



ធនាគារ កាណាឌីយ៉ា
加華銀行
CANADIA BANK

Digital Banking

Personal Banking

Business Banking



របាយការណ៍ប្រចាំឆ្នាំ
Annual Report
年度報告
2023

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WHO WE ARE

CORPORATE PROFILE

Canada Bank is a long-established, leading and local full-service commercial bank in Cambodia. We are one of the pioneering 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, Canada Bank is one of the largest commercial banks by balance sheet and holds commanding market shares in loans and deposits.

Canada 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.

Canada 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 68 operating branches and 445 self-service digital machines, 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 experiences.

CORPORATE MISSION

To be the Best Partner to our customers and employees by leveraging 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 the “One Bank” drive for performance and celebrate success.



Innovation

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



Customer Focus

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

សារលិខិតពី ប្រធានក្រុមប្រឹក្សាភិបាល និងអគ្គនាយក

ជូនចំពោះភាគទុនិក

ទស្សនវិស័យសេដ្ឋកិច្ចក្នុងស្រុក និងសកល

កំណើនសេដ្ឋកិច្ចសកលត្រូវបានព្យាករណ៍ថានឹងមានចំនួន ២,៩% ក្នុង ២០២៣។ ទីផ្សារដែលកំពុងរីកចម្រើន និងសេដ្ឋកិច្ចកំពុងអភិវឌ្ឍ ជាពិសេសនៅក្នុងតំបន់អាស៊ីបានបន្តបង្ហាញពីសន្ទុះមួយចំនួន ខណៈពេលដែលសេដ្ឋកិច្ចកម្ពុជាបានជួបប្រទះនឹងការធ្លាក់ចុះយ៉ាងខ្លាំង។ សេដ្ឋកិច្ចសកលនៅតែបន្តប្រឈមនឹងបញ្ហានៃអតិថិជន និងការរំពឹងទុកនៃកំណើនទាប ដែលបណ្តាលមកពីការកើនឡើងអត្រាការប្រាក់ សង្គ្រាមដែលកំពុងបន្តក្នុងប្រទេសអ៊ុយក្រែន និងការរឹតត្បិតនៃជម្លោះបន្ទាប់ពីការវាយប្រហារកេរ្តិ៍របស់ក្រុមហ៊ុនម៉ាសទៅលើប្រទេសអ៊ុយក្រែន។

ទោះបីជាមានការប្រឈមខ្លះៗពីសម្ពាធសេដ្ឋកិច្ចពិភពលោក និងកំណើនយឺតក្នុងវិស័យអចលនទ្រព្យក្តី ក៏សេដ្ឋកិច្ចកម្ពុជាបន្តដំណើរដើមឡើងវិញបន្តិចម្តងៗជាមួយនឹងកំណើនប៉ាន់ស្មានប្រមាណ ៥% ដែលត្រូវបានជម្រុញដោយការស្ទុះដើមឡើងវិញនៃវិស័យទេសចរណ៍ និងភាពរឹងមាំនៃការផលិតក្រៅពីវិស័យកាត់ដេរ ផលិតផលស្បែកជើង និងផលិតផលធ្វើដំណើរ។ បន្ទាប់ពីការបោះឆ្នោតសកលនៅខែ កក្កដា ឆ្នាំ ២០២៣ រដ្ឋាភិបាលថ្មីដែលដឹកនាំដោយ សម្តេចមហាបវរធិបតី ហ៊ុន ម៉ាណែត បានអនុម័តយុទ្ធសាស្ត្របញ្ជាក់គោលដៅដំណាក់កាលទី១ ដោយកំណត់យកអាទិភាពគន្លឹះសំខាន់ៗចំនួន ៥ គឺ មនុស្ស ផ្លូវ ទឹក ភ្លើង និងបច្ចេកវិទ្យា ក្នុងគោលបំណងអភិវឌ្ឍន៍សេដ្ឋកិច្ច ការបង្កើតការងារធ្វើ និងការកែលម្អហេដ្ឋារចនាសម្ព័ន្ធ ដើម្បីសម្រេចបាននូវចក្ខុវិស័យរបស់កម្ពុជាក្នុងការក្លាយជាប្រទេសដែលមានប្រាក់ចំណូលកម្រិតខ្ពស់នៅឆ្នាំ ២០៥០ ។

នៅឆ្នាំ ២០២៣ ការជឿទុកចិត្តទៅលើវិស័យធនាគារនៅកម្ពុជានៅតែមានភាពរឹងមាំ។ ប្រាក់បញ្ញើមានការកើនឡើងចំនួន ១៣,១% ដល់ ៤៧,៩ ពាន់លានដុល្លារអាមេរិក ខណៈឥណទាន/កម្ចី កើនឡើងចំនួន ៤,៨% ដល់ ៥៧,៦ ពាន់លានដុល្លារអាមេរិក។ ធនាគារជាតិនៃកម្ពុជា បានបន្តកិច្ចខិតខំប្រឹងប្រែងក្នុងការលើកកម្ពស់ស្ថិរភាពហិរញ្ញវត្ថុ ដោយបន្តបន្ថយវិធានការប្រុងប្រយ័ត្នមួយចំនួន ដោយរួមមានការកាត់បន្ថយអនុបាតទ្រទ្រង់ដើមទុនខនស្តេវេសិន ចំនួន ១,២៥% និងអនុបាតប្រាក់បម្រុងកាតព្វកិច្ចចំនួន ៧% រហូតដល់ ខែ ធ្នូ ឆ្នាំ ២០២៤ ។ ក្នុងខែវិច្ឆិកា ឆ្នាំ ២០២៣ ស្តង់ដារកិច្ចសន្យាឥណទាន និងស្តង់ដារលក្ខខណ្ឌនៃកិច្ចសន្យាជាលាយលក្ខណ៍អក្សរ ត្រូវបានដាក់ឱ្យប្រើប្រាស់ដើម្បីគាំទ្រដល់ការអភិវឌ្ឍន៍វិស័យធនាគារ ដោយការលើកកម្ពស់ការប្រកួតប្រជែងដោយយុត្តិធម៌ និងតម្លាភាព ក៏ដូចជាការពារអ្នកប្រើប្រាស់។ នៅក្នុងឆ្នាំនេះ ប្រព័ន្ធខេមបូខានស៊ែស្វីច “Cambodian Shared Switch (CSS)” ត្រូវបានដាក់ឱ្យដំណើរការជាផ្លូវការ ដើម្បីផ្តល់នូវវិធីសាស្ត្រងាយស្រួលសម្រាប់ប្រជាជនក្នុងការធ្វើប្រតិបត្តិការទូទាត់អន្តរធនាគារតាមរយៈប័ណ្ណឥណទាន CSS នៅលើម៉ាស៊ីន ATM/POS ទាំងអស់។ ការបើកដំណើរការជាផ្លូវការនៃ CSS នឹងផ្តល់នូវជម្រើសកាន់តែច្រើនសម្រាប់អតិថិជនក្នុងការទូទាត់ឆ្លងស្ថាប័នហិរញ្ញវត្ថុផ្សេងៗគ្នា បង្កើនតម្លាភាពនៃការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិក កាត់បន្ថយការចរាចរសាច់ប្រាក់ បង្កើនប្រសិទ្ធភាពក្នុងការប្រើប្រាស់ធនធានហិរញ្ញវត្ថុ និងរួមចំណែកដល់ការអភិវឌ្ឍន៍សេដ្ឋកិច្ចឌីជីថល ស្របតាមគោលនយោបាយរបស់រាជរដ្ឋាភិបាល និងសមាហរណកម្មក្នុងតំបន់។



លទ្ធផលហិរញ្ញវត្ថុរបស់ធនាគារ កាលាឌីយ៉ា

លទ្ធផលរបស់យើងនៅឆ្នាំ ២០២៣ គឺជាភស្តុតាងឆ្លុះបញ្ចាំងពីភាពខ្ជាប់ខ្ជួន និងភាពធន់របស់យើងនៅចំពោះមុខឧបសគ្គលំបាកនានា។ ទោះបីជាមានបញ្ហាប្រឈមក៏ដោយ ប្រាក់ចំណូលសរុបរបស់យើងបានកើនឡើង ៥,៤% ដែលក្នុងនោះចំណូលការប្រាក់ពីការដាក់មូលនិធិ កើនឡើង ៨៩,៥% និងចំណូលមិនមែនការប្រាក់កើនឡើង ៥,៤% បើប្រៀបធៀបទៅនឹងឆ្នាំមុន។ ដោយសារតែទីផ្សារប្រាក់បញ្ញើមានការប្រកួតប្រជែងខ្ពស់ ស្របពេលដែលអត្រាការប្រាក់របស់សហរដ្ឋអាមេរិកក៏ខ្ពស់ដែរនោះ បាននាំឱ្យមានការកើនឡើងនៃការចំណាយសម្រាប់ធនាគារក្នុងពេលដែលការដំឡើងអត្រាការប្រាក់ឥណទានមានការលំបាកដែលជាលទ្ធផល ធ្វើឱ្យប្រាក់ចំណេញរបស់យើងធ្លាក់ចុះមកនៅត្រឹម ១០២ លានដុល្លារអាមេរិក ។ យើងនៅតែពង្រឹងដើមទុនរបស់យើងបន្ថែមទៀត ដោយការចាក់បញ្ចូលដើមទុនបន្ថែមចំនួន ១០០ លានដុល្លារអាមេរិក ដើម្បីបង្កើនដើមទុនរបស់យើងដល់ ៧៥០ លានដុល្លារអាមេរិក។ នេះគឺជាសក្ខីកម្មមួយចំពោះការប្តេជ្ញា និងទំនុកចិត្តរបស់ម្ចាស់ភាគហ៊ុននៅក្នុងវិស័យធនាគារនៅកម្ពុជា និងដើម្បីធានាឱ្យបាននូវកំណើនប្រកបដោយចីរភាពរបស់ធនាគារ។ ទោះបីជាមានបញ្ហាប្រឈម និងការប្រកួតប្រជែងខ្លាំងយ៉ាងណាក៏ដោយ ក៏ប្រាក់បញ្ញើរបស់យើងបានកើនឡើង ចំនួន ៤,១% ដល់ ៦,២ ពាន់លានដុល្លារអាមេរិក ខណៈពេលដែលប្រាក់កម្ចីរបស់យើងបានកើនឡើងចំនួន ១,១% ដល់ ៥ ពាន់លានដុល្លារអាមេរិក ដែលអនុបាតប្រាក់កម្ចីធៀបនឹងប្រាក់បញ្ញើស្ថិតនៅកម្រិតរឹងមាំ គឺត្រឹមតែ ៨០,២%។ ជាលទ្ធផល ទ្រព្យសកម្មសរុបរបស់យើងបានបន្តកើនឡើងដល់ ៧,៩៧ ពាន់លានដុល្លារអាមេរិក មានការកើនឡើងចំនួន ៤,៤% ធៀបនឹងឆ្នាំមុន។

ស្ថានភាពមូលនិធិ សន្ទនីយភាព និងដើមទុនរបស់យើងនៅតែបន្តរក្សាភាពរឹងមាំ ជាមួយនឹងអនុបាតដើមទុនគ្រប់គ្រាន់ថ្នាក់ទី ១ មានចំនួន ២០,៣% និងអនុបាតសោធនភាពមានចំនួន ២២,៩%។ អនុបាតក្របខ័ណ្ឌសន្ទនីយភាពរបស់យើងឈរនៅ កម្រិតខ្ពស់ក្នុងអត្រា ១៣៥,៧% លើសពីកម្រិតអប្បបរមាដែលតម្រូវដោយបទប្បញ្ញត្តិ។ លទ្ធផលហិរញ្ញវត្ថុរបស់យើងកាន់តែ មានភាពធន និងរឹងមាំល្អ ដែលអាចឱ្យយើងបន្តពង្រីកខ្លួន ក៏ដូចជាត្រៀមខ្លួនសម្រាប់រាល់បញ្ហាប្រឈមនានា។

ជាផ្នែកមួយនៃយុទ្ធសាស្ត្របរិវត្តកម្មឌីជីថលរបស់យើង ធនាគារ កាណាឌីយ៉ា បានសម្រិតសម្រាំងនូវតម្លៃស្នូលរបស់ខ្លួនសម្រាប់ និយោជិតទាំងអស់ក្នុងការខិតខំប្រឹងប្រែងសម្រេចបាននូវគោលដៅរបស់ខ្លួនបន្ថែមទៀត ដើម្បីក្លាយជា “ធនាគារដែលល្អបំផុត នៅកម្ពុជា”។ តម្លៃស្នូលដែលសម្រិតសម្រាំងថ្មីនេះគឺ ទំនុកចិត្ត (Trust) ភាពជាម្ចាស់ការ (Ownership) ជម្រុញឆ្ពោះទៅរក លទ្ធផល (Performance-driven) គំនិតច្នៃប្រឌិត (Innovation) និង អតិថិជនជាចំបង (Customer Focus) ដែលហៅ កាត់ថា (TOPIC)។ យើងជឿជាក់ថា តម្លៃស្នូលដែលបានសម្រិតសម្រាំងរបស់យើងនឹងបន្ថែមការយកចិត្តទុកដាក់លើអតិថិជន និងដើរតួនាទីជាគោលការណ៍នាំផ្លូវ របស់យើងក្នុងការធ្វើការងារជាក្រុមកាន់តែស្អិតរមួត នាំផ្លូវការធ្វើបរិវត្តកម្មសេវាកម្ម និង ផលិតផល និងរបៀបនៃការធ្វើអាជីវកម្ម ដោយយកអតិថិជនជាអាទិភាពចំបងរបស់យើង។

នៅខែ កុម្ភៈ ឆ្នាំ ២០២៣ កម្មវិធីទូរស័ព្ទ Canadia Bank App ថ្មី ត្រូវបានដាក់ឱ្យដំណើរការ ដើម្បីផ្តល់នូវ សេវាកម្មធនាគារ កាន់តែឆាប់រហ័ស និងងាយស្រួល ដោយគ្រាន់តែចុចនៅលើទូរស័ព្ទដៃប៉ុណ្ណោះ។ កម្មវិធីទូរស័ព្ទនេះមានលក្ខណៈពិសេស ជាច្រើន រួមមានកម្មវិធីសន្សំពិន្ទុ ដែលអនុញ្ញាតឱ្យអតិថិជនសន្សំពិន្ទុដើម្បីប្រយកវត្តអនុស្សាវរីយ៍ និងការធ្វើជាក្រុមដើម្បីធ្វើ ឬស្នើសុំ ការទូទាត់ឆាប់រហ័សទៅកាន់មនុស្សជាច្រើនក្នុងពេលតែមួយ។ ការដាក់ឱ្យដំណើរការកម្មវិធីទូរស័ព្ទ Canadia Bank App ថ្មីនេះ គឺជាព្រឹត្តិការណ៍ដ៏អស្ចារ្យមួយនៅក្នុងដំណើរបរិវត្តកម្មឌីជីថលរបស់ធនាគារយើង។

ក្នុងឆ្នាំនេះ យើងក៏បានណែនាំកម្មវិធីសម្រាប់ពាណិជ្ជករ Merchant App និង Payment Gateway ដែលអនុញ្ញាតឱ្យ សហគ្រាសធុនតូច និងមធ្យម ជាពិសេសគឺពាណិជ្ជករទាំងអស់អាចគ្រប់គ្រងអាជីវកម្មរបស់ពួកគេជាមួយឧបករណ៍ចល័ត។ លើសពីនេះទៅទៀត យើងក៏បានធ្វើឲ្យប្រសើរឡើងប្រព័ន្ធធនាគារតាមអ៊ិនធើណែតសម្រាប់សាជីវកម្ម (Corporate Internet Banking) របស់យើងផងដែរ ដើម្បីសម្រួលការតភ្ជាប់រវាងធនាគារ និងអតិថិជន មានដូចជា សហគ្រាសធុនតូច និងមធ្យម ពាណិជ្ជករ និងសាជីវកម្ម និងជួយសម្រួលដល់ប្រតិបត្តិការផ្ទៃក្នុង និងដំណើរការអាជីវកម្មរបស់ពួកគេបានរលូន។

យើងបានបន្តពង្រីកបណ្តាញសាខារបស់យើងបន្ថែមទៀត ដើម្បីបំពេញតាមតម្រូវការទីផ្សារ និងអត្រាកំណើនអតិថិជនរបស់ យើង។ នៅក្នុងឆ្នាំនេះ យើងបានបើកដំណើរការសាខា IFL និង សាខាស្ទឹងមានជ័យ ដែលជាសាខាឆ្លាតវៃ និងសាខាខណ្ឌពោធិ៍ សែនជ័យ ដែលសរុបសាខារបស់យើងទាំងអស់មានចំនួន ៦៨។ លើសពីនេះទៅទៀត យើងក៏មានម៉ាស៊ីនដកប្រាក់ ATM ចំនួន ៣៥០ ម៉ាស៊ីនដាក់ប្រាក់ CRM ចំនួន ៦៨ ម៉ាស៊ីនបើកគណនីស្វ័យប្រវត្តិ VTM ចំនួន ១៩ និងម៉ាស៊ីនបោះពុម្ពកាតឆ្លាតវៃ SEM ចំនួន ៨ ដែលកំពុងដំណើរការនៅតាមទីតាំងយុទ្ធសាស្ត្រសំខាន់ៗនៅទូទាំងប្រទេស ដើម្បីសម្រួលដល់អតិថិជនក្នុង ការប្រើប្រាស់សេវាកម្មធនាគារដោយខ្លួនឯង។ ក្នុងនាមជា ធនាគារពាណិជ្ជដែលឈានមុខគេនៅកម្ពុជា ធនាគារ កាណាឌីយ៉ា បានបន្តអភិវឌ្ឍសេវាកម្មធនាគារឌីជីថលរបស់ខ្លួន ដើម្បីផ្តល់ភាពងាយស្រួលដល់អតិថិជនបន្ថែមទៀត។

ដើម្បីធ្វើឱ្យការផ្តល់ហិរញ្ញប្បទានដល់អតិថិជន សហគ្រាសធុនតូច និងមធ្យម កាន់តែងាយស្រួល និងប្រកបដោយនិរន្តរភាព បន្ថែមទៀតនោះ ធនាគារ កាណាឌីយ៉ា បានបន្តខិតខំប្រឹងប្រែងធ្វើនវានុវត្តភាពទៅលើផលិតផល និងសេវាកម្មរបស់ខ្លួន វិនិយោគលើដំណោះស្រាយឌីជីថល និងចូលរួមចំណែកយ៉ាងសកម្មជាមួយនឹងគម្រោងហិរញ្ញវត្ថុដែលជាគំនិតផ្តួចផ្តើមដឹកនាំ ដោយរាជរដ្ឋាភិបាល សម្រាប់សហគ្រាសធុនតូច និងមធ្យម។ នៅក្នុងឆ្នាំនេះ យើងបានដាក់ឱ្យដំណើរការ ឥណទានសហគ្រិន ស្ត្រីវិវឌ្ឍន៍ ដែលមានទំហំឥណទានរហូតដល់ ៥០ម៉ឺនដុល្លារអាមេរិក ជាមួយនឹងអត្រាការប្រាក់ទាប សម្រាប់គាំទ្រដល់សហគ្រិន ស្ត្រីវិវឌ្ឍន៍ទាំងអស់។ ស្របតាមគំនិតផ្តួចផ្តើមហិរញ្ញវត្ថុប្រកបដោយចីរភាពកម្ពុជា និងដើម្បីផ្សព្វផ្សាយសកម្មភាពអាជីវកម្មមេត្រី បរិស្ថាន ធនាគារ កាណាឌីយ៉ា ក៏បានណែនាំផងដែរនូវគម្រោងឥណទានអាជីវកម្មបែកតែង សម្រាប់សហគ្រាសធុនតូច និងមធ្យម ជាមួយនឹងអត្រា ការប្រាក់ទាប និងការលើកលែងនូវសោហ៊ុយសេវាធនាគារ។ លើសពីនេះទៅទៀត ធនាគារ កាណាឌីយ៉ា គឺជា ធនាគារដំបូងគេមួយដែលបានចូលរួមយ៉ាងសកម្មជាមួយរាជរដ្ឋាភិបាលនៅក្នុង គម្រោងធានាឥណទានដើម្បីស្តារអាជីវកម្ម (BRGS) ក្រោមការគ្រប់គ្រងរបស់ សាជីវកម្មធានាឥណទានកម្ពុជា (CGCC) ក្នុងការផ្តល់ឥណទានដល់ធុរកិច្ច ក្រុមហ៊ុន ឬ សហគ្រាសធុនតូច និងមធ្យម ហើយត្រូវបានសាជីវកម្មធានាឥណទានកម្ពុជា (CGCC) ទទួលស្គាល់ជា “គ្រឹះស្ថានហិរញ្ញវត្ថុ ផ្តើមចំណាត់ថ្នាក់ទីមួយ របស់ CGCC” ដែលជាធនាគារបញ្ចេញកម្មវិធីមានការធានាច្រើនជាងគេ និងជាធនាគារដែលរក្សាបាននូវ គុណភាពកម្មវិធីមានការធានាបានល្អជាងគេ នៅក្នុងឆ្នាំ ២០២៣។

យើងមានកិត្តិយស និងសេចក្តីសោមនស្សរីករាយ ដែលត្រូវបានទទួលស្គាល់ដោយស្ថាប័នផ្សេងៗកម្រិតតំបន់ និងកម្រិតអន្តរជាតិជាច្រើនសម្រាប់ពានរង្វាន់នានា ដែលបានផ្តល់ជូនផ្នែកអាជីវកម្មធំៗទាំងបីរបស់យើង មានដូចជា ផ្នែកសេវាកម្មធនាគាររូបវន្តបុគ្គល ផ្នែកសេវាកម្មធនាគារសហគ្រាសធុនតូច និងមធ្យម និងផ្នែកសេវាកម្មធនាគារសាជីវកម្ម និងគំនិតផ្តួចផ្តើមបរិវត្តកម្មឌីជីថលរបស់យើង។

ពីស្ថាប័ន The Asian Banker

- ពានរង្វាន់ ធនាគារឆ្នើមសម្រាប់សេវាកម្មរូបវន្តបុគ្គល ប្រចាំឆ្នាំ ២០២៣ នៅកម្ពុជា (Best Retail Bank in Cambodia in 2023)។ ពានរង្វាន់នេះគឺជាសក្ខីកម្មមួយបញ្ជាក់ពីការផ្តោតការយកចិត្តទុកដាក់ចំពោះរូបវន្តបុគ្គលដ៏រឹងមាំ របស់ធនាគារ កាណាឌីយ៉ា ជាពិសេស គឺការផ្តោតលើសេវាកម្ម និងផលិតផលហិរញ្ញវត្ថុនានាសម្រាប់រូបវន្តបុគ្គល និងវិស័យនានារបស់រាជរដ្ឋាភិបាល ការពង្រីកប្រព័ន្ធទូទាត់ឌីជីថលអេកូឡូស៊ី ការគ្រប់គ្រងល្អប្រសើរ និងកំណើនចីរភាព នៃចំនួនតំណទានអ្នកប្រើប្រាស់។

ពីស្ថាប័ន Asiamoney

- ពានរង្វាន់ ធនាគារឆ្នើមបំផុតសម្រាប់សាជីវកម្ម ប្រចាំឆ្នាំ ២០២៣ នៅកម្ពុជា (Best Corporate Bank in Cambodia in 2023)។ ពានរង្វាន់នេះ គឺជាការទទួលស្គាល់ពីចំនួនអតិថិជនសាជីវកម្មដ៏រឹងមាំរបស់ធនាគារ កាណាឌីយ៉ា តាមរយៈការផ្តល់សេវាកម្ម និងផលិតផលជាច្រើនប្រភេទ ដែលអាចបត់បែនបានតាមតម្រូវការដល់អតិថិជនសាជីវកម្មរបស់យើង ដើម្បីធានាថា ទ្រព្យសកម្មរបស់ពួកគេត្រូវបានការពារដូចទៅនឹងកំណើនអាជីវកម្មរបស់ពួកគេ ។

ពីស្ថាប័ន International Finance Awards

- ពានរង្វាន់ ធនាគារក្នុងស្រុកឆ្នើម ប្រចាំឆ្នាំ ២០២៣ នៅកម្ពុជា (Best Domestic Bank in Cambodia in 2023) ។ ធនាគារ កាណាឌីយ៉ា បានទទួលពានរង្វាន់នេះ ចំនួន ៥ ដង មកហើយ ។ ការទទួលស្គាល់នេះ គឺជាសក្ខីកម្មបង្ហាញពីការប្តេជ្ញាចិត្តរបស់យើង ក្នុងការផ្តល់នូវសេវាកម្ម និងផលិតផលល្អបំផុតទៅកាន់ អតិថិជនតាមរយៈនវានុវត្តភាពជាបន្តបន្ទាប់។
- ពានរង្វាន់ ធនាគារឆ្នើម សម្រាប់សហគ្រាសធុនតូច និងមធ្យម ប្រចាំឆ្នាំ ២០២៣ នៅកម្ពុជា (Best SME Bank in Cambodia in 2023)។ ធនាគារ កាណាឌីយ៉ា បានទទួលពានរង្វាន់នេះ ចំនួន ៣ ដង មកហើយ។ ពានរង្វាន់នេះ គឺជាសក្ខីកម្មនៃការយកចិត្តទុកដាក់ដ៏ខ្លាំងក្លារបស់យើងនៅក្នុងវិស័យសហគ្រាសធុនតូច និងមធ្យម និងការផ្តល់ហិរញ្ញប្បទានប្រកបដោយនិរន្តរភាពកាន់តែងាយស្រួលបន្ថែមទៀតទៅដល់អតិថិជន សហគ្រាសធុនតូច និងមធ្យម ។

ពីស្ថាប័ន The Digital Banker

- ពានរង្វាន់ ធនាគារឆ្នើម សម្រាប់សហគ្រាសធុនតូច និងមធ្យម ប្រចាំឆ្នាំ ២០២៣ នៅកម្ពុជា (Best SME Bank in Cambodia in 2023)។ ពានរង្វាន់នេះត្រូវបានផ្តល់ឱ្យធនាគារ កាណាឌីយ៉ា សម្រាប់ខុត្តមភាព និងការប្តេជ្ញាចិត្តជាបន្តបន្ទាប់ក្នុងការផ្តល់ហិរញ្ញប្បទានកាន់តែងាយស្រួលទៅកាន់អតិថិជនសហគ្រាសធុនតូច និងមធ្យម តាមរយៈកម្មវិធីហិរញ្ញប្បទាន ដំណោះស្រាយ និងផលិតផលឌីជីថលប្រកបដោយនវានុវត្តភាព។

ពីស្ថាប័ន Asian Business Review

- ពានរង្វាន់ឆ្នើមសម្រាប់បច្ចេកវិទ្យាក្នុងវិស័យធនាគារឌីជីថលប្រចាំឆ្នាំ ២០២៣ នៅកម្ពុជា (Cambodia Technology Excellence Awards 2023 in Digital Banking) ។ ពានរង្វាន់នេះ បញ្ជាក់យ៉ាងច្បាស់អំពីខុត្តមភាពរបស់គម្រោងបរិវត្តកម្មឌីជីថលរបស់ធនាគារ កាណាឌីយ៉ា ក្នុងការប្រើប្រាស់បច្ចេកវិទ្យា និងនវានុវត្តដើម្បីនាំមកនូវផលិតផល និងសេវាកម្មធនាគារដ៏ល្អទៅកាន់អតិថិជនរបស់ខ្លួន។
- ពានរង្វាន់ទាំងអស់នេះ គឺជាសក្ខីកម្មមួយ ដែលកើតឡើងពីការព្យាយាម ខិតខំប្រឹងប្រែងរបស់បុគ្គលិកទាំងអស់នៅក្នុងធនាគារ។ យើងនឹងបន្តប្តេជ្ញានាំមកនូវបទពិសោធន៍ធនាគារល្អបំផុតជូនអតិថិជន និងបន្តភាពជា “ដៃគូហិរញ្ញវត្ថុ ដ៏ល្អ” ព្រមទាំងចូលរួមចំណែកក្នុងការរីកចម្រើន និងការអភិវឌ្ឍន៍សេដ្ឋកិច្ចរបស់ប្រទេសកម្ពុជា។

ទស្សនវិស័យសម្រាប់ឆ្នាំ ២០២៤

កំណើនសេដ្ឋកិច្ចសកលត្រូវបានព្យាករណ៍ថានឹងថយចុះ ជាមួយនឹងកំណើនប៉ាន់ស្មាន ប្រមាណតែ ២,៦% នៅក្នុងឆ្នាំ ២០២៤ ដែលជាឆ្នាំទីបីដែលមានអត្រាកំណើនទាបជាងអត្រានៅមុនពេលមានជំងឺរាតត្បាតដោយសារតែការរំខានពាណិជ្ជកម្មបម្រែបម្រួល អាកាសធាតុ និងភាពតានតឹងភូមិសាស្ត្រនយោបាយ។ ទស្សនវិស័យសេដ្ឋកិច្ចប្រទេសកម្ពុជា នៅតែរក្សាភាពវិជ្ជមាន ជាមួយនឹង ការព្យាករណ៍កំណើនចំនួន ៦% ក្នុងឆ្នាំ ២០២៤ ដោយសារតែការងើបឡើងវិញនូវវិស័យទេសចរណ៍ និងការរំពឹងទុកផ្នែក ផលិតកម្មដំរីងមាំ ដែលឆ្លុះបញ្ចាំងពីការផ្លាស់ប្តូរនៅក្នុងផលិតកម្មសកល។

ទោះបីជាមានភាពមិនច្បាស់លាស់យ៉ាងណាក៏ដោយ ក៏យើងមានទំនុកចិត្ត និងសុទិដ្ឋិនិយមលើការដឹកនាំ និងការប្តេជ្ញាចិត្ត របស់រាជរដ្ឋាភិបាល និងធនាគារជាតិនៃកម្ពុជា ក្នុងការបន្តអនុវត្តគោលនយោបាយជាក់ស្តែង រក្សានូវស្ថិរភាពអត្រាប្តូរប្រាក់ “ប្រាក់រៀលខ្មែរ” និងធ្វើពិពិធកម្មរចនាសម្ព័ន្ធសេដ្ឋកិច្ច ដើម្បីបង្កើនភាពធន់របស់កម្ពុជាទប់ទល់នឹងផលប៉ះពាល់ពីខាងក្រៅ។

ធនាគារ កាណាឌីយ៉ា នឹងបន្តវិនិយោគ និងពង្រឹងធនធានមនុស្ស និងសមត្ថភាពឌីជីថលរបស់ខ្លួនបន្ថែមទៀតដើម្បីបំពេញ តម្រូវការរបស់អតិថិជន។ នៅឆ្នាំ ២០២៤ យើងនឹងសហការជាមួយអ្នកផ្តល់សេវាទូទាត់សងប្រាក់បន្ថែមទៀតដើម្បីសម្រួល ដល់ដំណើរការទូទាត់ និងផ្តល់ជូនអតិថិជនរបស់យើងនូវមធ្យោបាយនវានុវត្ត ដើម្បីទូទាត់សេវា និងសោហ៊ុយសេវាសាធារណៈ ផ្សេងៗរបស់រាជរដ្ឋាភិបាល។ ជាផ្នែកមួយនៃការរៀបចំយុទ្ធសាស្ត្ររបស់យើង យើងកំពុងតែដាក់បញ្ចូលបញ្ហាបរិស្ថាន សង្គម និងអភិបាលកិច្ច (ESG) ទៅក្នុងយុទ្ធសាស្ត្រអាជីវកម្មរបស់យើងជាពិសេសនូវវត្តមានសេវាកម្ម និងផលិតផលដោយការអភិវឌ្ឍន៍ នូវគម្រោងឥណទានបែកតង និងផលិតផលហិរញ្ញវត្ថុថ្មីៗទៀត ដែលបំពេញតម្រូវការកើនឡើងសម្រាប់ជម្រើសវិនិយោគទាំងឡាយ ប្រកបដោយចីរភាព។ កម្មវិធីទូរស័ព្ទ Canadia Bank App នឹងបន្តធ្វើបច្ចុប្បន្នភាពដើម្បីអនុញ្ញាតឱ្យអតិថិជនអាចធ្វើការ ទូទាត់ឆ្លងប្រទេសនៅក្នុងប្រទេសថៃដោយងាយស្រួលតាមរយៈការស្កេន QR កូដ។ មុខងារថ្មីនេះនឹងកាន់តែផ្តល់ភាពងាយស្រួល សម្រាប់អ្នកប្រើប្រាស់កម្មវិធីទូរស័ព្ទរបស់ធនាគារ កាណាឌីយ៉ា ធ្វើការទូទាត់បានយ៉ាងងាយស្រួល និងឆាប់រហ័ស ពីគណនី ប្រាក់រៀល ផ្ទាល់របស់ពួកគេ ព្រមទាំងជម្រុញបរិយាបន្នហិរញ្ញវត្ថុក្នុងតំបន់អាស៊ានផងដែរ។

