of 5.00% to 8.50% per annum (2021: 5.00% to 8.00% per annum). Allowances for expected credit losses for loans to related parties were US\$7,739 for the Group and the Bank. (2021: US\$17,001).

c) Loan to related parties

	2022		2021	
	US\$	Million KHR	US\$	Million KHR
The Group and Bank Other related companies				
Outstanding loan balances	32,737,127	134,779	75,990,265	309,584
Interest income	2,774,562	11,340	2,827,576	11,503

Loans and advances to other related companies are unsecured and bear interest rates of 7.50% to 8.50% per annum (2021: 7.00% to 8.50% per annum). Allowances for expected credit losses for loans to other related companies were US\$129,572 for the Group and the Bank (2021: US\$232,085).

38. RELATED PARTY TRANSACTIONS AND BALANCES (CONTINUED)

d) Deposits from related parties

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Ultimate holding company	1,320,789	5,438	1,307,178	5,325
Other related companies	29,941,487	123,269	121,358,002	494,413
Directors and key management	8,808,730	36,266	8,328,147	33,929
Subsidiaries	-	-	7,046,101	29,009
	40,071,006	164,973	130,993,327	533,667
Interest expense	3,320,988	13,573	1,655,531	6,735
Interest rate (per annum):				
Ultimate holding company				
Other related companies				
Directors and key management				
Subsidiaries				
	0% - 0.25%	0% - 0.25%	0% - 0.45%	0% - 0.25%
	0% - 7.00%	0% - 7.00%	0% - 7.00%	0.50% - 6.75%
	0.50% - 6.50%	0.50% - 6.00%	0.50% - 6.50%	0.50% - 6.00%
	Nil	Nil	0% - 6.25%	0% - 5.75%

38. RELATED PARTY TRANSACTIONS AND BALANCES (CONTINUED)

e) Deposits and placements with related parties

	The Group			
	US\$	Million KHR	US\$	Million KHR
Current and savings deposits	17,419,331	71,715	13,501,445	55,005
Fixed deposits	83,017,537	341,783	29,038,046	118,301
Interest income	602,373	2,462	412,140	1,677

Allowances for expected credit losses for deposits and placements with related parties were US\$389,055 (2021: US\$1,385,378).

	The Group			
	2022	2021	2022	2021
Current and savings deposits	Nil – 0.25%	Nil – 0.25%	Nil – 0.25%	Nil – 0.25%
Fixed deposits	3.50% – 6.75%	4.00% – 6.00%	3.50% – 6.75%	4.00% – 6.00%

f) Investment securities at amortised cost with related parties

Please refer to Note 8 for investment securities at amortised cost and related impairment loss allowance, and the interest income from investment securities at amortised cost with related parties was US\$708,474 for the Group and the Bank.

g) Subordinated debts from related parties

Please refer to Note 23 for key terms and conditions. Interest expenses for subordinated debts from related parties was US\$8,548,805 (2021: US\$ 10,035,685) for both the Group and the Bank.

38. RELATED PARTY TRANSACTIONS AND BALANCES (CONTINUED)

h) Key management personnel compensation

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Directors' remuneration	281,200	1,149	274,800	1,118
Salaries and short-term benefits	3,416,859	13,965	2,784,514	11,327
Long term employment benefits	-	-	95,980	390
	3,698,059	15,114	3,155,294	12,835
			14,397	2,990,663
			3,522,593	12,166

i) Transactions with related parties

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Management fee charged CIHP	70,000	286	70,000	286
Rental income from ultimate holding company, subsidiary and other related companies	213,356	872	245,288	1,002
Bank charge income to subsidiaries for cash settlement	-	-	516	2
Commission income from Sovannaphum Life Assurance PLC.	930,603	3,803	930,603	3,803
			66,000	268
			234,235	953
			496	2
			779,644	3,172

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk

Credit risk is the risk of suffering financial loss, should any of the Group's and the Bank's customers, clients or market counterparties fail to fulfil their contractual obligations to the Group and the Bank. Credit risk arises from deposits and placements with central banks and other banks, loans and advances, investment securities at amortised cost, other financial assets at amortised cost, and credit commitments. Credit exposure arises principally in lending activities.

a) Credit risk measurement

Credit risk is managed on a group basis.

Central banks have no historical loss, and with strong capacity to meet obligation in near term, expected credit loss for deposits and placements with central banks are nil. Deposits and placements with other banks are considered to be low credit risk. The credit ratings of these assets are monitored for credit deterioration. Measurement for impairment is limited to 12-month expected credit loss. Investment securities at amortised cost and other financial assets at amortised cost are monitored for its credit rating deterioration, and the measurement of impairment follows a three-stage approach in Note 39.1 (c). Expected credit loss for other financial assets is insignificant.

For loans and advances and credit commitments, the estimation of credit exposure for risk management purposes requires the use of models, as the exposure varies with changes in market conditions, expected cash flows and the passage of time. The assessment of credit risk of a portfolio of assets entails further estimations as to the likelihood of default occurring, of the associated loss ratios and of default correlations between counterparties. The Group and the Bank measure credit risk using Probability of Default (PD), Exposure at Default (EAD) and Loss Given Default (LGD) for the purposes of measuring Expected Credit Loss under CIFRS 9.

b) Risk limit control and mitigation policies

The Group and the Bank operate and provide loans and advances to individuals or enterprises within the Kingdom of Cambodia. The Group and the Bank manage limits and control the concentration of credit risk whenever it is identified.

The Group and the Bank employ a range of policies and practices to mitigate credit risk. The most traditional of these is the taking of security in the form of collateral for loans and advances. The Group and the Bank implement guidelines on the acceptability of specific classes of collateral or credit risk mitigation. The principal collateral types as security for loans and advances are:

- mortgages over residential properties (land, building and other properties); and
- charges over business assets such as land and buildings

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

c) Impairment (expected credit loss), write-off, and modification of financial assets policies

The measurement of expected credit loss allowance under the CIFRS 9's three-stage approach is to recognise lifetime expected credit loss allowance for financial instruments for which there has been a significant increase in credit risk since initial origination or is credit-impaired as at the reporting date. The financial instrument which has not undergone any significant deterioration in credit risk shall be recognised with 12-month expected credit loss allowance.

Under the three-stage approach, the financial instrument is allocated into three stages based on the relative movement in the credit risk.

- **Stage 1** includes financial instruments that neither have a significant increase in credit risk since initial recognition nor credit-impaired as at reporting date. For these assets, 12-month expected credit loss allowance are recognised.
- **Stage 2** includes financial instruments that have had a significant increase in credit risk since initial recognition but do not have objective evidence of impairment. For these assets, lifetime expected credit loss allowance are recognised.
- **Stage 3** includes financial instruments that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit loss allowance are recognised.
- Purchased or originated credit-impaired financial assets are those financial assets that are credit-impaired on initial recognition. Their expected credit loss allowance is always measured on a lifetime basis (Stage 3).

The key judgements and assumptions adopted by the Group and the Bank in addressing the requirements of the standard on the measurement of allowances are:

(i) Significant increase in credit risk (SICR):

The assessment of SICR shall be a multifactor and holistic analysis and based on a mixture of quantitative and/or qualitative information. To determine whether the risk of default of a loan/financing has increased significantly since initial recognition, the current risk of default at the reporting date is compared with the risk of default at initial recognition. A borrower is considered to have credit risk increased significantly since initial recognition if past due is 30 days or more.

(ii) Definition of default and credit-impaired assets

The Group and the Bank define a financial instrument as in default which is also credit-impaired when it meets one of the following criteria:

- The borrower/obligor is more than 30 days past due on its contractual payments for a short-term facility.
- The borrower/obligor is 90 days past due or more on its contractual payments for a long-term facility.
- The loan is forced impaired due to various reasons, such as bankruptcy, significant financial difficulty, etc. In the event where a loan is not in default or past due but force impaired, the loan shall be classified as impaired upon approval by the management.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

c) Impairment (expected credit loss), write-off, and modification of financial assets policies (continued)

(ii) Definition of default and credit-impaired assets (continued)

- Restructuring and rescheduling of a loan facility involves any substantial modification made to the original repayment terms and conditions of the loan facility following an increase in the credit risk of an obligor/counterparty.
- When an obligor/counterparty has multiple loans with the Group and the Bank and cross default obligation applies, an assessment of provision is required under which default of one debt obligation triggers default on another debt obligation (cross default). Where there is no right to set off clause is available, assessment of provision needs to be performed on individual loan level instead of consolidated obligor/counterparty level.
- Write-off/charged-off accounts.

(iii) Measuring ECL - Explanation of inputs, assumptions and estimation techniques

The Expected Credit Loss (ECL) is measured on either a 12-month (12M) or lifetime basis depending on whether a significant increase in credit risk has occurred since initial recognition or whether an asset is considered to be credit-impaired. Expected credit losses are the discounted product of the Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD), defined as follows:

- The PD represents the likelihood of a borrower defaulting on its financial obligation (as per Definition of default and credit-impaired above), either over the next 12 months (12M PD), or over the remaining lifetime (Lifetime PD) of the obligation.
- Loss Given Default (LGD) represents the Group's and the Bank's expectation of the extent of loss on a defaulted exposure. LGD varies by type of counterparty, type and seniority of claim and availability of collateral or other credit support. LGD is a percentage loss per unit of exposure at the time of default (EAD). LGD is calculated on a 12-month or lifetime basis, where 12-month LGD is the percentage of loss expected to be made if the default occurs in the next 12 months and lifetime LGD is the percentage of loss expected to be made if the default occurs over the remaining expected lifetime of the loan.
- EAD is based on the amounts the Group and the Bank expect to be owed at the time of default, over the next 12 months (12M EAD) or over the remaining lifetime (Lifetime EAD).