សេចក្តីថ្លែងអំណរគុណ

ធនាគារ កាណាឌីយ៉ា សូមថ្លែងអំណរគុណយ៉ាងជ្រាលជ្រៅចំពោះអតិថិជន និងដៃគូអាជីវកម្មទាំងអស់ ដែលបានជឿជាក់ និង ផ្តល់ការគាំទ្រចំពោះសេវាកម្មរបស់ធនាគារយើងខ្ញុំ។ យើងខ្ញុំនឹងបន្តធ្វើជាដៃគូហិរញ្ញវត្ថុដ៏ឆ្លើយតបលើលោកអ្នក ក្នុងការផ្តល់នូវ សេវាកម្ម និងផលិតផលដែលជឿទុកចិត្ត និងល្អបំផុត។

យើងខ្ញុំក៏សូមសម្តែងនូវការដឹងគុណដ៏ស្មោះស្ម័គ្រចំពោះធនាគារជាតិនៃកម្ពុជា ក៏ដូចជារាជរដ្ឋាភិបាលកម្ពុជា សម្រាប់ការគាំទ្រ ការណែនាំ និងការដឹកនាំពង្រឹងវិស័យធនាគារនៅកម្ពុជា។
ជាទីបញ្ចប់យើងខ្ញុំ សូមអរគុណអស់ពីដួងចិត្ត សម្រាប់ការប្តេជ្ញាចិត្ត ការរួមចំណែក និងការលះបង់ របស់សមាជិកក្រុមប្រឹក្សាភិបាល ថ្នាក់ដឹកនាំ និងបុគ្គលិកគ្រប់ជាន់ថ្នាក់ទាំងអស់។ យើងខ្ញុំជឿជាក់យ៉ាងមុតមាំថា ពួកយើងទាំងអស់គ្នានឹងបន្តជម្រុញលើកកម្ពស់ ធនាគារ កាណាឌីយ៉ា ឱ្យទទួលបាននូវសមិទ្ធផលដ៏គាប់ប្រសើរបន្ថែមទៀតនៅឆ្នាំខាងមុខ។

លោកអ្នកឧកញ៉ា បណ្ឌិត ពុង យ៉ាវ៉ែស
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

國內及全球經濟展望

全球經濟預計在2023年將增長2.9%。新興市場和發展中經濟體，特別是亞洲經濟體繼續表現出一定的增長勢頭，而發達經濟體則經歷了更大幅度的減速。由於利率上升、烏克蘭持續戰爭以及哈馬斯對以色列發動恐怖襲擊後不斷演變的衝突，全球經濟繼續面臨通貨膨脹和低增長預期的挑戰。

儘管面臨全球經濟壓力和房地產行業增長緩慢帶來的一些挑戰，但在旅遊業強勁復甦以及服裝、工廠和旅行用品（GFT）產業以外的製造業活動強勁的推動下，柬埔寨經濟持續逐步復甦，預計增長5%。在2023年7月大選後，由新任總理洪瑪奈親王領導的新政府通過了五角戰略第一階段，確定了五個關鍵優先事項，即人、路、水、電力和科技，旨在發展經濟，創造就業機會和改善基礎設施，以實現柬埔寨在2050年成為高收入國家的願景。

2023年，公眾對柬埔寨銀行業依然保持強勁的信心。存款總額高達479億美元，增長了13.1%；而信貸/貸款總額達到576億美元，增長4.8%。柬埔寨國家銀行（NBC）繼續努力促進金融穩定，保持寬鬆和審慎的措施，包括在2024年12月之前將資本儲備留存緩衝和存款準備金率分別維持在1.25%和7%的水平。2023年11月，為了促進公平透明的競爭和保護消費者以支持銀行業的發展，標準化貸款合同和標準化合同條款已投入使用。在這一年裡，柬埔寨共享交換系統（CSS）正式推出，為人們在全國所有ATM/POS機上通過CSS借記卡進行跨銀行間支付交易提供了一種便捷方式。同樣，也將為客戶提供更多跨機構支付的選擇，提高電子支付的透明度，減少現金流通，提高金融資源的使用效率，並根據政府政策為數字經濟的發展做出貢獻。

加華銀行狀況回顧

基於2023年的業績，充分證明我行在充滿挑戰的背景下的堅定和韌性。儘管存在挑戰，我行的總收入比去年增長了5.4%，主要得益於89.5%的機構存款利息收入增長，以及5.4%的非利息收入增長。由於競爭激烈的存款市場加之美國利率調漲因素相結合，導致銀行在貸款重新定價滯後的情況下成本增加，使得我行的利潤降至1.02億美元。我行通過額外注資1億美元進一步增強我行的資本實力，將我行的實收資本增至7.5億美元。充分證明了我行股東們對柬埔寨銀行業的承諾和信心，確保我行的可持續增長。即便面臨逆風和激烈的競爭，我行的存款總額達到62億美元，增長4.1%；貸款總額達到50億美元，增長1.1%。同時我行也保持著80.2%的穩健貸存比率，並且總資產增至79.7億美元，比去年增長了4.4%。

我行擁有雄厚資金、流動性強以及強大資本實力得以保持20.3%的一級資本充足率（CAR）和22.9%的償付能力比率。我行的流動性覆蓋率（LCR）高達135.7%，遠高於最低監管要求。不僅如此，我行韌性強勁且處於追求增長機會和緩衝應急的有利定位。

作為數字化轉型策略的一部分，加華銀行已向員工發佈并更新我行的核心價值觀以進一步實現“柬埔寨最佳銀

行”的目標。我行的核心價值觀是Trust（誠信為本）、Ownership（主人翁責任感）、Performance-Driven（績效驅動）、Innovation（創新精神）和Customer Focus（以客為尊）之含意，縮寫為 TOPIC。我行相信精煉後的核心價值觀將進一步融入以客戶為中心的理念，並成為增進我行員工團結協作、創新我行的產品和服務、以及貫徹于我行客戶至上的經營活動中。

2023年2月，新版加華手機銀行APP已推出，只需輕鬆點擊即可提供便捷的銀行服務。該APP有幾個獨特的功能，包括忠誠度計劃可允許客戶收集積分以兌換禮品，以及群轉賬功能可一次同時向多人快速收發付款指令。新版加華手機銀行APP的推出是我行數字化轉型進程的一個重要里程碑。

在這一年裡，我行還推出了商家APP和支付網關，方便中小企業客戶特別是商戶可以通過手機設備管理其日常業務。此外，我也對企業網銀進行了改進，以促進我行與中小企業、商家、企業客戶之間的無縫連接，幫助其簡化內部操作，順利開展業務。

我行仍繼續擴大分行網絡佈局，以滿足市場需求和不斷增長的客戶群。IFL和宋仁枳智能分行以及波森芷分行均已正式開業，這使得我行的分行網絡總數達到68家。此外，加華銀行在全國共有350台自動取款機（ATM）、68台現金存取款機（CRM）、19台遠程視頻櫃員機（VTM）和8台智能製卡機（SEM）分佈在人口密集區域，以方便客戶使用自助銀行服務。作為柬埔寨領先的商業銀行，加華銀行加強了其數字銀行服務措施，讓客戶更方便、更容易辦理銀行業務。

為幫助中小企業客戶更易獲得可持續融資，加華銀行不斷創新其產品和服務，投資數字解決方案，並參與政府主導的中小企業計畫。針對中小企業的智慧女企業家貸款也已順利推出，提供高達50萬美元的貸款額度和優惠利率，以支持智慧女性企業家。不僅如此，為了與柬埔寨可持續金融倡議保持一致，並促進環境友好型商業活動，加華銀行也為中小企業推出了具有競爭力的利率和零服務費的綠色融資計畫。此外，作為首批參與業務復甦擔保計畫（BRGS）的機構之一，加華銀行被柬埔寨信用擔保公司（CGCC）評為2023年度“擔保賬戶數量表現突出”並繼續保持“擔保貸款資產品質”最佳表現排名第一的金融機構榮譽。

我行很榮幸獲得知名區域性和國際刊物的認可，以下是我行的三個業務部門所獲得的獎項，包括個人銀行業務、中小企業銀行業務、企業銀行業務，以及我行的數字化轉型措施。

亞洲銀行家

“2023年柬埔寨最佳零售銀行”該獎項是對加華銀行關注零售客戶的肯定，確切地說，是以消費者為中心的金融產品和服務，以滿足個人客戶和政府部門的需求，其數字支付生態系統的擴展，以及促進其消費貸款組合的更好管理和持續增長。

亞洲貨幣

- “2023年柬埔寨最佳企業銀行”該獎項是對加華銀行強大的企業客戶組合的認可，我行對企業客戶提供廣泛、靈活和定制的產品和服務，以確保客戶資產隨業務的增長而得到保護。

國際金融獎

- “2023年柬埔寨最佳國內銀行”這已是我行第五次獲得該獎項，此獎項也突顯了加華銀行通過不斷創新為客戶提供一流產品和服務的承諾。
- “2023年柬埔寨最佳中小企業銀行”這是我行第三次獲得該獎項，體現了我行對中小企業領域的高度重視，促進中小企業客戶更容易獲得可持續金融服務。

數字銀行家

- “2023年柬埔寨最佳中小企業銀行”該獎項授予加華銀行，以表彰其始終如一的卓越表現，並致力於通過創新融資計畫以及數字產品和解決方案，使中小企業客戶更容易獲得金融服務的承諾。

亞洲商業評論

- “2023年柬埔寨數字銀行技術卓越獎” 該獎項表彰加華銀行利用創新和科技應用為客戶帶來一流產品和服務的數字化轉型措施。

這些榮譽展現了我行全體員工的辛勤付出和奉獻精神。我行始終致力於為客戶提供最佳的銀行體驗，成為他們的“最佳金融合作夥伴”，並為柬埔寨的經濟增長和發展做出貢獻。

展望2024

由於貿易紊亂、氣候變化和地緣政治緊張局勢，全球經濟增長預計將連續第三年放緩，2024年預計僅增長2.6%，這將是連續第三年增速低於疫情前的水平。柬埔寨的經濟前景仍保持樂觀，預計2024年將增長6%，這得益於旅遊業進一步反彈以及製造業前景強勁，反映出全球製造業的改善。

儘管存在不確定性，我行對政府和柬埔寨國家銀行的領導力和堅定承諾保持樂觀和信心，將會繼續實施務實政策、維持瑞爾匯率穩定並使經濟結構多元化，以增強柬埔寨應對外部衝擊的能力。

加華銀行將繼續投資並加強其人力資源和數字化能力，以滿足客戶的需求。2024年，我行將與更多支付解決方案供應商合作，簡化支付流程，為客戶提供創新的政府服務和公共費用結算方式。作為策略調整的一部分，我行正在通過開發綠色貸款和新的金融產品，將ESG考慮因素納入我行的業務策略，特別是產品和服務創新，以滿足對可持續投資選擇不斷增長的需求。加華手機銀行APP將持續更新，實現客戶通過掃描二維碼輕鬆在泰國進行跨境支付，這項新功能將直接從 KHR 賬戶快捷付款，為加華手機銀行APP用戶提供更大的便利，並增強東盟金融包容性。

致謝

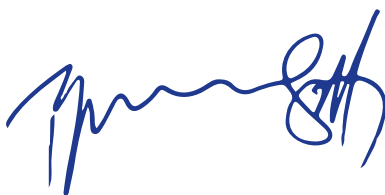
我行衷心感謝尊敬的廣大客戶和業務合作夥伴對我行的信任和一貫的支持。我行將繼續為您提供優質、值得信賴的產品和服務，致力於成為您最佳的金融合作夥伴。

我行誠摯感謝柬埔寨王國政府和柬埔寨國家銀行對柬埔寨銀行業一直以來堅定不移的支持、指引和領導。

最後，我行對加華銀行董事會、管理團隊和全體員工的辛勤工作與奉獻深表敬意和感謝。我行堅信，攜手奮進，我們將共同締造加華銀行更加輝煌的未來。



方侨生大公爵
董事長



Raymond Sia Say Guan 先生
首席執行官

MESSAGE FROM THE CHAIRMAN & CEO

DEAR SHAREHOLDERS,

DOMESTIC AND GLOBAL ECONOMIC OUTLOOK

Global growth is projected to be 2.9% in 2023. Emerging markets and developing economies, especially in Asia, continued to show some momentum, while advanced economies experienced a sharper deceleration. The global economy continues to confront the challenges of inflation and low growth prospects attributing to rising interest rates, the ongoing war in Ukraine, and the evolving conflict following Hamas' terrorist attacks on Israel.

Despite some challenges from global economic pressures and a slow growth in real estate sector, Cambodian economy continues its gradual recovery path with an estimated growth of 5%, driven by a robust recovery in tourism and solid activity in manufacturing outside the Garment, Footwear, and Travel Goods (GFT) sectors. Following the general elections in July 2023, a new government, led by **Samdech Moha Borvor Thipadei HUN MANET**, adopting the Pentagonal Strategy Phase 1 with five key priorities namely People, Road, Water, Electricity, and Technology, aiming to foster economic development, create jobs, and bring about infrastructure improvements to achieve Cambodia's vision of becoming a high-income nation by 2050.

In 2023, trust in the Cambodian banking sector remains strong. Deposits increased by 13.1% to US\$ 47.9 billion while Credit/Loans grew by 4.8% to US\$ 57.6 billion. The National Bank of Cambodia (NBC) continued its efforts to promote financial stability by relaxing some prudential measures including maintaining the capital conservation buffer and reserve requirement ratio at 1.25% and 7%, respectively, until December 2024. In November 2023, the Standard Loan Contracts and Standard Text of Contractual Terms were put in use to support the development of the Banking Sector by promoting fair and transparent competition, as well as consumer protection. During the year, the Cambodian Shared Switch (CSS) was officially launched to provide a convenient method for people to conduct interbank payment transactions via CSS debit cards on all ATMs and POS. The official launch of the CSS will provide more options for customers to make payments across different financial institutions, increase transparency of electronic payments, reduce money in circulation, increase efficiency in the use of financial resources, and contribute to the development of the digital economy in line with government policies and regional integration.

CANADIA BANK'S POSITION

Our performance in 2023 is the evidence of our steadfast resilience against a challenging backdrop. Despite headwinds, our total revenue grew by 5.4% contributed due to the growth of interest income from a fund placement of 89.5%, as well as the growth of non-interest income of 5.4% compared to the previous year. The combination of a highly competitive market for deposits, and higher US interest rates, has led to increased costs for banks amid lags in loan repricing, resulting in a decline of our profit to US\$ 102 million. We further strengthen our capital position with an additional injection of US\$ 100 million, increasing our paid-up capital to US\$ 750 million. This was a testament to the commitment and confidence of our shareholders in the Cambodian Banking Industry, and to ensure sustainable growth of the Bank. Despite headwinds and intense competition, our deposits rose 4.1% to US\$ 6.2 billion, while our loans grew by 1.1% to US\$ 5 billion with a healthy loan-to-deposit ratio of 80.2%. As a result, our total assets continued to grow to US\$ 7.97 billion, showing a 4.4% increase compared to the previous year.

Our strong funding, liquidity, and capital position were maintained with the Capital Adequacy Ratio ("CAR") Tier 1 at 20.3% and Solvency Ratio at 22.9%. Our Liquidity Coverage Ratio ("LCR") stood high at 135.7%, well above the minimum regulatory requirement. We are resilient and well-positioned to pursue growth opportunities and provide a buffer for contingencies.

As part of our digital transformation strategy, Canadia Bank had refined its core values to the employees as part of its efforts to further achieve the goal of being the the "Best Bank in Cambodia". These refined core values are Trust, Ownership, Performance-Driven, Innovation, and Customer Focus, or TOPIC. We are confident that our refined core values will further embrace our customer-centric mindset and serve as our guiding principles in working more cohesively as one team, in innovating our products and services, and in our ways of doing business by taking customers as our top priority.

In February 2023, the new Canadia Bank App was launched, providing fast and easy banking services with just a few clicks. The App has several unique features, including a loyalty program that allows customers to collect points for gift redemption, and a group transfer that allows users to send or request payment quickly to several people all at once. The launch of the new Canadia Bank App marked a significant milestone in our digital transformation journey.

During the year, we also introduced the Merchant App and Payment Gateway, allowing SME customers, especially merchants, to manage their business with mobile devices. In addition, we also revamped our Corporate Internet Banking to facilitate a seamless connection between the Bank and SMEs, Merchants, Corporate customers, in order to help them streamline their internal operations and run their business smoothly.

We continued to expand our network of branches, in order to meet market demand and our growing customer base. During the year, our IFL and Stueng Mean Chey Smart Branches, as well as our Khan Pur Senchey Branch, were open, marking a total of 68 branches in our network of branches. Additionally, a total of 350 ATMs, 68 CRMs, 19 Virtual Teller Machines (VTMs), and 8 Smart Card-Embossing Machines (SEMs) were installed nationwide at key strategic locations to ease customers into self-banking services. As a leading commercial bank in Cambodia, Canadia Bank has taken steps to enhance its digital banking services, to make banking more convenient and accessible for the customers.

To make financing more accessible to SME customers, Canadia Bank is continuously innovating its products and services, investing in digital solutions, and participating in Government-led initiatives for SMEs. During the year, the **SME Loan for Smart Lady**, which offers up to US\$ 500,000 with a competitive interest rate, was launched to support smart women entrepreneurs. In alignment with the Cambodia Sustainable Finance Initiative, and to promote environmentally friendly business activities, Canadia Bank also introduced the **Green Financing Program** for SMEs with a very competitive interest rate and Zero Bank Service Charge. Moreover, as one of the first institutions to participate in the Business Recovery Guarantee Scheme (BRGS), Canadia Bank was recognized by the Credit Guarantee Corporation of Cambodia (CGCC) as the number one performing financial institution with "Outstanding Performance in Number of Guaranteed Accounts", and maintaining the best "Asset Quality in Guaranteed Loans" in 2023.

We are heartened and honored to be recognized by reputable regional and international publications for the following awards that we received for our three business segments; namely Consumer Banking, SME Banking, Corporate Banking, and our digital transformation initiatives.

THE ASIAN BANKER

- **"Best Retail Bank in Cambodia in 2023"**. This award was a nod to Canadia Bank's strong retail customer focus, specifically, its consumer-centric financial products and services that cater to individual customers and Government sectors, the expansion of its digital payment ecosystem, and better management and consistent growth of its consumer loan portfolio.

ASIAMONEY

- **"Best Corporate Bank in Cambodia in 2023"**. This award recognized Canadia Bank's strong corporate client portfolio through offering a wide range of flexible and bespoke products, as well as services, to our corporate clients to ensure that their assets are protected as their businesses continue to grow.

INTERNATIONAL FINANCE AWARDS

- **"Best Domestic Bank in Cambodia in 2023"**. Having been recognized for the fifth time, this award highlights Canadia Bank's commitment to providing the best in-class products and services to its customers through continuous innovation.
- **"Best SME Bank in Cambodia in 2023"**. Having been recognized for the third time, this award is a testament of our strong focus in the SME segment, and making sustainable financing more accessible to SME customers.

THE DIGITAL BANKER

- **"Best SME Bank in Cambodia in 2023"**. This award was given to Canadia Bank for consistently demonstrating excellence and commitment to making financing more accessible for SME customers, through innovative financing programs, as well as digital products and solutions.

ASIAN BUSINESS REVIEW

- **"Cambodia Technology Excellence Awards 2023 in Digital Banking"**. This award recognized the digital transformation initiatives of Canadia Bank in using innovation and technology application, to bring the best in-class products and services to its customers.

These recognitions are a testament to the hard work and dedication of our colleagues bank-wide. We remain committed to our customers to provide the best banking experiences to be their “Best Financial Partner” and contribute to the economic growth and development of Cambodia.

OUTLOOK FOR 2024

Global growth is projected to slow down for the third consecutive year, with an estimated growth of 2.6% in 2024, marking the third consecutive year of growth below the pre-pandemic rate, due to trade disruptions, climate change, and geopolitical tension. Cambodia's economic outlook remained positive with projections of a 6% growth in 2024, fueled by a further rebound in tourism and strong manufacturing prospects that reflects a turnaround in global manufacturing.

Despite the uncertainties, we are optimistic and confident about the leadership and steadfast commitment of the Government and the NBC to continue its implementation of its pragmatic policy of maintaining stability in the Khmer Riel exchange rate, and diversifying the economic structure to enhance Cambodia's resilience against external shocks.

Canadia Bank will continue to invest in and strengthen its human resources and digital capabilities to meet the needs of customers. In 2024, we will partner with more payment solution providers to simplify the payment processes, and offer our customers an innovative way to settle government services and public fees. As part of our strategic alignment, we are integrating ESG considerations into our business strategies, specifically Product and Service Innovation, by developing green loans and new financial products that cater to the growing demand for sustainable investment options. The Canadia Bank App will continue to be updated to allow customers to make cross-border payments in Thailand easily, by scanning the QR code. This new feature will provide greater convenience to Canadia Bank App users by enabling quick and easy payments directly from their KHR accounts, and also to enhance ASEAN financial inclusion.

ACKNOWLEDGMENTS

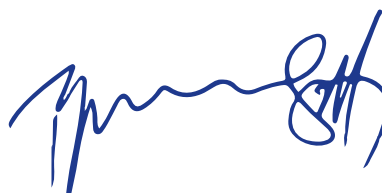
We are deeply grateful for our esteemed customers and business partners, who have continued to place their trust and ongoing support in our services. We will continue to be your Best Financial Partner by providing you with quality and trustworthy products and services.

We would like to express our heartfelt gratitude to the National Bank of Cambodia and the Royal Government of the Kingdom of Cambodia for their unwavering support, guidance, and leadership in strengthening the banking sector in Cambodia.

Last but not least, we extend our heartfelt appreciation to the Canadia Bank's Board of Directors, Management Team, and all of our employees, for their commitment, contributions, and dedication. We strongly believe that, together, we will elevate our Bank to new heights of achievements.



Lok Neak Oknha Dr. Pung Kheav Se
Chairman



Mr. Raymond Sia Say Guan
Chief Executive Officer

Mr. Yee Con Long

EVP, Human Resources, and
Executive Board Director

Ms. Pakaravee Anantathananid

EVP, Chief Business Officer



Mr. Howard Lau

SEVP, Chief
Information Officer

Mr. Raymond Sia

CEO and Executive
Board Director

CANADIA BANK MANAGEMENT COMMITTEE

Mr. Tan Yaw Nan
EVP, Chief Risk Officer

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

Mr. Byung Soo Moon
SVP, Foreign Business



Mr. Ou Sophanarith
EVP, Chief Financial
Officer

Ms. Song Khenglay
EVP, Chief
Operating Officer



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 license 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 statements. 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, behaviours, or arrangements causing damages to the Bank;
- Not to engage in any acts, behaviours, or arrangements causing damages to the Bank's reputation and/or financial interest; and
- Maintain and safeguard 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.** The 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.** The 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.** The 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 procedures. The 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 of 31 December 2023, the Board is composed 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
Lok 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 Carolyne	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 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 independent judgment 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 stated 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 2023, 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 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 power 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 power 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 Activities and Products 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), Human Resource Committee (HRC), Executive Risk Management and Compliance Committee (ERMC), and Information Technology Steering Committee (ITSC). Each committee has written terms of reference that describe the responsibilities of its members for day-to-day operations 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 2023, the Audit Committee is composed 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)
Mr. John Meinhold	Member (Independent, Non-Executive Director)
Dr. Pung Carolyne	Member (Executive Director)
Mr. Vann Charles Chuon	Member (Executive Director)

AUTHORITY AND MAIN RESPONSIBILITIES

- 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 whom 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 a 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 2023.

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 responsibility 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 RESPONSIBILITIES

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 provisions 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 and controls.
- Review and monitor the performance of other risk types as appropriate.

MEETINGS

The Board Risk Management Committee schedules meetings at least once every three (3) months. The Board Risk Management Committee held Five (5) meetings in 2023.

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 2023, 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 Carolyne	Member (Executive Director)
Ms. Sophea Sealin	Member (Corporate Secretary)

AUTHORITY AND MAIN RESPONSIBILITIES 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 limitations; base salaries, deferred compensation, stock options, 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 RESPONSIBILITIES FOR NOMINATION

- Assess and enhance necessary and desirable competencies of the Board, its committees and directors.
- Make recommendations 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 2023.

THE BOARD OF INTERNAL CONTROL AND COMPLIANCE COMMITTEE

PURPOSE

This Committee was established pursuant to the NBC's Prakas No. B7.010.172 Pro Kor, Internal Control of Bank and Financial Institutions. The Committee's functions are set up 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 Six (6) members including:

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

AUTHORITY AND MAIN RESPONSIBILITIES

- 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 Compliance Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2023, the Committee held Six (6) meetings.

THE BOARD NEW ACTIVITIES AND PRODUCTS COMMITTEE

PURPOSE

This Committee was established pursuant to the NBC's Prakas No. B7.010.172 Pro Kor, Internal Control of Bank and Financial Institutions. The Committee's functions are set up to ensure that all new products, activities, market entries, business processes and systems have 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. Phong Nguyen	Chairman (Independent, Non-Executive Director)
Mr. Peter Michael Buerger	Member (Independent, Non-Executive Director)
Mr. Raymond Sia Say Guan	Member (Executive Director)
Mr. Vann Charles Chuon	Member (Executive Director)

AUTHORITY AND MAIN 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 Activities and Products Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2023, the Committee held Five (5) meetings.

ENVIRONMENT, SOCIAL, AND GOVERNANCE (ESG) DISCLOSURE

Canada Bank understands our role and responsibility that our Bank's business operations may have an impact on ESG matters. With this, we have taken steps to manage our ESG risks.

Canada Bank aims to support and facilitate the Royal Government of Cambodia's national goals and initiatives on ESG to ensure that we meet our responsibilities and accountability in ESG risks.

Canada Bank has also, through its risk management framework, incorporated policies and procedures to manage ESG risks.

As Canada Bank takes a no-corruption-and-bribery stance, with anti-corruption and bribery policies and procedures incorporated into the Employee Code of Conduct.

In addition, the Anti-Money Laundering – Counter Financing of Terrorism policy has been set to manage anti-money laundering risk, which includes a prohibited business list that we will not conduct business with.

Canada Bank has promoted gender equality, with women in leadership positions accounting for 31% of total key management personnel.

ESG Highlights

1) ESG COMMITTEE

An ESG Committee was set up in February 2024 as a focus group to manage the Bank's overall ESG risk. This Committee reports to the Executive Risk and Compliance Committee which in turn reports to the Board Risk Management Committee.

2) GREEN FINANCING PROGRAM (GFP)

Launched in March 2023, Green Financing Program is Canada Bank's own initiative to provide financing support to businesses that are in the environmentally-friendly business sectors with better terms and conditions and competitive interest rates. The identified green business sectors are as follows:



RENEWAL ENERGY



ENERGY EFFICIENCY



GREEN ECO-TOURISM



**GREEN
TRANSPORTATION**



**WASTE
MANAGEMENT**



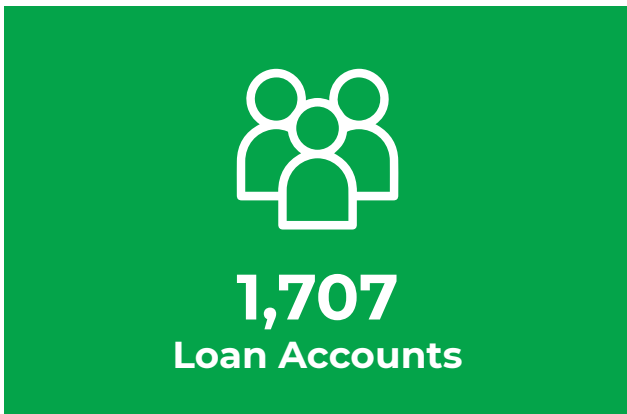
CLEAN WATER



**CERTIFIED GREEN
BUILDING**

3) **WOMEN ENTREPRENEURS GUARANTEE SCHEME**

Canadia Bank has collaborated with Credit Guarantee Corporation of Cambodia (CGCC), a state-owned enterprise, to provide financing support to women entrepreneurs in assisting them to grow their business despite lacking collateral. As of 2023, we have provided the following loans:



4) **FINANCIAL LITERACY**

Canadia Bank has the ultimate goal of improving the financial literacy of all customers in Cambodia and we are committed to work together with our customers and partners from across different sectors to develop and execute a strategy to achieve this outcome. We will continue to build our efforts going forward to ensure that the consumers' rights are protected.

In 2023, we have regularly participated in the Financial Literacy Campaign of the Association of Banks in Cambodia (ABC) to provide the customers with an understanding of financial products and their usage, as well as consumer empowerment and protection.

CANADIA BANK CARES

Canadia Bank Cares, our Corporate Social Responsibility (CSR), is part of the Bank's overall strategy to give back to the community and enhance financial literacy and inclusion. We are fully committed to make a positive impact and contribute to a more sustainable future for the country through our CSR's pillars, which include Environmental, Social and Governance (ESG), Customers and Community, Financial Literacy and Inclusion, and Culture, Arts, and Sports.

ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG)

CANADIA BANK CARES: GOOD FOR YOU AND ME

As part of its ESG initiative, Canadia Bank promotes sustainability through recycling secondhand and pre-loved items. The generous spirit of our Bank and Canadia Group companies' staff has made the donations of non-perishables, pre-loved items, and construction materials for the library possible for the orphans under the care of Branch Center. The Center takes care of the underprivileged children by providing them with shelter, proper care and nutrition, and the right skills to be integrated back into society.



HELPING REVIVE TOURISM

Committed to promoting the most beautiful parts of Cambodia and a more vibrant domestic and international tourism in Kep, Canadia Bank has pledged support to the Sea Festival 2023 initiative called 'Together for Tourism'. The festivities included showing the various achievements in the Kep province, trade fairs and exhibition of local and international products, as well as the planting of native tree species, strengthening Canadia Bank's commitment to empower the local economy and actively support the country's tourism.





HONORING THE MEKONG RIVER

The Mekong River is responsible for millions of livelihoods, and Canadia Bank has regularly joined with the Ministry of Tourism in supporting activities on the river bank in the province of Kampong Thom, most notably the 2023 7th River Festival. To honor the vast biodiversity and the people whose livelihood depend on the river, Canadia Bank supported the activities on the protection and conservation of natural resources and empowered the local merchants with various digital payment solutions.

SUPPORTING GREENERY IN THE HEART OF THE CITY

Canadia Bank supports open spaces that promote greenery and community wellness. Right at the center of our hometown, we have sustained the maintenance and sanitation of Canadia Garden, a public park with green spaces in the middle of the business district. The Garden serves as a communal setting for exercise, relaxation, and social interaction of the community.



CANADIA BANK CARES FOR THE CUSTOMERS AND COMMUNITY



CHANGING LIVES THROUGH EDUCATION

Canadia Bank believes education is one of the best tools to combat poverty and that it should be accessible to everyone. The Bank has made a generous donation to the Federation of Khmer Chinese in Cambodia, in order to provide support to Chinese-teaching educators in rural areas, for the enhancement of the Chinese language in Cambodia.

CHAMPIONING THE CHILDREN'S HEALTHCARE

To promote the well-being of and make healthcare accessible to the children in Cambodia, Canadia Bank employees make regular monthly donations to the Kantha Bopha Children's Hospitals. This effort embodies the spirit of "Khmer Helps Khmer" and helps in providing better healthcare facilities and better care for the children in need.



SUPPORTING HUMANITARIAN WORKS

The Cambodian Red Cross is involved in a variety of disaster relief, humanitarian, and development activities. Canadia Bank has been consistently donating to the organization's sub-branch in Siem Reap to support the foundation's humanitarian activities that include disaster management, healthcare, and community resource development.



GIVING BLOOD TO SAVE LIVES



Donating blood is an integral part of saving lives. In collaboration with the Ny Monineath Blood Foundation and Intercare Hospital, Canadia Bank staff joined in the bloodletting drive at the Olympia Mall, an effort that contributed to the diverse blood supply in the community's healthcare system and helped those who need it.

FINANCIAL LITERACY AND INCLUSION

EDUCATING THE FUTURE LEADERS OF OUR GENERATION





As part of our efforts in helping to hone the future generation of youth and leaders, Canadia Bank has actively participated and donated on the two activities, namely, Summer Youth Camp 2023 in Siem Reap and National Youth Debate 2023 in Phnom Penh. Various activities were organized by the Ministry of Education, Youth, and Sport around the topics of digitalization, economic development, and capacity-building aimed to empower the future generation of leaders with the right soft and technical skills.

HACKATHON 2023: KH-REATING CHLART FOR CANADIA BANK

In partnership with Amazon Web Services (AWS) and CamTech University and as part of its digital transformation and financial literacy and inclusion initiatives, the Bank hosted the “Hackathon 2023: KH-Reating Chlart for Canadia Bank.” The participants were tasked with developing solutions and prototypes that would make banking more convenient for customers. The Hackathon provided an excellent opportunity for the students to demonstrate their skills such as critical thinking, communication, teamwork, and leadership.



UNDERSTANDING THE HISTORY OF OUR NATIONAL CURRENCY

To learn more about the rich history of Khmer currency, Canadia Bank’s management team and staff visited the Preah Srey Incanavarman Museum, also referred to as the Sosoro Museum. The visit has provided the team with a thorough overview and understanding of Cambodia’s financial evolution and its constant interaction with the country’s political and economic history.

ENCOURAGING A CULTURE OF SAVING

Organized by the National Bank of Cambodia, Canadia Bank supports the ASEAN Savings Day, an annual event that aims to promote saving habits among individuals and families in Cambodia. The event in 2023 was held in Kampong Thom and the activities were centered around raising public awareness on the importance of savings in line with the efforts of promoting financial inclusion and better financial management.



MAKING FINANCING MORE ACCESSIBLE TO WOMEN ENTREPRENEURS

Canadia Bank constantly supports women entrepreneurs, including the Cambodia Women Entrepreneurs Association (CWEA), through customized financing programs and sponsoring its various activities such as membership gathering. Through the Bank's unsecured loan program, members of CWEA may apply for financing for business expansion or to support their operations, even if they lack collateral.



CULTURE, ARTS, AND SPORTS

BRINGING HOME OUR CULTURAL TREASURES

Preservation of culture is an integral part of maintaining the unique identity and heritage of Cambodia. Canadia Bank is delighted to support the Ministry of Culture and Fine Arts in its efforts to bring the stolen antiquities back to Cambodia. The Bank made a donation towards the return of centuries-old, ancient artifacts from the museum abroad.

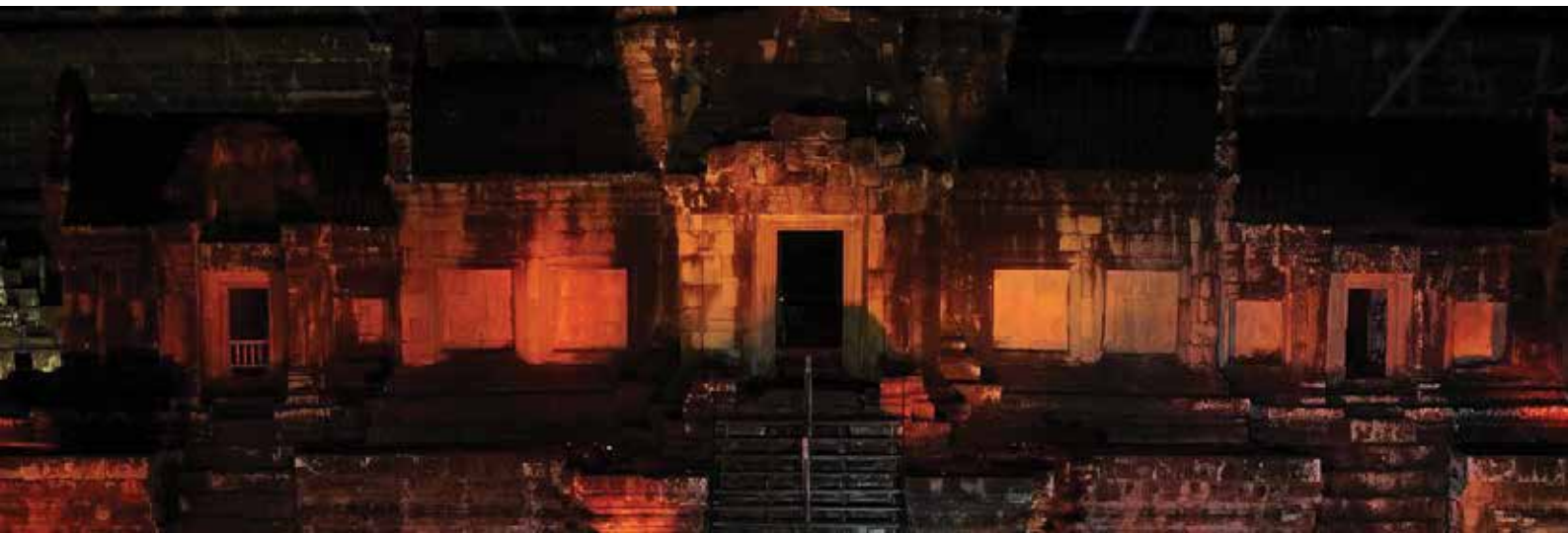
CYCLING FOR FINANCIAL AND NATIONWIDE LITERACY

Canada Bank is a proud sponsor of cycling events, namely the Bankers' Cycling 2023 by the Association of Banks in Cambodia (ABC) and the Sovannaphum Life Family Fun Bike 2023. Bankers from across the country cycled together to promote the education and usage of Khmer Riel. Additionally, the proceeds from Sovannaphum Family Fun Bike were used to help organizations that support children's medical needs and nationwide literacy through educational materials.



HONORING OUR HERITAGE

As part of our dedication towards honoring our lineage and ancestry, Canada Bank has made a donation to the Angkor Remembrance Festival, an event that honors the former Kings and ancestors who built the Angkor Wat. The festival gathered local and international tourists as it also commemorated the 31st anniversary of the inclusion of the Angkor Wat site in the UNESCO World Heritage List. Additionally, proceeds from the festival were used towards helping local pediatric hospitals and livelihood of the nearby communities.



2023 AT A GLANCE



\$7.9 B

Total Assets



\$482 M

Gross Revenue



\$102 M

Net Profit



418

ATMs/CRMs



4,273

Employees



68

Total Branches and
Banking Offices



03

Lao PDR Foreign
Subsidiary
(3 Branches)

AWARDS & RECOGNITION



Best Domestic Bank in Cambodia 2023

By International Finance Awards



Best Corporate Bank in Cambodia 2023

By Asiamoney



Best SME Bank in Cambodia 2023

By International Finance Awards



Best SME Bank in Cambodia 2023

By The Digital Banker



Best Retail Bank in Cambodia 2023

By The Asian Banker



Cambodia Technology Excellence Awards for Digital Banking 2023

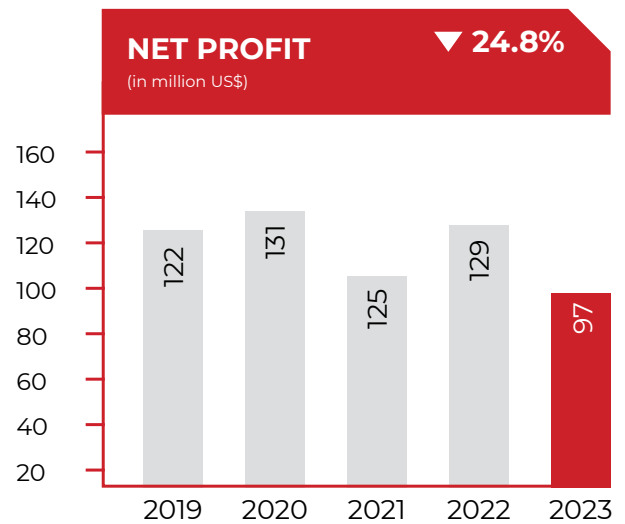
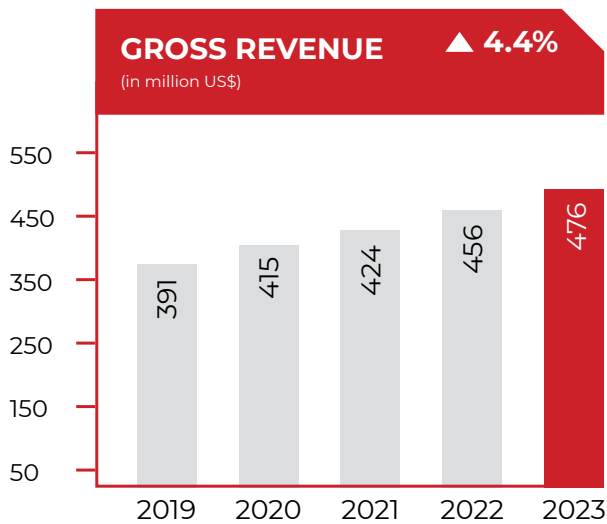
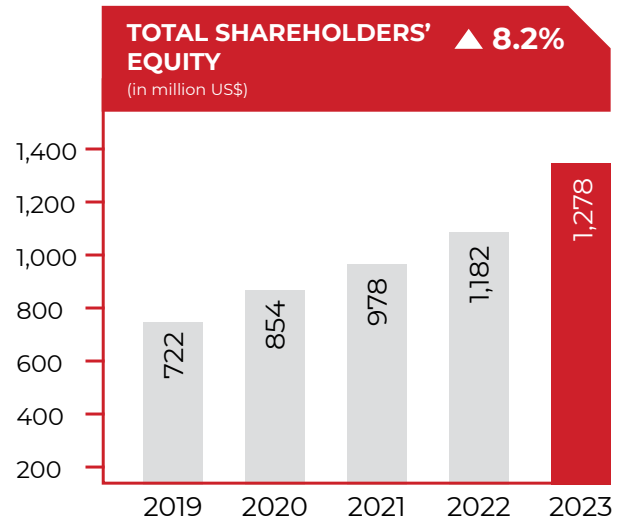
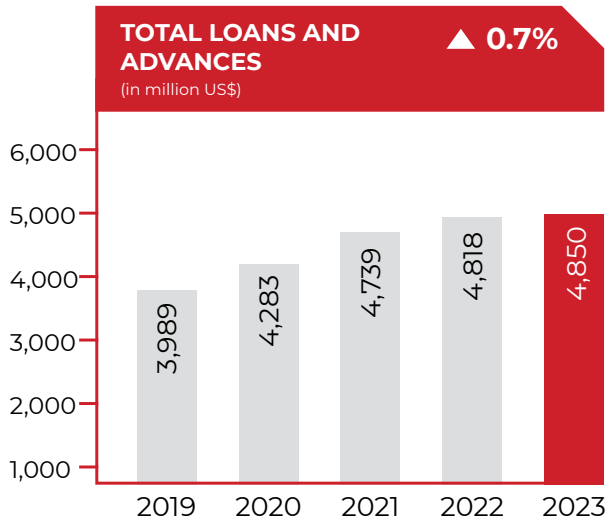
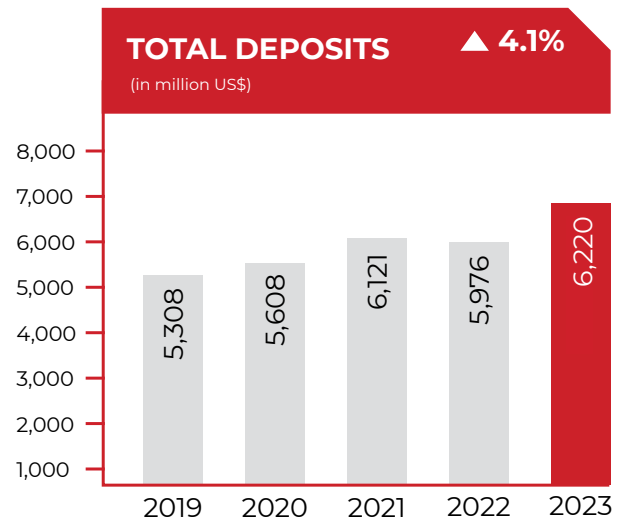
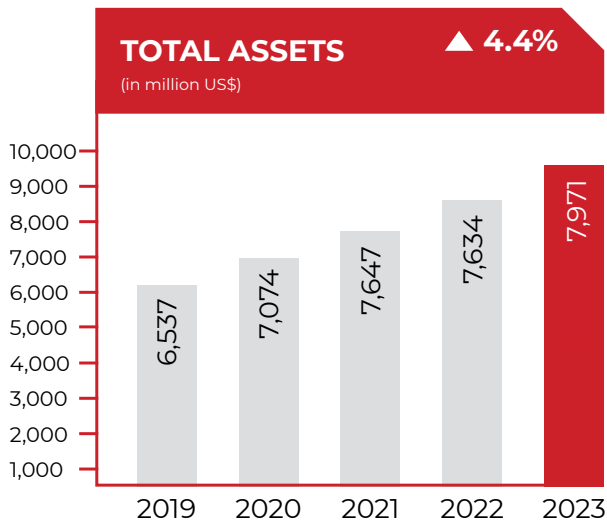
By Asian Business Review

FINANCIAL HIGHLIGHTS

Year-ended 31 December 2023

(In million US\$)	2023	2022	2021	2020	2019
Gross Revenue	476	456	424	415	391
Net Profit	97	129	125	131	122
Total Assets	7,971	7,634	7,647	7,074	6,537
Shareholders' Equity	1,278	1,182	978	854	722
Total Loans and Advances (Net)	4,850	4,818	4,739	4,283	3,989
Total Deposits	6,220	5,976	6,121	5,608	5,308
Earnings per Share (US\$)	0.13	0.20	0.22	0.27	0.31
Net Worth	1,259	1,170	994	947	818
Return on Shareholders' Equity (ROE)	7.57%	10.90%	12.82%	15.28%	16.96%
Return on Assets	1.21%	1.69%	1.64%	1.85%	1.87%
Interest Margin to Gross Income	41.53%	48.39%	47.83%	50.02%	54.62%
Cost to Income Ratio	34.94%	28.12%	27.89%	29.68%	26.16%
Gross Loans to Deposits	80.05%	82.42%	78.24%	77.75%	76.90%
Solvency Ratio	22.89%	22.53%	20.29%	21.18%	19.77%
Liquidity Coverage Ratio (LCR)	135.69%	133.21%	125.09%	136.00%	134.36%

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



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 2023.

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 license 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 license 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% (2022: 68% and 32%) of the equity interest of CBL. The Bank has control over CBL and the right 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 2023 are set out in the consolidated and separate statement of profit or loss and other comprehensive income.

DIVIDENDS

There was a dividend of US\$ 100,000,000 appropriated from the retained earnings during the year (2022: US\$ 70,000,000) then reinvested in share capital, as disclosed in Note 26 to the financial statements.

SHARE CAPITAL

The Bank increased its share capital from US\$ 650,000,000 to US\$ 750,000,000 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 realized 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 realize.

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 Committee Member	Position
Lok 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 Carolyne	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 of 31 December 2023, 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.

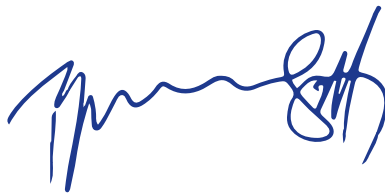
APPROVAL OF THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

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 of 31 December 2023 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 approval from the Board of Directors.



Lok Neak Oknha Dr. Pung Kheav Se
Chairman



Mr. Raymond Sia Say Guan
Chief Executive Officer

Phnom Penh, Kingdom of Cambodia
27 March 2024

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of the 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 2023, 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 2023;
- 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 separate statement of financial position as at 31 December 2023;
- 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 consolidated and separate financial statements, which include material accounting policy information 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

The 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, the 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
29 March 2024

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍ស្ថានភាពហិរញ្ញវត្ថុរួម

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

	កំណត់ សម្គាល់	២០២៣		២០២២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	៣២៥.៤៨២.០៤២	១.៣២៩.៥៩៤	៣៣០.២៥៥.៦៦៩	១.៣៥៩.៦៦៣
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារផ្សេងៗ	៥	៩៦៦.០៤៩.៧៤០	៣.៩៤៦.៣១៣	៦៣៧.០៨៤.៤៤៥	២.៦២២.៨៧៧
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារកណ្តាល	៦	៩៦០.២១០.២៤១	៣.៩២២.៤៥៩	១.០២៧.៨៤៦.៩៦១	៤.២៣១.៦៤៦
ឥណទាន និងបុរេប្រទានអតិថិជន	៧	៤.៨៦៦.០៦៩.០៦៣	១៩.៨៧៧.៨៩២	៤.៨៣៣.៦៤១.៩៩៦	១៩.៩០០.១០៤
មូលបត្រវិនិយោគ	៨	៦៥.០២៤.៤៨៧	២៦៥.៦២៥	៥៦.៣៧៧.៦៣៥	២៣២.១០៧
ប្រាក់បញ្ញើតាមច្បាប់នៅធនាគារកណ្តាល	៩	៤៧៥.៣៣៧.២៨៣	១.៩៤១.៧៥៣	៤៥៤.៤៦១.១៩៣	១.៨៧១.០១៧
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	១៦៥.៩៥៣.៧១៧	៦៧៧.៩២១	១៦៥.១០៤.៤០៧	៦៧៩.៧៣៥
ទ្រព្យសម្បត្តិវិនិយោគ	១១	១០.៧០១.២៥៥	៤៣.៧១៥	៧.៦៧៥.១៣២	៣១.៥៩៩
ទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់	១២	២៨.១៩៨.៦៩៨	១១៥.១៩២	២១.៦៤១.៧៧៦	៨៩.០៩៩
ទ្រព្យសកម្មអរូបី	១៣	១.១៥៩.២៨៧	៤.៧៣៦	១.៥៣៧.៩៣៦	៦.៣៣២
ទ្រព្យសកម្មផ្សេងៗ	១៦	១០៧.៦៨១.៩១៩	៤៣៩.៨៨១	៩៧.០២៤.៣៩៦	៣៩៩.៤៤៩
ទ្រព្យសកម្មសរុប		៧.៩៧១.៨៦៧.៧៧២	៣២.៥៦៥.០៨១	៧.៦៣២.៦៥១.៥៤៦	៣១.៤២៣.៦២៨
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ និងគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងៗ	១៧	៣៧៤.៨១៩.៨៥០	១.៥៣១.១៣៩	៣០២.៧៤៦.៨២៩	១.២៤៦.៤០៩
ប្រាក់បញ្ញើរបស់អតិថិជន	១៨	៥.៨៤១.៦១៨.១៧៣	២៣.៨៦៣.០១០	៥.៦៦៩.៩២៨.៤៤៤	២៣.៣៤៣.០៩៥
ប្រាក់កម្ចី	១៩	២៩១.៧៣៣.២៥២	១.១៩១.៧៣០	២៩៦.៤៩៩.៧១៦	១.២២០.៦៨៩
បំណុលកតិសន្យា	១២	២១.៦៦៥.៩៧១	៨៨.៥០៥	១៩.៨៤០.៦៥៣	៨១.៦៨៤
អត្ថប្រយោជន៍បុគ្គលិក	២០	៧.៧៤០.២៨៥	៣១.៦១៩	៨.១៩៣.០៣៨	៣៣.៧៣១
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងឆ្នាំ	២១	១៨.៩៧៩.៦០៩	៧៧.៥៣២	២៥.៨៦០.៦៣៣	១០៦.៤៦៨
ពន្ធពន្យារជាបំណុល - សុទ្ធ	១៥	៦.៧៦៨.២០៩	២៧.៦៤៨	៦.២១៣.៣៤៤	២៥.៥៨៣
បំណុលផ្សេងៗ	២២	៤៥.០១៣.២៧០	១៨៣.៨៨១	២៩.៤៧២.០០៨	១២១.៣៣៦
បំណុលបន្ទាប់បន្សំ	២៣	៨១.៥៤៨.០២០	៣៣៣.១២៤	៩០.៥៣៩.៧៣៨	៣៧២.៧៥២
បំណុលសរុប		៦.៦៨៩.៨៨៦.៦៣៩	២៧.៣២៨.១៨៨	៦.៤៤៩.២៩៤.៤០៣	២៦.៥៥១.៧៤៧
មូលធន					
ដើមទុន	២៤	៧៥០.០០០.០០០	៣.០០០.០០០	៦៥០.០០០.០០០	២.៦០០.០០០
ទុនបម្រុង	២៥	២១២.៣២៣.១៦៩	៩០០.៦៦៨	២១៩.០៥៦.៤១៤	៩៦៨.៣៨០
ចំណេញរក្សាទុក		៣១០.៣៣១.៤១៩	១.២៩៨.១២៦	៣០៥.៦៦៨.៤៥៥	១.២៦៧.៩៦២
ការបង់ប្រាក់ធនាគារ		១.២៧២.៦៥៤.៥៨៨	៥.១៩៨.៧៩៤	១.១៧៨.៧២៤.៨៦៩	៤.៨៣៦.៣៤២
អប្បបរមាភាគកម្ម		៩.៣២៦.៥៤៥	៣៨.០៩៩	៨.៦៣២.២៧៤	៣៥.៥៣៩
មូលធនសរុប		១.២៨១.៩៨១.១៣៣	៥.២៣៦.៨៩៦	១.១៨៧.៣៨៧.១៤៣	៤.៨៧១.៨៨១
បំណុល និងមូលធនសរុប		៧.៩៧១.៨៦៧.៧៧២	៣២.៥៦៥.០៨១	៧.៦៣២.៦៥១.៥៤៦	៣១.៤២៣.៦២៨

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ

របាយការណ៍ចំណេញ-ខាត និងលទ្ធផលលម្អិតផ្សេងៗរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

	កំណត់ សម្គាល់	២០២៣		២០២២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៧	៤៦២.១៥១.៣២២	១.៨៩៩.៤៤២	៤៣៨.២៧៥.៨៤៦	១.៧៩១.២៣៣
ចំណាយការប្រាក់	២៧	(២៦០.៦៩៤.៥២៥)	(១.០៧១.៤៥៤)	(២១៥.៩៦៩.៥៧១)	(៨៨២.៦៦៨)
ចំណូលការប្រាក់សុទ្ធ	២៧	២០១.៤៥៦.៧៩៧	៨២៧.៩៨៨	២២២.៣០៦.២៧៥	៩០៨.៥៦៥
ចំណូលកម្រៃរើងសា	២៨	១២.៦២៤.៩៣៣	៥១.៨៨៨	១៣.៧៤៦.៦៧៦	៥៦.១៨៣
ចំណាយកម្រៃរើងសា	២៨	(២.១៤១.០៩៦)	(៨.៨០០)	(២.៧២១.១០៧)	(១១.១២១)
ចំណូលកម្រៃរើងសាសុទ្ធ	២៨	១០.៤៨៣.៨៣៧	៤៣.០៨៨	១១.០២៥.៥៦៩	៤៥.០៦២
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៩	៧.០៥០.៥០៨	២៨.៩៧៨	៤.៩១៤.២១០	២០.០៨៤
ចំណូលប្រតិបត្តិការសរុប		២១៨.៩៩១.១៤២	៩០០.០៥៤	២៣៨.២៤៦.០៥៤	៩៧៣.៧១១
ចំណាយបុគ្គលិក	៣០	(៤៣.៩២១.០៧៦)	(១៨០.៥១៦)	(៣៦.១៤៧.១១៥)	(១៤៧.៧៣៣)
រំលស់ទ្រព្យសកម្មរូបិយ និងទ្រព្យសកម្មអរូបិយ	៣១	(១០.២៨៧.៥៣១)	(៤២.២៨២)	(៩.៦៤២.៨១៧)	(៣៩.៤១០)
ចំណាយប្រតិបត្តិការផ្សេងៗ	៣២	(២១.៤៩២.១៧៣)	(៨៨.៣៣៣)	(២២.០១៩.២២៥)	(៨៩.៩៩៣)
ចំណាយប្រតិបត្តិការសរុប		(៧៥.៧០០.៧៨០)	(៣១១.១៣១)	(៦៧.៨០៩.១៥៧)	(២៧៧.១៣៦)
ចំណេញប្រតិបត្តិការមុនការចុះតម្លៃ		១៤៣.២៩០.៣៦២	៥៨៨.៩២៣	១៧០.៤៣៦.៨៩៧	៦៩៦.៥៧៥
ខាតពីការចុះតម្លៃនៃឧបករណ៍ហិរញ្ញវត្ថុ	៣៣	(២១.៣៨៧.៨៥៧)	(៨៧.៩០៤)	(១១.២៤៤.១៣៤)	(៤៩.៩៥៥)
ចំណេញមុនពន្ធលើប្រាក់ចំណូល		១២១.៩០២.៥០៥	៥០១.០១៩	១៥៩.១៩២.៧៦៣	៦៤៦.៦២០
ចំណាយពន្ធលើប្រាក់ចំណូល	៣៤	(១៩.៦៥០.៧៦៨)	(៨០.៧៦៥)	(៣០.៥៤៣.៣១២)	(១២៤.៨៣១)
ចំណេញក្នុងឆ្នាំ		១០២.២៥១.៧៣៧	៤២០.២៥៤	១២៨.៦៤៩.៤៥១	៥២១.៧៨៩
ចំណូលលម្អិតផ្សេងៗ					
ខ្ទង់ដែលអាចមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុង ចំណេញ-ខាត៖					
ការប្តូររំលស់ប្រតិបត្តិការបរទេស		(៣.៣៤៦.១០៦)	(១៣.៧៥២)	(៦.១៩៨.៦៥៧)	(២៥.៣៣៤)
ខ្ទង់ដែលមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុងចំណេញ-ខាត៖					
បម្រែបម្រួលតម្លៃសម្របនៃការវិនិយោគមូលធនវាស់វែង តាមតម្លៃសម្របក្នុងចំណូលលម្អិតផ្សេងៗ	៨	(២៨១.៦៤១)	(១.១៥៨)	(៨៤៤.៥៣៦)	(៣.៤៥២)
ការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក	២០	-	-	(១៦៤.៤៨៩)	(៦៧២)
ពន្ធពន្យារលើការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍ បុគ្គលិក		-	-	៣២.៨៩៨	១៣៤
អតិថិជនកាតាវាយតម្លៃឡើងវិញចំពោះដីធ្លី និងអគារ	១០	-	-	៨៧.១០៣.៦៥១	៣៥៥.៩៩៣
ពន្ធពន្យារលើអតិថិជនកាតាវាយតម្លៃឡើងវិញ		-	-	(១១.៦២៧.៩៨៧)	(៤៧.៥២៤)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(៤០.៣៣២)	-	៤៨.៣២៥
ចំណូលលម្អិតផ្សេងៗក្នុងឆ្នាំ		(៣.៦៦៧.៧៨៧)	(៥៥.២៤២)	៦៨.៣០០.៨៨០	៣២៧.៤៧០
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ		៩៨.៦២៣.៩៥០	៣៦៥.០១២	១៩៦.៩៥០.៣៣១	៨៨៣.២៥៩
ចំណេញរបស់៖					
ម្ចាស់ក្រុមហ៊ុនរួម		១០០.៦២៧.៨៨៦	៤១៣.៥៨០	១២៨.៧៧៩.៦៤៣	៥២៦.៣២១
អប្បបរមាភាគកម្ម		១.៦២៣.៨៥១	៦.៦៧៤	(១៣០.១៩២)	(៥៣២)
ចំណូលលម្អិតសរុបរបស់៖					
ម្ចាស់ធនាគារ		៩៧.៨៧១.៥៣៣	៣៦១.៩១៩	២០០.៧៧៣.៩៨០	៨៦៨.៨៨៦
អប្បបរមាភាគកម្ម		៧៥២.៤៥៧	៣.០៩៣	(៣.៨២៣.៦៤៩)	(១៥.៦២៧)

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

ការបំប្លែងត្រូវបញ្ជីស្រុម

	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប		អប្បបរមាគណនេយ្យ		មូលធនសរុប	
	ដំបូង	ចុងឆ្នាំ	ដំបូង	ចុងឆ្នាំ	ដំបូង	ចុងឆ្នាំ	ដំបូង	ចុងឆ្នាំ	ដំបូង	ចុងឆ្នាំ	ដំបូង	ចុងឆ្នាំ
សមុប្បទានថ្ងៃទី០១ ខែមករា ឆ្នាំ២០២២	៥៨០.០០០.០០០	២.៣២០.០០០	១៣៥.៦៥៦.៤១៩	៤៧៩.៦៦៤	២៤៨.២២៤.១៣៤	១.០៦៧.៩៧២	៤៧៤.៧៧៩.៦៤៣	១២៤.៧៧៩.៦៤៣	៤៧៤.៧៧៩.៦៤៣	១២.៥២៤.៤៤៩	៤៩៧.៣០៤.០៩២	៤០១.៤៦២.៦២២
ចំណេញក្នុងឆ្នាំ	-	-	-	-	១២៤.៧៧៩.៦៤៣	៤២៦.៣២១	-	-	-	-	-	-
ចំណូលលម្អិតផ្សេងៗ	-	-	-	-	-	-	-	-	-	-	-	-
បម្រែបម្រួលតម្លៃសម្រាប់ការបំប្លែង FVOCI	-	-	(៤៤៤.៤៣៦)	(៣.៤៥២)	-	-	(៤៤៤.៤៣៦)	-	-	-	-	(៣.៤៥២)
ការវាស់វែងឡើងវិញចំពោះអន្តរកាល បុគ្គលិក	-	-	-	-	(១៦៤.៤៤៩)	(៦៧២)	(១៦៤.៤៤៩)	-	-	-	-	(៦៧២)
ពន្ធពន្យារលើការវាស់វែងឡើងវិញចំពោះអត្ត ប្រយោជន៍បុគ្គលិក	-	-	-	-	៣២.៤៤៤	១៣៤	៣២.៤៤៤	-	-	-	-	១៣៤
អតិថិជនការវាយតម្លៃឡើងវិញលើក និងអគារ	-	-	-	-	-	-	-	-	-	-	-	-
ពន្ធពន្យារលើអតិថិជនការវាយតម្លៃឡើងវិញ	-	-	(១១.៦២៧.៩៥៧)	(៤៧.៥២៤)	-	-	(១១.៦២៧.៩៥៧)	-	-	-	-	(១១.៦២៧.៩៥៧)
ការប្តូររបស់ប្រតិបត្តិការបរទេស	-	-	(២.៥០៥.២០០)	(១០.៦៣៩)	-	-	(២.៥០៥.២០០)	-	-	-	-	(២.៥០៥.២០០)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	-	-	-	-	-	-	-	-	-
ចំណូលលម្អិតសរុបឆ្នាំ	-	-	៧២.១២៤.៥២៤	៣៤២.៦៤១	១២៤.៦៤៤.០៥២	៤២៤.៧៧២	២០០.៧៧៧.៤៤៤	៤៦៤.៤៦៤	(៣.៤៤៤.៤៤៤)	(១៥.២០៤)	១៤៦.៤៤៤.៣៣១	៤៤៣.២៤៩
ប្រតិបត្តិការប្តូរមូលធនរួមរៀងរាល់ឆ្នាំ												
ភាគលាភសាច់ប្រាក់ផ្ទេរដើមទុន	៧០.០០០.០០០	២៤០.០០០	-	-	(៧០.០០០.០០០)	(២៤០.០០០)	-	-	-	-	-	-
ប្តូរពីប្រាក់ចំណេញរក្សាទុកទៅជាទុនបម្រុង តាមផ្ទាល់	-	-	១១.៤៤០.៣៣០	៤៤.៣៩១	(១១.៤៤០.៣៣០)	(៤៤.៣៩១)	-	-	-	-	-	-
ធ្វើអតិថិជនការវាយតម្លៃឡើងវិញទៅ ប្រាក់ចំណេញរក្សាទុក	-	-	(៤៤៣.៣៣០)	(១.៤៤៣)	៤៤៣.៣៣០	១.៤៤៣	-	-	-	-	-	-
ពន្ធពន្យារលើអតិថិជនការវាយតម្លៃឡើងវិញ ទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១១៣.៣៣៣)	(៤៦៣)	១១៣.៣៣៣	៤៦៣	-	-	-	-	-	-
ទុនបម្រុងតាមច្បាប់ប្រទេសខ្មែរ	-	-	-	-	៦៤.៤៣៦	២៤២	៦៤.៤៣៦	-	-	-	-	-
ប្រតិបត្តិការប្តូរមូលធនសរុប	៧០.០០០.០០០	២៤០.០០០	១១.២៧៧.៦៦៧	៤២.០៧៧	(៤១.២០៤.៣៣១)	(៣៦៤.៧៤៣)	៦៤.៤៣៦	៦៤.៤៣៦	(៦៤.៤៣៦)	(២៤២)	១៤៦.៤៤៤.៣៣១	៤៤៣.២៤៩
សមុប្បទានថ្ងៃទី៣១ ខែ ធ្នូ ឆ្នាំ២០២៣	៦៤០.០០០.០០០	២.៦៦០.០០០	២១៦.០៨១.៤១៤	៥២១.៧៤១	៣០៤.៦៦៤.៤៤៤	១.៤៩៤.៧៤៤	១.៣៧៧.៧៧៧	១.៣៧៧.៧៧៧	៤៦៤.៤៦៤	៣៤.៤៣៤	១.៤៦៤.៦៤៤.៣៣១	៤៤៣.២៤៩