The ECL is determined by projecting the PD, LGD, and EAD for each future year and for each collective segment. These three components are multiplied together. This effectively calculates an ECL for each future year, which is then discounted back to the reporting date and summed. The discount rate used in the ECL calculation is the original effective interest rate or an approximation thereof.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

c) Impairment (expected credit loss), write-off, and modification of financial assets policies (continued)

(iii) Measuring ECL - Explanation of inputs, assumptions and estimation techniques (continued)

The lifetime PD is developed by applying a maturity profile to the current 12M PD.

The 12-month and lifetime LGDs are determined based on the factors which impact the recoveries made post default.

The 12-month and lifetime EADs are determined based on the expected payment profile, which varies by product type.

- For amortising products and bullet repayment loans, this is based on the contractual repayments owed by the borrower over a 12-month or lifetime basis.
- For revolving products, utilisation rate at default is incorporated to project future expected outstanding balance by considering the credit limit or undrawn balance in 12M EAD and lifetime EAD.

The assumptions underlying the ECL calculation are monitored and reviewed periodically. There have been no significant changes in estimation techniques or significant assumptions made during the reporting period.

(iv) Forward-looking information incorporated in the ECL models

The estimation of ECL considers forward-looking information. The Group and the Bank have performed statistical analysis based on historical experience to identify the key economic variables impacting credit risk and expected credit losses for each portfolio.

The analysis is performed on PD to understand the impact changes in these variables have had historically on default rate. Historical economic variables for analysis are sourced from an external research house. The statistical regression analysis shows no relationship of these economic variables on historical default rate, which is a reflective relationship of the current economic condition.

The Group and the Bank assess that the unadjusted historical information is the best reasonable and supportable information, so forward-looking information was not incorporated at 31 December 2022.

The Group and the Bank are to periodically perform statistical analysis and monitor its portfolio's circumstances.

Other forward-looking considerations not otherwise analysed within above, such as the impact of any regulatory, legislative or political changes, have also been considered, but are not deemed to have a material impact and therefore no adjustment has been made to the ECL for such factors.

The Group and the Bank periodically perform assessment on the appropriateness of the proxies used on its portfolio's circumstances.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

- c) Impairment (expected credit loss), write-off, and modification of financial assets policies (continued)
- (v) Grouping of exposure for ECL measured on collective basis

For expected credit loss provisions modelled on a collective basis, a grouping of exposures is performed on the basis of shared risk characteristics, such that risk exposures within a group are homogeneous.

In performing this grouping, there must be sufficient information for the group to be statistically credible. Where sufficient information is not available internally, the Group and the Bank have considered benchmarking internal/external supplementary data to use for modelling purposes. The appropriateness of groupings is monitored and reviewed on a periodic basis.

(vi) Write off policy

Write-off is usually taken when relevant recovery actions have been exhausted or further recovery is not economically feasible or justifiable. When a loan or debt instrument is deemed uncollectible, it is written off against the related allowance for impairment. Such loans are either written off in full or partially after taking into consideration the realisable value of collateral (if any) and when in the judgement of the management, there is no prospect of recovery. All write-offs must be approved by The Board of Directors or its delegated authorities.

(vii) Modification of loans

The Group and the Bank sometimes renegotiate or otherwise modify the contractual cash flows of loans to customers. When this happens, the Group and the Bank assess whether or not the new terms are substantially different to the original terms. The Group and the Bank do this by considering, among others, the following factors:

- If the borrower is in financial difficulty, whether the modification merely reduces the contractual cash flows to amounts the borrower is expected to be able to pay.
- Whether any substantial new terms are introduced, such as a profit share/equity-based return that substantially affects the risk profile of the loan.
- Significant extension of the loan term when the borrower is not in financial difficulty.
- Significant change in the interest rate.
- Change in the currency the loan is denominated in.
- Insertion of collateral, other security or credit enhancements that significantly affect the credit risk associated with the loan.

The risk of default of such loans after modification is assessed at the reporting date and compared with the risk under the original terms at initial recognition, when the modification is not substantial and so does not result in derecognition of the original loans. The Group and the Bank monitor the subsequent performance of modified assets. The Group and the Bank may determine that the credit risk has significantly improved after restructuring, so that the assets are moved from Stage 3 or Stage 2 (Lifetime ECL) to Stage 1 (12-month ECL).

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

- d) Maximum exposures to credit risk before collateral held or other credit enhancements of the Group and the Bank are as follows:

	Maximum credit exposure	Maximum credit exposure
	US\$	Million KHR
The Group		
31 December 2022		
On Balance sheet items		
Deposits and placements with other banks	637,084,445	637,084,445
Loans and advances to customers	4,833,641,996	4,833,641,996
Investment securities at amortised cost	53,862,042	53,862,042
Other financial assets	81,301,761	81,301,761
Total	5,605,890,244	5,605,890,244
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	155,581,512	155,581,512
The Group		
31 December 2021		
On Balance sheet items		
Deposits and placements with other banks	409,016,012	1,666,331
Loans and advances to customers	4,754,843,135	19,371,231
Investment securities	8,337,563	33,968
Other financial assets	81,251,017	334,511
Total	5,172,196,710	21,071,530
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	147,451,463	600,717
The Bank		
31 December 2022		
On Balance sheet items		
Deposits and placements with other banks	641,496,319	2,641,040
Loans and advances to customers	4,817,962,120	19,835,550
Other financial assets	50,776,875	209,048
Total	5,591,486,331	23,020,149
Off-Balance sheet items		
Total	155,523,171	640,289

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

d) Maximum exposures to credit risk before collateral held or other credit enhancements of the Group and the Bank are as follows: (continued)

	Maximum credit exposure	Maximum credit exposure
	US\$	Million KHR
The Bank		
31 December 2021		
On Balance sheet items		
Deposits and placements with other banks	402,501,792	1,639,792
Loans and advances to customers	4,739,389,711	19,308,274
Other financial assets	7,995,356	32,574
Total	5,149,886,859	20,980,640
Off-Balance sheet items		
Total	147,336,060	600,247

The above table represents a worst-case scenario of credit risk exposure to the Group and the Bank, since collateral held and/or other credit enhancement attached were not taken into account. For on-balance sheet assets, the exposures set out above are based on net carrying amounts. As shown above, 97.5% for the Group and the Bank (2021: 99.8%) of total maximum exposure is derived from deposits and placements with other banks and loans and advances. While deposits and placements with other banks are low credit risk, management is confident of its ability to continue to control and sustain minimal exposure on credit risk resulting from the Group's and the Bank's loans and advances due to the following:

- Almost all loans and advances are collateralised
- The Group and the Bank have a proper credit evaluation process in place for granting of loans and advances to customers.

e) Credit quality of financial assets

Loans and advances and credit commitments

The Group and the Bank assess credit quality of loans, advances and financing using NBC classification. Credit quality description is summarised as follows:

Credit Quality	Description
Standard monitoring	Obligors in this category exhibit strong capacity to meet financial commitment.
Special monitoring	Obligors in this category have a fairly acceptable capacity to meet financial commitments.
Default/Credit impaired	Obligors are assessed to be impaired.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

e) Credit quality of financial assets (continued)

Financial assets other than loans and advances and credit commitments

The credit quality of financial instruments other than loans, advances and financing are determined based on the ratings of counterparties as defined equivalent ratings of other international rating agencies as defined below:

Credit Quality	Description
Sovereign	Refer to financial assets issued by central banks or guarantees by central banks.
Investment grade	Refers to the credit quality of the financial asset that the issuer is able to meet payment obligation and exposure bondholder to low credit risk of default.
Non-investment grade	Refers to low credit quality of the financial asset that is highly exposed to default risk.
No rating	Refers to financial assets which are currently not assigned with ratings due to unavailability of ratings models.
Credit impaired	Refers to the asset that is being impaired.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.1 Credit risk (continued)**

- e) Credit quality of financial assets (continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance provision:

	The Group				The Bank			
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2022								
Deposits and placements with other banks								
Investment grade	179,327,144	-	-	179,327,144	179,327,144	-	-	179,327,144
Non-investment grade	232,884,975	-	-	232,884,975	224,120,557	-	-	224,120,557
No rating	226,176,110	-	-	226,176,110	239,252,714	-	-	239,252,714
Gross carrying amount	638,388,229	-	-	638,388,229	642,700,415	-	-	642,700,415
Loss allowance (ECL)	(1,303,784)	-	-	(1,303,784)	(1,204,096)	-	-	(1,204,096)
Net carrying amount	637,084,445	-	-	637,084,445	641,496,319	-	-	641,496,319
In Million KHR equivalent	2,622,877	-	-	2,622,877	2,641,040	-	-	2,641,040

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.1 Credit risk (continued)**

- e) Credit quality of financial assets (continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance provision:

	The Group				The Bank			
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2021								
Deposits and placements with other banks								
Investment grade	165,198,677	-	-	165,198,677	165,198,677	-	-	165,198,677
Non-investment grade	103,501,103	-	-	103,501,103	98,963,553	-	-	98,963,553
No rating	142,349,893	-	-	142,349,893	140,006,592	-	-	140,006,592
Gross carrying amount	411,049,673	-	-	411,049,673	404,168,822	-	-	404,168,822
Loss allowance (ECL)	(2,033,661)	-	-	(2,033,661)	(1,667,030)	-	-	(1,667,030)
Net carrying amount	409,016,012	-	-	409,016,012	402,501,792	-	-	402,501,792
In Million KHR equivalent	1,666,331	-	-	1,666,331	1,639,792	-	-	1,639,792

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

- e) Credit quality of financial assets (continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance provision:

	The Group			The Bank		
	12-month ECL	Lifetime ECL not Credit-impaired	Lifetime ECL Credit-impaired	Total	12-month ECL	Lifetime ECL not Credit-impaired
	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2022						
Investment securities at amortised cost						
Sovereign	977,598	-	977,598	977,597	-	977,597
Investment grade	-	-	-	-	-	-
Non-investment grade	53,849,967	-	53,849,967	50,708,474	-	50,708,474
No rating	-	-	-	-	-	-
Gross carrying amount	54,827,565	-	54,827,565	51,686,071	-	51,686,071
Loss allowance (ECL)	(965,523)	-	(965,523)	(909,196)	-	(909,196)
Net carrying amount	53,862,042	-	53,862,042	50,776,875	-	50,776,875
In Million KHR equivalent	221,750	-	221,750	209,048	-	209,048

There was no investment securities at amortised cost for 2021.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

- e) Credit quality of financial assets (continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance provision:

	The Group			The Bank		
	12-month ECL	Lifetime ECL not Credit-impaired	Lifetime ECL Credit-impaired	Total	12-month ECL	Lifetime ECL not Credit-impaired
	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2022						
Loans and advances to customers at amortised cost						
Standard monitoring	3,749,030,971	476,167,599	71,576,303	4,296,774,873	3,739,868,790	71,576,303
Special monitoring	26,398,034	400,847,247	1,506,814	428,752,095	26,398,034	1,506,814
Default	8,087,782	2,982,679	207,409,916	218,480,377	8,087,782	198,550,019
Gross carrying amount	3,783,516,787	879,997,525	280,493,033	4,944,007,345	3,774,354,606	271,633,136
Loss allowance (ECL)	(12,627,266)	(71,175,433)	(26,562,650)	(110,365,349)	(12,607,451)	(24,232,956)
Net carrying amount	3,770,889,521	808,822,092	253,930,383	4,833,641,996	3,761,747,155	247,400,180
In Million KHR equivalent	15,524,752	3,329,921	1,045,431	19,900,104	15,487,113	1,018,547

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.1 Credit risk (continued)**

- e) Credit quality of financial assets (continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance provision if any:

	The Group				The Bank			
	Lifetime ECL not Credit-Impaired		Lifetime ECL Credit-Impaired		Lifetime ECL not Credit-Impaired		Lifetime ECL not Credit-Impaired	
	12-month ECL US\$	US\$	US\$	Total US\$	12-month ECL US\$	US\$	12-month ECL US\$	Total US\$
31 December 2021								
Loans and advances to customers at amortised cost								
Standard monitoring	3,820,692,005	395,524,899	66,765,070	4,282,981,974	3,813,011,364	395,524,899	66,765,070	4,275,301,333
Special monitoring	38,950	376,766,179	1,455,183	378,260,312	38,950	376,753,990	1,455,183	378,248,123
Default	196,761	45,869,288	181,073,368	227,139,417	196,761	45,869,288	170,653,950	216,719,999
Gross carrying amount	3,820,927,716	818,160,366	249,293,621	4,888,381,703	3,813,247,075	818,148,177	238,874,203	4,870,269,455
Loss allowance (ECL)	(21,968,221)	(77,361,443)	(34,208,904)	(133,538,568)	(21,925,911)	(77,360,339)	(31,593,494)	(130,879,744)
Net carrying amount	3,798,959,495	740,798,923	215,084,717	4,754,843,135	3,791,321,164	740,787,838	207,280,709	4,739,389,711
In Million KHR equivalent	15,476,961	3,018,015	876,255	19,371,231	15,445,842	3,017,970	844,462	19,308,274

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.1 Credit risk (continued)**

- f) Loss allowance

Expected credit loss reconciliation – loans and advances to customers

	The Group				The Bank			
	Lifetime ECL not Credit-Impaired		Lifetime ECL Credit-Impaired		Lifetime ECL not Credit-Impaired		Lifetime ECL not Credit-Impaired	
	12-month ECL US\$	US\$	US\$	Total US\$	12-month ECL US\$	US\$	12-month ECL US\$	Total US\$
31 December 2022								
Loans and advances to customers at amortised cost								
Balance at 1 January	21,968,221	77,361,443	34,208,904	133,538,568	21,925,911	77,360,339	31,593,494	130,879,744
- Transfer to Stage 1	3,938,633	(3,402,236)	(536,397)	-	3,938,633	(3,402,236)	(536,397)	-
- Transfer to Stage 2	(1,506,928)	2,128,586	(621,658)	-	(1,506,928)	2,128,586	(621,658)	-
- Transfer to Stage 3	(96,543)	(8,230,750)	8,327,293	-	(96,543)	(8,230,750)	8,327,293	-
Net remeasurement of loss allowance (*)	(11,433,314)	12,141,038	23,928,103	24,635,827	(11,410,818)	12,141,438	24,213,817	24,944,437
New financial assets originated or purchased	3,848,800	9,871,083	684,177	14,404,060	3,848,800	9,871,083	684,177	14,404,060
Financial assets that had been derecognised	(4,091,603)	(18,693,731)	(5,703,283)	(28,488,617)	(4,091,604)	(18,693,731)	(5,703,281)	(28,488,616)
Write-offs	-	-	(35,036,957)	(35,036,957)	-	-	(35,036,957)	(35,036,957)
Unwinding of discount	-	-	1,312,468	1,312,468	-	-	1,312,468	1,312,468
Balance at 31 December (US\$)	12,627,266	71,175,433	26,562,650	110,365,349	12,607,451	71,174,729	24,232,956	108,015,136
In Million KHR equivalent	51,986	293,029	109,359	454,374	51,905	293,026	99,767	444,698

(*) This is the impact of the measurement of ECL due to changes in PD, LGD, and credit rating of obligors during the year arising from regular refreshing of inputs to models.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

f) Loss allowance (continued)

Expected credit loss reconciliation – loans and advances to customers

	The Group				The Bank			
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2021								
Loans and advances to customers at amortised cost								
Balance at 1 January	34,934,320	45,736,920	54,527,470	135,198,710	33,711,757	45,516,444	48,421,899	127,650,100
- Transfer to Stage 1	6,954,601	(5,717,750)	(1,236,851)	-	6,954,601	(5,717,750)	(1,236,851)	-
- Transfer to Stage 2	(6,732,175)	7,269,735	(537,560)	-	(6,732,175)	7,269,735	(537,560)	-
- Transfer to Stage 3	(71,344)	(6,478,626)	6,549,970	-	(71,344)	(6,478,626)	6,549,970	-
Net remeasurement of loss allowance (*)	(14,206,824)	44,573,588	(12,227,107)	18,139,657	(13,026,571)	44,792,960	(12,110,340)	19,656,049
New financial assets originated or purchased	8,702,913	3,912,368	250,181	12,865,462	8,702,913	3,912,368	250,181	12,865,462
Financial assets that had been derecognised	(7,613,270)	(11,934,792)	(7,546,388)	(27,094,450)	(7,613,270)	(11,934,792)	(7,546,388)	(27,094,450)
Write-offs	-	-	(3,993,594)	(3,993,594)	-	-	(620,200)	(620,200)
Unwinding of discount	-	-	(1,577,217)	(1,577,217)	-	-	(1,577,217)	(1,577,217)
Balance at 31 December (US\$)	21,968,221	77,361,443	34,208,904	133,538,568	21,925,911	77,360,339	31,593,494	130,879,744
In Million KHR equivalent	89,499	315,170	139,367	544,036	89,326	315,166	128,712	533,204

(*) This is the impact of the measurement of ECL due to changes in PD, LGD, and credit rating of obligors during the year arising from regular refreshing of inputs to models.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

g) Concentration of financial assets with credit risk exposure

i. Industry sector

The following table provides a breakdown of the Group's and the Bank's main credit exposure at their carrying amounts, as categorised by industry sector.

	Deposits and placements with other banks	Loans and advances to customers	Investment securities	Other assets	Total
	US\$	US\$	US\$	US\$	US\$
The Group					
31 December 2022					
Financial institutions	637,084,445	147,695,810	-	-	784,780,255
Services	-	593,975,944	-	81,301,761	675,277,705
Housing	-	912,255,418	-	-	912,255,418
Building and constructions	-	1,687,274,645	-	-	1,687,274,645
Wholesale and retails	-	664,188,260	-	-	664,188,260
Import and export	-	158,134,893	-	-	158,134,893
Agriculture	-	155,431,737	-	-	155,431,737
Others	-	514,685,289	53,862,042	-	568,547,331
Total	637,084,445	4,833,641,996	53,862,042	81,301,761	5,605,890,244
In Million KHR equivalent	2,622,877	19,899,896	221,750	334,719	23,079,242
31 December 2021					
Financial institutions	409,016,012	135,166,187	-	-	544,182,199
Services	-	629,310,626	-	8,337,563	637,648,189
Housing	-	900,024,266	-	-	900,024,266
Building and constructions	-	1,479,669,922	-	-	1,479,669,922
Wholesale and retails	-	731,865,967	-	-	731,865,967
Import and export	-	185,263,859	-	-	185,263,859
Agriculture	-	185,057,449	-	-	185,057,449
Others	-	508,484,859	-	-	508,484,859
Total	409,016,012	4,754,843,135	-	8,337,563	5,172,196,710
In Million KHR equivalent	1,666,331	19,371,231	-	33,968	21,071,530

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

g) Concentration of financial assets with credit risk exposure (continued)

i. Industry sector (continued)

	Deposits and placements with other banks	Loans and advances to customers	Investment securities at amortised cost	Other assets	Total
	US\$	US\$	US\$	US\$	US\$
The Bank					
31 December 2022					
Financial institutions	641,496,319	147,695,810	-	-	789,192,129
Services	-	592,961,845	-	81,251,017	674,212,862
Housing	-	912,255,418	-	-	912,255,418
Building and constructions	-	1,677,706,608	-	-	1,677,706,608
Wholesale and retails	-	664,188,260	-	-	664,188,260
Import and export	-	158,134,893	-	-	158,134,893
Agriculture	-	155,377,371	-	-	155,377,371
Others	-	509,641,915	50,776,875	-	560,418,790
Total	641,496,319	4,817,962,120	50,776,875	81,251,017	5,591,486,331
In Million KHR equivalent	2,641,040	19,835,550	209,048	334,511	23,020,149
31 December 2021					
Financial institutions	402,501,792	135,166,187	-	-	537,667,979
Services	-	627,682,734	-	7,995,356	635,678,090
Housing	-	900,024,266	-	-	900,024,266
Building and constructions	-	1,471,766,838	-	-	1,471,766,838
Wholesale and retails	-	727,954,276	-	-	727,954,276
Import and export	-	185,263,859	-	-	185,263,859
Agriculture	-	184,949,138	-	-	184,949,138
Others	-	506,582,413	-	-	506,582,413
Total	402,501,792	4,739,389,711	-	7,995,356	5,149,886,859
In Million KHR equivalent	1,639,792	19,308,274	-	32,574	20,980,640

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.2 Market risk

The Group and the Bank take exposure to market risk, which is the risk that the fair value or future cash flow of a financial instrument will fluctuate because of changes in market prices. Market risk arises from open positions in interest rates, currency and equity products, all of which are exposed to general and specific market movements and changes in the level of volatility of market rates or prices such as interest rates, credit spreads, foreign exchange rates and equity prices.