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែក៖ ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

ជំរឿនសម្រាប់ប្រតិបត្តិការ

សម្រាប់ប្រតិបត្តិការ	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប		អប្បបរមាភារកម្ម		មូលធនសរុប	
	អំណាចការណ៍	ពានរង្វៀល	អំណាចការណ៍	ពានរង្វៀល	អំណាចការណ៍	ពានរង្វៀល	អំណាចការណ៍	ពានរង្វៀល	អំណាចការណ៍	ពានរង្វៀល	អំណាចការណ៍	ពានរង្វៀល
សម្រាប់ប្រតិបត្តិការ ០១ ខែ មករា ឆ្នាំ ២០២៣	៦៥០.០០០.០០០	២.៦០០.០០០	២១៥.០៥៦.៤១៤	៥៦៨.៣៨០	៣០៥.៦៦៨.៤៥៥	១.២៦៧.៥៦២	១.១៧៤.៧២៤.៥៦៥	១០០.៦២៧.៤៨៦	៤៨៣.៤៨០	៤៨៣.៤៨០	១០០.៦២៧.៤៨៦	៤៨៣.៤៨០
ចំណេញក្នុងឆ្នាំ	-	-	-	-	១០០.៦២៧.៤៨៦	៤១៣.៤៨០	១០០.៦២៧.៤៨៦	៤១៣.៤៨០	១០០.៦២៧.៤៨៦	៤១៣.៤៨០	១០០.៦២៧.៤៨៦	៤១៣.៤៨០
ចំណូលលម្អិតផ្សេងៗ	-	-	-	-	-	-	-	-	-	-	-	-
បម្រែបម្រួលតម្លៃសម្រាប់ការវិនិយោគ FVOCI	-	-	(២៨១.៦៤១)	(១១៥៨)	-	-	(២៨១.៦៤១)	(១១៥៨)	-	-	(២៨១.៦៤១)	(១១៥៨)
ការប្តូរសរុបតម្លៃសម្រាប់ការវិនិយោគ	-	-	(២៨១.៦៤១)	(១១៥៨)	-	-	(២៨១.៦៤១)	(១១៥៨)	-	-	(២៨១.៦៤១)	(១១៥៨)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	(៤០.០៣៨)	-	-	-	(៤០.០៣៨)	-	-	-	(៤០.០៣៨)
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	(២៨១.៦៤១)	(៤១.០៧៦)	១០០.៦២៧.៤៨៦	៤១៣.៤៨០	១០០.៦២៧.៤៨៦	៤១៣.៤៨០	១០០.៦២៧.៤៨៦	៤១៣.៤៨០	១០០.៦២៧.៤៨៦	៤១៣.៤៨០

ប្រតិបត្តិការជាមួយមូលដ្ឋានប្រតិបត្តិការ

ភាគលាភជាសាច់ប្រាក់ប្តូរទៅដើមទុន	១០០.០០០.០០០	៤០០.០០០	-	-	(១០០.០០០.០០០)	(៤០០.០០០)	-	-	-	-	-	-
ផ្ទេរទុនបម្រុងតាមច្បាប់ទៅប្រាក់ចំណេញរក្សាទុក	-	-	(២.៨២០.១១៦)	(១១៥៤១)	២.៨២០.១១៦	១១៥៤១	-	-	-	-	-	-
ផ្ទេរពីការកែតម្រូវតម្លៃសម្រាប់ការវិនិយោគ	-	-	(១.០១២.២៧៥)	(៤១៦០)	១.០១២.២៧៥	៤១៦០	-	-	-	-	-	-
ពន្ធនានាដែលបានប្តូរទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១៤៤.៤៤៧)	(៤៤៤)	១៤៤.៤៤៧	៤៤៤	-	-	-	-	-	-
ទុនបម្រុងតាមច្បាប់ប្រែប្រួលសរុប	-	-	-	-	៤៨.១៨៦	២៣៥	៤៨.១៨៦	២៣៥	៤៨,១៨៦	២៣៥	៤៨,១៨៦	២៣៥
ប្រតិបត្តិការជាមួយមូលដ្ឋានប្រតិបត្តិការសរុប	១០០.០០០.០០០	៤០០.០០០	(៣.៩៧៦.៤៥២)	(១៦.០៧៨)	(៥៥.៥៦៤.៤២២)	(៣៨៣.៤១៦)	៤៨,១៨៦	២៣៥	(៥៥,១៨៦)	(២៣៥)	៤៨,១៨៦	២៣៥
សម្រាប់ប្រតិបត្តិការ ០១ ខែ មករា ឆ្នាំ ២០២៣	៧៥០.០០០.០០០	៣.០០០.០០០	២១២.៣៧៧.១៦៥	៥០០.៦៦៨	៣១០.៣៣១.៤១៥	១.២៦៧.៥៦២	១.២៧៤.៧២៤.៥៦៥	១០០.៦២៧.៤៨៦	៤៨៣.៤៨០	៤៨៣.៤៨០	១០០.៦២៧.៤៨៦	៤៨៣.៤៨០

កំណត់សម្គាល់ដែលពាក់ព័ន្ធនឹងរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែក៖ ១

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍លំហូរសាច់ប្រាក់រួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

	កំណត់ សម្គាល់	២០២៣		២០២២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់ពីប្រតិបត្តិការ	៣៦.ក	៤៣.៤០០.៤៦៩	១៧៨.៣៧៦	៧៩.៦១៥.៥៥១	៣២៥.៣៨៩
ការប្រាក់បានទទួល		៤១៦.១៦៦.១៣៤	១.៧១០.៤៤៣	៤០២.០៤៦.៤៤៨	១.៦៤៣.១៦៤
ការប្រាក់បានបង់		(២២០.៩៤៦.៩៨១)	(៩០៨.០៩២)	(២០៤.៩៦២.៧៦០)	(៨៣៧.៦៨៣)
ពន្ធលើប្រាក់ចំណូលបានបង់	២១	(២៥.៩៧៦.៩២៧)	(១០៦.៧៦៥)	(២៦.៥២៦.៩៧០)	(១០៨.៤១៦)
ការទូទាត់អត្ថប្រយោជន៍បុគ្គលិក	២០	(៨៨៩.៦៣៤)	(៣.៦៥៦)	(១.២០៦.១៧៥)	(៤.៩៣០)
សាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ		២១១.៧៥៣.០៦១	៨៧០.៣០៦	២៤៨.៩៦៦.០៩៤	១.០១៧.៥២៤
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ប្រាក់តម្កល់ធានាលើដើមទុន		(១០.០០៧.៥៣៩)	(៤១.១៣១)	(៦.៩៨៩.៤៩៣)	(២៨.៥៦៦)
ការទូទាត់សម្រាប់មូលបត្រវិនិយោគ		(៨.៩៦៦.៤៥៦)	(៣៦.៨៥២)	(៥៥.១២៧.២១០)	(២២៥.៣០៥)
សាច់ប្រាក់បានពីឧបករណ៍មូលធន		៨៨.២១២	៣៦៣	៧.៥៤៧	៣១
ការទិញទ្រព្យសម្បត្តិវិនិយោគ		(១.១៨៤.២៦៧)	(៤.៨៦៧)	(១.៦៤៥.១៣២)	(៦.៧២៤)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ		(៨.៣០៥.៩០៣)	(៣៤.១៣៧)	(៥.៧៩០.៧៣៧)	(២៣.៥០៣)
ការទិញទ្រព្យសកម្មអរូបី		(១២៩.៤៤០)	(៥៣២)	(៦៦៨.៣៨៤)	(២.៧៣២)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		៧៦២.០១៧	៣.១៣២	១២១.២២៥	៤៩៥
ការប្តូរបស់ប្រតិបត្តិការបរទេស		(៣.៣៨៩.២១២)	(១៣.៩៣០)	(៦.០៥៤.៧៣៧)	(២៤.៧៤៦)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពវិនិយោគ		(៣១.១៣២.៥៨៨)	(១២៧.៩៥៤)	(៧៦.១០៦.៩៣៥)	(៣១១.០៥០)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការបោះផ្សាយភាគហ៊ុន	២៦	១០០.០០០.០០០	៤០០.០០០	៧០.០០០.០០០	២៨០.០០០
ភាគលាភបង់ឱ្យភាគទុនិកធនាគារ	២៦	(១០០.០០០.០០០)	(៤០០.០០០)	(៧០.០០០.០០០)	(២៨០.០០០)
សាច់ប្រាក់បានពីប្រាក់កម្ចី	១៩	៩៧.១៦១.២៦៥	៣៩៩.៣៣៣	១៣២.២៥០.៩៥០	៥៤០.៥១០
ការទូទាត់សងប្រាក់កម្ចី	១៩	(១០១.០៧៦.៦៩១)	(៤១៥.៤២៥)	(១៨៧.៨៩៣.៨៤៤)	(៧៦៧.៩២២)
សាច់ប្រាក់បានពីចំណូលបន្ទាប់បន្សំ	២៣	១៣.០០០.០០០	៥៣.៤៣០	១៧.០០០.០០០	៦៩.៤៧៩
ការទូទាត់សងចំណូលបន្ទាប់បន្សំ	២៣	(២២.០០០.០០០)	(៩០.៤២០)	(៣២.០០០.០០០)	(១៣០.៧៨៤)
ការទូទាត់ភតិសន្យាជាប្រាក់ដើម	១២	(៧.៧៦៥.៧៩២)	(៣១.៩១៧)	(១.៩២៩.៦៧៣)	(៧.៨៨៧)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពហិរញ្ញប្បទាន		(២០.៦៨១.២១៨)	(៨៨.៩៩៩)	(៧២.៥៧២.៥៧៧)	(២៩៦.៦០៤)
កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ		១៥៩.៩៧៥.២៥៥	៦៥៧.៣៥៣	១០០.២៨៦.៥៨២	៤០៩.៨៧០
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដើមឆ្នាំ		១.៧៧៩.៥១១.៥៣៨	៧.៣២៦.២៤៩	១.៦៧៩.២២៤.៩៥៦	៦.៨៤១.១៦២
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(៦០.៩៤៦)	-	៧៥.២១៧
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដំណាច់ឆ្នាំ	៣៥	១.៩៣៩.៤៨៦.៧៩៣	៧.៩២៦.៦៥៦	១.៧៧៩.៥១១.៥៣៨	៧.៣២៦.២៤៩

សកម្មភាពវិនិយោគមិនមែនសាច់ប្រាក់ គឺការប្តូរបស់ប្រតិបត្តិការបរទេស និងទ្រព្យសម្បត្តិវិនិយោគ ដែលត្រូវបានលាតត្រដាងនៅក្នុងកំណត់សម្គាល់ (កំណត់សម្គាល់ ១១)។ សកម្មភាពហិរញ្ញប្បទានមិនមែនសាច់ប្រាក់ ត្រូវបានលាតត្រដាងក្នុងកំណត់សម្គាល់ផ្សេង គឺទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់ និងចំណូលភតិសន្យា (កំណត់សម្គាល់ ១២)។

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍ស្ថានភាពហិរញ្ញវត្ថុដោយឡែក

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

	កំណត់ សម្គាល់	២០២៣		២០២២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	៣២៤.៩១៥.៦០៨	១.៣២៧.២៨០	៣២៩.២១១.៨៦១	១.៣៥៥.៣៦៥
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារផ្សេងៗ	៥	៩៦៣.៤៣៣.៨៦៦	៣.៩៣៥.៦២៧	៦៤១.៤៩៦.៣១៩	២.៦៤១.០៤០
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារកណ្តាល	៦	៩៤៩.៦០៥.៦៨៤	៣.៨៧៩.១៣៩	១.០១០.៩៤១.៣៩៧	៤.១៦២.០៤៦
ឥណទាន និងបុរេប្រទានអតិថិជន	៧	៤.៨៤៩.៩៣០.៤០២	១៩.៨១១.៩៦៦	៤.៨១៧.៩៦២.១២០	១៩.៨៣៥.៥៥០
មូលបត្រវិនិយោគ	៨	៥៩.៦៤៧.៤៦៥	២៤៣.៦៦០	៥០.៧៧៦.៨៧៥	២០៩.០៤៨
ប្រាក់បញ្ញើតាមច្បាប់នៅធនាគារកណ្តាល	៩	៤៧៤.០៨៨.៣២៦	១.៩៣៦.៦៥១	៤៥៣.៣៥៧.៩៣៨	១.៨៦៦.៤៧៥
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	១៦៥.៩៩៩.៥៦៦	៦៧៨.១០៨	១៦៥.១៧៦.៨០៦	៦៨០.០៣៣
ទ្រព្យសម្បត្តិវិនិយោគ	១១	១០.៧០១.២៥៥	៤៣.៧១៥	៧.៦៧៥.១៣២	៣១.៥៩៩
ទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់	១២	២៨.១៩៨.៦៩៨	១១៥.១៩២	២១.៦៤១.៧៧៦	៨៩.០៩៩
ទ្រព្យសកម្មអរូបី	១៣	១.១៥៨.២២៧	៤.៧៣១	១.៥៣៥.៩៤៣	៦.៣២៣
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ	១៤	៣៩.០០៥.៨៨០	១៥៩.៣៣៩	៣៩.០០៥.៨៨០	១៦០.៥៨៧
ទ្រព្យសកម្មផ្សេងៗ	១៦	១០៣.៩៨៨.៥៨៨	៤២៤.៧៩៣	៩៥.១៥៨.៦៧៧	៣៩១.៩៣៣
ទ្រព្យសកម្មសរុប		៧.៩៧០.៦៧៣.៥៦៩	៣២.៥៦០.២០១	៧.៦៣៣.៩៨០.៧២៤	៣១.៤២៩.០៩៨
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ និងគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងៗ	១៧	៣៧៤.៨៤៤.០៥២	១.៥៣១.២៣៨	៣០២.៧៧១.០១៨	១.២៤៦.៥០៨
ប្រាក់បញ្ញើរបស់អតិថិជន	១៨	៥.៨៤៤.៦៧១.២១១	២៣.៨៧៥.៤៨២	៥.៦៧៣.៦០៨.៦០២	២៣.៣៥៨.២៤៧
ប្រាក់កម្ចី	១៩	២៩១.៦៨៥.៥៣២	១.១៩១.៥៣៥	២៩៦.៤២១.០១៨	១.២២០.៣៦៥
បំណុលកតិសន្យា	១២	២១.៦៦៥.៩៧១	៨៨.៥០៥	១៩.៨៤០.៦៥៣	៨១.៦៤៤
អត្ថប្រយោជន៍បុគ្គលិក	២០	៧.៧១៩.០៨៩	៣១.៥៣២	៨.១៧៨.០៧២	៣៣.៦៦៩
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងឆ្នាំ	២១	១៨.៩១២.៤២៣	៧៧.២៥៧	២៥.៨០៥.៤៦៨	១០៦.២៤១
ពន្ធពន្យារជាបំណុល - សុទ្ធ	១៥	៦.៧៩៦.៨១៤	២៧.៧៦៥	៦.២៤១.៤៣៧	២៥.៦៩៦
បំណុលផ្សេងៗ	២២	៤៤.៣៩៦.៦៧០	១៨១.៣៦១	២៨.៨៩៥.៨១៩	១១៨.៩៦៨
បំណុលបន្ទាប់បន្សំ	២៣	៨១.៥៤៨.០២០	៣៣៣.១២៤	៩០.៥៣៩.៧៣៨	៣៧២.៧៥២
បំណុលសរុប		៦.៦៩២.២៣៩.៧៨២	២៧.៣៣៧.៧៩៩	៦.៤៥២.៣០២.៨២៥	២៦.៥៦៤.១៣០
មូលធន					
ដើមទុន	២៤	៧៥០.០០០.០០០	៣.០០០.០០០	៦៥០.០០០.០០០	២.៦០០.០០០
ទុនបម្រុង	២៥	២២២.៣២៨.៩០៧	៩៤១.៥៥៨	២២៦.៣០៥.៧៩៩	៩៩៨.១៣៥
ចំណេញរក្សាទុក		៣០៦.១០៤.៨៨០	១.២៨០.៨៤៤	៣០៥.៣៧២.១០០	១.២៦៦.៨៣៣
មូលធនសរុប		១.២៦៤.៤៣៣.៧៨៧	៥.២២២.៤០២	១.១៨១.៦៧៧.៨៩៩	៤.៨៦៤.៩៦៨
បំណុល និងមូលធនសរុប		៧.៩៧០.៦៧៣.៥៦៩	៣២.៥៦០.២០១	៧.៦៣៣.៩៨០.៧២៤	៣១.៤២៩.០៩៨

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ

របាយការណ៍ចំណេញ-ខាត និងលទ្ធផលលម្អិតផ្សេងៗដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

	កំណត់សម្គាល់	២០២៣		២០២២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៧	៤៥៨.៧២០.២៣៤	១.៨៨៥.៣៤០	៤៣៦.៩៦១.៤៣៣	១.៧៨៥.៨៦១
ចំណាយការប្រាក់	២៧	(២៦០.៩៦២.២៨៩)	(១.០៧២.៥៥៥)	(២១៦.២១៨.៦៤២)	(៨៨៣.៦៨៦)
ចំណូលការប្រាក់សុទ្ធ	២៧	១៩៧.៧៥៧.៩៤៥	៨១២.៧៨៥	២២០.៧៤២.៧៩១	៩០២.១៧៥
ចំណូលកម្រៃជើងសារ	២៨	១២.៥៤៨.៩៥២	៥១.៥៧៦	១៣.៦៩៥.៧១៥	៥៥.៩៧៤
ចំណាយកម្រៃជើងសារ	២៨	(២.១២៩.៧៥១)	(៨.៧៥៣)	(២.៧០៨.៩០៥)	(១១.០៧១)
ចំណូលកម្រៃជើងសារសុទ្ធ	២៨	១០.៤១៩.២០១	៤២.៨២៣	១០.៩៨៦.៨១០	៤៤.៩០៣
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៩	៤.៩២៣.២៩៥	២០.២៣៥	៥.៥២៥.០៨៩	២២.៥៨១
ចំណូលប្រតិបត្តិការសរុប		២១៣.១០០.៤៤១	៨៧៥.៨៤៣	២៣៧.២៥៤.៦៩០	៩៦៩.៦៥៩
ចំណាយបុគ្គលិក	៣០	(៤៣.០៣៨.៣៦៨)	(១៧៦.៨៨៨)	(៣៥.៤៣០.៨៤៨)	(១៤៤.៨០៦)
រំលស់ទ្រព្យសកម្មរូបិយ និងទ្រព្យសកម្មអរូបិយ	៣១	(១០.២៤៩.៥៤១)	(៤២.១២៦)	(៩.៦០០.៦៤៣)	(៣៩.២៣៨)
ចំណាយប្រតិបត្តិការផ្សេងៗ	៣២	(២១.១៧០.០១៨)	(៨៧.០០៩)	(២១.៦៩៦.៣៣៨)	(៨៨.៦៧៣)
ចំណាយប្រតិបត្តិការសរុប		(៧៤.៤៥៧.៩២៧)	(៣០៦.០២៣)	(៦៦.៧២៧.៨២៩)	(២៧២.៧១៧)
ចំណេញប្រតិបត្តិការមុនការថយចុះតម្លៃ		១៣៨.៦៤២.៥១៤	៥៦៩.៨២០	១៧០.៥២៦.៨៦១	៦៩៦.៩៤២
ខាតពីការថយចុះតម្លៃនៃឧបករណ៍ហិរញ្ញវត្ថុ	៣៣	(២២.៣២៤.៧៩៨)	(៩១.៧៥៥)	(១១.៣០៦.១៤៤)	(៤៦.២០៨)
ចំណេញមុនពន្ធលើប្រាក់ចំណូល		១១៦.៣១៧.៧១៦	៤៧៨.០៦៥	១៥៩.២២០.៧១៧	៦៥០.៧៣៤
ចំណាយពន្ធលើប្រាក់ចំណូល	៣៤	១៩.៥៦១.៨២៨	(៨០.៣៩៩)	(៣០.៤៧៣.២៨៨)	(១២៤.៥៤៤)
ចំណេញក្នុងឆ្នាំ		៩៦.៧៥៥.៨៨៨	៣៩៧.៦៦៦	១២៨.៧៤៧.៤២៩	៥២៦.១៩០
ចំណូលលម្អិតផ្សេងៗ					
ខ្ទង់ដែលមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុងចំណេញ-ខាត៖					
ការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក	២០	-	-	(១៦៤.៤៨៩)	(៦៧២)
ពន្ធពន្យាររលីការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក		-	-	៣២.៨៩៨	១៣៤
អតិរេកពីការវាយតម្លៃឡើងវិញចំពោះដីធ្លី និងអគារ	១០	-	-	៨៧.១០៣.៦៥១	៣៥៥.៩៩៣
ពន្ធពន្យាររលីអតិរេកពីការវាយតម្លៃឡើងវិញ		-	-	(១១.៦២៧.៩៨៧)	(៤៧.៥២៤)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(៤០.២៣២)	-	៤៨.១៦០
ចំណូលលម្អិតផ្សេងៗក្នុងឆ្នាំ		-	(៤០.២៣២)	៧៥.៣៤៤.០៧៣	៣៥៦.០៩១
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ		៩៦.៧៥៥.៨៨៨	៣៥៧.៤៣៤	២០៤.០៩១.៥០២	៨៨២.២៨១
ចំណេញរបស់៖					
ម្ចាស់ក្រុមហ៊ុនរួម		៩៦.៧៥៥.៨៨៨	៣៥៧.៦៦៦	១២៨.៧៤៧.៤២៩	៥២៦.១៩០
ចំណូលលម្អិតសរុបរបស់៖					
ម្ចាស់ធនាគារ		៩៦.៧៥៥.៨៨៨	៣៥៧.៤៣៤	២០៤.០៩១.៥០២	៨៨២.២៨១

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

ការបំប្លែងសម្ភារធនាគារ

	ដើមទុន		មុនប្រុង		ចំណេញរក្សាទុក		សរុប	
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០២២	៥៨០.០០០.០០០	២.៣២០.០០០	១៣៩.៥៥៦.៤៦៤	៥៥៥.៤៣១	២៥៤.០២៥.៩២៥	១.០៦៧.២៥៦	៥៧៧.៥៨៦.៣៥៧	៣.៥៨២.៦៨៧
ចំណេញក្នុងឆ្នាំ	-	-	-	-	១២៨.៧៤៧.៤២៥	៥២៦.១៩០	១២៨.៧៤៧.៤២៥	៥២៦.១៩០
ចំណូលលម្អិតផ្សេងៗ	-	-	-	-	-	-	-	-
ការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក	-	-	-	-	(១៦៤.៤៥៥)	(៦៧២)	(១៦៤.៤៥៥)	(៦៧២)
ពន្ធពន្យារពីការវាស់វែងឡើងវិញចំពោះអត្ថប្រយោជន៍បុគ្គលិក	-	-	-	-	៣២.៤៥៥	១៣៤	៣២.៤៥៥	១៣៤
អតិរេកការវាយតម្លៃឡើងវិញលើដី និងអគារ	-	-	៨៧.១០៣.៦៥១	៣៥៥.៥៥៣	-	-	៨៧.១០៣.៦៥១	៣៥៥.៥៥៣
ពន្ធពន្យារលើអតិរេកពីការវាយតម្លៃឡើងវិញ	-	-	(១១.៦២៧.៥៨៧)	(៤៧.៥២៤)	-	-	(១១.៦២៧.៥៨៧)	(៤៧.៥២៤)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	៤៨.១៦០	-	-	-	៤៨.១៦០
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	៧៥.៤៧៥.៦៦៤	៣៥៦.៦២៥	១២៨.៦១៥.៨៣៥	៥២៥.៦៥២	២០៤.០៩១.៥០២	៨៨២.២៨១
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន								
ភាគលាភជាសាច់ប្រាក់ផ្ទេរទៅដើមទុន	៧០.០០០.០០០	២៨០.០០០	-	-	(៧០.០០០.០០០)	(២៨០.០០០)	-	-
ផ្ទេរពីប្រាក់ចំណេញរក្សាទុកទៅជាមុនប្រុងតាមច្បាប់	-	-	១១.៤៤០.៣៣០	៤៨.៣៩១	(១១.៤៤០.៣៣០)	(៤៨.៣៩១)	-	-
ផ្ទេរពីអតិរេកពីការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(៤៥៣.៣៣០)	(១.៤៥៣)	៤៥៣.៣៣០	១.៤៥៣	-	-
ពន្ធពន្យារពីអតិរេកពីការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១១.៣៣៣)	(៤៦៣)	១១.៣៣៣	៤៦៣	-	-
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុនសរុប	៧០.០០០.០០០	២៨០.០០០	១១.២៧៧.៦៦៧	៤៦.០៧៥	(៨១.២៧៧.៦៦៧)	(៣២៦.០៧៥)	១.១៨១.៦៧៧.៨៥៥	៤.៨៦៤.៩៦៨
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០២៣	៦៥០.០០០.០០០	២.៦០០.០០០	២២៦.៣០៥.៧៥៥	៥៥៥.១៣៥	៣០៥.៣៧២.១០០	១.២៦៦.៨៣៣	១.១៨១.៦៧៧.៨៥៥	៤.៨៦៤.៩៦៨

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

របាយការណ៍បម្រែបម្រួលមូលធន

	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប	
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី១១ ខែមករា ឆ្នាំ២០២៣	៦៥០.០០០.០០០	២.៦០០.០០០	២២៦.៣០៤.៧៩៩	៩៩៨.១៣៥	៣០៥.៣៧២.១០០	១.២៦៦.៤៣៣	១.១៨១.៦៧៧.៨៩៩	៤.៨៦៤.៩៦៨
ចំណេញក្នុងឆ្នាំ	-	-	-	-	៩៦.៧៥៥.៤៨៨	៣៩៧.៦៦៦	៩៦.៧៥៥.៤៨៨	៣៩៧.៦៦៦
ចំណូលលម្អិតផ្សេងៗ	-	-	-	-	-	-	-	-
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	(៤០.២៣២)	-	-	-	(៤០.២៣២)
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	-	(៤០.២៣២)	៩៦.៧៥៥.៤៨៨	៣៥៧.៤៣៤	៩៦.៧៥៥.៤៨៨	៣៥៧.៤៣៤
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន ៖								
ភាគលាភជាសាច់ប្រាក់ផ្ទេរទៅដើមទុន	១០០.០០០.០០០	៤០០.០០០	-	-	(១០០.០០០.០០០)	(៤០០.០០០)	-	-
ផ្ទេរទុនបម្រុងតាមច្បាប់ទៅប្រាក់ចំណេញរក្សាទុក	-	-	(២.៨២០.១១៦)	(១១.៥៩១)	២.៨២០.១១៦	១១.៥៩១	-	-
ផ្ទេរពីអតិថិភាពិការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១.០១២.២៧៩)	(៤.១៦០)	១.០១២.២៧៩	៤.១៦០	-	-
ពន្ធពន្យារពីអតិថិភាពិការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១៤៤.៤៩៧)	(៥៩៨)	១៤៤.៤៩៧	៥៩៨	-	-
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុនសរុប	១០០.០០០.០០០	៤០០.០០០	(៣.៩៧៦.៨៩២)	(១៦.៣៤៨)	(៩៦.០២៣.១០៨)	(៣៨៣.៦៥៥)	-	-
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០២៣	៧៥០.០០០.០០០	៣.០០០.០០០	២២២.៣២៨.៩០៧	៩៤១.៥៩៨	៣០៦.១០៤.៨៨០	១.២៤០.៤៤៤	១.២៧៨.៤៣៣.៧៨៧	៥.២២២.៤០២

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍លំហូរសាច់ប្រាក់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៣

	កំណត់ សម្គាល់	២០២៣		២០២២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់ពីប្រតិបត្តិការ	៣៦.ក	៥៨.១៦៧.៨០៤	២៣៩.០៦៩	៦៩.៨៦៨.៩២២	២៨៥.៥៥៣
ការប្រាក់បានទទួល		៤១២.៩៦៦.៨០១	១.៦៩៧.២៩៤	៤០០.០៥៣.២៨៥	១.៦៣៥.០១៨
ការប្រាក់បានបង់		(២២១.២០២.៤២០)	(៩០៩.១៤២)	(២០៥.១៧៤.៥០៣)	(៨៣៨.៥៤៨)
ពន្ធលើប្រាក់ចំណូលបានបង់	២១	(២៥.៨៩៩.៤៩៦)	(១០៦.៤៤៧)	(២៦.៤៦៤.៥៧៩)	(១០៨.១៦១)
ការទូទាត់អត្ថប្រយោជន៍បុគ្គលិក	២០	(៨៨៩.៦៣៤)	(៣.៦៥៦)	(១.២០៦.១៧៥)	(៤.៩៣០)
សាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ		២២៣.១៨៣.០៥៥	៩១៧.១១៨	២៣៧.០៧៦.៩៥០	៩៦៨.៩៣២
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ប្រាក់កម្ចីលំដាប់ធានាលើដើមទុន		(១០.០០០.០០០)	(៤១.១០០)	(៧.០០០.០០០)	(២៨.៦០៩)
ការទូទាត់សម្រាប់មូលបត្រវិនិយោគ		(៨.៨២០.៣៤១)	(៣៦.២៥២)	(៥០.៩៧១.៥៨១)	(២០៨.៣២១)
ការទូទាត់សម្រាប់ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ		-	-	(១០.០០០.០០០)	(៤០.៨៧០)
ការទិញទ្រព្យសម្បត្តិវិនិយោគ		(១.១៨៤.២៦៧)	(៤.៨៦៧)	(១.៦៤៥.១៣២)	(៦.៧២៤)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ		(៨.២៨៥.៤០២)	(៣៤.០៥៣)	(៥.៧៤៥.៣១៦)	(២៣.៤៨១)
ការទិញទ្រព្យសកម្មអរូបី		(១២៩.៤៤០)	(៥៣២)	(៦៦៨.៣៩៨)	(២.៧៣២)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		៧៦២.០១៧	៣.១៣២	១២១.២២៥	៤៩៥
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពវិនិយោគ		(២៧.៦៥៧.៤៣៣)	(១១៣.៦៧២)	(៧៥.៩០៩.២០២)	(៣១០.២៤២)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការបោះផ្សាយភាគហ៊ុន	២៦	១០០.០០០.០០០	៤០០.០០០	៧០.០០០.០០០	២៨០.០០០
ភាគលាភបង់ឱ្យភាគទុនិកធនាគារ	២៦	(១០០.០០០.០០០)	(៤០០.០០០)	(៧០.០០០.០០០)	(២៨០.០០០)
សាច់ប្រាក់បានពីប្រាក់កម្ចី	១៩	៩៧.១៦១.២៦៥	៣៩៩.៣៣៣	១៣២.២៥០.៩៥០	៥៤០.៥១០
ការទូទាត់សងប្រាក់កម្ចី	១៩	(១០១.០៥៧.០០៨)	(៤១៥.៣៤៤)	(១៨៧.៨៩៣.៨៤៤)	(៧៦៧.៩២២)
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ	២៣	១៣.០០០.០០០	៥៣.៤៣០	១៧.០០០.០០០	៦៩.៤៧៩
ការទូទាត់សងបំណុលបន្ទាប់បន្សំ	២៣	(២២.០០០.០០០)	(៩០.៤២០)	(៣២.០០០.០០០)	(១៣០.៧៨៤)
ការទូទាត់ភតិសន្យាជាប្រាក់ដើម	១២	(៧.៧៦៥.៧៩២)	(៣១.៩១៧)	(១.៩២៩.៦៧៣)	(៧.៨៨៧)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពហិរញ្ញប្បទាន		(២០.៦៦១.៥៣៥)	(៨៤.៩១៨)	(៧២.៥៧២.៥៧៧)	(២៩៦.៦០៤)
កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ		១៧៤.៨២៥.០៨៧	៧១៨.៥២៨	៨៨.៥៥៥.១៧១	៣៦២.០៨៦
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដើមឆ្នាំ		១.៧៦៨.៨៨០.១៥១	៧.២៥២.៤៧៩	១.៦៨០.២៨៤.៩៨០	៦.៨៤៥.៤៨១
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(៦០.៩៧៤)	-	៧៤.៩១២
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដំណាច់ឆ្នាំ	៣៥	១.៩៤៣.៧០៥.២៣៨	៧.៩៤០.០៣៣	១.៧៦៨.៨៨០.១៥១	៧.២៨៦.៤៧៥