The Group and the Bank do not use derivative financial instruments such as foreign exchange contracts and interest rate swaps to hedge its risk exposure.

a) Foreign exchange risk

The Group and the Bank operate in Cambodia and transacts in many currencies, and is exposed to currency risks primarily with respect to Khmer Riel, and others are not significant.

Foreign exchange risk arises from future commercial transactions and recognised assets and liabilities denominated in a currency that is not the Group's and the Bank's functional currency.

Management monitors foreign exchange risk against the Group's and the Bank's functional currency. However, the Group and the Bank do not hedge its foreign exchange risk exposure arising from future commercial transactions and recognised assets and liabilities using forward contracts.

The Group's and the Bank's policy is to maintain foreign currency exposure within acceptable limits and within existing regulatory guidelines.

The table below summarises the Group's and the Bank's exposure to foreign currency exchange rate risk. Included in the table are the Group's and the Bank's financial instruments at their carrying amounts by currency in US\$ equivalent.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.2 Market risk (continued)**

a) Foreign exchange risk (continued)

	The Group				The Bank			
	US\$	KHR	Others	Total	US\$	KHR	Others	Total
31 December 2022								
Financial assets								
Cash on hand	244,667,423	68,745,408	16,842,838	330,255,669	243,900,075	68,745,408	16,566,378	329,211,861
Deposits and placements with other banks	502,997,433	83,943,608	50,143,404	637,084,445	513,181,076	84,043,297	44,271,946	641,496,319
Deposits and placements with the central bank	755,235,558	262,240,205	10,371,198	1,027,846,961	748,701,192	262,240,205	-	1,010,941,397
Loans and advances to customers	4,295,261,652	513,054,710	25,325,634	4,833,641,996	4,293,342,261	513,054,710	11,565,149	4,817,962,120
Investment securities	52,884,445	2,149,022	1,344,168	56,377,635	49,799,278	977,597	-	50,776,875
Other financial assets	75,435,956	4,685,854	1,179,951	81,301,761	75,424,434	4,685,854	1,140,729	81,251,017
	5,926,482,467	934,818,807	105,207,193	6,966,508,467	5,924,348,316	933,747,071	73,544,202	6,931,639,589
Financial liabilities								
Deposits from banks and other financial institutions	280,137,790	18,221,798	4,387,241	302,746,829	280,162,062	18,221,798	4,387,158	302,771,018
Deposits from customers	4,828,840,415	822,317,002	18,771,027	5,669,928,444	4,833,016,322	822,408,357	18,183,923	5,673,608,602
Borrowings	204,062,875	27,347,675	65,089,166	296,499,716	204,062,875	27,347,675	65,010,468	296,421,018
Lease liabilities	19,840,653	-	-	19,840,653	19,840,653	-	-	19,840,653
Other financial liabilities	18,472,918	1,192,465	440,662	20,106,045	18,252,477	1,192,465	86,066	19,531,008
Subordinated debts	90,539,738	-	-	90,539,738	90,539,738	-	-	90,539,738
	5,441,894,389	869,078,940	88,688,096	6,399,661,425	5,445,874,127	869,170,295	87,667,615	6,402,712,037
Net asset position	5,774,810,573	897,619,080	154,217,924	6,826,647,577	5,778,569,870	897,710,435	152,764,149	6,829,044,454
In Million KHR equivalents	23,774,895	3,695,498	634,915	28,105,308	23,790,372	3,695,874	628,930	28,115,176

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.2 Market risk (continued)**

a) Foreign exchange risk (continued)

	The Group				The Bank			
	US\$	KHR	Others	Total	US\$	KHR	Others	Total
31 December 2021								
Financial assets								
Cash on hand	357,222,100	73,151,185	14,805,271	445,178,556	356,609,106	73,151,185	14,274,967	444,035,258
Deposits and placements with other banks	256,845,376	46,596,100	105,574,536	409,016,012	259,071,958	46,962,731	96,467,103	402,501,792
Deposits and placements with the central bank	1,066,433,717	316,938,562	482,858	1,383,855,137	1,066,178,424	315,956,726	-	1,382,135,150
Loans and advances to customers	4,231,566,064	476,041,173	47,235,898	4,754,843,135	4,244,334,058	476,041,173	19,014,480	4,739,389,711
Investment securities	-	134,896	2,077,151	2,212,047	-	-	-	-
Other financial assets	2,084,272	1,133,196	5,120,095	8,337,563	2,058,684	1,133,196	4,803,476	7,995,356
	5,914,151,529	913,995,112	175,295,809	7,003,442,450	5,928,252,230	913,245,011	134,560,026	6,976,057,267
Financial liabilities								
Deposits from banks and other financial institutions	304,554,887	35,589,609	3,548,634	343,693,130	304,574,288	35,589,609	3,548,504	343,712,401
Deposits from customers	4,993,414,382	760,594,281	14,639,451	5,768,648,114	5,001,972,205	760,639,191	14,293,069	5,776,904,465
Borrowings	210,566,324	67,325,362	82,145,648	360,037,334	210,566,324	67,325,362	82,022,170	359,913,856
Lease liabilities	105,709,025	-	-	105,709,025	105,709,025	-	-	105,709,025
Other financial liabilities	19,998,393	-	-	19,998,393	19,998,393	-	-	19,998,393
Subordinated debts	15,911,279	235,364	518,194	16,664,837	15,751,773	235,364	118,134	16,105,271
	5,650,154,290	863,744,616	100,851,927	6,614,750,833	5,658,572,008	863,789,526	99,981,877	6,622,343,411
Net asset position	263,997,239	50,115,600	72,366,731	386,479,570	269,680,222	49,455,485	34,578,149	353,713,856
In Million KHR equivalents	1,075,525	204,171	294,822	1,574,518	1,098,677	201,482	140,871	1,441,030

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.2 Market risk (continued)

a) Foreign exchange risk (continued)

Sensitivity analysis

As shown in the table above, the Group and the Bank are primarily exposed to changes in USD/KHR exchange rates. The sensitivity of profit or loss to changes in the exchange rates arises mainly from US-dollar denominated financial instruments.

	31 December 2022		31 December 2021	
	-1%	-1%	-1%	-1%
	Depreciation	Appreciation	Depreciation	Appreciation
	US\$	US\$	US\$	US\$
The Group				
KHR	719,210	(704,968)	697,133	(683,329)
Others	177,190	(173,681)	494,592	(484,798)
	896,400	(878,649)	1,191,725	(1,168,127)
In Million KHR equivalents	3,664	(3,591)	4,855	(4,759)
The Bank				
KHR	707,462	(693,453)	689,103	(675,457)
Others	(153,546)	150,506	302,613	(296,620)
	553,916	(542,947)	991,716	(972,077)
In Million KHR equivalent	2,264	(2,219)	4,040	(3,960)

The Group's subsidiary has equity investments at FVOCI which are in KHR. Should the USD/KHR exchange appreciates or depreciates by 1%, the impact arises from the fluctuation would result in an increase or decrease to the Group's other component of equity (OCI) as below.

	Impact on other components of equity	
	2022	2021
	US\$	US\$
1% Appreciation	(11,599)	(1,336)
In Million KHR equivalent	(47)	(5)
1% Depreciation	11,832	1,363
In Million KHR equivalent	48	6

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.2 Market risk (continued)

b) Securities price risk

Securities price risk is the risk that changes in the market prices of securities will result in fluctuations in revenues or in the values of financial assets. The investment securities at amortised cost are not subject to the changes in the market prices.

The Group is exposed to equity securities price risk arises from investments held by its subsidiary at FVOCI. This arises from investments held by the subsidiary for which prices in the future are uncertain. The Group does not have any particular strategy to manage the risk arising from the fluctuation of market price. If the price of the equity securities increases/decreases by 10%, the impact to the Group's other comprehensive income would be approximately US\$117,143.

c) Interest rate risk

Interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate because of changes in market interest rates. Interest margins may increase as a result of changes but may reduce losses in the event that unexpected movements arise.

The Group's and the Bank's main interest rate risk arises from borrowings with variable rates if any, which exposes the Group and the Bank to cash flow interest rate risk. The Group's and the Bank's borrowings consist of only fixed rates (2021: majority of the borrowings at fixed rates are around 85.8% of the total borrowings of both the Group and the Bank). The Group and the Bank do not have fair value interest rate risk as the interest rates of financial instruments measured at amortised cost are similar to prevailing market rates.

The Management of the Group and the Bank at this stage does not have a policy to set limits on the level of mismatch of interest rate repricing that may be undertaken; however, the management regularly monitors the mismatch. In addition, the Management regularly analyses and foresees the expected changes in the interest rates and manages cash flow interest rate risk by assessing its impacts and developed actions to respond to the interest rate risk.