សកម្មភាពវិនិយោគមិនមែនសាច់ប្រាក់ ដែលត្រូវបានលាតត្រដាងនៅក្នុងកំណត់សម្គាល់ ទ្រព្យសម្បត្តិវិនិយោគ (កំណត់សម្គាល់ ១១)។

សកម្មភាពហិរញ្ញប្បទានមិនមែនសាច់ប្រាក់ ត្រូវបានលាតត្រដាងក្នុងកំណត់សម្គាល់ផ្សេង គឺទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់ និងបំណុលភតិសន្យា (កំណត់សម្គាល់ ១២)។

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

加華銀行

合併資產負債表

2023年 12月 31日

	備註	2023		2022	
		美元	百萬東幣	美元	百萬東幣
資產					
現金	4	325,482,042	1,329,594	330,255,669	1,359,663
存放其他銀行款項	5	966,049,780	3,946,313	637,084,445	2,622,877
存放中央銀行款項	6	960,210,241	3,922,459	1,027,846,961	4,231,646
客戶貸款及預付款	7	4,866,069,063	19,877,892	4,833,641,996	19,900,104
證券投資	8	65,024,487	265,625	56,377,635	232,107
中央銀行法定存款	9	475,337,283	1,941,753	454,461,193	1,871,017
物業和設備	10	165,953,717	677,921	165,104,407	679,735
物業投資	11	10,701,255	43,715	7,675,132	31,599
使用權資產	12	28,198,698	115,192	21,641,776	89,099
無形資產	13	1,159,287	4,736	1,537,936	6,332
其他資產	16	107,681,919	439,881	97,024,396	399,449
資產總額		7,971,867,772	32,565,081	7,632,651,546	31,423,628
負債及權益					
負債					
其他銀行和金融機構存款	17	374,819,850	1,531,139	302,746,829	1,246,409
客戶存款	18	5,841,618,173	23,863,010	5,669,928,444	23,343,095
借款	19	291,733,252	1,191,730	296,499,716	1,220,689
租賃負債	12	21,665,971	88,505	19,840,653	81,684
員工福利	20	7,740,285	31,619	8,193,038	33,731
本期所得稅負債	21	18,979,609	77,532	25,860,633	106,468
遞延所得稅負債—淨額	15	6,768,209	27,648	6,213,344	25,583
其他負債	22	45,013,270	183,881	29,472,008	121,336
次級債務	23	81,548,020	333,124	90,539,738	372,752
負債總額		6,689,886,639	27,328,188	6,449,294,403	26,551,747
權益					
資本	24	750,000,000	3,000,000	650,000,000	2,600,000
儲備金	25	212,323,169	900,668	219,056,414	968,380
保留盈餘		310,331,419	1,298,126	305,668,455	1,267,962
歸屬銀行股東權益		1,272,654,588	5,198,794	1,174,724,869	4,836,342
非控制權益		9,326,545	38,099	8,632,274	35,539
權益總額		1,281,981,133	5,236,893	1,183,357,143	4,871,881
負債及權益總額		7,971,867,772	32,565,081	7,632,651,546	31,423,628

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

2023年12月31日

	備註	2023		2022	
		美元	百萬東幣	美元	百萬東幣
利息收入	27	462,151,322	1,899,442	438,275,846	1,791,233
利息支出	27	(260,694,525)	(1,071,454)	(215,969,571)	(882,668)
淨利息收入	27	201,456,797	827,988	222,306,275	908,565
手續費及佣金收入	28	12,624,933	51,888	13,746,676	56,183
手續費及佣金支出	28	(2,141,096)	(8,800)	(2,721,107)	(11,121)
淨手續費及佣金收入	28	10,483,837	43,088	11,025,569	45,062
其他營業收入	29	7,050,508	28,978	4,914,210	20,084
營業收入合計		218,991,142	900,054	238,246,054	973,711
人事費用	30	(43,921,076)	(180,516)	(36,147,115)	(147,733)
折舊及攤銷費用	31	(10,287,531)	(42,282)	(9,642,817)	(39,410)
其他營業費用	32	(21,492,173)	(88,333)	(22,019,225)	(89,993)
營業費用合計		(75,700,780)	(311,131)	(67,809,157)	(277,136)
減值前營業毛利		143,290,362	588,923	170,436,897	696,575
金融工具減值虧損	33	(21,387,857)	(87,904)	(11,244,134)	(45,955)
稅前淨利		121,902,505	501,019	159,192,763	650,620
所得稅費用	34	(19,650,768)	(80,765)	(30,543,312)	(124,831)
年度利潤		102,251,737	420,254	128,649,451	525,789
其他綜合損益					
可重分類進損益的項目					
換算海外業務		(3,346,106)	(13,752)	(6,198,657)	(25,334)
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	(281,641)	(1,158)	(844,536)	(3,452)
員工福利的覆算	20	-	-	(164,489)	(672)
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)
貨幣換算差額		-	(40,332)	-	48,325
年度其他綜合損益		(3,627,747)	(55,242)	68,300,880	327,470
年度綜合損益總額		98,623,990	365,012	196,950,331	853,259
利潤歸屬於：					
集團所有者		100,627,886	413,580	128,779,643	526,321
非控制權益		1,623,851	6,674	(130,192)	(532)
綜合損益總額歸屬於：					
集團所有者		97,871,533	361,919	200,773,980	868,886
非控制權益		752,457	3,093	(3,823,649)	(15,627)

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

2023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日餘額	580,000,000	2,320,000	135,656,819	579,624	258,225,134	1,067,972	973,881,953	3,967,596	51,026	12,524,859	986,406,812	4,018,622
年度利潤	-	-	-	-	128,779,643	526,321	128,779,643	526,321	(532)	(130,192)	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)
遞延所得稅員工福利攤銷	-	-	-	-	32,898	134	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	-	-	87,103,651	355,993
重估盈餘遞延所得稅	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)
換算海外業務	-	-	(2,505,200)	(10,239)	-	-	(2,505,200)	(10,239)	(15,095)	(15,095)	(6,198,657)	(25,334)
貨幣換算差額	-	-	-	47,903	-	-	47,903	47,903	422	422	-	48,325
年度綜合損益總額	-	-	72,125,928	342,681	128,648,052	525,783	200,773,980	868,464	(15,205)	(3,823,649)	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	-	-	-	-	-	-
老辦法定額儲備金	-	-	-	-	68,936	282	68,936	282	(68,936)	(68,936)	-	-
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日餘額	650,000,000	2,600,000	219,056,414	968,380	305,668,455	1,267,962	1,174,724,869	4,836,342	35,539	8,632,274	1,183,357,143	4,871,881
2023年1月1日餘額	650,000,000	2,600,000	219,056,414	968,380	305,668,455	1,267,962	1,174,724,869	4,836,342	35,539	8,632,274	1,183,357,143	4,871,881
年度利潤	-	-	-	-	100,627,886	413,580	100,627,886	413,580	6,674	1,623,851	102,251,737	420,254
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	-	-	(281,641)	(1,158)	-	-	(281,641)	(1,158)	-	-	(281,641)	(1,158)
換算海外業務	-	-	(2,474,712)	(10,171)	-	-	(2,474,712)	(10,171)	(871,394)	(3,581)	(3,346,106)	(13,752)
貨幣換算差額	-	-	-	(40,038)	-	-	-	(40,038)	(294)	(294)	-	(40,332)
年度綜合損益總額	-	-	(2,756,353)	(51,367)	100,627,886	413,580	97,871,533	362,213	2,799	752,457	98,623,990	365,012
公司所有者之間的交易：												
股利現金購入資本	100,000,000	400,000	-	-	(100,000,000)	(400,000)	-	-	-	-	-	-
法定儲備金轉入保留盈餘	-	-	(2,820,116)	(11,591)	2,820,116	11,591	-	-	-	-	-	-
重估盈餘轉入保留盈餘	-	-	(1,012,279)	(4,160)	1,012,279	4,160	-	-	-	-	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(144,497)	(594)	144,497	594	-	-	-	-	-	-
老辦法定額儲備金	-	-	-	-	58,186	239	58,186	239	(58,186)	(58,186)	-	-
業主交易總額	100,000,000	400,000	(3,976,892)	(16,345)	(95,964,922)	(383,416)	58,186	239	(58,186)	(239)	-	-
2023年12月31日餘額	750,000,000	3,000,000	212,323,169	900,668	310,331,419	1,298,126	1,272,654,588	5,198,794	38,099	9,326,545	1,281,981,133	5,236,893

附註屬於本合併單獨財務報表的組成部分。

加華銀行

合併現金流量表

2023年12月31日

	備註	2023		2022	
		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	43,400,469	178,376	79,615,551	325,389
收取之利息		416,166,134	1,710,443	402,046,448	1,643,164
支付之利息		(220,946,981)	(908,092)	(204,962,760)	(837,683)
支付所得稅	21	(25,976,927)	(106,765)	(26,526,970)	(108,416)
支付員工福利	20	(889,634)	(3,656)	(1,206,175)	(4,930)
營業活動所得現金		211,753,061	870,306	248,966,094	1,017,524
投資活動之現金流量					
存出資本保證金		(10,007,539)	(41,131)	(6,989,493)	(28,566)
支付證券投資		(8,966,456)	(36,852)	(55,127,210)	(225,305)
權益工具所得款項		88,212	363	7,547	31
購置投資物業		(1,184,267)	(4,867)	(1,645,132)	(6,724)
購置物業和設備		(8,305,903)	(34,137)	(5,750,737)	(23,503)
購置無形資產		(129,440)	(532)	(668,398)	(2,732)
出售物業和設備所得款項		762,017	3,132	121,225	495
換算海外業務		(3,389,212)	(13,930)	(6,054,737)	(24,746)
投資活動所用現金		(31,132,588)	(127,954)	(76,106,935)	(311,050)
融資活動之現金流量					
發行股東權益所得款項	26	100,000,000	400,000	70,000,000	280,000
已付股息給銀行股東	26	(100,000,000)	(400,000)	(70,000,000)	(280,000)
舉債所得款項	19	97,161,265	399,333	132,250,950	540,510
償還借款	19	(101,076,691)	(415,425)	(187,893,854)	(767,922)
次級債務所得款項	23	13,000,000	53,430	17,000,000	69,479
償還次級債務	23	(22,000,000)	(90,420)	(32,000,000)	(130,784)
租賃付款的主要要素	12	(7,765,792)	(31,917)	(1,929,673)	(7,887)
融資活動所用現金		(20,681,218)	(84,999)	(72,572,577)	(296,604)
現金及約當現金增加淨額		159,939,255	657,353	100,286,582	409,870
年初現金及約當現金餘額		1,779,511,538	7,326,249	1,679,224,956	6,841,162
貨幣換算差額		-	(60,946)	-	75,217
年末現金及約當現金餘額	35	1,939,450,793	7,922,656	1,779,511,538	7,326,249

非現金投資活動是換算海外業務以及其他附註（備註11）所透露是投資性房地產。

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

2023年12月31日

	備註	2023		2022	
		美元	百萬東幣	美元	百萬東幣
資產					
現金	4	324,915,608	1,327,280	329,211,861	1,355,365
存放其他銀行款項	5	963,433,866	3,935,627	641,496,319	2,641,040
存放中央銀行款項	6	949,605,688	3,879,139	1,010,941,397	4,162,046
客戶貸款及預付款	7	4,849,930,402	19,811,966	4,817,962,120	19,835,550
證券投資	8	59,647,465	243,660	50,776,875	209,048
中央銀行法定存款	9	474,088,326	1,936,651	453,357,938	1,866,475
物業和設備	10	165,999,566	678,108	165,176,806	680,033
物業投資	11	10,701,255	43,715	7,675,132	31,599
使用權資產	12	28,198,698	115,192	21,641,776	89,099
無形資產	13	1,158,227	4,731	1,535,943	6,323
投資子公司	14	39,005,880	159,339	39,005,880	160,587
其他資產	16	103,988,588	424,793	95,198,677	391,933
資產總額		7,970,673,569	32,560,201	7,633,980,724	31,429,098
負債及權益					
負債					
其他銀行和金融機構存款	17	374,844,052	1,531,238	302,771,018	1,246,508
客戶存款	18	5,844,671,211	23,875,482	5,673,608,602	23,358,247
借款	19	291,685,532	1,191,535	296,421,018	1,220,365
租賃負債	12	21,665,971	88,505	19,840,653	81,684
員工福利	20	7,719,089	31,532	8,178,072	33,669
本期所得稅負債	21	18,912,423	77,257	25,805,468	106,241
遞延所得稅負債—淨額	15	6,796,814	27,765	6,241,437	25,696
其他負債	22	44,396,670	181,361	28,896,819	118,968
次級債務	23	81,548,020	333,124	90,539,738	372,752
負債總額		6,692,239,782	27,337,799	6,452,302,825	26,564,130
權益					
資本	24	750,000,000	3,000,000	650,000,000	2,600,000
儲備金	25	222,328,907	941,558	226,305,799	998,135
保留盈餘		306,104,880	1,280,844	305,372,100	1,266,833
權益總額		1,278,433,787	5,222,402	1,181,677,899	4,864,968
負債及權益總額		7,970,673,569	32,560,201	7,633,980,724	31,429,098

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

2023年12月31日

	備註	2023		2022	
		美元	百萬東幣	美元	百萬東幣
利息收入	27	458,720,234	1,885,340	436,961,433	1,785,861
利息支出	27	(260,962,289)	(1,072,555)	(216,218,642)	(883,686)
淨利息收入	27	197,757,945	812,785	220,742,791	902,175
手續費及傭金收入	28	12,548,952	51,576	13,695,715	55,974
手續費及傭金支出	28	(2,129,751)	(8,753)	(2,708,905)	(11,071)
淨手續費及傭金收入	28	10,419,201	42,823	10,986,810	44,903
其他營業收入	29	4,923,295	20,235	5,525,089	22,581
營業收入合計		213,100,441	875,843	237,254,690	969,659
人事費用	30	(43,038,368)	(176,888)	(35,430,848)	(144,806)
折舊及攤銷費用	31	(10,249,541)	(42,126)	(9,600,643)	(39,238)
其他營業費用	32	(21,170,018)	(87,009)	(21,696,338)	(88,673)
營業費用合計		(74,457,927)	(306,023)	(66,727,829)	(272,717)
減值前營業毛利		138,642,514	569,820	170,526,861	696,942
金融工具減值虧損	33	(22,324,798)	(91,755)	(11,306,144)	(46,208)
稅前淨額		116,317,716	478,065	159,220,717	650,734
所得稅費用	34	(19,561,828)	(80,399)	(30,473,288)	(124,544)
年度利潤		96,755,888	397,666	128,747,429	526,190
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)
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)
貨幣換算差額		-	(40,232)	-	48,160
年度其他綜合損益		-	(40,232)	75,344,073	356,091
年度綜合損益總額		96,755,888	357,434	204,091,502	882,281
利潤歸屬於：					
銀行所有者		96,755,888	397,666	128,747,429	526,190
綜合損益總額歸屬於：					
銀行所有者		96,755,888	357,434	204,091,502	882,281

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

2023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	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)	-	(164,489)	(672)	(164,489)	(672)
遞延所得稅員工福利覆算	-	-	32,898	-	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
2023年1月1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
年度利潤	-	-	-	-	96,755,888	397,666	96,755,888	397,666
其他綜合損益：								
貨幣換算差額	-	-	(40,232)	(4,160)	-	-	-	(40,232)
年度綜合損益總額	-	-	(40,232)	(4,160)	96,755,888	397,666	96,755,888	357,434
公司所有者之間的交易：								
股利現金轉入資本	100,000,000	400,000	-	-	(100,000,000)	(400,000)	-	-
法定儲備金轉入保留盈餘	-	-	(2,820,116)	(11,591)	2,820,116	11,591	-	-
重估盈餘轉入保留盈餘	-	-	(1,012,279)	(4,160)	1,012,279	4,160	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(144,497)	(594)	144,497	594	-	-
業主交易總額	100,000,000	400,000	(3,976,892)	(16,345)	(96,023,108)	(383,655)	-	-
2023年12月31日結餘	750,000,000	3,000,000	222,328,907	941,558	306,104,880	1,280,844	1,278,433,787	5,222,402

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

2023年12月31日

	備註	2023		2022	
		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	58,167,804	239,069	69,868,922	285,553
收取之利息		412,966,801	1,697,294	400,053,285	1,635,018
支付之利息		(221,202,420)	(909,142)	(205,174,503)	(838,548)
支付所得稅	21	(25,899,496)	(106,447)	(26,464,579)	(108,161)
支付員工福利	20	(889,634)	(3,656)	(1,206,175)	(4,930)
營業活動所得現金		223,143,055	917,118	237,076,950	968,932
投資活動之現金流量					
存出資本保證金		(10,000,000)	(41,100)	(7,000,000)	(28,609)
支付證券投資		(8,820,341)	(36,252)	(50,971,581)	(208,321)
支付投資子公司		-	-	(10,000,000)	(40,870)
購置投資物業		(1,184,267)	(4,867)	(1,645,132)	(6,724)
購置物業和設備		(8,285,402)	(34,053)	(5,745,316)	(23,481)
購置無形資產		(129,440)	(532)	(668,398)	(2,732)
出售物業和設備所得款項		762,017	3,132	121,225	495
投資活動所用現金		(27,657,433)	(113,672)	(75,909,202)	(310,242)
融資活動之現金流量					
發行股東權益所得款項	26	100,000,000	400,000	70,000,000	280,000
已付股息給銀行股東	26	(100,000,000)	(400,000)	(70,000,000)	(280,000)
舉債所得款項	19	97,161,265	399,333	132,250,950	540,510
償還借款	19	(101,057,008)	(415,344)	(187,893,854)	(767,922)
次級債務所得款項	23	13,000,000	53,430	17,000,000	69,479
償還次級債務	23	(22,000,000)	(90,420)	(32,000,000)	(130,784)
租賃付款的主要要素	12	(7,765,792)	(31,917)	(1,929,673)	(7,887)
融資活動所用現金		(20,661,535)	(84,918)	(72,572,577)	(296,604)
現金及約當現金增加淨額		174,824,087	718,528	88,595,171	362,086
年初現金及約當現金餘額		1,768,880,151	7,282,479	1,680,284,980	6,845,481
貨幣換算差額		-	(60,974)	-	74,912
年末現金及約當現金餘額	35	1,943,704,238	7,940,033	1,768,880,151	7,282,479

非現金投資活動在其他附註（備註11）所透露是投資性房地產。

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 2023

	Notes	2023		2022	
		US\$	Million KHR	US\$	Million KHR
Assets					
Cash on hand	4	325,482,042	1,329,594	330,255,669	1,359,663
Deposits and placements with other banks	5	966,049,780	3,946,313	637,084,445	2,622,877
Deposits and placements with the Central Bank	6	960,210,241	3,922,459	1,027,846,961	4,231,646
Loans and advances to customers	7	4,866,069,063	19,877,892	4,833,641,996	19,900,104
Investment securities	8	65,024,487	265,625	56,377,635	232,107
Statutory deposits with the central bank	9	475,337,283	1,941,753	454,461,193	1,871,017
Property and equipment	10	165,953,717	677,921	165,104,407	679,735
Investment Properties	11	10,701,255	43,715	7,675,132	31,599
Right-of-use assets	12	28,198,698	115,192	21,641,776	89,099
Intangible assets	13	1,159,287	4,736	1,537,936	6,332
Other assets	16	107,681,919	439,881	97,024,396	399,449
Total assets		7,971,867,772	32,565,081	7,632,651,546	31,423,628
Liabilities and equity					
Liabilities					
Deposits from other banks and financial institutions	17	374,819,850	1,531,139	302,746,829	1,246,409
Deposits from customers	18	5,841,618,173	23,863,010	5,669,928,444	23,343,095
Borrowings	19	291,733,252	1,191,730	296,499,716	1,220,689
Lease liabilities	12	21,665,971	88,505	19,840,653	81,684
Employee benefits	20	7,740,285	31,619	8,193,038	33,731
Current income tax liability	21	18,979,609	77,532	25,860,633	106,468
Deferred tax liabilities - net	15	6,768,209	27,648	6,213,344	25,583
Other liabilities	22	45,013,270	183,881	29,472,008	121,336
Subordinated debts	23	81,548,020	333,124	90,539,738	372,752
Total liabilities		6,689,886,639	27,328,188	6,449,294,403	26,551,747
Equity					
Share capital	24	750,000,000	3,000,000	650,000,000	2,600,000
Reserves	25	212,323,169	900,668	219,056,414	968,380
Retained earnings		310,331,419	1,298,126	305,668,455	1,267,962
Attributable to owners		1,272,654,588	5,198,794	1,174,724,869	4,836,342
Non-controlling interests		9,326,545	38,099	8,632,274	35,539
Total equity		1,281,981,133	5,236,893	1,183,357,143	4,871,881
Total liabilities and equity		7,971,867,772	32,565,081	7,632,651,546	31,423,628

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 2023

	Notes	2023		2022	
		US\$	Million KHR	US\$	Million KHR
Interest income	27	462,151,322	1,899,442	438,275,846	1,791,233
Interest expense	27	(260,694,525)	(1,071,454)	(215,969,571)	(882,668)
Net interest income	27	201,456,797	827,988	222,306,275	908,565
Fee and commission income	28	12,624,933	51,888	13,746,676	56,183
Fee and commission expense	28	(2,141,096)	(8,800)	(2,721,107)	(11,121)
Net fee and commission income	28	10,483,837	43,088	11,025,569	45,062
Other operating income	29	7,050,508	28,978	4,914,210	20,084
Total operating income		218,991,142	900,054	238,246,054	973,711
Personnel expenses	30	(43,921,076)	(180,516)	(36,147,115)	(147,733)
Depreciation and amortization charge	31	(10,287,531)	(42,282)	(9,642,817)	(39,410)
Other operating expenses	32	(21,492,173)	(88,333)	(22,019,225)	(89,993)
Total operating expenses		(75,700,780)	(311,131)	(67,809,157)	(277,136)
Operating profit before impairment		143,290,362	588,923	170,436,897	696,575
Impairment losses on financial instruments	33	(21,387,857)	(87,904)	(11,244,134)	(45,955)
Profit before income tax		121,902,505	501,019	159,192,763	650,620
Income tax expense	34	(19,650,768)	(80,765)	(30,543,312)	(124,831)
Profit for the year		102,251,737	420,254	128,649,451	525,789
Other comprehensive income					
Items that may be reclassified to profit or loss					
Foreign operation translation		(3,346,106)	(13,752)	(6,198,657)	(25,334)
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	(281,641)	(1,158)	(844,536)	(3,452)
Re-measurement of employee benefits	20	-	-	(164,489)	(672)
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)
Currency translation difference		-	(40,332)	-	48,325
Other comprehensive income for the year		(3,627,747)	(55,242)	68,300,880	327,470
Total comprehensive income for the year		98,623,990	365,012	196,950,331	853,259
Profit is attributable to:					
Owners of the Group		100,627,886	413,580	128,779,643	526,321
Non-controlling interests		1,623,851	6,674	(130,192)	(532)
Total comprehensive income attributable to:					
Owners of the Group		97,871,533	361,919	200,773,980	868,886
Non-controlling interests		752,457	3,093	(3,823,649)	(15,627)

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

CANADIA BANK PLC. CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the Year Ended 31 December 2023

	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 2022	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
Profit for the year	-	-	-	-	128,779,643	526,321	128,779,643	(130,192)	(532)	(532)	128,649,451	525,789
Other comprehensive income:	-	-	-	(3,452)	-	(3,452)	(844,536)	(844,536)	-	-	(844,536)	(3,452)
Change in fair value of FVOCI	-	-	(844,536)	(3,452)	-	(3,452)	-	-	-	-	-	-
Re-measurement of employee benefits	-	-	-	(164,489)	(672)	(672)	(164,489)	(164,489)	-	-	(164,489)	(672)
Deferred tax on re-measurement of employee benefits	-	-	-	-	32,898	134	32,898	32,898	-	-	32,898	134
Revaluation surplus of lands and buildings	-	-	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	47,903	-	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	70,000,000	280,000	11,273,667	46,075	(81,204,731)	(325,793)	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)	-	-
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	4,836,342	8,632,274	35,539	1,183,357,143	4,871,881
Balance at 1 January 2023	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
Profit for the year	-	-	-	-	100,627,886	413,580	100,627,886	413,580	1,623,851	6,674	102,251,737	420,254
Other comprehensive income:	-	-	-	(1,158)	-	(1,158)	(281,641)	(281,641)	-	-	(281,641)	(1,158)
Change in fair value of FVOCI	-	-	(281,641)	(1,158)	-	-	(281,641)	(281,641)	-	-	(281,641)	(1,158)
Foreign operations translation	-	-	(2,474,712)	(10,171)	-	-	(2,474,712)	(10,171)	(871,394)	(3,581)	(3,346,106)	(13,752)
Currency translation difference	-	-	(40,038)	(40,038)	-	-	(40,038)	(40,038)	-	(294)	-	(40,332)
Total comprehensive income for the year	-	-	(2,756,353)	(51,367)	100,627,886	413,580	97,871,533	362,213	752,457	2,799	98,623,990	365,012
Transactions with owners in their capacity as owners:												
Cash dividend to share capital	100,000,000	400,000	-	-	(100,000,000)	(400,000)	-	-	-	-	-	-
Transfer from regulatory reserve to retained earnings	-	-	(2,820,116)	(11,591)	2,820,116	11,591	-	-	-	-	-	-
Transfer from revaluation surplus to retained earnings	-	-	(1,012,279)	(4,160)	1,012,279	4,160	-	-	-	-	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(144,497)	(594)	144,497	594	-	-	-	-	-	-
Regulatory reserve in Laos PDR	100,000,000	400,000	(3,976,892)	(16,345)	(95,964,922)	(383,416)	58,186	239	(58,186)	(239)	-	-
Total transactions with owners	100,000,000	400,000	(3,976,892)	(16,345)	(95,964,922)	(383,416)	58,186	239	(58,186)	(239)	-	-
Balance at 31 December 2023	750,000,000	3,000,000	212,323,169	900,668	310,331,419	1,298,126	1,272,654,588	5,198,794	9,326,545	38,099	1,281,981,133	5,236,893

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 2023

	Notes	2023		2022	
		US\$	Million KHR	US\$	Million KHR
Cash flows from operating activities					
Cash generated from operations	36.a	43,400,469	178,376	79,615,551	325,389
Interest received		416,166,134	1,710,443	402,046,448	1,643,164
Interest paid		(220,946,981)	(908,092)	(204,962,760)	(837,683)
Income tax paid	21	(25,976,927)	(106,765)	(26,526,970)	(108,416)
Payment of employee benefits	20	(889,634)	(3,656)	(1,206,175)	(4,930)
Cash generated from operating activities		211,753,061	870,306	248,966,094	1,017,524
Cash flows from investing activities					
Capital guarantee deposits		(10,007,539)	(41,131)	(6,989,493)	(28,566)
Payments for investment in securities		(8,966,456)	(36,852)	(55,127,210)	(225,305)
Proceeds from equity instrument		88,212	363	7,547	31
Purchases of investment properties		(1,184,267)	(4,867)	(1,645,132)	(6,724)
Purchases of property and equipment		(8,305,903)	(34,137)	(5,750,737)	(23,503)
Purchases of intangible assets		(129,440)	(532)	(668,398)	(2,732)
Proceeds from disposals of property and equipment		762,017	3,132	121,225	495
Foreign operation translation		(3,389,212)	(13,930)	(6,054,737)	(24,746)
Cash used in investing activities		(31,132,588)	(127,954)	(76,106,935)	(311,050)
Cash flows from financing activities					
Proceeds from issuance of share capital	26	100,000,000	400,000	70,000,000	280,000
Dividends paid to the Bank's shareholders	26	(100,000,000)	(400,000)	(70,000,000)	(280,000)
Proceeds from borrowings	19	97,161,265	399,333	132,250,950	540,510
Repayments of borrowings	19	(101,076,691)	(415,425)	(187,893,854)	(767,922)
Proceeds from subordinated debts	23	13,000,000	53,430	17,000,000	69,479
Repayments of subordinated debts	23	(22,000,000)	(90,420)	(32,000,000)	(130,784)
Principal elements on lease payments	12	(7,765,792)	(31,917)	(1,929,673)	(7,887)
Cash used in financing activities		(20,681,218)	(84,999)	(72,572,577)	(296,604)
Net increase in cash and cash equivalents		159,939,255	657,353	100,286,582	409,870
Cash and cash equivalents at the beginning of year		1,779,511,538	7,326,249	1,679,224,956	6,841,162
Currency translation differences		-	(60,946)	-	75,217
Cash and cash equivalents at the end of year	35	1,939,450,793	7,922,656	1,779,511,538	7,326,249

Non-cash investing activities are foreign operation translation, and disclosed in other notes are investment properties (Note 11).