The table below summarises the exposures of the Group and the Bank to interest rate risk. The assets and liabilities at carrying amount are categorised by the earlier of contractual repricing or maturity dates.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.2 Market risk (continued)**

c) Interest rate risk (continued)

The Group	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2022							
Financial assets							
Cash on hand	-	-	-	-	-	330,255,669	330,255,669
Deposits and placements with other banks	136,164,817	270,056,267	53,075,909	50,797,154	-	126,990,298	637,084,445
Deposits and placements with the central bank	640,087,203	21,828,953	21,620,000	-	-	344,310,805	1,027,846,961
Loans and advances to customers	360,325,072	198,278,337	896,727,275	1,817,503,843	1,560,807,469	-	4,833,641,996
Investment securities	-	-	-	53,862,042	-	2,515,593	56,377,635
Other financial assets	-	-	-	-	-	81,301,761	81,301,761
	1,136,577,092	490,163,557	971,423,184	1,922,163,039	1,560,807,469	885,374,126	6,966,508,467
Financial liabilities							
Deposits from banks and other financial institutions	88,582,959	39,998,571	152,831,122	7,070,639	-	14,263,538	302,746,829
Deposits from customers	1,903,773,470	515,460,612	2,091,349,465	608,580,710	4,646,246	546,117,941	5,669,928,444
Borrowings	3,865,251	1,943,162	40,263,159	250,428,144	-	-	296,499,716
Lease liabilities	616,885	331,206	1,478,723	7,610,989	9,802,850	-	19,840,653
Other financial liabilities	-	-	-	-	-	20,106,045	20,106,045
Subordinated debts	2,000,000	-	20,539,738	51,000,000	17,000,000	-	90,539,738
	1,998,838,565	557,733,551	2,306,462,207	924,690,482	31,449,096	580,487,524	6,399,661,425
Interest sensitivity gap	(862,261,473)	(67,569,994)	(1,335,039,023)	997,472,557	1,529,358,373	304,886,602	566,847,042
In Million KHR equivalent	(3,549,930)	(278,186)	(5,496,356)	4,106,595	6,296,368	1,255,218	2,333,709

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.2 Market risk (continued)**

c) Interest rate risk (continued)

The Group	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2021							
Financial assets							
Cash on hand	-	-	-	-	-	445,178,556	445,178,556
Deposits and placements with other banks	141,437,668	40,638,011	55,472,872	30,196,169	17,821,512	123,449,780	409,016,012
Deposits and placements with the central bank	490,050,740	113,350,957	170,710,000	-	-	609,743,440	1,383,855,137
Loans and advances to customers	396,526,931	219,904,610	535,259,337	2,033,048,027	1,570,104,230	-	4,754,843,135
Investment securities	-	-	-	-	-	2,212,047	2,212,047
Other financial assets	-	-	-	-	-	8,337,563	8,337,563
	1,028,015,339	373,893,578	761,442,209	2,063,244,196	1,587,925,742	1,188,921,386	7,003,442,450
Financial liabilities							
Deposits from banks and other financial institutions	164,127,449	25,265,345	105,187,499	10,114,984	-	38,997,853	343,693,130
Deposits from customers	2,119,143,180	860,137,364	1,757,291,892	449,465,710	2,049,185	580,560,783	5,768,648,114
Borrowings	-	88,848,469	26,963,672	227,131,281	17,093,912	-	360,037,334
Lease liabilities	146,235	296,247	1,311,732	7,160,333	11,083,846	-	19,998,393
Other financial liabilities	-	-	-	-	-	16,664,837	16,664,837
Subordinated debts	-	-	10,709,025	95,000,000	-	-	105,709,025
	2,283,416,864	974,547,425	1,901,463,820	788,872,308	30,226,943	636,223,473	6,614,750,833
Interest sensitivity gap	(1,255,401,525)	(600,653,847)	(1,140,021,611)	1,274,371,888	1,557,698,799	552,697,913	388,691,617
In Million KHR equivalent	(5,114,506)	(2,447,064)	(4,644,448)	5,191,791	6,346,065	2,251,691	1,583,529

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.2 Market risk (continued)**

c) Interest rate risk (continued)

The Bank	Up to 1 month US\$	1 to 3 months US\$	3 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Non-interest bearing US\$	Total US\$
As at 31 December 2022							
Financial assets							
Cash on hand	-	-	-	-	-	329,211,861	329,211,861
Deposits and placements with other banks	131,214,823	269,595,895	50,155,501	50,797,154	-	139,732,946	641,496,319
Deposits and placements with the central bank	623,181,639	21,828,953	21,620,000	-	-	344,310,805	1,010,941,397
Loans and advances to customers	353,794,482	198,227,458	896,490,825	1,810,852,328	1,558,597,027	-	4,817,962,120
Investment securities	-	-	-	-	50,776,875	-	50,776,875
Other financial assets	-	-	-	-	-	81,251,017	81,251,017
Financial liabilities	1,108,190,944	489,652,306	968,266,326	1,861,649,482	1,609,373,902	894,506,629	6,931,639,589
Deposits from banks and other financial institutions	88,607,532	39,998,571	152,831,122	7,070,639	-	14,263,154	302,771,018
Deposits from customers	1,903,591,031	515,394,523	2,091,069,516	614,299,133	4,646,246	544,608,153	5,673,608,602
Borrowings	3,865,251	1,943,162	40,239,841	250,372,764	-	-	296,421,018
Lease liabilities	616,885	331,206	1,478,723	7,610,989	9,802,850	-	19,840,653
Other financial liabilities	-	-	-	-	-	19,531,008	19,531,008
Subordinated debts	2,000,000	-	20,539,738	51,000,000	17,000,000	-	90,539,738
	1,998,680,699	557,667,462	2,306,158,940	930,353,525	31,449,096	578,402,315	6,402,712,037
Interest sensitivity gap	(890,489,755)	(68,015,156)	(1,337,892,614)	931,295,957	1,577,924,806	316,104,314	528,927,552
In Million KHR equivalent	(3,666,146)	(280,018)	(5,508,104)	3,834,145	6,496,316	1,301,401	2,177,594

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.2 Market risk (continued)**

c) Interest rate risk (continued)

The Bank	Up to 1 month US\$	1 to 3 months US\$	3 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Non-interest bearing US\$	Total US\$
As at 31 December 2021							
Financial assets							
Cash on hand	-	-	-	-	-	444,035,258	444,035,258
Deposits and placements with other banks	17,518,510	30,818,360	94,510,425	64,270,731	-	195,383,766	402,501,792
Deposits and placements with the central bank	490,050,740	113,350,957	170,710,000	-	-	608,023,453	1,382,135,150
Loans and advances to customers	390,474,671	219,806,275	533,225,623	2,028,617,945	1,567,265,197	-	4,739,389,711
Other financial assets	-	-	-	-	-	7,995,356	7,995,356
	898,043,921	363,975,592	798,446,048	2,092,888,676	1,567,265,197	1,255,437,833	6,976,057,267
Financial liabilities							
Deposits from banks and other financial institutions	164,146,720	25,265,345	105,187,499	10,114,984	-	38,997,853	343,712,401
Deposits from customers	2,118,298,983	860,093,228	1,756,974,647	458,972,756	2,049,185	580,515,666	5,776,904,465
Borrowings	-	88,848,469	26,963,672	227,007,803	17,093,912	-	359,913,856
Lease liabilities	146,235	296,247	1,311,732	7,160,333	11,083,846	-	19,998,393
Other financial liabilities	-	-	-	-	-	16,105,271	16,105,271
Subordinated debts	-	-	10,709,025	95,000,000	-	-	105,709,025
	2,282,591,938	974,503,289	1,901,146,575	798,255,876	30,226,943	635,618,790	6,622,343,411
Interest sensitivity gap	(1,384,548,017)	(610,527,697)	(1,102,700,527)	1,294,632,800	1,537,038,254	619,819,043	353,713,856
In Million KHR equivalent	(5,640,649)	(2,487,290)	(4,492,402)	5,274,334	6,261,894	2,525,143	1,441,030

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.2 Market risk (continued)

c) Interest rate risk (continued)

Sensitivity

Profit or loss in 2022 was not sensitive to higher or lower interest income from financial instruments at floating rate as a result of changes in interest rates because there was no financial instruments at floating rate. There are no other component of equity sensitive to higher or lower interest income from financial instruments at floating rate as a result of changes in interest rates.

	Profit or loss		Equity	
	100 bp Increase	100 bp Decrease	100 bp Increase	100 bp Decrease
	US\$	US\$	US\$	US\$
The Group				
31 December 2021				
Variable rate instruments	-	-	2,220,078	(2,220,078)
In Million KHR equivalent	-	-	9,031	(9,031)

	Profit or loss		Equity	
	100 bp Increase	100 bp Decrease	100 bp Increase	100 bp Decrease
	US\$	US\$	US\$	US\$
The Bank				
31 December 2021				
Variable rate instruments	-	-	2,070,213	(2,070,213)
In Million KHR equivalent	-	-	8,440	(8,440)

39.3 Liquidity risk

Liquidity risk is the risk that the Group and the Bank are unable to meet its payment obligations associated with its financial liabilities when they fall due and to replace funds when they are withdrawn. The consequence of this may be the failure to meet obligations to repay depositors, lenders, and fulfil commitments to lend.

a) Liquidity risk management process

Management monitors statement of financial position liquidity and manages the concentration and profile of debt maturities. Monitoring and reporting, taking the form of daily cash position and projection for the next day, week and month respectively, are key periods for liquidity management. In addition, management monitors the movement of main depositors and projection of their withdrawals.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.3 Liquidity risk (continued)

b) Funding approach

The Group's and the Bank's main sources of liquidity arise from shareholders' capital contribution, borrowings, subordinated debts, and customers' deposits. The sources of liquidity are regularly reviewed by management through review of maturity of term deposits and the key depositors.

c) Non-derivative cash flows

The table below presents the cash flows of the financial instruments by the Group and the Bank by remaining contractual maturities at the reporting date. The amounts disclosed in the table are the contractual undiscounted cash flows, whereas the Group and the Bank manage the inherent liquidity risk based on expected undiscounted cash flows.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.3 Liquidity risk (continued)**

c) Non-derivative cash flows (continued)

	Up to 1 month US\$	1 to 3 months US\$	3 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Total US\$
The Group						
As at 31 December 2022						
Financial liabilities						
Deposits from banks and other financial institutions	110,584,099	40,819,160	171,211,355	6,450,387	-	329,065,001
Deposits from customers	2,489,775,702	584,390,031	2,361,001,830	701,209,117	7,584,269	6,143,960,949
Borrowings	2,143,009	1,959,445	41,639,227	270,604,992	-	316,346,673
Lease liabilities	283,388	560,531	2,465,393	11,577,071	19,588,484	34,474,867
Other financial liabilities	-	-	302,746,829	-	-	302,746,829
Subordinated debts	6,029,167	-	71,591,300	-	27,516,625	105,137,092
	2,608,815,365	627,729,167	2,950,655,934	989,841,567	54,689,378	7,231,731,411
In Million KHR equivalents	10,740,493	2,584,361	12,147,850	4,075,178	225,156	29,773,038

Off-balance-sheet items

Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities

	155,581,512	-	-	-	-	155,581,512
In Million KHR equivalents	640,529	-	-	-	-	640,529

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.3 Liquidity risk (continued)**

c) Non-derivative cash flows (continued)

	Up to 1 month US\$	1 to 3 months US\$	3 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Total US\$
The Group						
As at 31 December 2021						
Financial liabilities						
Deposits from banks and other financial institutions	200,504,689	24,928,498	107,172,696	11,091,407	-	343,697,290
Deposits from customers	2,721,419,809	759,559,223	1,815,407,614	487,170,760	2,724,959	5,786,282,365
Borrowings	-	87,572,765	27,838,179	248,174,041	18,913,463	382,498,448
Lease liabilities	-	-	10,548,333	129,201,133	-	139,749,466
Other financial liabilities	267,596	536,497	2,339,845	11,406,094	21,218,707	35,768,739
Subordinated debts	-	-	16,664,837	-	-	16,664,837
	2,922,192,094	872,596,983	1,979,971,504	887,043,435	42,857,129	6,704,661,145
In Million KHR equivalents	11,905,011	3,554,960	8,066,404	3,613,815	174,600	27,314,790
Off-balance-sheet items						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	147,451,463	-	-	-	-	147,451,463
In Million KHR equivalents	600,717	-	-	-	-	600,717

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.3 Liquidity risk (continued)**

c) Non-derivative cash flows (continued)

	Up to 1 month US\$	1 to 3 months US\$	3 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Total US\$
The Bank						
As at 31 December 2022						
Financial liabilities						
Deposits from banks and other financial institutions	110,608,288	40,819,160	171,211,355	6,450,387	-	329,089,190
Deposits from customers	2,489,775,702	584,390,031	2,361,001,830	706,903,477	7,584,269	6,149,655,309
Borrowings	2,143,009	1,959,445	41,615,260	270,546,666	-	316,264,380
Lease liabilities	283,388	560,531	2,465,393	11,577,071	19,588,484	34,474,867
Other financial liabilities	-	-	302,771,018	-	-	302,771,018
Subordinated debts	6,029,167	-	71,591,300	-	27,516,625	105,137,092
	2,608,839,554	627,729,167	2,950,656,156	995,477,601	54,689,378	7,237,391,856
In Million KHR equivalents	10,740,592	2,584,361	12,147,851	4,098,381	225,156	29,796,341
Off-balance-sheet items						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	155,523,172	-	-	-	-	155,523,172
In Million KHR equivalents	640,289	-	-	-	-	640,289

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.3 Liquidity risk (continued)**

c) Non-derivative cash flows (continued)

	Up to 1 month US\$	1 to 3 months US\$	3 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Total US\$
The Bank						
As at 31 December 2021						
Financial liabilities						
Deposits from banks and other financial institutions	2,720,575,612	759,515,087	1,815,090,369	496,677,807	2,724,959	5,794,583,834
Deposits from customers	200,523,960	24,928,498	107,172,696	11,091,407	-	343,716,561
Borrowings	-	87,572,765	27,714,701	248,174,041	18,913,463	382,374,970
Lease liabilities	-	-	10,548,333	129,201,133	-	139,749,466
Other financial liabilities	267,596	536,497	2,339,845	11,406,094	21,218,707	35,768,739
Subordinated debts	-	-	16,105,271	-	-	16,105,271
	2,921,367,168	872,552,847	1,978,971,215	896,550,482	42,857,129	6,712,298,841
In Million KHR equivalents	11,901,650	3,554,780	8,062,329	3,652,547	174,600	27,345,906
Off-balance-sheet items						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	147,336,060	-	-	-	-	147,336,060
In Million KHR equivalents	600,247	-	-	-	-	600,247

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.4 Fair value of financial assets and liabilities

As at the end of the reporting period, the Group's and the Bank's policy is to classify following fair value hierarchy for its financial instruments at fair value and each class of assets and liabilities not measured at fair value in the statement of financial position but for which the fair value is disclosed.

Level 1: The fair value of assets and liabilities traded in active markets is based on quoted market prices at the end of the reporting period.

Level 2: The fair value of assets and liabilities that are not traded in an active market is determined using valuation techniques that maximise the use of observable market data and rely as little as possible on entity-specific estimates.

Level 3: One or more of the significant inputs is not based on observable market data.

(a) Financial instruments measured at fair value

The Group and the Bank have equity securities measured at fair value. The fair value of the equity securities is based on the quoted market prices at the end of the reporting period, which is level 1.

(b) Financial instruments not measured at fair value

As at the reporting date, the fair values of financial instruments of the Group and the Bank approximate their carrying amounts.

The estimated fair values are based on the following methodologies and assumptions:

a. Deposits and placements with the central bank and other banks

The carrying amounts of deposits and placements with the central bank and other banks approximate their fair values, since these accounts consist mostly of current, savings and short-term deposits.

b. Loans and advances

For fixed rate loans with remaining period to maturity of less than one year, the carrying amounts are generally reasonable estimates of their fair values.

For fixed rate loans with remaining period to maturity of one year and above, fair values are estimated by discounting the estimated future cash flows using a current lending rate as the prevailing market rates of loans with similar credit risks and maturities have been assessed as insignificantly different to the contractual lending rates. As a result, the fair value of non-current loans and advances to customers might approximate to their carrying value at reporting date.

c. Investment securities at amortised cost

Investment securities at amortised cost are at fixed rate and mature in three years. The fair values are estimated by discounting the estimated future cash flows from the coupon and the face value using a current coupon rate as the prevailing market rates of corporate bonds with similar credit risks and maturities have been assessed as insignificantly different to the coupon of the current securities. As a result, the fair value of the investment securities at amortised cost approximate to their carrying value at reporting date.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.4 Fair value of financial assets and liabilities (continued)

(b) Financial instruments not measured at fair value (continued)

d. Deposits from banks and other financial institutions and customers

The fair values of deposits from customers and deposits from banks and other financial institutions approximate their carrying amounts. The estimated fair value of deposits with no stated maturities, which include non-interest earning deposits, is the amount repayable on demand.

Deposits with fixed interest are not quoted in the active market and are short-term. Their fair value approximates the carrying amount.

e. Borrowings and subordinated debts

Borrowings and subordinated debts are not quoted in active market and their fair value approximates their carrying amount because the borrowing rates are similar to the prevailing market rates of borrowings with similar terms and maturities

f. Other financial assets and liabilities

The carrying amounts of other financial assets and liabilities are assumed to approximate their fair values due to these items are not materially sensitive to the shift in market interest rates.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.5 Capital management

The Group's and the Bank's objectives when managing capital, which is a broader concept than the 'equity' on the face of statement of financial position, are:

- to comply with the capital requirement set by the central bank
- to safeguard the Group's and the Bank's ability to continue as a going concern so that it can continue to provide returns for head office and benefits for other stakeholders and
- to maintain a strong capital base to support the development of business.

The central bank requires all commercial banks to i) hold a minimum capital requirement, ii) maintain the Group's and the Bank's net worth at least equal to the minimum capital, and iii) comply with solvency, liquidity and other prudential ratios.

The table below summarises the composition of the regulatory capital:

	The Group		The Bank	
	2022	2021	2022	2021
	US\$	Million KHR	US\$	Million KHR
Tier 1 capital				
Share capital	650,000,000	2,676,050	580,000,000	2,362,920
Retained earnings	305,668,455	1,258,437	258,225,134	1,052,009
Other reserves	98,162,282	404,134	98,162,282	399,913
Less: Intangible assets and goodwill	(1,537,936)	(6,332)	(1,371,294)	(5,587)
Less: Loans to related parties	(34,574,198)	(142,342)	(78,265,345)	(318,853)
	1,017,718,603	4,189,947	856,750,777	3,490,402
Tier 2 complementary capital				
General provision	51,555,584	212,254	49,022,215	199,717
Subordinated debt approved by NBC	90,000,000	370,530	105,000,000	427,770
Revaluation reserve	49,953,180	205,657	12,498,679	50,920
Less: Equity participation in banking or financial institutions	-	-	-	-
	191,508,764	788,441	166,520,894	678,407
Total Net Worth	1,209,227,367	4,978,388	1,023,271,671	4,168,809
				1,169,815,620
				4,816,131
				993,962,182
				4,049,403

CANADIA BANK BRANCHES

PHNOM PENH BRANCHES

Shift II Branches (Monday to Sunday, 8:00 AM to 8:00 PM and Public Holidays)

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Santhor Mok Branch

#641ABC, Kampuchea Krom Blvd., Sangkat Toek Laok 1, Khan Tuol Kork, Phnom Penh, Cambodia
+855 23 885 717
+855 23 885 718

Toek Thla Branch

Rattana Plaza Shopping Centre, Northbridge St., Sangkat Toek Thla, Khan Sen Sok, Phnom Penh, Cambodia
+855 23 883 300
+855 23 883 500