Non-cash financing activities disclosed in other notes 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 2023

	Notes	2023		2022	
		US\$	Million KHR	US\$	Million KHR
Assets					
Cash on hand	4	324,915,608	1,327,280	329,211,861	1,355,365
Deposits and placements with other banks	5	963,433,866	3,935,627	641,496,319	2,641,040
Deposits and placements with the Central Bank	6	949,605,688	3,879,139	1,010,941,397	4,162,046
Loans and advances to customers	7	4,849,930,402	19,811,966	4,817,962,120	19,835,550
Investment securities	8	59,647,465	243,660	50,776,875	209,048
Statutory deposits with the central bank	9	474,088,326	1,936,651	453,357,938	1,866,475
Property and equipment	10	165,999,566	678,108	165,176,806	680,033
Investment Properties	11	10,701,255	43,715	7,675,132	31,599
Right-of-use assets	12	28,198,698	115,192	21,641,776	89,099
Intangible assets	13	1,158,227	4,731	1,535,943	6,323
Investment in subsidiaries	14	39,005,880	159,339	39,005,880	160,587
Other assets	16	103,988,588	424,793	95,198,677	391,933
Total assets		7,970,673,569	32,560,201	7,633,980,724	31,429,098
Liabilities and equity					
Liabilities					
Deposits from other banks and financial institutions	17	374,844,052	1,531,238	302,771,018	1,246,508
Deposits from customers	18	5,844,671,211	23,875,482	5,673,608,602	23,358,247
Borrowings	19	291,685,532	1,191,535	296,421,018	1,220,365
Lease liabilities	12	21,665,971	88,505	19,840,653	81,684
Employee benefits	20	7,719,089	31,532	8,178,072	33,669
Current income tax liability	21	18,912,423	77,257	25,805,468	106,241
Deferred tax liabilities - net	15	6,796,814	27,765	6,241,437	25,696
Other liabilities	22	44,396,670	181,361	28,896,819	118,968
Subordinated debts	23	81,548,020	333,124	90,539,738	372,752
Total liabilities		6,692,239,782	27,337,799	6,452,302,825	26,564,130
Equity					
Share capital	24	750,000,000	3,000,000	650,000,000	2,600,000
Reserves	25	222,328,907	941,558	226,305,799	998,135
Retained earnings		306,104,880	1,280,844	305,372,100	1,266,833
Total equity		1,278,433,787	5,222,402	1,181,677,899	4,864,968
Total liabilities and equity		7,970,673,569	32,560,201	7,633,980,724	31,429,098

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 2023

	Notes	2023		2022	
		US\$	Million KHR	US\$	Million KHR
Interest income	27	458,720,234	1,885,340	436,961,433	1,785,861
Interest expense	27	(260,962,289)	(1,072,555)	(216,218,642)	(883,686)
Net interest income	27	197,757,945	812,785	220,742,791	902,175
Fee and commission income	28	12,548,952	51,576	13,695,715	55,974
Fee and commission expense	28	(2,129,751)	(8,753)	(2,708,905)	(11,071)
Net fee and commission income	28	10,419,201	42,823	10,986,810	44,903
Other operating income	29	4,923,295	20,235	5,525,089	22,581
Total operating income		213,100,441	875,843	237,254,690	969,659
Personnel expenses	30	(43,038,368)	(176,888)	(35,430,848)	(144,806)
Depreciation and amortization charge	31	(10,249,541)	(42,126)	(9,600,643)	(39,238)
Other operating expenses	32	(21,170,018)	(87,009)	(21,696,338)	(88,673)
Total operating expenses		(74,457,927)	(306,023)	(66,727,829)	(272,717)
Operating profit before impairment		138,642,514	569,820	170,526,861	696,942
Impairment losses on financial instruments	33	(22,324,798)	(91,755)	(11,306,144)	(46,208)
Profit before income tax		116,317,716	478,065	159,220,717	650,734
Income tax expense	34	(19,561,828)	(80,399)	(30,473,288)	(124,544)
Profit for the year		96,755,888	397,666	128,747,429	526,190
Other comprehensive income					
Items that will not be reclassified to profit or loss					
Re-measurement of employee benefits	20	-	-	(164,489)	(672)
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)
Currency translation difference		-	(40,232)	-	48,160
Other comprehensive income for the year		-	(40,232)	75,344,073	356,091
Total comprehensive income for the year		96,755,888	357,434	204,091,502	882,281
Profit is attributable to:					
Owners of the Bank		96,755,888	397,666	128,747,429	526,190
Total comprehensive income attributable to:					
Owners of the Bank		96,755,888	357,434	204,091,502	882,281

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

CANADIA BANK PLC. SEPARATE STATEMENT OF CHANGES IN EQUITY

For the Year Ended 31 December 2023

	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 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	-	-	-	-	-	-	-	-
Deferred tax on revaluation surplus	-	-	87,103,651	355,993	-	-	87,103,651	355,993
Currency translation difference	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)
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
Balance at 1 January 2023	650,000,000	2,600,000	226,305,799	998,135	305,372,100	1,266,833	1,181,677,899	4,864,968
Profit for the year	-	-	-	-	96,755,888	397,666	96,755,888	397,666
Other comprehensive income:								
Currency translation difference	-	-	-	(40,232)	-	-	-	(40,232)
Total comprehensive income for the year	-	-	-	(40,232)	96,755,888	397,666	96,755,888	357,434
Transactions with owners in their capacity as owners:								
Cash dividend to share capital	100,000,000	400,000	-	-	(100,000,000)	(400,000)	-	-
Transfer from regulatory reserve to retained earnings	-	-	(2,820,116)	(11,591)	2,820,116	11,591	-	-
Transfer from revaluation surplus to retained earnings	-	-	(1,012,279)	(4,160)	1,012,279	4,160	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(144,497)	(594)	144,497	594	-	-
Total transactions with owners	100,000,000	400,000	(3,976,892)	(16,345)	(96,023,108)	(383,655)	-	-
Balance at 31 December 2023	750,000,000	3,000,000	222,328,907	941,558	306,104,880	1,280,844	1,278,433,787	5,222,402

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 2023

	Notes	2023		2022	
		US\$	Million KHR	US\$	Million KHR
Cash flows from operating activities					
Cash generated from operations	36.a	58,167,804	239,069	69,868,922	285,553
Interest received		412,966,801	1,697,294	400,053,285	1,635,018
Interest paid		(221,202,420)	(909,142)	(205,174,503)	(838,548)
Income tax paid	21	(25,899,496)	(106,447)	(26,464,579)	(108,161)
Payment of employee benefits	20	(889,634)	(3,656)	(1,206,175)	(4,930)
Cash generated from operating activities		223,143,055	917,118	237,076,950	968,932
Cash flows from investing activities					
Capital guarantee deposits		(10,000,000)	(41,100)	(7,000,000)	(28,609)
Payment for investment in securities		(8,820,341)	(36,252)	(50,971,581)	(208,321)
Payment for investment in subsidiaries		-	-	(10,000,000)	(40,870)
Purchases of investment properties		(1,184,267)	(4,867)	(1,645,132)	(6,724)
Purchases of property and equipment		(8,285,402)	(34,053)	(5,745,316)	(23,481)
Purchases of intangible assets		(129,440)	(532)	(668,398)	(2,732)
Proceeds from disposals of property and equipment		762,017	3,132	121,225	495
Cash used in investing activities		(27,657,433)	(113,672)	(75,909,202)	(310,242)
Cash flows from financing activities					
Proceeds from issuance of share capital	26	100,000,000	400,000	70,000,000	280,000
Dividends paid to the Bank's shareholders	26	(100,000,000)	(400,000)	(70,000,000)	(280,000)
Proceeds from borrowings	19	97,161,265	399,333	132,250,950	540,510
Repayments of borrowings	19	(101,057,008)	(415,344)	(187,893,854)	(767,922)
Proceeds from subordinated debts	23	13,000,000	53,430	17,000,000	69,479
Repayments of subordinated debts	23	(22,000,000)	(90,420)	(32,000,000)	(130,784)
Principal elements on lease payments	12	(7,765,792)	(31,917)	(1,929,673)	(7,887)
Cash used in financing activities		(20,661,535)	(84,918)	(72,572,577)	(296,604)
Net increase in cash and cash equivalents		174,824,087	718,528	88,595,171	362,086
Cash and cash equivalents at the beginning of year					
		1,768,880,151	7,282,479	1,680,284,980	6,845,481
Currency translation differences		-	(60,974)	-	74,912
Cash and cash equivalents at the end of year	35	1,943,704,238	7,940,033	1,768,880,151	7,282,479

Non-cash investing activities disclosed in other note are investment properties (Note 11).

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

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 indlicense 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 68 branches located in Phnom Penh and major provinces in Cambodia.

The consolidated and separate financial statements were authorized and approved for issue by the Board of Directors on 27 March 2024.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES

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

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.1 Basis of preparation (continued)

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 judgment in the process of judgment accounting policies. The areas involving a higher degree of judgment 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 2023:

- Disclosure of Accounting Policies – Amendments to CIAS 1 and CIFRS Practice Statement 2
- Definition of Accounting Estimates – Amendments to CIAS 8
- Deferred Tax related to Assets and Liabilities arising from a Single Transaction – Amendments to CIAS 12

The amendments listed above did not have any impact on the amounts of recognized 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 2023 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.3 Principles of consolidation of the subsidiary (continued)

Inter-company transactions, balances and unrealized gains on transactions between the Bank and the subsidiaries are eliminated. Unrealized 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 recognized 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 recognized 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 recognized 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 recognized 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 dollar (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 recognized 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 MATERIAL 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 recognized 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 KHR 4,110 (2022: KHR 4,087) and the closing rate was US\$ 1 to KHR 4,085 (2022: KHR4,117).

(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 recognized 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 recognized 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 include 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.

2.6 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).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.6 Financial instruments (continued)

2.6.1 Financial assets (continued)

i) Classification (continued)

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 recognized 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 recognized 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 recognized in profit or loss when the financial asset is derecognized.

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 attributable to the acquisition of the financial asset. Immediately after initial recognition, an expected credit loss allowance (ECL) is recognized for financial assets measured at amortised cost, which results in an accounting loss being recognized 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 recognized. Interest income from these financial assets is included in 'Interest income' using the effective interest rate method.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.6 Financial instruments (continued)

2.6.1 Financial assets (continued)

iii) Measurement (continued)

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 recognized 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 recognized 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 recognize 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.

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 recognized.

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 recognized.

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 recognized 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 recognized 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. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.6 Financial instruments (continued)

2.6.2 Financial liabilities

Financial liabilities are recognized 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.

Financial liabilities are initially recognized at fair value less transaction costs for all financial liabilities not carried at fair value through profit or loss. Financial liabilities are derecognized 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 recognized 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 recognized 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 recognized 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 recognized amounts and there is an intention to settle on a net basis or realize the asset and settle the liability simultaneously.

2.8 Property and equipment

Land and buildings are recognized 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 recognized 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 recognized 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 derecognized 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 MATERIAL 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 recognized, net of tax, in other comprehensive income and accumulated in reserves in shareholders' equity. To the extent that the increase reverses a decrease previously recognized in profit or loss, the increase is first recognized in profit or loss. Decreases that reverse previous increases of the same asset are first recognized 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 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. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

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 recognized 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 recognized for any initial or subsequent write-down of the asset to fair value less costs to sell. A gain is recognized for any subsequent increases in fair value less costs to sell of an asset, but not in excess of any cumulative impairment loss previously recognized. A gain or loss not previously recognized by the date of the sale of the non-current asset is recognized at the date of derecognition. Non-current assets are not depreciated or amortized 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 recognized 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 recognized 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 recognized 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 recognized.

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 have no further payment obligations once the contributions have been paid. The contributions are recognized as employee benefit expenses when they are due.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.14 Employee benefits (continued)

iii) Other employment benefits - Employment seniority payment

In June 2018, the Cambodian government amended the Labour Law introducing the seniority pay scheme. Subsequently on 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 months 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 the 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 the 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 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 on 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 on 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 on 31 March 2022 multiplied by the number of full years' service rendered by 31 March 2022.

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

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.14 Employee benefits (continued)

iv) Gratitude fund (continued)

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 expenses 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)

2.16 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. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

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

At the inception of the 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 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.17 Leases (continued)

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.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (CONTINUED)

2.19 Current and deferred income tax (continued)

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.

2.22 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:

- 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) A contract contains a lease and its useful life

The Bank entered into a long-term lease contract for a building, which contains a transferable lease right. As inception of contract, the Bank assesses that the contract contains a lease as the contract conveys the right to control the use of the building for the period of the lease in exchange for consideration. The Bank assessed that the useful life of the right-of-use asset arising from the lease of the building with a transferable lease right to be 50 years. This is due to the assessment on the actual condition of the building and the expected physical wear and tear from the use of the building.

iii) 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).

iv) 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).

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

v) Gratitude fund

The Bank provides its employee with gratitude fund based on the policy in Note 2.14 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.

vi) 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 determines property's value at the amount reported within independent valuations.

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 differences.

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. These are in level 2 fair value. For buildings where there is no comparability (level 3 fair value), replacement costs approach is used to estimate the construction cost to build the new buildings under similar specification of the subjects under valuations.

vii) Fair value of the investment property

The Bank obtains independent valuations for its leased-out building at least annually.

At the end of each reporting period, the Bank updates their assessment of the fair value of the property, taking into account the most recent independent valuations. The Bank determines a property's value within a range of reasonable fair value estimates.

The best evidence of fair value is current prices in an active market for similar properties. Where such information is not available, the Bank considers information from a variety of sources including 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 differences.

All resulting fair value estimates for the property are included in level 2. The key inputs under this approach are the price per square metre from current year sales of comparable lots of land in the area (location and size).

4. CASH ON HAND

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current								
US Dollars	224,303,833	916,281	244,667,423	1,007,296	224,145,584	915,635	243,900,075	1,004,137
Khmer Riel	80,065,561	327,068	68,745,408	283,025	80,065,561	327,068	68,745,408	283,025
Others	21,112,648	86,245	16,842,838	69,342	20,704,463	84,577	16,566,378	68,203
	325,482,042	1,329,594	330,255,669	1,359,663	324,915,608	1,327,280	329,211,861	1,355,365

5. DEPOSITS AND PLACEMENTS WITH OTHER BANKS

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Gross balances of deposits and placements	966,981,079	3,950,117	638,388,229	2,628,245	964,213,892	3,938,813	642,700,415	2,645,997
Less: Impairment loss allowance	(931,299)	(3,804)	(1,303,784)	(5,368)	(780,026)	(3,186)	(1,204,096)	(4,957)
Net balances of deposits and placements	966,049,780	3,946,313	637,084,445	2,622,877	963,433,866	3,935,627	641,496,319	2,641,040

5. DEPOSITS AND PLACEMENTS WITH OTHER BANKS

(a) By account types

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balances with local banks:								
Current accounts	17,606,837	71,923	9,955,178	40,985	8,445,354	34,499	7,592,165	31,257
Savings accounts	9,060,850	37,014	2,355,952	9,699	9,060,850	37,014	2,355,952	9,699
Fixed deposits	453,296,749	1,851,717	443,293,180	1,825,038	444,273,417	1,814,857	434,877,015	1,790,389
	479,964,436	1,960,654	455,604,310	1,875,722	461,779,621	1,886,370	444,825,132	1,831,345
Balances with overseas banks:								
Current accounts	259,192,823	1,058,803	114,784,845	472,569	274,610,451	1,121,783	129,876,209	534,700
Fixed deposits	227,823,820	930,660	67,999,074	279,954	227,823,820	930,660	67,999,074	279,952
	487,016,643	1,989,463	182,783,919	752,523	502,434,271	2,052,443	197,875,283	814,652
Gross balances of deposits and placements	966,981,079	3,950,117	638,388,229	2,628,245	964,213,892	3,938,813	642,700,415	2,645,997
Less: Impairment loss allowance	(931,299)	(3,804)	(1,303,784)	(5,368)	(780,026)	(3,186)	(1,204,096)	(4,957)
Net balances of deposits and placements	966,049,780	3,946,313	637,084,445	2,622,877	963,433,866	3,935,627	641,496,319	2,641,040
Current	868,404,162	3,547,431	586,287,291	2,413,745	865,788,248	3,536,745	590,699,165	2,431,908
Non-current	97,645,618	398,882	50,797,154	209,132	97,645,618	398,882	50,797,154	209,132
	966,049,780	3,946,313	637,084,445	2,622,877	963,433,866	3,935,627	641,496,319	2,641,040

5. DEPOSITS AND PLACEMENTS WITH OTHER BANKS (CONTINUED)

(b) Current accounts and fixed deposits pledged:

The Group and the Bank have pledged part of their balances with other banks as security with details as follows:

	2023		2022	
	US\$	Million KHR	US\$	Million KHR
The Group and the Bank				
Visa Card operations	485,271	1,982	463,055	1,906
Master Card operations	763,100	3,117	763,100	3,142
Banker acceptances	8,000,000	32,680	8,000,000	32,936
Borrowed funds of the facilities	98,510,333	402,415	55,854,654	229,954
	107,758,704	440,194	65,080,809	267,938

(c) Interest rate (per annum):

	The Group		The Bank	
	2023	2022	2023	2022
Current accounts	Nil - 0.50%	Nil - 0.25%	Nil - 0.50%	Nil - 0.25%
Savings accounts	Nil - 0.50%	Nil - 0.25%	Nil - 0.50%	Nil - 0.25%
Fixed deposits	0.72% - 7.00%	0.05% - 6.50%	0.72% - 7.00%	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			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	1,303,784	5,368	2,033,661	8,285	1,204,096	4,957	1,667,030	6,791
Allowance for the year	(362,798)	(1,491)	(644,538)	(2,634)	(424,070)	(1,743)	(462,934)	(1,892)
Foreign operation translation	(9,687)	(40)	(85,339)	(349)	-	-	-	-
Currency translation difference	-	(33)	-	66	-	(28)	-	58
At 31 December	931,299	3,804	1,303,784	5,368	780,026	3,186	1,204,096	4,957

6. DEPOSITS AND PLACEMENTS WITH THE CENTRAL BANK

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	834,193,233	3,407,679	361,216,369	1,487,128	823,588,680	3,364,360	344,310,805	1,417,528
Negotiable certificate of deposit (NCD)	126,017,008	514,779	666,630,592	2,744,518	126,017,008	514,779	666,630,592	2,744,518
	960,210,241	3,922,459	1,027,846,961	4,231,646	949,605,688	3,879,139	1,010,941,397	4,162,046
Current	960,210,241	3,922,459	1,027,846,961	4,231,646	949,605,688	3,879,139	1,010,941,397	4,162,046
Non-current	-	-	-	-	-	-	-	-
	960,210,241	3,922,459	1,027,846,961	4,231,646	949,605,688	3,879,139	1,010,941,397	4,162,046

The Bank has pledged negotiable certificate of deposits (NCD) amounting to US\$ 27,200,000 (2022: US\$ 19,628,953) with the central bank as collateral for settlement clearing facility. Another NCD amounting to US\$ 37,170,000 (2022: US\$ 26,290,000) with the central bank is pledged as collateral for borrowing on Liquidity Providing Collateralised Operation (LPCO) (Note 19). As at 31 December 2023 and 31 December 2022, the Bank had yet utilised the overdraft on settlement clearing facility.

Annual interest rates:

	The Group		The Bank	
	2023	2022	2023	2022
<i>Deposits and placements with the Central Bank</i>				
Current accounts	Nil	Nil	Nil	Nil
Settlement accounts	Nil	Nil	Nil	Nil
Negotiable certificate of deposit	0.55% - 2.15%	0.02% - 3.62%	0.55%- 2.15%	0.02% - 3.62%

7. LOANS AND ADVANCES TO CUSTOMERS

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Commercial loans								
Overdrafts	551,850,160	2,254,308	555,006,866	2,284,963	551,779,189	2,254,018	554,978,297	2,284,846
Short term loans	382,729,741	1,563,451	370,497,672	1,525,339	382,713,654	1,563,385	370,432,481	1,525,071
Long term loans	3,085,606,602	12,604,703	2,987,559,255	12,299,781	3,070,606,113	12,543,426	2,971,983,822	12,235,657
	4,020,186,503	16,422,462	3,913,063,793	16,110,083	4,005,098,956	16,360,829	3,897,394,600	16,045,574
Consumer loans	976,125,322	3,987,472	1,030,943,552	4,244,395	973,832,829	3,978,108	1,028,582,656	4,234,674
Loans and advances to customers - gross	4,996,311,825	20,409,934	4,944,007,345	20,354,478	4,978,931,785	20,338,937	4,925,977,256	20,280,248
Less: Impairment loss allowance	(130,242,762)	(532,042)	(110,365,349)	(454,374)	(129,001,383)	(526,971)	(108,015,136)	(444,698)
Loans and advances to customers - net	4,866,069,063	19,877,892	4,833,641,996	19,900,104	4,849,930,402	19,811,966	4,817,962,120	19,835,550

(a) Allowance for expected credit loss (ECL)

	The Group			The Bank		
	2023		2022		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
12-month ECL (Stage 1)	15,959,799	65,196	12,627,266	51,986	12,607,451	51,905
Lifetime ECL-not credit impaired (Stage 2)	82,363,620	336,455	71,175,433	293,029	71,174,729	293,026
Lifetime ECL-credit impaired (Stage 3)	31,919,343	130,391	26,562,650	109,359	24,232,956	99,767
	130,242,762	532,042	110,365,349	454,374	108,015,136	444,698

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

	The Group			The Bank		
	2023		2022		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	110,365,349	454,374	133,538,568	544,036	130,879,744	533,204
Allowance for the year	21,707,143	89,216	10,923,150	44,643	10,859,882	44,384
Write-offs during the year	(301,698)	(1,240)	(35,036,957)	(143,196)	(35,036,957)	(143,196)
Unwinding of discount	(1,417,411)	(5,826)	1,312,467	5,364	1,312,467	5,364
Foreign operation translation	(110,621)	(455)	(371,879)	(1,520)	-	-
Currency translation difference	-	(4,027)	-	5,047	-	4,942
At 31 December	130,242,762	532,042	110,365,349	454,374	108,015,136	444,698

7. LOANS AND ADVANCES TO CUSTOMERS (CONTINUED)

(b) By maturity

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Not later than 1 year	1,590,391,380	6,496,749	1,500,871,629	6,179,088	1,582,416,672	6,464,172	1,491,187,588	6,139,219
Later than 1 year and no later than 3 years	996,274,135	4,069,780	1,044,698,394	4,301,023	994,598,006	4,062,933	1,041,260,019	4,286,867
Later than 3 year and no later than 5 years	864,354,855	3,530,890	821,416,034	3,381,770	859,604,425	3,511,484	822,444,327	3,386,003
Later than 5 years	1,545,291,455	6,312,515	1,577,021,288	6,492,597	1,542,312,682	6,300,348	1,571,085,322	6,468,159
Total gross loans and advances to customers	4,996,311,825	20,409,934	4,944,007,345	20,354,478	4,978,931,785	20,338,937	4,925,977,256	20,280,248

(c) By loan classification

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Performing								
Gross amount	3,518,137,262	14,371,591	3,783,516,787	15,576,739	3,508,571,149	14,332,513	3,774,354,606	15,539,018
Exposure at default	3,845,175,058	16,325,942	3,965,494,681	16,325,942	3,831,757,753	15,652,730	3,956,215,820	16,287,741
Allowance for expected credit loss	15,959,799	65,196	12,627,266	51,986	15,752,381	64,348	12,607,451	51,905
Under-performing								
Gross amount	1,131,938,994	4,623,971	879,997,525	3,622,950	1,131,938,994	4,623,972	879,989,514	3,622,917
Exposure at default	1,131,938,993	3,637,770	883,597,314	3,637,770	1,131,938,994	4,623,971	883,589,303	3,637,737
Allowance for expected credit loss	82,363,620	336,455	71,175,433	293,029	82,363,620	336,456	71,174,729	293,026
Non-performing								
Gross amount	346,235,569	1,414,372	280,493,033	1,154,789	338,421,642	1,382,452	271,633,136	1,118,313
Exposure at default	346,235,569	1,147,751	278,783,589	1,147,751	338,421,642	1,382,452	269,923,692	1,111,275
Allowance for expected credit loss	31,919,343	130,391	26,562,650	109,359	30,885,382	126,167	24,232,956	99,767
Total								
Gross amount	4,996,311,825	20,409,934	4,944,007,345	20,354,478	4,978,931,785	20,338,937	4,925,977,256	20,280,248
Exposure at default	5,323,349,620	21,111,463	5,127,875,584	21,111,463	5,302,118,389	21,659,153	5,109,728,815	21,036,753
Allowance for expected credit loss	130,242,762	532,042	110,365,349	454,374	129,001,383	526,971	108,015,136	444,698

7. LOANS AND ADVANCES TO CUSTOMERS (CONTINUED)

(d) By residency

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	4,975,625,216	20,325,429	4,925,977,256	20,280,248	4,978,931,785	20,338,937	4,925,977,256	20,280,248
Non-residents	20,686,609	84,505	18,030,089	74,230	-	-	-	-
Total gross loans and advances	4,996,311,825	20,409,934	4,944,007,345	20,354,478	4,978,931,785	20,338,937	4,925,977,256	20,280,248

(e) By relationship

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
External customers	4,886,574,347	19,961,656	4,906,548,300	20,200,259	4,869,194,307	19,887,916	4,888,518,211	20,127,153
Staff loans and related parties	109,737,478	448,278	37,459,045	154,219	109,737,478	451,021	37,459,045	153,095
Total gross loans and advances	4,996,311,825	20,409,934	4,944,007,345	20,354,478	4,978,931,785	20,338,937	4,925,977,256	20,280,248

(f) By large exposure

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Large exposures	417,309,879	1,704,711	496,091,090	2,042,407	417,309,879	1,704,711	496,091,090	2,042,407
Non-large exposures	4,579,001,946	18,705,223	4,447,916,255	18,312,071	4,561,621,906	18,634,226	4,429,886,166	18,237,841
Total gross loans and advances	4,996,311,825	20,409,934	4,944,007,345	20,354,478	4,978,931,785	20,338,937	4,925,977,256	20,280,248

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			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Unlisted corporate bonds at amortised cost (i)	50,849,508	207,720	53,849,967	221,700	50,708,015	207,142	50,708,474	208,767
Less: impairment loss allowance	(1,009,034)	(4,122)	(965,523)	(3,975)	(952,708)	(3,892)	(909,196)	(3,743)
	49,840,474	203,598	52,884,444	217,725	49,755,307	203,250	49,799,278	205,024
Government bonds at amortised cost	12,892,158	52,665	977,598	4,025	9,892,158	40,410	977,597	4,024
	62,732,632	256,263	53,862,042	221,750	59,647,465	243,660	50,776,875	209,048
Listed equity securities at fair value through other comprehensive income (ii)	2,291,855	9,362	2,515,593	10,357	-	-	-	-
	2,291,855	9,362	2,515,593	10,357	-	-	-	-
	65,024,487	265,625	56,377,635	232,107	59,647,465	243,660	50,776,875	209,048

- (i) Unlisted corporate bonds at amortised cost are investment bonds in a related company subscribed on 28 September 2022 with a term of three years and annual coupon rate of 5.5%.

8. INVESTMENT SECURITIES (CONTINUED)

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

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<i>Listed equity securities at fair value through other comprehensive income</i>								
At 1 January	2,515,593	10,357	2,212,047	9,012	-	-	-	-
Additions	146,115	601	1,155,629	4,723	-	-	-	-
Disposals	(88,212)	(363)	(7,547)	(31)	-	-	-	-
Change in fair value to OCI	(281,641)	(1,158)	(844,536)	(3,452)	-	-	-	-
Currency translation difference	-	(75)	-	105	-	-	-	-
At 31 December	2,291,855	9,362	2,515,593	10,357	-	-	-	-

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			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current								
Reserve requirements	399,358,066	1,631,378	388,277,036	1,598,537	399,088,689	1,630,278	388,145,824	1,597,997
Non-current								
Capital guarantee deposits	75,979,217	310,375	66,184,157	272,480	74,999,637	306,373	65,212,114	268,478
	475,337,283	1,941,753	454,461,193	1,871,017	474,088,326	1,936,651	453,357,938	1,866,475

(i) Reserve requirements

Canadia Bank Plc.

The reserve requirement represents the minimum reserve which is calculated at 7% for KHR and other currencies (2022: 7% for KHR and other currencies) of customers' deposits and borrowings in Khmer Riel (KHR) and other currencies of the Bank. The reserve requirement bears 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 8.00% for LAK and 10.00% for foreign currencies, on a fortnight basis, of customer deposits having original maturities of less than 12 months (2022: 5.00% and 5.00% respectively).

(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.

Cana 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 KHR 4,000,000,000 (equivalent to US\$ 979,192) (2022: KHR 4,000,000,000, equivalent to US\$ 971,581) 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 2022								
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

	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 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
For the year ended 31 December 2023								
Opening 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
Additions	-	1,801,571	337,545	498,613	682,886	4,168,490	816,798	8,305,903
Foreign operation translation - cost	-	(22,574)	-	(8,318)	(9,614)	(19,259)	(172,690)	(232,455)
Foreign operation translation - accumulated depreciation	-	74,243	-	7,771	13,030	7,830	172,687	275,561
Disposals - cost	(695,000)	(15,463)	-	(2,443)	(11,095)	-	(368,487)	(1,092,488)
Disposals - accumulated depreciation	-	7,242	-	2,443	8,520	-	312,947	331,152
Write-offs - cost	-	-	-	(12,779)	(1,709)	-	-	(14,488)
Write-offs - accumulated depreciation	-	-	-	12,779	1,709	-	-	14,488
Depreciation charge	-	(1,930,266)	-	(418,070)	(393,507)	(3,232,837)	(763,683)	(6,738,363)
Closing net book amount	97,940,000	53,896,377	532,413	1,207,378	2,266,249	6,759,740	3,351,560	165,953,717
As at 31 December 2023								
Cost	97,940,000	86,976,089	532,413	3,252,719	6,382,993	17,999,086	8,074,006	221,157,306
Accumulated depreciation	-	(33,079,712)	-	(2,045,341)	(4,116,744)	(11,239,346)	(4,722,446)	(55,203,589)
Net book amount	97,940,000	53,896,377	532,413	1,207,378	2,266,249	6,759,740	3,351,560	165,953,717
In Million KHR equivalent	400,085	220,167	2,175	4,932	9,258	27,614	13,690	677,921

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 2022								
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: in 2022, 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.

	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 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
For the year ended 31 December 2023								
Opening 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
Additions	-	1,801,571	337,545	497,236	681,932	4,150,320	816,798	8,285,402
Disposals - cost	(695,000)	(15,463)	-	(2,443)	(11,095)	-	(368,487)	(1,092,488)
Disposals - accumulated depreciation	-	7,242	-	2,443	8,520	-	312,947	331,152
Depreciation charge	-	(1,926,116)	-	(415,006)	(385,814)	(3,217,053)	(757,317)	(6,701,306)
Closing net book amount	97,940,000	53,906,080	532,413	1,204,929	2,380,274	6,826,912	3,208,958	165,999,566
As at 31 December 2023								
Cost	97,940,000	86,900,341	532,413	3,204,939	6,314,300	17,774,005	8,318,710	220,984,708
Accumulated depreciation	-	(32,994,261)	-	(2,000,010)	(3,934,026)	(10,947,093)	(5,109,752)	(54,985,142)
Net book amount	97,940,000	53,906,080	532,413	1,204,929	2,380,274	6,826,912	3,208,958	165,999,566
In Million KHR equivalent	400,085	220,206	2,175	4,922	9,723	27,888	13,109	678,108

10. PROPERTY AND EQUIPMENT (CONTINUED)

Land and buildings revaluation: There were no revaluation in 2023. 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 of 31 August 2022	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\$	US\$	US\$	US\$
	At cost	Revalued	At cost	Revalued
At 31 December 2023				
Cost/Revalued amount	30,305,773	103,970,000	55,239,957	86,900,341
Accumulated depreciation	-	-	(31,019,823)	(32,994,261)
Net book amount	30,305,773	103,970,000	24,220,134	53,906,080
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

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 2023			
Opening amount	6,030,000	1,645,132	7,675,132
Additions	-	2,721,123	2,721,123
Fair value gain recognised in other income	305,000	-	305,000
Closing amount	6,335,000	4,366,255	10,701,255
In Million KHR equivalent	25,878	17,837	43,715

	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 in 2022 was the revalued amount transferred from property and equipment. In 2023, the Bank measured the land at fair value with a gain of US\$ 305,000. The fair value of investment properties under construction (construction in progress) are not reliably estimated because they are still in the construction stage. As at 31 December 2023, construction in progress of US\$ 1,536,856 were in payable (2022: Nil). The Group and the Bank classify cash outflows to acquire or construct investment properties as investing and rental inflows as operating cash flows.

The rental income earned during the year was US\$ 72,600, and there was no operating expenses in relation to the investment property.

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			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Right-of-use assets <i>(Non-current)</i>								
Buildings	28,198,698	115,192	21,641,776	89,099	28,198,698	115,192	21,641,776	89,099
Additions to the right-of-use assets during the year	9,598,001	39,448	1,814,213	7,415	9,598,001	39,448	1,814,213	7,415
Lease liabilities								
Current	2,900,163	11,847	2,426,815	9,991	2,900,163	11,847	2,426,815	9,991
Non-current	18,765,808	76,658	17,413,838	71,693	18,765,808	76,658	17,413,838	71,693
	21,665,971	88,505	19,840,653	81,684	21,665,971	88,505	19,840,653	81,684

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

The consolidated and separate statement of profit or loss and consolidated and separate statement of cash flows show the following amounts relating to leases:

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Principal lease payments	7,765,792	31,917	1,929,673	7,887	7,765,792	31,917	1,929,673	7,887
Interest paid	1,537,475	6,319	1,410,525	5,765	1,537,475	6,319	1,410,525	5,765
Total cash outflow for leases	9,303,267	38,236	3,340,198	13,652	9,303,267	38,236	3,340,198	13,652
Interest expense on lease liabilities (Note 27)	1,537,475	6,319	1,410,525	5,765	1,537,475	6,319	1,410,525	5,765
Depreciation charge for right-of-use assets (Note 31)	3,041,079	12,499	2,578,160	10,536	3,041,079	12,500	2,578,160	10,537
Expenses relating to leases of low-value assets, and short-term leases assets (Note 32)	1,524,904	6,267	1,435,467	5,867	1,511,499	6,212	1,423,237	5,817

Maturity analysis is included in Note 39.3 liquidity risk.