Olympia Branch

#S301, S302, S303, St. 161, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia
+855 23 238 222

Olympic Branch

#394, Preah Sihanouk Blvd, Sangkat Olympic, Khan Boeung Keng Kang, Phnom Penh, Cambodia
+855 23 218 378
+855 23 218 397

Toul Kork Branch

#101F, St.289, Sangkat Boeung Kak 1, Khan Tuol Kork, Phnom Penh, Cambodia
+855 23 880 492
+855 23 880 495

Boeng Keng Kang Branch

Builbing #176, St. 63 coner St. 282, Phum 6, Sangkat Boeng Keng Kang 1, Khan Boeng Keng Kang, Phnom Penh, Cambodia
+855 23 232 528
+855 23 232 529

AEON Mean Chey Branch

First Floor of AEON, Hun Sen Blvd, Phnom Penh 120602, Cambodia
+855 23 868 222

Shift I Branch (Monday to Friday, 8:00 AM to 4:00 PM, and Saturday, 8:00 AM to 11:30 AM)

Bokor Branch

701AB, Preah Monivong Blvd., Sangkat Boeng Keng Kang 3, Khan Boeng Keng Kang, Phnom Penh, Cambodia
+855 23 216 238
+855 23 216 239

Chak Angre Branch

#1515, National Road #2, Phum Tuol Rorka, Sangkat Chak Angre Krom, Khan Meanchey, Phnom Penh, Cambodia
+855 23 425 276
+855 23 425 277

Chamkar Daung Branch

Former Glass Factory St. 217, Sangkat Cherg Ek, Khan Dangkor, Phnom Penh, Cambodia
+855 23 219 631
+855 23 219 632

Charles De Gaulle Branch

#126, Charles De Gaulle Blvd., Sangkat Orussey 4, Khan 7 Makara, Phnom Penh, Cambodia
+855 23 214 898
+855 23 214 668

Chbar Ampov Branch

#625, National Road #1, Phum Derm Slaeng, Sangkat Chbar Ampov 2, Khan Chbar Ampov, Phnom Penh, Cambodia
+855 23 720 068
+855 23 720 070

Kambol Branch

National Road #4, (Phnom Penh Special Economic Zone), Phum Tropeang Kol, Sangkat Kantok, Khan Posenchey, Phnom Penh, Cambodia
+855 23 968 787

Koh Pich Branch

Arc De Triomphe De Koh Pich (South Wing) Building, St. Koh Pich, Sangkat Tonle Bassac, Khan Chamkarmorn, Phnom Penh, Cambodia
+855 23 888 175
+855 23 888 176

Phsar Heng Ly Branch

#27B, St. 271, Sangkat Toek Thla, Khan Sen Sok, Phnom Penh, Cambodia
+855 23 880 316
+855 23 880 317

Prek Leap Branch

National Road # 6A, Sangkat Chroy Changva, Khan Chroy Changva, Phnom Penh, Cambodia
+855 23 432 295
+855 23 432 296

Stat Chas Branch

#A15, St. 93 corner 70 corner 900, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh, Cambodia
+855 23 427 217
+855 23 427 225

Takhmao Branch

#2, St. 204, Phum Takhmao, Sangkat Takhmao, Krong Takhmao, Kandal Province, Cambodia
+855 23 425 885
+855 23 425 886

Vithei Kampuchea Krom Branch

#139, Kampuchea Krom Blvd. (128), Sangkat Mitapheap, Khan 7 Makara, Phnom Penh, Cambodia
+855 23 885 371
+855 23 885 372

IFL Branch

No 132 & 134, Russian Federation Blvd., Sangkat Tuek Lak Ti Muoy, Khan Tuol Kork, Phnom Penh.
+855 23 902 136
+855 23 902 137

Chenla Branch

Mao Tse Tung Blvd., Corner Preah Monireth Blvd., Sangkat Phsar Derm Kor, Khan Tuol Kork, Phnom Penh, Cambodia
+855 23 880 619
+855 23 880 620

Kbal Thnal Branch

#480, St.271, Sangkat Phsar Derm Thkov, Khan Chamkarmorn, Phnom Penh, Cambodia
+855 23 968 788
+855 23 222 768

North Bridge Branch

#45, 47, 49, St. 2004, Phum Tropeang Chhouk, Sangkat Orbeak Kaorm, Khan Sen Sok, Phnom Penh, Cambodia
+855 23 231 548
+855 23 231 549

Pochentong Branch

#327, Russian Federation Blvd., Phum Paprork Khang Cheung, Sangkat Kakap, Khan Posenchey, Phnom Penh, Cambodia
+855 23 890 805
+855 23 890 806

Russey Keo Branch

#8A-9A, National Road #5, Phum Mittapheap, Sangkat Russey Keo, Khan Russey Keo, Phnom Penh, Cambodia
+855 23 230 316
+855 23 230 317

Suon Ousahakam Branch

Veng Sreng St., Phum Trapeang Thloeung 2, Sangkat Chomchao 1, Khan Posenchey, Phnom Penh, Cambodia
+855 23 989 512
+855 23 989 513

Vimean Ekareach Branch

Chamkarmorn, Phnom Penh, Cambodia
+855 23 212 736
+855 23 212 737

Saen Sokh Branch

No 229 & 231, Street 1003, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saen Sokh, Phnom Penh.

Stueng Mean Chey Branch

No.7A & 8A, Monireth Blvd. (217). Damnak Thum Village, Sangkat Stueng Mean Chey, Khan Mean Chey Phnom Penh.
+855 23 902 328
+855 23 902 329

PROVINCIAL BRANCHES**Shift II Branches (Monday to Sunday, 8:00 AM to 8:00 PM and Public Holidays)****Sihanouk Ville Branch**

#355, Ekareach St., Phum 2, Sangkat 3, Krong Preah Sihanouk, Preah Sihanouk Province, Cambodia
+855 34 933 490
+855 34 934 284

Kampot Branch

St. 701, Phum Kampong Bay Khang Tbong, Sangkat Kampong Bay, Krong Kampot, Kampot Province, Cambodia
+855 33 932 392

Siem Reap Sky Branch

Sivutha St., Phum Mondul 1, Sangkat Svay Dangcum, Krong Siem Reap, Siem Reap Province, Cambodia
+855 63 761 905
+855 63 761 950

Battambang Branch

#11-13, The North of Phsar Nat, Phum Prek Mohatep, Sangkat Svaypor, Krong Battambang, Battambang Province, Cambodia
+855 53 952 267
+855 53 952 005

Shift I Branches (Monday to Friday, 8:00 AM to 4:00 PM, and Saturday, 8:00 AM to 11:30 AM)**Angkor Arcade Branch**

A05-A07, National Road #6, Phum Kruos, Sangkat Svay Dangcum, Krong Siem Reap, Siem Reap Province, Cambodia
+855 63 766 222
+855 63 766 333

Banteay Meanchey Branch

#A07, A09, A11, A13, A15, Phum 3, Sangkat Preah Ponlea, Krong Serey Sorphorn, Banteay Meanchey Province, Cambodia
+855 54 711 072
+855 54 710 972

Bavet Branch

National Road #1, Phum Bavet Kandal, Sangkat Bavet, Krong Bavet, Svay Rieng Province, Cambodia
+855 44 715 031
+855 44 715 032

Borey Pheanichkam Battambang Branch

#A05-A07-A09, St. 153, Phum Kammekor, Sangkat Svay Por, Krong Battambang, Battambang Province, Cambodia
+855 53 731 667
+855 53 731 668

Kampong Cham Branch

Preah Monivong St., Phum 7, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province, Cambodia
+855 42 941 361
+855 42 941 362

Kampong Chhnang Branch

National Road #5, Phum Lor Toek Trey, Sangkat Kampong Chhnang, Krong Kampong Chhnang, Kampong Chhnang Province, Cambodia
+855 26 770 017
+855 26 770 027

Kampong Speu Branch

Phum Krangpultep, Sangkat Rokathom, Krong Chbarmorn, Kampong Speu Province, Cambodia
+855 25 210 222
+855 25 210 211

Kampong Thom Branch

National Road #6, Phum 2, Sangkat Kampong Thom, Krong Stung Sen, Kampong Thom Province, Cambodia
+855 62 961 787
+855 62 961 788

Koh Kong Branch

Phum 2, Sangkat Smach Meanchey, Krong Khemerak Phoumin, Koh Kong Province, Cambodia
+855 35 936 787
+855 35 936 788

Kratie Branch

#427, Preah Soramrith St., Phum Kratie, Sangkat Kratie, Krong Kratie, Kratie Province, Cambodia
+855 72 971 222

Maung Russey Branch

National Road #5, Phum Kansai Banteay, Khum Maung, Srok Maung Russey, Battambang Province, Cambodia
+855 53 217 233

Memut Branch

National Road #7, Phum Memut Phsar, Khum Memut, Srok Memut, Thbong Khmum Province, Cambodia
+855 42 680 2222
+855 42 680 2223

Mondulkiri Branch

National Road #76, Phum Kandal, Sangkat Spean-meanchey, Krong Sen Monorom, Mondulkiri Province, Cambodia
+855 73 638 8807
+855 73 638 8808

Neak Loeng Branch

#591E, National Road #1, Phum Steung Slot, Khum Neak Loeng, Srok Piamror, Prey Veng Province.
+855 43 750 222
+855 43 750 221

Oddor Meanchey Branch

St. 68B, Phum Samrong, Sangkat Samroang, Krong Samrong, Oddar Meanchey Province, Cambodia
+855 65 622 3322
+855 65 622 4422

Pailin Branch

Group 3, Phum Pahi Tbong, Sangkat Pailin, Krong Pailin, Pailin Province, Cambodia
+855 55 956 019
+855 55 956 020

Poipet Branch

National Road #5, Phum Kbal Koh, Sangkat Poipet, Krong Poipet, Banteay Meanchey Province, Cambodia
+855 54 967 107
+855 54 218 399