13. INTANGIBLE ASSETS

	The Group		The Bank	
	2023	2022	2023	2022
	US\$	US\$	US\$	US\$
Non-current				
As at 1 January				
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
For the year ended 31 December				
Opening net book value	1,537,936	1,371,294	1,535,943	1,368,193
Additions	129,440	668,398	129,440	668,398
Amortisation charge	(508,089)	(501,756)	(507,156)	(500,648)
Closing net book value	1,159,287	1,537,936	1,158,227	1,535,943
As at 31 December				
Cost	6,583,356	6,453,916	6,461,177	6,331,737
Accumulated amortisation	(5,424,069)	(4,915,980)	(5,302,950)	(4,795,794)
Net book value	1,159,287	1,537,936	1,158,227	1,535,943
In Million KHR equivalent	4,736	6,332	4,731	6,323

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 2023 and 31 December 2022.

	2023		2022	
	US\$	Million KHR	US\$	Million KHR
The Bank				
Non-current				
Cana Securities Ltd.	11,000,000	44,935	11,000,000	45,287
Canadia Bank Lao Ltd.	28,005,880	114,404	28,005,880	115,300
	39,005,880	159,339	39,005,880	160,587

The Bank and CIHP respectively own 68% and 32% of the equity interest of CBL as at 31 December 2023, which give the Bank the controls over CBL. On 5 December 2023, shareholders' resolution of CIHP and Board of Directors' resolution of the Bank approved the additional capital injection of US\$ 10,000,000 from the Bank to Canadia Bank Lao Ltd. As at 31 December 2023, the capital injection cash flow had yet been proceeded. The additional capital injection was approved by National Bank of Cambodia through letter No. B7-024-592 Chor.Tor dated 25 March 2024 and is to be registered with any governmental or regulatory authorities in Lao PDR. Once the transaction is approved and cashflow is proceeded, the Bank and CIHP would respectively own 77% and 23% of the equity interest of CBL.

15. DEFERRED TAX LIABILITIES - NET

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Non-current								
Deferred tax assets	14,822,107	60,548	14,169,219	58,335	14,788,751	60,412	14,131,870	58,181
Deferred tax liabilities	(21,590,316)	(88,196)	(20,382,563)	(83,918)	(21,585,565)	(88,177)	(20,373,307)	(83,877)
Deferred tax liabilities - net	(6,768,209)	(27,648)	(6,213,344)	(25,583)	(6,796,814)	(27,765)	(6,241,437)	(25,696)

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

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	(6,213,344)	(25,583)	9,350,918	38,096	(6,241,437)	(25,696)	9,336,760	38,038
Charged to profit or loss	(554,865)	(2,280)	(3,969,173)	(16,222)	(555,377)	(2,283)	(3,983,107)	(16,279)
Charged to other comprehensive incomes	-	-	(11,595,089)	(47,389)	-	-	(11,595,090)	(47,389)
Currency translation difference	-	215	-	(68)	-	214	-	(66)
At 31 December	(6,768,209)	(27,648)	(6,213,344)	(25,583)	(6,796,814)	(27,765)	(6,241,437)	(25,696)

(i) Deferred tax assets:

	Provision for employee benefits	Unearned loan fees	Impairment loss	Lease liabilities	Total
	US\$	US\$	US\$	US\$	US\$
The Group					
2023					
At 1 January 2023	1,635,614	3,892,445	4,663,029	3,978,131	14,169,219
Charged to profit or loss	(91,798)	(260,727)	645,145	360,268	652,888
At 31 December 2023	1,543,816	3,631,718	5,308,174	4,338,399	14,822,107
In Million KHR equivalent	6,306	14,836	21,684	17,722	60,548
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

(i) Deferred tax assets: (continued)

	Provision for employee benefits	Unearned loan fees	Impairment loss	Lease liabilities	Total
	US\$	US\$	US\$	US\$	US\$
The Bank					
2023					
At 1 January 2023	1,635,614	3,892,445	4,635,679	3,968,132	14,131,870
Charged to profit or loss	(91,798)	(260,727)	644,342	365,064	656,881
At 31 December 2023	1,543,816	3,631,718	5,280,021	4,333,196	14,788,751
In Million KHR equivalent	6,306	14,836	21,569	17,701	60,412
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

(ii) Deferred tax liabilities

	Right-of-use assets	Accelerated depreciation	Total
	US\$	US\$	US\$
The Group			
2023			
At 1 January 2023	(4,337,789)	(16,044,774)	(20,382,563)
Credited/(Charged) to profit or loss	(1,306,667)	98,914	(1,207,753)
At 31 December 2023	(5,644,456)	(15,945,860)	(21,590,316)
In Million KHR equivalent	(23,058)	(65,138)	(88,196)
2022			
At 1 January 2022	(4,495,296)	(3,273,052)	(7,768,348)
Credited/(Charged) to profit or loss	157,507	(1,143,735)	(986,228)
Credited to other comprehensive income	-	(11,627,987)	(11,627,987)
At 31 December 2022	(4,337,789)	(16,044,774)	(20,382,563)
In Million KHR equivalent	(17,859)	(66,059)	(83,918)

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

(i) Deferred tax liabilities: (continued)

	Right-of-use assets	Accelerated depreciation	Total
	US\$	US\$	US\$
The Bank			
2023			
At 1 January 2023	(4,328,355)	(16,044,952)	(20,373,307)
Credited/(charged) to profit or loss	(1,311,384)	99,126	(1,212,258)
At 31 December 2023	(5,639,739)	(15,945,826)	(21,585,565)
In Million KHR equivalent	(23,038)	(65,139)	(88,177)
2022			
At 1 January 2022	(4,481,144)	(3,273,376)	(7,754,520)
Credited/(charged) to profit or loss	152,789	(1,143,588)	(990,799)
Credited to other comprehensive income	-	(11,627,988)	(11,627,988)
At 31 December 2022	(4,328,355)	(16,044,952)	(20,373,307)
In Million KHR equivalent	(17,820)	(66,057)	(83,877)

16. OTHER ASSETS

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Receivables from sales of foreclosed properties and others	71,794,619	293,281	72,330,052	297,783	70,324,053	287,274	72,280,448	297,579
Advances	18,481,759	75,498	8,971,709	36,937	18,479,493	75,489	8,970,569	36,932
Prepayments	12,169,426	49,712	9,440,115	38,865	10,619,398	43,380	8,459,822	34,829
Foreclosed properties (*)	3,226,009	13,178	4,684,468	19,286	2,556,868	10,445	3,891,703	16,022
Supplies	2,010,106	8,212	1,598,052	6,578	2,008,776	8,205	1,596,135	6,571
	107,681,919	439,881	97,024,396	399,449	103,988,588	424,793	95,198,677	391,933
Current	35,887,300	146,600	24,694,344	101,667	33,664,535	137,520	22,918,229	94,354
Non-current	71,794,619	293,281	72,330,052	297,782	70,324,053	287,273	72,280,448	297,579
	107,681,919	439,881	97,024,396	399,449	103,988,588	424,793	95,198,677	391,933

(*) The gross movements of the foreclosed properties (non-current assets held for sales) during the year were as follows:

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	4,684,468	19,286	70,688,519	287,985	3,891,703	16,022	70,059,299	285,422
Additions during the year	-	-	1,745,990	7,136	-	-	1,334,835	5,455
Sales during the year	(1,334,835)	(5,486)	(67,528,002)	(275,987)	(1,334,835)	(5,486)	(67,502,431)	(275,882)
Foreign operation translation	(123,624)	(508)	(222,039)	(907)	-	-	-	-
Currency translation difference	-	(114)	-	1,059	-	(91)	-	1,027
At 31 December	3,226,009	13,178	4,684,468	19,286	2,556,868	10,445	3,891,703	16,022

17. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	48,093,043	196,460	21,265,055	87,548	48,117,245	196,559	21,289,243	87,648
Savings accounts	29,620,401	120,999	26,630,358	109,638	29,620,401	120,999	26,630,359	109,637
Fixed deposits	296,992,073	1,213,213	254,799,916	1,049,011	296,992,073	1,213,213	254,799,916	1,049,011
Marginal accounts	114,333	467	51,500	212	114,333	467	51,500	212
	374,819,850	1,531,139	302,746,829	1,246,409	374,844,052	1,531,238	302,771,018	1,246,508
Current	364,321,931	1,488,255	281,412,652	1,158,576	364,346,133	1,488,354	281,437,225	1,158,677
Non-current	10,497,919	42,884	21,334,177	87,833	10,497,919	42,884	21,333,793	87,831
	374,819,850	1,531,139	302,746,829	1,246,409	374,844,052	1,531,238	302,771,018	1,246,508
(a) By maturity								
	The Group		The Bank		The Group		The Bank	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Not later than 1 month	199,789,351	816,139	88,582,959	364,696	199,813,553	816,238	88,607,532	364,797
Later than 1 month and no later than 12 months	164,532,580	672,116	192,829,693	793,880	164,532,580	672,116	192,829,693	793,880
Later than 12 months	10,497,919	42,884	21,334,177	87,833	10,497,919	42,884	21,333,793	87,831
	374,819,850	1,531,139	302,746,829	1,246,409	374,844,052	1,531,238	302,771,018	1,246,508

(b) By residency

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	374,734,477	1,530,790	302,662,090	1,246,060	374,734,106	1,530,789	302,661,706	1,246,058
Non-residents	85,373	349	84,739	349	109,946	449	109,312	450
	374,819,850	1,531,139	302,746,829	1,246,409	374,844,052	1,531,238	302,771,018	1,246,508

(c) By relationship

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Related parties	16,313,899	66,642	16,313,899	67,164	16,338,473	66,743	16,338,473	67,265
Non-related parties	358,505,951	1,464,497	286,432,930	1,179,245	358,505,579	1,464,495	286,432,545	1,179,243
	374,819,850	1,531,139	302,746,829	1,246,409	374,844,052	1,531,238	302,771,018	1,246,508

(d) By interest rate (per annum):

	The Group		The Bank	
	2023	2022	2023	2022
Current accounts	Nil - 2.00%	Nil - 1.25%	Nil - 2.00%	Nil - 1.25%
Savings accounts	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%
Fixed deposits	0.50% - 8.00%	0.50% - 6.75%	0.50% - 8.00%	0.50% - 6.75%

18. DEPOSITS FROM CUSTOMERS

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	843,835,301	3,447,067	1,000,752,883	4,120,100	843,142,558	3,444,237	1,000,152,282	4,117,627
Savings accounts	959,836,288	3,920,931	1,129,408,501	4,649,775	958,370,185	3,914,942	1,128,544,516	4,646,218
Fixed deposits	4,025,851,619	16,445,604	3,534,862,651	14,553,030	4,031,063,503	16,466,894	3,540,007,395	14,574,210
Margin accounts	12,094,965	49,408	4,904,409	20,190	12,094,965	49,409	4,904,409	20,192
	5,841,618,173	23,863,010	5,669,928,444	23,343,095	5,844,671,211	23,875,482	5,673,608,602	23,358,247
Current	5,341,219,346	21,818,881	4,510,583,547	18,570,072	5,344,430,045	21,831,997	4,510,055,070	18,567,897
Non-current	500,398,827	2,044,129	1,159,344,897	4,773,023	500,241,166	2,043,485	1,163,553,532	4,790,350
	5,841,618,173	23,863,010	5,669,928,444	23,343,095	5,844,671,211	23,875,482	5,673,608,602	23,358,247
	(a) By residency							
	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	5,293,061,451	21,622,156	5,200,957,596	21,412,342	5,296,114,489	21,634,628	5,204,637,753	21,427,494
Non-residents	548,556,722	2,240,854	468,970,848	1,930,753	548,556,722	2,240,854	468,970,849	1,930,753
	5,841,618,173	23,863,010	5,669,928,444	23,343,095	5,844,671,211	23,875,482	5,673,608,602	23,358,247

Interest rate (per annum):

	The Group		The Bank	
	2023	2022	2023	2022
Current accounts	Nil - 3.00%	Nil - 3.00%	Nil - 3.00%	Nil - 3.00%
Savings accounts	0.25% - 6.50%	0.25% - 5.59%	0.25% - 6.50%	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	
	2023	2022	2023	2022
	US\$	Million KHR	US\$	Million KHR
Current	91,792,614	374,973	25,572,805	105,283
Non-current	199,940,638	816,757	270,926,911	1,115,406
	291,733,252	1,191,730	296,499,716	1,220,689
			1,191,535	296,421,018
				1,220,365

All borrowings are from non-related parties.

The Bank pledged its deposit accounts of US\$ 98,510,333 (2022: US\$ 55,854,654) 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 7.00% (2022: 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\$ 37,170,000 (2022: US\$ 26,290,000) as collaterals for Liquidity Providing Collateralised Operation (LPCO) amounting to KHR 163,000,000,000 (2022: KHR 98,170,000,000) with the central bank, which will be matured in 2024 and with fixed interest rates ranging from 2.50% to 6.51% per annum (2022: 3.50% to 6.75% per annum).

There were a number of covenant ratios from one of the Bank's borrowings. As at 31 December 2023, there was no breach in relation to the covenants.

19. BORROWINGS (CONTINUED)

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

	The Group		The Bank	
	2023	2022	2023	2022
	US\$	Million KHR	US\$	Million KHR
At 1 January	296,499,716	1,220,689	296,421,018	1,220,365
Additions	97,161,265	399,333	97,161,265	399,333
Repayments	(101,076,692)	(415,425)	(101,057,010)	(415,344)
Interest charges	14,389,196	59,140	14,387,219	59,131
Interest paid	(4,338,283)	(17,830)	(4,336,307)	(17,822)
The effect of changes in foreign exchange rates	(10,901,950)	(44,807)	(10,890,653)	(44,761)
Currency translation difference	-	(9,370)	-	(9,367)
At 31 December	291,733,252	1,191,730	291,685,532	1,191,535
				296,421,018
				1,220,365

20. EMPLOYEE BENEFITS

	The Group		The Bank	
	2023	2022	2023	2022
	US\$	Million KHR	US\$	Million KHR
Current	2,240,212	9,151	2,240,212	9,151
Non-curren	5,500,073	22,468	5,478,877	22,381
	7,740,285	31,619	7,719,089	31,532
				8,178,072
				33,669

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

Only employee of the Bank are entitled to the staff gratitude fund as described in Note 2.14. 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:

	2023		2022	
	US\$	Million KHR	US\$	Million KHR
The Bank				
At 1 January	8,178,072	33,669	13,153,632	53,588
Current service cost	-	-	1,514,078	6,188
Past service cost	-	-	(6,156,461)	(25,161)
Interest cost	430,651	1,770	708,509	2,896
Benefit paid	(889,634)	(3,656)	(1,206,175)	(4,930)
Re-measurement	-	-	164,489	672
Currency translation difference	-	(251)	-	416
At 31 December	7,719,089	31,532	8,178,072	33,669

Expense recognised in profit or loss:

	2023		2022	
	US\$	Million KHR	US\$	Million KHR
The Bank				
Current service cost	-	-	1,514,078	6,188
Past service cost	-	-	(6,156,461)	(25,161)
Interest cost	430,651	1,770	708,509	2,896
	430,651	1,770	(3,933,874)	(16,077)

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 2023	As at 31 December 2022	Explanation
Discount rate	7.0% per annum	7.0% per annum	The Bank used the rate of government bond of a neighbouring country in the currency denominated with similar tenor, provides similar rates. There was no change in rate from the recent market movement of interest rate.
Salary growth rate	Not applicable	Not applicable	The amount of the lump sum benefit is dependent on the employees' monthly salary and years of services on 31 March 2022. Salary growth rate is not applicable.

Demographic assumptions:

Assumptions	As at 31 December 2023	As at 31 December 2022	Explanation
Withdrawal rates			
Below age 29	25.0% per annum	25.0% per annum	This is the assumption of the withdrawal rate by age group.
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	
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			
	2023		2022	
	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%	-2.11%	2.23%
Salary growth	N/A	N/A	N/A	N/A
Withdrawal rate	1.17%	-1.24%	1.17%	-1.24%

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			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	25,860,633	106,468	25,813,464	105,164	25,805,468	106,241	25,779,866	105,027
Current income tax expense	19,095,903	78,484	26,574,139	108,609	19,006,451	78,117	26,490,181	108,265
Income tax paid	(25,976,927)	(106,765)	(26,526,970)	(108,416)	(25,899,496)	(106,447)	(26,464,579)	(108,161)
Currency translation difference	-	(655)	-	1,111	-	(654)	-	1,110
At 31 December	18,979,609	77,532	25,860,633	106,468	18,912,423	77,257	25,805,468	106,241

22. OTHER LIABILITIES

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Trade related payables	19,267,914	78,709	5,283,426	21,752	19,163,732	78,284	5,181,944	21,334
Other taxes payable	10,719,186	43,788	9,365,963	38,560	10,719,064	43,787	9,365,811	38,559
Deposits in transit	8,934,158	36,496	8,428,178	34,699	8,630,543	35,256	8,152,093	33,562
Accrued salaries and bonuses	3,631,505	14,835	4,054,602	16,693	3,524,043	14,396	4,054,602	16,693
Accrued expenses	1,601,169	6,541	1,610,587	6,631	1,499,956	6,127	1,413,118	5,818
Others	859,338	3,512	729,252	3,001	859,332	3,511	729,251	3,002
	45,013,270	183,881	29,472,008	121,336	44,396,670	181,361	28,896,819	118,968
Current	45,013,270	183,881	29,472,008	121,336	44,396,670	181,361	28,896,819	118,968
Non-current	-	-	-	-	-	-	-	-
	45,013,270	183,881	29,472,008	121,336	44,396,670	181,361	28,896,819	118,968

23. SUBORDINATED DEBTS

	The Group and the Bank			
	2023		2022	
	US\$	Million KHR	US\$	Million KHR
Related parties				
Subordinated debts	81,548,020	333,124	90,539,738	372,752
Current	22,548,020	92,109	22,539,738	92,796
Non-current	59,000,000	241,015	68,000,000	279,956
	81,548,020	333,124	90,539,738	372,752

23. SUBORDINATED DEBTS (CONTINUED)

This represents a long-term unsecured borrowing from Lok Neak Okhna Dr. Pung Keav Se, Chairman, with the principal outstanding as at 31 December 2023 of US\$ 81,000,000 (2022: US\$ 90,000,000) based on various agreements and terms range from five to seven years with interest rate ranging from 7.00% to 8.82% (2022: from 7.00% to 8.82%) per annum.

There was no additional approval for the additions during the year because the new drawdowns were within the total combined facilities' limits of US\$ 145,000,000 already approved by the National Bank of Cambodia in the past years to be included in Tier II capital for the purpose of Net Worth calculation. As at 31 December 2023, US\$ 140,000,000 have been utilised (2022: US\$ 117,000,000), and the remaining undrawn are available until 2026.

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

	The Group and the Bank			
	2023		2022	
	US\$	Million KHR	US\$	Million KHR
At 1 January	90,539,738	372,752	105,709,025	430,659
Additions	13,000,000	53,430	17,000,000	69,479
Repayments	(22,000,000)	(90,420)	(32,000,000)	(130,784)
Interest charges	7,813,188	32,112	8,548,805	34,939
Interest paid	(7,804,906)	(32,078)	(8,718,092)	(35,631)
Currency translation difference	-	(2,672)	-	4,090
At 31 December	81,548,020	333,124	90,539,738	372,752

24. SHARE CAPITAL

The total authorised amount of share capital comprises 750 million shares (2022: 650 million shares) with a par value of US\$1 per share (2022: US\$1 per share). All issued shares have been fully paid for.

	2023		2022	
	US\$	Million KHR	US\$	Million KHR
Share capital – paid-up	750,000,000	3,000,000	650,000,000	2,600,000

The movements of share capital were as follows:

	2023		2022	
	US\$	Million KHR	US\$	Million KHR
At 1 January	650,000,000	2,600,000	580,000,000	2,320,000
Additional share capital from cash dividend	100,000,000	400,000	70,000,000	280,000
At 31 December	750,000,000	3,000,000	650,000,000	2,600,000

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	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)	(47,524)	(11,627,987)	(47,524)
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

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 2023	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
Other comprehensive income:														
Change in fair value of FVOCI	-	-	-	-	-	-	(281,641)	-	(1,158)	-	-	-	(281,641)	(1,158)
Foreign operations translation	-	-	-	-	-	(2,474,712)	(10,171)	-	-	-	-	-	(2,474,712)	(10,171)
Currency translation difference	-	-	-	-	(40,038)	-	-	-	-	-	-	-	-	(40,038)
Total other comprehensive income for the year	-	-	-	-	(40,038)	(2,474,712)	(10,171)	(281,641)	(1,158)	-	-	-	(2,756,353)	(51,367)
Transactions with owners in their capacity as owners:														
Transfer from regulatory reserves to retained earnings	-	-	(2,820,116)	(11,591)	-	-	-	-	-	-	-	-	(2,820,116)	(11,591)
Transfer from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	(1,012,279)	(4,160)	(594)	(1,012,279)	(4,160)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	(144,497)	(594)	-	(144,497)	(594)
Total transactions with owners	-	-	(2,820,116)	(11,591)	-	-	-	-	-	(1,156,776)	(4,754)	(1,156,776)	(3,976,892)	(16,345)
Balance at 31 December 2023	98,162,282	397,066	38,027,226	154,755	-	38,204	(8,443,943)	(34,458)	(1,673,300)	(6,836)	86,250,904	351,937	212,323,169	900,668

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 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 revaluation surplus	-	-	-	-	(11,627,987)	(47,524)	-	-	(11,627,987)	(47,524)
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
Balance at 1 January 2023	98,050,777	396,615	40,847,342	166,346	87,407,680	356,691	-	78,483	226,305,799	998,135
Other comprehensive income:										
Currency translation difference	-	-	-	-	-	-	-	(40,232)	-	(40,232)
Total other comprehensive income for the year	-	-	-	-	-	-	-	(40,232)	-	(40,232)
Transactions with owners in their capacity as owners:										
Transfer from regulatory reserves to retained earnings	-	-	(2,820,116)	(11,591)	-	-	-	-	(2,820,116)	(11,591)
Transfer from revaluation surplus to retained earnings	-	-	-	-	(1,012,279)	(4,160)	-	-	(1,012,279)	(4,160)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	(144,497)	(594)	-	-	(144,497)	(594)
Total transactions with owners	-	-	(2,820,116)	(11,591)	(1,156,776)	(4,754)	-	-	(3,976,892)	(16,345)
Balance at 31 December 2023	98,050,777	396,615	38,027,226	154,755	86,250,904	351,937	-	38,251	222,328,907	941,558

26. DIVIDEND

During the year, a dividend of US\$ 100 million was declared (2022: US\$ 70 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			
	2023		2022		2023		2022	
	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	420,269,461	1,727,307	416,170,357	1,700,888	417,165,547	1,714,550	415,239,183	1,697,083
Deposits and placements with other banks	34,176,795	140,467	12,100,601	49,455	33,849,620	139,122	11,858,854	48,467
Deposits and placements with the central bank	4,764,184	19,581	9,148,920	37,392	4,764,184	19,581	9,148,920	37,392
Investment securities	2,940,882	12,087	855,968	3,498	2,940,883	12,087	714,476	2,919
	462,151,322	1,899,442	438,275,846	1,791,233	458,720,234	1,885,340	436,961,433	1,785,861
Interest expense to financial liabilities measured at amortised cost:								
Deposits from customers	(227,755,353)	(936,074)	(184,901,259)	(755,691)	(228,030,133)	(937,204)	(185,153,495)	(756,722)
Deposits from banks	(9,199,313)	(37,809)	(5,402,397)	(22,080)	(9,194,274)	(37,788)	(5,401,626)	(22,077)
Borrowings and subordinated debts	(22,202,384)	(91,252)	(24,255,390)	(99,132)	(22,200,407)	(91,244)	(24,252,996)	(99,122)
Leases	(1,537,475)	(6,319)	(1,410,525)	(5,765)	(1,537,475)	(6,319)	(1,410,525)	(5,765)
	(260,694,525)	(1,071,454)	(215,969,571)	(882,668)	(260,962,289)	(1,072,555)	(216,218,642)	(883,686)
Net interest income	201,456,797	827,988	222,306,275	908,565	197,757,945	812,785	220,742,791	902,175

28. NET FEE AND COMMISSION INCOME

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Commission from remittances and transfers	4,916,702	20,208	5,771,086	23,586	4,896,138	20,123	5,751,799	23,508
Miscellaneous loan fees and charges	2,626,295	10,794	3,339,588	13,649	2,606,504	10,713	3,324,988	13,589
Income from letters of credit and trade finances	1,931,492	7,938	1,222,174	4,995	1,905,991	7,834	1,213,658	4,960
Fees from bancassurance	986,831	4,056	930,603	3,803	986,831	4,056	930,603	3,803
ATM and credit cards annual fee, advances, and late charges	882,086	3,625	1,051,596	4,298	882,086	3,625	1,051,596	4,298
Fees for telex, fax and phone	131,864	542	221,140	904	131,864	542	221,140	904
Others	1,149,663	4,725	1,210,489	4,948	1,139,538	4,683	1,201,931	4,912
Total fee and commission income	12,624,933	51,888	13,746,676	56,183	12,548,952	51,576	13,695,715	55,974
Fee and commission expense	(2,141,096)	(8,800)	(2,721,107)	(11,121)	(2,129,751)	(8,753)	(2,708,905)	(11,071)
Net fee and commission income	10,483,837	43,088	11,025,569	45,062	10,419,201	42,823	10,986,810	44,903

29. OTHER OPERATING INCOME

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Gain on foreign exchange	4,324,967	17,776	3,108,451	12,704	2,910,473	11,962	3,733,045	15,257
Rental income	923,759	3,797	903,214	3,691	953,459	3,919	935,147	3,822
Other income	1,801,782	7,405	902,545	3,689	1,059,363	4,354	856,897	3,502
	7,050,508	28,978	4,914,210	20,084	4,923,295	20,235	5,525,089	22,581

30. PERSONNEL EXPENSES

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Wages, salaries, and other benefits	38,279,352	157,328	35,193,631	143,836	37,422,837	153,808	34,503,242	141,015
Long-term employee benefits (gratitude fund movement)	436,881	1,796	(3,935,549)	(16,085)	430,651	1,770	(3,933,874)	(16,077)
Other short-term benefits	5,204,843	21,392	4,889,033	19,982	5,184,880	21,310	4,861,480	19,868
	43,921,076	180,516	36,147,115	147,733	43,038,368	176,888	35,430,848	144,806

31. DEPRECIATION AND AMORTISATION CHARGE

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Property and equipment	6,738,363	27,695	6,562,902	26,823	6,701,306	27,542	6,521,835	26,655
Intangible assets	508,089	2,088	501,755	2,051	507,156	2,084	500,648	2,046
Right-of-use assets	3,041,079	12,499	2,578,160	10,536	3,041,079	12,500	2,578,160	10,537
	10,287,531	42,282	9,642,817	39,410	10,249,541	42,126	9,600,643	39,238

32. OTHER OPERATING EXPENSES

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Utilities	2,390,413	9,825	2,161,404	8,834	2,381,477	9,788	2,153,997	8,803
Advertising and public relations	2,377,016	9,770	1,038,655	4,245	2,357,581	9,690	1,007,636	4,118
Taxes and duties	1,998,700	8,215	2,066,163	8,444	1,963,761	8,071	2,031,791	8,304
Charitable donations and gifts	1,846,148	7,588	3,864,412	15,794	1,832,520	7,532	3,857,688	15,766
Repairs and maintenance	1,887,766	7,759	1,403,072	5,734	1,826,490	7,507	1,349,841	5,517
Travel, accommodation and foods	1,593,593	6,550	1,132,822	4,630	1,571,981	6,461	1,118,344	4,571
Rental for low value assets and short-term lease	1,524,904	6,267	1,435,467	5,867	1,511,499	6,212	1,423,237	5,817
Communication	1,316,849	5,412	1,192,245	4,873	1,280,562	5,263	1,151,259	4,705
Legal and professional fees	1,283,317	5,274	1,078,455	4,408	1,225,753	5,038	1,019,830	4,168
Properties appraiser fee	1,175,117	4,830	1,176,589	4,809	1,175,117	4,830	1,176,589	4,809
Stationeries and supplies	749,461	3,080	718,260	2,936	740,067	3,042	706,526	2,888
Insurance expense	730,472	3,002	477,706	1,952	727,118	2,988	474,024	1,938
Expenses for motor vehicles	605,612	2,489	558,851	2,284	596,627	2,452	550,098	2,248
Board of directors' fee	376,815	1,549	281,200	1,149	376,815	1,549	281,200	1,149
Printing and forms	227,585	935	243,831	997	227,135	934	243,648	996
Loss on revaluation of fixed assets	-	-	1,942,112	7,937	-	-	1,942,112	7,937
Others	1,408,405	5,788	1,247,981	5,100	1,375,515	5,652	1,208,518	4,939
	21,492,173	88,333	22,019,225	89,993	21,170,018	87,009	21,696,338	88,673

Audit fee information

The following fees were paid or are payable to PricewaterhouseCoopers (Cambodia) Ltd.

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Statutory audits	105,500	431	99,300	409	98,000	400	92,000	379
Assurance engagements	3,000	12	2,700	11	2,200	9	2,000	8
	108,500	443	102,000	420	100,200	409	94,000	387

Assurance engagements include agreed-upon procedures.