Preah Vihear Branch

Koh Ker St., Phum Kandal, Khum Kampong Pronak, Krong Preah Vihear, Preah Vihear Province, Cambodia
+855 64 210 2325
+855 64 210 2326

Prey Nup Branch

#1F-03 (WAN HUA Center), Phum Pou Thoeung, Khum Bet Trang, Srok Prey Nup, Preah Sihanouk Province, Cambodia
+855 34 636 3301
+855 34 636 3302

Prey Veng Branch

National Road #11, Phum 7, Sangkat Kampong Leav, Krong Prey Veng, Prey Veng Province, Cambodia
+855 43 210 460
+855 43 210 461

Pursat Branch

National Road #5, Phum Sthany, Sangkat Svay Ath, Krong Pursat, Pursat Province, Cambodia
+855 52 740 287
+855 52 740 288

Ratanakiri Branch

Phum Chey Chumneah, Sangkat Labanseak, Krong Banlung, Ratanakiri Province, Cambodia
+855 75 974 158
+855 75 974 159

Siem Reap Phsar Leu Branch

No.119, National Road #6, Phum Banteay Chas, Sangkat Slorkram, Krong Siem Reap, Siem Reap Province, Cambodia
+855 63 966 806
+855 63 966 807

Skun Branch

National Road #6, Phum Pana, Khum Sotep, Srok Cheung Prey, Kampong Cham Province, Cambodia
+855 42 680 0062
+855 42 680 0063

Stung Treng Branch

Phum Kandal, Sangkat Stung Treng, Krong Stung Treng, Stung Treng Province, Cambodia
+855 74 210 566
+855 74 210 567

Suong Branch

National Road #7, Phum Cheung Lang, Sangkat Suong, Krong Suong, Thbong Khmum Province, Cambodia
+855 42 680 1111
+855 42 680 1112

Svay Rieng Branch

St. 208, Phum Veal Yun, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province, Cambodia
+855 44 712 227
+855 44 712 228

Takeo Branch

#91, St. 20, Phum Lory, Sangkat Rokar Knong, Krong Donkeo, Takeo Province, Cambodia
+855 32 931 111
+855 32 931 700

Thmor Kol Branch

#19-20, National Road #5, Group 5, Phum Poiyung, Khum Tapoung, Srok Thmor Kol, Battambang Province, Cambodia
+855 53 211 132

Tram Kak District Branch Ang Ta Som Commune

National Road #3, Phum Prey Rumdeng, Khum Angk Ta Saom, Srok Tram Kak, Takeo Province, Cambodia
+855 32 215 578
+855 32 215 579

CANADIA BANK LAOS PDR BRANCHES (Monday to Friday, 8:00 AM to 03:30 PM)**Canadia Bank Lao Ltd. (Head Office)**

Unit 7, Pangkham Road, Xiengnheun Village, Chantabouly District, Vientiane Capital, Lao PDR.
+85621 227 999

Canadia Bank Lao Ltd. (Sanjiang Service Unit)

Wattainoithong Village, Sikhottabong District, Vientiane Capital, Lao PDR, (SANJIANG SHOPPING MALL).
+85621 256 279

Canadia Bank Lao Ltd. (Dongchong Service Unit)

Sengsavang Village, Saysettha District, Vientiane Capital, Lao PDR, (PTT Dongchong Gas Station).
+85621 463 345

CORRESPONDENT BANK NAME	CURRENCY	SWIFT CODE	LOCATION
BANK OF COMMUNICATIONS	USD/RMB	COMMCNSH	SHANGHAI, CHINA
COMMERZBANK AG	USD/ EUR	COBADEFF	FRANKFURT, GERMANY
DBS BANK LTD	USD	DBSSSGSG	SINGAPORE
GUANGXI BEIBU GULF BANK CO.,LTD	RMB	BGBKCNBJ	GUANGXI, CHINA
INDUSTRIAL BANK OF KOREA	USD	IBKOKRSE	SEOUL , SOUTH KOREA
JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM (HEAD OFFICE)	USD	BFTVVNVX	HANOI, VIETNAM
JPMORGAN CHASE BANK, N.A.	USD	CHASUS33	NEW YORK, UNITED STATES
KASIKORN BANK PUBLIC COMPANY LIMITED	USD/THB	KASITHBK	BANGKOK, THAILAND
KEB HANA BANK	USD	KOEXKRSE	SEOUL , SOUTH KOREA
KOOKMIN BANK	USD	CZNBKRSE	SEOUL , SOUTH KOREA
KRUNG THAI BANK PUBLIC COMPANY LIMITED	USD/THB	KRTHTHBK	BANGKOK, THAILAND
MIZUHO BANK, LTD	JPY	MHCBJPJT	TOKYO, JAPAN
NANYANG COMMERCIAL BANK LTD	HKD/USD	NYCBHKHH	HONG KONG
OVERSEA CHINESE BANKING CORPORATION LIMITED	USD/AUD/ CAD/GBP/ NZD/SGB	OCBCSGSG	SINGAPORE
STANDARD CHARTERED BANK (HONG KONG) LIMITED	USD	SCBLHKHH	HONG KONG
STANDARD CHARTERED BANK (New York Branch)	USD	SCBLUS33	NEW YORK, UNITED STATES
STANDARD CHARTERED BANK (SINGAPORE) LIMITED	USD	SCBLSG22	SINGAPORE
STANDARD CHARTERED BANK (Tokyo Branch)	JPY	SCBLJPJT	TOKYO, JAPAN
STANDARD CHARTERED BANK GERMANY BRANCH	EUR	SCBLDEFX	FRANKFURT, GERMANY
UNITED OVERSEAS BANK LIMITED	USD	UOVBSGSG	SINGAPORE
WELLS FARGO BANK, N.A NEWYORK INTERNATIONAL BRANCH	USD	PNBPUS3N NYC	NEW YORK, UNITED STATES

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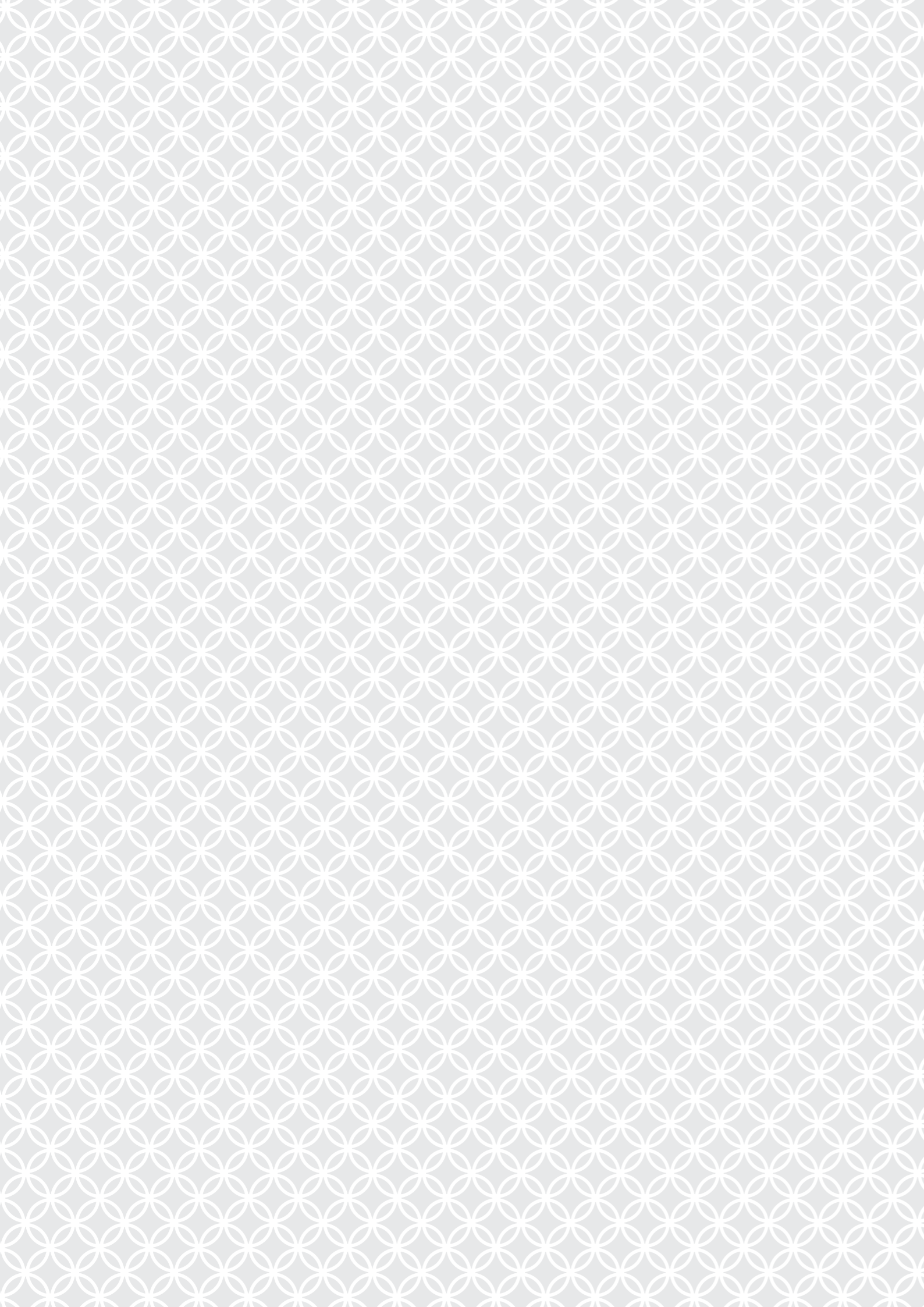
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Canadia Bank Plc.
No. 315, Ang Doung St. Corner Monivong Blvd,
Phnom Penh, Cambodia.

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Website: www.canadiabank.com.kh
Tel: +855 (0) 23 868 222



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