33. IMPAIRMENT LOSSES

a) Income tax expense

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Impairment loss allowance on:								
Loans and advances to customers	21,707,143	89,216	10,923,150	44,643	22,705,356	93,319	10,859,882	44,384
Balances with other banks	(362,798)	(1,491)	(644,538)	(2,634)	(424,070)	(1,743)	(462,934)	(1,892)
Investment securities at amortised cost	43,512	179	965,522	3,946	43,512	179	909,196	3,716
	21,387,857	87,904	11,244,134	45,955	22,324,798	91,755	11,306,144	46,208

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

34. INCOME TAX

a) Income tax expense

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current income tax	19,095,903	78,485	26,574,139	108,609	19,006,451	78,116	26,490,181	108,265
Deferred tax	554,865	2,280	3,969,173	16,222	555,377	2,283	3,983,107	16,279
	19,650,768	80,765	30,543,312	124,831	19,561,828	80,399	30,473,288	124,544

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

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Profit before income tax	121,902,505	501,019	159,192,763	650,620	116,317,716	478,065	159,220,717	650,734
Tax calculated at domestic tax rates applicable to profits in the respective countries	24,380,501	100,204	31,838,553	130,124	23,263,543	95,613	31,844,143	130,147
Tax effects of reconciling items:								
Non-deductible expenses/ income - net	(4,729,733)	(19,439)	(2,091,811)	(8,549)	(3,701,715)	(15,214)	(2,097,657)	(8,573)
Recognition of previously unrecognised deferred tax	-	-	796,570	3,256	-	-	726,802	2,970
Income tax expense	19,650,768	80,765	30,543,312	124,831	19,561,828	80,399	30,473,288	124,544

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			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Cash on hand	325,482,042	1,329,594	330,255,669	1,359,663	324,915,608	1,327,280	329,211,861	1,355,365
Deposits and placements with other banks:								
Current accounts	272,520,993	1,113,248	123,513,668	508,506	278,777,138	1,138,805	136,242,019	560,908
Savings accounts	9,060,850	37,014	2,355,952	9,699	9,060,850	37,014	2,355,952	9,699
Fixed deposits (maturity of three months or less)	436,546,667	1,783,293	342,366,630	1,409,523	445,714,954	1,820,746	336,956,264	1,387,249
Deposits and placements with the central bank:								
Current accounts	834,193,233	3,407,679	361,216,369	1,487,128	823,588,680	3,364,360	344,310,805	1,417,528
Fixed deposits (maturity of three months or less)	61,647,008	251,828	619,803,250	2,551,730	61,647,008	251,828	619,803,250	2,551,730
Cash and cash equivalents in the statement of cash flows	1,939,450,793	7,922,656	1,779,511,538	7,326,249	1,943,704,238	7,940,033	1,768,880,151	7,282,479

36. CASH FLOW INFORMATION

a) Cash generated from operations

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Profit before income tax	121,902,505	501,019	159,192,763	650,620	116,317,716	478,065	159,220,717	650,734
Adjustments for:								
Depreciation and amortisation (Note 31)	10,287,531	42,282	9,642,817	39,410	10,249,541	42,126	9,600,643	39,238
Impairment losses on financial instruments (Note 33)	21,387,857	87,904	11,244,134	45,955	22,324,798	91,755	11,306,144	46,208
Employee benefits (Note 30)	436,881	1,796	(3,935,549)	(16,085)	430,651	1,770	(3,933,874)	(16,077)
Net interest income	(201,456,797)	(827,988)	(222,306,275)	(908,565)	(197,757,945)	(812,785)	(220,742,791)	(902,175)
Gain on disposals of property and equipment	(681)	(3)	(35,938)	(147)	(681)	(3)	(35,938)	(147)
(Gain)/Loss on revaluation	(305,000)	(1,254)	1,942,112	7,937	(305,000)	(1,254)	1,942,112	7,937
Effect of currency translation of monetary items	(10,901,952)	(44,807)	(7,427,411)	(30,356)	(10,890,655)	(44,761)	(7,382,631)	(30,173)
	(58,649,656)	(241,051)	(51,683,347)	(211,231)	(59,631,575)	(245,087)	(50,025,618)	(204,455)
Changes in operating assets and liabilities:								
Deposits and placements with other banks	(77,603,410)	(318,950)	18,917,999	77,318	(62,444,619)	(256,647)	11,216,774	45,843
Deposits and placements with the central bank	(17,542,658)	(72,100)	329,771,414	1,347,776	(17,737,882)	(72,903)	330,579,117	1,351,077
Loans and advances to customers	(9,137,172)	(37,554)	(59,456,372)	(242,998)	(9,676,416)	(39,770)	(59,165,910)	(241,811)
Reserves requirement deposits	(11,081,029)	(45,543)	(3,878,171)	(15,850)	(10,942,865)	(44,975)	(3,792,903)	(15,502)
Other assets	(10,657,523)	(43,802)	(7,656,709)	(31,293)	(8,789,911)	(36,127)	(7,919,158)	(32,366)
Deposits from customers	142,114,353	584,090	(108,854,768)	(444,889)	141,474,906	581,462	(113,468,289)	(463,745)
Deposits from other banks	71,960,049	295,756	(42,454,604)	(173,512)	71,960,062	295,756	(42,449,686)	(173,492)
Other liabilities	13,997,515	57,530	4,910,109	20,068	13,956,104	57,360	4,894,595	20,004
Cash generated from operations	43,400,469	178,376	79,615,551	325,389	58,167,804	239,069	69,868,922	285,553

b) Net debt reconciliation

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Net debt								
Cash and cash equivalents	1,939,450,793	7,922,656	1,779,511,538	7,326,249	1,943,704,238	7,940,032	1,768,880,151	7,282,480
Borrowings	(291,733,252)	(1,191,730)	(296,499,716)	(1,220,689)	(291,685,532)	(1,191,535)	(296,421,018)	(1,220,365)
Subordinated debts	(81,548,020)	(333,124)	(90,539,738)	(372,752)	(81,548,020)	(333,124)	(90,539,738)	(372,752)
Lease liabilities	(21,665,971)	(88,505)	(19,840,653)	(81,684)	(21,665,971)	(88,505)	(19,840,653)	(81,684)
Net debt	1,544,503,550	6,309,297	1,372,631,431	5,651,124	1,548,804,715	6,326,868	1,362,078,742	5,607,679
Cash and liquid investments	1,939,450,793	7,922,656	1,779,511,538	7,326,249	1,943,704,238	7,940,032	1,768,880,151	7,282,480
Gross debt – fixed interest rates	(394,947,243)	(1,613,359)	(406,880,107)	(1,675,125)	(394,899,523)	(1,613,164)	(406,801,409)	(1,674,801)
Gross debt – variable interest rates	-	-	-	-	-	-	-	-
Net debt	1,544,503,550	6,309,297	1,372,631,431	5,651,124	1,548,804,715	6,326,868	1,362,078,742	5,607,679

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\$
The Group						
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
Net debt as at 1 January 2023	(296,499,716)	(90,539,738)	(19,840,653)	(406,880,107)	1,779,511,538	1,372,631,431
Cash flows	8,253,709	16,804,906	9,303,267	34,361,882	159,939,255	194,301,137
New leases	-	-	(9,598,001)	(9,598,001)	-	(9,598,001)
Other changes – non-cash (i)	(3,487,245)	(7,813,188)	(1,530,584)	(12,831,017)	-	(12,831,017)
Net debt as at 31 December 2023	(291,733,252)	(81,548,020)	(21,665,971)	(394,947,243)	1,939,450,793	1,544,503,550
In Million KHR equivalent	(1,191,730)	(333,124)	(88,505)	(1,613,359)	7,922,656	6,309,297

(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.

b) Net debt reconciliation (continued)

	Borrowings	Subordinated debts	Lease liabilities	Sub-total	Cash and cash equivalents	Total
	US\$	US\$	US\$	US\$	US\$	US\$
The Bank						
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
Net debt as at 1 January 2023	(296,421,018)	(90,539,738)	(19,840,653)	(406,801,409)	1,768,880,151	1,362,078,742
Cash flows	8,232,051	16,804,906	9,303,267	34,340,224	174,824,087	209,164,311
New leases	-	-	(9,598,001)	(9,598,001)	-	(9,598,001)
Other changes – non-cash (i)	(3,496,565)	(7,813,188)	(1,530,584)	(12,840,337)	-	(12,840,337)
Net debt as at 31 December 2023	(291,685,532)	(81,548,020)	(21,665,971)	(394,899,523)	1,943,704,238	1,548,804,715
In Million KHR equivalent	(1,191,535)	(333,124)	(88,505)	(1,613,164)	7,940,032	6,326,868

(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				
	2023	2022	2023	2022	2023	2022		
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR		
Performance and bankers' guarantee	178,646,735	729,772	152,971,249	629,783	178,646,735	729,772	152,971,249	629,783
Unused portion of approved credit facilities	131,467,165	537,043	113,314,266	466,515	127,615,973	521,311	113,255,926	466,275
Documentary credits	6,516,154	26,618	2,178,647	8,969	6,516,154	26,618	2,178,647	8,969
Bankers' acceptance	135,216	552	1,121,105	4,616	135,216	552	1,121,105	4,616
Others	10,272,526	41,963	3,626,106	14,929	10,272,526	41,963	3,626,106	14,929
	327,037,796	1,335,948	273,211,373	1,124,812	323,186,604	1,320,216	273,153,033	1,124,572

b) Capital commitments

As at 31 December 2023 and 31 December 2022, there was no capital commitment in relation to any constructions in progress.

c) Lease commitment

As lessor:

	The Group and the Bank		
	2023	2022	2022
	US\$	Million KHR	US\$
Not later than 1 year	1,517,413	6,199	850,580
Later than 1 year and no later than 5 years	3,889,300	15,888	1,429,000
Later than 5 years	2,100,000	8,579	23,200
	7,506,713	30,666	2,302,780
			9,481

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	Canada Investment Holding Plc.
Subsidiaries	Cana Securities Ltd. Canada 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

	2023		2022	
	US\$	Million KHR	US\$	Million KHR
The Group and Bank				
Outstanding loan balances	2,180,293	8,906	1,837,071	7,563
Interest income	132,955	546	110,285	451

Loans and advances to key management personnel and subsidiary are unsecured and bear interest rates of 5.00% to 8.50% per annum (2022: 5.00% to 8.50% per annum). Allowances for expected credit losses for loans to related parties were US\$ 10,297 for the Group and the Bank. (2022: US\$ 7,739).

c) Loan to related parties

	2023		2022	
	US\$	Million KHR	US\$	Million KHR
The Group and Bank's other related companies				
Outstanding loan balances	104,474,602	426,779	32,737,127	134,779
Interest income	2,949,628	12,123	2,774,562	11,340

Loans and advances to other related companies are unsecured and bear interest rates of 7.50% to 8.50% per annum (2022: 7.50% to 8.50% per annum). Allowances for expected credit losses for loans to other related companies were US\$ 647,985 for the Group and the Bank (2022: US\$ 129,572).

38. RELATED PARTY TRANSACTIONS AND BALANCES (CONTINUED)**d) Deposits from related parties**

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Ultimate holding company	1,653,639	6,755	1,320,789	5,438	1,653,639	6,755	1,320,789	5,438
Other related companies	45,779,768	187,010	29,941,487	123,269	45,779,768	187,010	29,941,487	123,269
Directors and key management	4,686,492	19,144	8,808,730	36,266	4,545,473	18,568	8,345,915	34,360
Subsidiaries	-	-	-	-	6,055,458	24,737	7,046,101	29,009
	52,119,899	212,909	40,071,006	164,973	58,034,338	237,070	46,654,292	192,076

Interest expense	6,633,768	27,265	3,320,988	13,573	6,624,075	27,225	3,316,431	13,554
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Interest rate (per annum):

	The Group		The Bank	
	2023		2022	
	2023	2022	2023	2022
Ultimate holding company	0% - 0.45%	0% - 0.25%	0% - 0.45%	0% - 0.45%
Other related companies	0% - 7.25%	0% - 7.00%	0% - 7.00%	0% - 7.00%
Directors and key management	0.50%-7.00%	0.50%-6.50%	0.50%-7.00%	0.50%-6.50%
Subsidiaries	Nil	Nil	0% - 7.00%	0% - 6.25%

38. RELATED PARTY TRANSACTIONS AND BALANCES (CONTINUED)

e) Deposits and placements with related parties

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

	The Group			
	2023		2022	
	US\$	Million KHR	US\$	Million KHR
Current and savings deposits	21,076,998	86,100	17,419,331	71,715
Fixed deposits	102,802,277	419,947	83,017,537	341,783
Interest income	248,646	1,022	602,373	2,462

Allowances for expected credit losses for deposits and placements with related parties were US\$ 455,615 (2022: US\$ 389,055).

Interest rate (per annum):

	The Group		The Bank	
	2023	2022	2023	2022
Current and savings deposits	Nil - 0.25%	Nil - 0.25%	Nil - 0.25%	Nil - 0.25%
Fixed deposits	3.50% - 6.75%	3.50% - 6.75%	3.50% - 6.75%	3.50% - 6.75%

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\$ 2,749,541 (2022: 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\$ 7,813,188 (2022: US\$ 8,548,805) for both the Group and the Bank.

38. RELATED PARTY TRANSACTIONS AND BALANCES (CONTINUED)

h) Key management personnel compensation

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Directors' remuneration	376,815	1,549	281,200	1,149	376,815	1,549	281,200	1,149
Salaries and short-term benefits	3,488,715	14,339	3,416,859	13,965	3,269,403	13,437	3,241,393	13,248
	3,865,530	15,888	3,698,059	15,114	3,646,218	14,986	3,522,593	14,397

i) Transactions with related parties

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Management fee charged CIHP	72,000	296	70,000	286	72,000	296	70,000	286
Rental income from ultimate holding company, subsidiary and other related companies	255,400	1,050	213,356	872	285,100	1,172	245,288	1,002
Bank charge income to subsidiaries for cash settlement	-	-	-	-	561	2	516	2
Commission income from an affiliate	986,831	4,056	930,603	3,803	986,831	4,056	930,603	3,803

39. FINANCIAL RISK MANAGEMENT

The Group's and the Bank's activities expose them to a variety of financial risks: credit risk, market risk (including currency risk, market risk (including currency risk, interest rate risk and price risk), and liquidity risk. Taking risk is core to the financial business, and the operational risks are the inevitable consequence of being in business. The Group and the Bank do not use derivative financial instruments such as foreign exchange contracts and interest rate swaps to manage their risk exposure.

The financial assets and liabilities held by the Group and the Bank are as follows:

	The Group				The Bank			
	2023		2022		2023		2022	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Financial assets								
<i>Financial assets measured at amortised cost:</i>								
Cash on hand	325,482,042	1,329,594	330,255,669	1,359,663	324,915,608	1,327,280	329,211,861	1,355,365
Deposits and placements with other banks	966,049,780	3,946,313	637,084,445	2,622,877	963,433,866	3,935,627	641,496,319	2,641,040
Deposits and placements with the central bank	960,210,241	3,922,459	1,027,846,961	4,231,646	949,605,688	3,879,139	1,010,941,397	4,162,046
Loans and advances to customers	4,866,069,063	19,877,892	4,833,641,996	19,900,104	4,849,930,402	19,811,966	4,817,962,120	19,835,550
Investment securities	62,732,632	256,263	53,862,042	221,750	59,647,465	243,660	50,776,875	209,048
Other financial assets	90,276,378	368,779	81,301,761	334,511	88,803,546	362,763	81,251,017	334,511
Total financial assets measured at amortised cost	7,270,820,136	29,701,300	6,963,992,874	28,670,551	7,236,336,575	29,560,435	6,931,639,589	28,537,560
Investment securities at FVOCI	2,291,855	9,362	2,515,593	10,357	-	-	-	-
Total financial assets	7,273,111,991	29,710,662	6,966,508,467	28,680,908	7,236,336,575	29,560,435	6,931,639,589	28,537,560
Financial liabilities								
<i>Financial liabilities measured at amortised cost:</i>								
Deposits from other banks	374,819,850	1,531,139	302,746,829	1,246,409	374,844,052	1,531,238	302,771,018	1,246,508
Deposits from customers	5,841,618,173	23,863,010	5,669,928,444	23,343,095	5,844,671,211	23,875,482	5,673,608,602	23,358,247
Borrowings	291,733,252	1,191,730	296,499,716	1,220,689	291,685,532	1,191,536	296,421,018	1,220,365
Lease liabilities	21,665,971	88,505	19,840,653	81,684	21,665,971	88,505	19,840,653	81,684
Other financial liabilities	34,294,084	140,093	20,106,045	82,776	33,677,606	137,574	19,531,008	80,409
Subordinated debts	81,548,020	333,124	90,539,738	372,752	81,548,020	333,124	90,539,738	372,752
Total financial liabilities	6,645,679,350	27,147,601	6,399,661,425	26,347,405	6,648,092,392	27,157,459	6,402,712,037	26,359,965

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

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.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

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

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.
- 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.

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

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.

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.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

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

(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 2023 and 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.

(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.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.1 Credit risk (continued)

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

(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).

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 US\$	Maximum credit exposure Million KHR
The Group		
31 December 2023 On Balance sheet items		
Deposits and placements with other banks	966,049,780	3,946,313
Loans and advances to customers	4,866,069,063	19,877,892
Investment securities at amortised cost	62,732,632	256,263
Other financial assets	90,276,378	368,779
Total	5,985,127,853	24,449,247
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	302,654,461	1,236,343

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 Group		
31 December 2022 On Balance sheet items		
Deposits and placements with other banks	637,084,445	2,622,877
Loans and advances to customers	4,833,641,996	19,900,104
Investment securities at amortised cost	53,862,042	221,750
Other financial assets	81,301,761	334,511
Total	5,605,890,244	23,079,242
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	155,581,512	640,529
The Bank		
31 December 2023 On Balance sheet items		
Deposits and placements with other banks	963,433,866	3,935,627
Loans and advances to customers	4,849,930,402	19,811,966
Investment securities	59,647,465	243,660
Other financial assets	88,803,546	362,763
Total	5,961,815,279	24,354,016
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	302,654,461	1,236,343
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
Investment securities	50,776,875	209,048
Other financial assets	81,251,017	334,511
Total	5,591,486,331	23,020,149
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	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)

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, 97.4% for the Group and the Bank (2022: 97.5%) 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.

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 2023								
Deposits and placements with other banks								
Investment grade	313,893,717	-	-	313,893,717	311,781,171	-	-	311,781,171
Non-investment grade	464,723,951	-	-	464,723,951	464,723,951	-	-	464,723,951
No rating	188,363,411	-	-	188,363,411	187,708,770	-	-	187,708,770
Gross carrying amount	966,981,079	-	-	966,981,079	964,213,892	-	-	964,213,892
Loss allowance (ECL)	(931,299)	-	-	(931,299)	(780,026)	-	-	(780,026)
Net carrying amount	966,049,780	-	-	966,049,780	963,433,866	-	-	963,433,866
In Million KHR equivalent	3,946,313	-	-	3,946,313	3,935,627	-	-	3,935,627

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

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 2023								
Investment securities at amortised cost								
Sovereign	12,892,158	-	-	12,892,158	9,892,158	-	-	9,892,158
Investment grade	-	-	-	-	-	-	-	-
Non-investment grade	50,849,508	-	-	50,849,508	50,708,015	-	-	50,708,015
No rating	-	-	-	-	-	-	-	-
Gross carrying amount	63,741,666	-	-	63,741,666	60,600,173	-	-	60,600,173
Loss allowance (ECL)	(1,009,034)	-	-	(1,009,034)	(952,708)	-	-	(952,708)
Net carrying amount	62,732,632	-	-	62,732,632	59,647,465	-	-	59,647,465
In Million KHR equivalent	256,263	-	-	256,263	243,660	-	-	243,660

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								
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

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 2023								
Loans and advances to customers at amortised cost								
Standard monitoring	3,493,098,073	823,304,443	42,778,387	4,359,180,903	3,483,531,960	823,304,443	42,778,387	4,349,614,790
Special monitoring	15,615,027	306,085,461	464,357	322,164,845	15,615,027	306,085,461	464,357	322,164,845
Default	9,424,162	2,549,090	302,992,825	314,966,077	9,424,162	2,549,090	295,178,898	307,152,150
Gross carrying amount	3,518,137,262	1,131,938,994	346,235,569	4,996,311,825	3,508,571,149	1,131,938,994	338,421,642	4,978,931,785
Loss allowance (ECL)	(15,959,799)	(82,363,620)	(31,919,343)	(130,242,762)	(15,752,381)	(82,363,620)	(30,885,382)	(129,001,383)
Net carrying amount	3,502,177,463	1,049,575,374	314,316,226	4,866,069,063	3,492,818,768	1,049,575,374	307,536,260	4,849,930,402
In Million KHR equivalent	14,306,395	4,287,515	1,283,982	19,877,892	14,268,165	4,287,515	1,256,286	19,811,966

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								
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	476,167,599	71,576,303	4,287,612,692
Special monitoring	26,398,034	400,847,247	1,506,814	428,752,095	26,398,034	400,839,236	1,506,814	428,744,084
Default	8,087,782	2,982,679	207,409,916	218,480,377	8,087,782	2,982,679	198,550,019	209,620,480
Gross carrying amount	3,783,516,787	879,997,525	280,493,033	4,944,007,345	3,774,354,606	879,989,514	271,633,136	4,925,977,256
Loss allowance (ECL)	(12,627,266)	(71,175,433)	(26,562,650)	(110,365,349)	(12,607,451)	(71,174,729)	(24,232,956)	(108,015,136)
Net carrying amount	3,770,889,521	808,822,092	253,930,383	4,833,641,996	3,761,747,155	808,814,785	247,400,180	4,817,962,120
In Million KHR equivalent	15,524,752	3,329,921	1,045,431	19,900,104	15,487,113	3,329,890	1,018,547	19,835,550

f) Loss allowance

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 2023								
Loans and advances to customers at amortised cost								
Balance at 1 January	12,627,266	71,175,433	26,562,650	110,365,349	12,607,451	71,174,729	24,232,956	108,015,136
- Transfer to Stage 1	4,320,805	(4,049,206)	(271,599)	-	4,320,805	(4,049,206)	(271,599)	-
- Transfer to Stage 2	(1,185,744)	4,846,672	(3,660,928)	-	(1,185,744)	4,846,672	(3,660,928)	-
- Transfer to Stage 3	(69,781)	(6,697,556)	6,767,337	-	(69,781)	(6,697,556)	6,767,337	-
Net remeasurement of loss allowance (*)	(2,640,703)	22,347,765	6,218,879	25,925,941	(2,828,306)	22,348,469	7,514,612	27,034,775
New financial assets originated or purchased	5,759,643	11,279,193	452,315	17,491,151	5,759,643	11,279,193	452,315	17,491,151
Financial assets that had been derecognised	(2,851,687)	(16,538,681)	(2,430,201)	(21,820,569)	(2,851,687)	(16,538,681)	(2,430,201)	(21,820,569)
Write-offs	-	-	(301,698)	(301,698)	-	-	(301,698)	(301,698)
Unwinding of discount	-	-	(1,417,412)	(1,417,412)	-	-	(1,417,412)	(1,417,412)
Balance at 31 December (US\$)	15,959,799	82,363,620	31,919,343	130,242,762	15,752,381	82,363,620	30,885,382	129,001,383
In Million KHR equivalent	65,196	336,455	130,391	532,042	64,348	336,456	126,167	526,971

(*) 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 US\$	Lifetime ECL not Credit-Impaired US\$	Lifetime ECL Credit-Impaired US\$	Total US\$	12-month ECL US\$	Lifetime ECL not Credit-Impaired US\$	Lifetime ECL Credit-Impaired 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)

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 2023					
Financial institutions	966,049,780	132,252,222	-	-	1,098,302,002
Services	-	680,546,204	-	90,276,378	770,822,582
Housing	-	836,581,518	-	-	836,581,518
Building and constructions	-	1,723,454,264	-	-	1,723,454,264
Wholesale and retails	-	621,914,136	-	-	621,914,136
Import and export	-	298,274,440	-	-	298,274,440
Agriculture	-	157,594,799	-	-	157,594,799
Others	-	415,451,480	62,732,632	-	478,184,112
Total	966,049,780	4,866,069,063	62,732,632	90,276,378	5,985,127,853
In Million KHR equivalent	3,946,313	19,877,892	256,263	368,779	24,449,247
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

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	Other assets	Total
	US\$	US\$	US\$	US\$	US\$
The Bank					
31 December 2023					
Financial institutions	963,433,866	132,252,222	-	-	1,095,686,088
Services	-	679,632,132	-	88,803,546	768,435,678
Housing	-	835,769,932	-	-	835,769,932
Building and constructions	-	1,714,213,686	-	-	1,714,213,686
Wholesale and retails	-	621,914,136	-	-	621,914,136
Import and export	-	298,274,440	-	-	298,274,440
Agriculture	-	157,557,800	-	-	157,557,800
Others	-	410,316,054	59,647,465	-	469,963,519
Total	963,433,866	4,849,930,402	59,647,465	88,803,546	5,961,815,279
In Million KHR equivalent	3,935,627	19,811,966	243,660	362,763	24,354,016
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

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			
	In US\$ equivalent				In US\$ equivalent			
	US\$	KHR	Others	Total	US\$	KHR	Others	Total
31 December 2023								
Financial assets								
Cash on hand	224,303,833	80,065,561	21,112,648	325,482,042	224,145,584	80,065,561	20,704,463	324,915,608
Deposits and placements with other banks	794,079,828	114,515,768	57,454,184	966,049,780	794,113,132	114,667,041	54,653,693	963,433,866
Deposits and placements with the central bank	721,431,743	238,322,266	456,232	960,210,241	711,283,422	238,322,266	-	949,605,688
Loans and advances to customers	4,361,498,634	477,850,443	26,719,986	4,866,069,063	4,359,838,095	477,850,443	12,241,864	4,849,930,402
Investment securities	49,840,474	14,049,454	1,134,559	65,024,487	49,755,307	9,892,158	-	59,647,465
Other financial assets	80,362,092	7,057,021	2,857,265	90,276,378	80,874,948	7,057,021	871,577	88,803,546
	6,231,516,604	931,860,513	109,734,874	7,273,111,991	6,220,010,488	927,854,490	88,471,597	7,236,336,575
Financial liabilities								
Deposits from banks and other financial institutions	351,394,404	17,773,479	5,651,967	374,819,850	351,418,677	17,773,479	5,651,896	374,844,052
Deposits from customers	4,942,296,259	879,341,142	19,980,772	5,841,618,173	4,945,667,546	879,389,244	19,614,421	5,844,671,211
Borrowings	185,499,378	42,478,070	63,755,804	291,733,252	185,499,378	42,478,070	63,708,084	291,685,532
Lease liabilities	21,665,971	-	-	21,665,971	21,665,971	-	-	21,665,971
Other financial liabilities	28,249,742	5,554,079	490,263	34,294,084	28,046,780	5,554,079	76,747	33,677,606
Subordinated debts	81,548,020	-	-	81,548,020	81,548,020	-	-	81,548,020
	5,610,653,774	945,146,770	89,878,806	6,645,679,350	5,613,846,372	945,194,872	89,051,148	6,648,092,392
Net asset/(liability) position	620,862,830	(13,286,257)	19,856,068	627,432,641	606,164,116	(17,340,382)	(579,551)	588,244,183
In Million KHR equivalents	2,536,225	(54,274)	81,112	2,563,063	2,476,180	(70,835)	(2,367)	2,402,978

	The Group				The Bank			
	In US\$ equivalent				In US\$ equivalent			
	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	4,40,662	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/(liability) position	484,588,078	65,739,867	16,519,097	566,847,042	478,474,189	64,576,776	(14,123,413)	528,927,552
In Million KHR equivalents	1,995,049	270,651	68,009	2,333,709	1,969,878	265,863	(58,146)	2,177,595

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 2023		31 December 2022	
	-1%	-1%	-1%	-1%
	Depreciation	Appreciation	Depreciation	Appreciation
	US\$	US\$	US\$	US\$
The Group				
KHR	(84,772)	83,094	719,210	(704,968)
Others	230,479	(225,915)	177,190	(173,681)
	145,707	(142,821)	896,400	(878,649)
In Million KHR equivalents	599	(587)	3,664	(3,591)
The Bank				
KHR	(125,723)	123,233	707,462	(693,453)
Others	(14,669)	14,378	(153,546)	150,506
	(140,392)	137,611	553,916	(542,947)
In Million KHR equivalent	(577)	566	2,264	(2,219)

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	
	2023	2022
	US\$	US\$
1% Appreciation	(22,692)	(11,599)
In Million KHR equivalent	(93)	(47)
1% Depreciation	23,618	11,832
In Million KHR equivalent	97	48

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\$115,730 (2022: 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 and the Bank do not have interest rate risk arising from borrowings with variable rates 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 (2022: only fixed rates). 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 2023							
Financial assets							
Cash on hand	-	-	-	-	-	325,482,042	325,482,042
Deposits and placements with other banks	237,053,884	302,972,820	59,953,355	64,911,044	-	301,158,677	966,049,780
Deposits and placements with the central bank	854,490,241	55,400,000	50,320,000	-	-	-	960,210,241
Loans and advances to customers	590,374,976	185,549,393	752,041,238	1,810,616,724	1,527,486,732	-	4,866,069,063
Investment securities	-	-	-	62,732,632	-	2,291,855	65,024,487
Other financial assets	-	-	-	-	-	90,276,378	90,276,378
	1,681,919,101	543,922,213	862,314,593	1,938,260,400	1,527,486,732	719,208,952	7,273,111,991
Financial liabilities							
Deposits from banks and other financial institutions	129,617,236	56,229,773	108,302,808	10,497,919	-	70,172,114	374,819,850
Deposits from customers	589,981,076	493,055,343	2,461,453,850	492,492,897	7,905,930	1,796,729,077	5,841,618,173
Borrowings	-	17,068,012	74,758,790	199,906,450	-	-	291,733,252
Lease liabilities	714,278	416,563	1,769,322	8,671,002	10,094,806	-	21,665,971
Other financial liabilities	-	-	-	-	-	34,294,084	34,294,084
Subordinated debts	2,000,000	-	20,548,020	53,000,000	6,000,000	-	81,548,020
	722,312,590	566,769,691	2,666,832,790	764,568,268	24,000,736	1,901,195,275	6,645,679,350
Interest sensitivity gap	959,606,511	(22,847,478)	(1,804,518,197)	1,173,692,132	1,503,485,996	(1,181,986,323)	627,432,641
In Million KHR equivalent	3,919,993	(93,332)	(7,371,457)	4,794,532	6,141,740	(4,828,414)	2,563,062

	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\$
The Group							
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 Bank	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 2023							
Financial assets							
Cash on hand	-	-	-	-	-	324,915,608	324,915,608
Deposits and placements with other banks	248,915,120	300,279,871	57,303,895	64,911,044	-	292,023,936	963,433,866
Deposits and placements with the central bank	843,885,688	55,400,000	50,320,000	-	-	-	949,605,688
Loans and advances to customers	583,578,749	185,544,412	751,905,866	1,804,341,477	1,524,559,898	-	4,849,930,402
Investment securities	-	-	-	59,647,465	-	-	59,647,465
Other financial assets	-	-	-	-	-	88,803,546	88,803,546
	1,676,379,557	541,224,283	859,529,761	1,928,899,986	1,524,559,898	705,743,090	7,236,336,575
Financial liabilities							
Deposits from banks and other financial institutions	129,641,809	56,229,773	108,302,808	10,497,919	-	70,171,743	374,844,052
Deposits from customers	590,182,541	493,016,474	2,466,870,776	492,335,235	7,905,930	1,794,360,255	5,844,671,211
Borrowings	-	17,068,012	74,724,602	199,892,918	-	-	291,685,532
Lease liabilities	714,278	416,563	1,769,322	8,671,002	10,094,806	-	21,665,971
Other financial liabilities	-	-	-	-	-	33,677,606	33,677,606
Subordinated debts	2,000,000	-	20,548,020	53,000,000	6,000,000	-	81,548,020
	722,538,628	566,730,822	2,672,215,528	764,397,074	24,000,736	1,898,209,604	6,648,092,392
Interest sensitivity gap	953,840,929	(25,506,539)	(1,812,685,767)	1,164,502,912	1,500,559,162	(1,192,466,514)	588,244,183
In Million KHR equivalent	3,896,440	(104,194)	(7,404,821)	4,756,994	6,129,784	(4,871,226)	2,402,977

	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\$
The Bank							
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
	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
Financial liabilities							
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)

Sensitivity

Profit or loss in 2023 and 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.

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.

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)

The Group	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Total
	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2023						
Financial liabilities						
Deposits from banks and other financial institutions	195,412,637	56,765,457	111,423,808	12,236,494	-	375,838,396
Deposits from customers	2,263,961,604	499,058,506	2,568,928,339	554,995,400	12,835,112	5,899,778,961
Borrowings	-	15,313,022	75,876,494	210,878,684	-	302,068,200
Lease liabilities	338,009	661,830	2,817,375	12,747,983	19,426,530	35,991,727
Other financial liabilities	-	-	34,294,084	-	-	34,294,084
Subordinated debts	4,019,444	-	50,210,725	-	45,876,000	100,106,169
	2,463,731,694	571,798,815	2,843,550,825	790,858,561	78,137,642	6,748,077,537
In Million KHR equivalents	10,064,344	2,335,798	11,615,905	3,230,657	319,192	27,565,896
Off-balance-sheet items						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	302,654,461	-	-	-	-	302,654,461
In Million KHR equivalents	1,236,343	-	-	-	-	1,236,343

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.3 Liquidity risk (continued)

c) Non-derivative cash flows (continued)

The Group	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Total
	US\$	US\$	US\$	US\$	US\$	US\$
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

	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Total
	US\$	US\$	US\$	US\$	US\$	US\$
The Bank						
As at 31 December 2023						
Financial liabilities						
Deposits from banks and other financial institutions	195,436,839	56,765,457	111,423,808	12,236,494	-	375,862,598
Deposits from customers	2,261,777,915	499,017,212	2,574,175,123	554,693,533	12,835,112	5,902,498,895
Borrowings	-	15,313,022	75,842,240	210,865,069	-	302,020,331
Lease liabilities	338,009	661,830	2,817,375	12,747,983	19,426,530	35,991,727
Other financial liabilities	-	-	33,677,606	-	-	33,677,606
Subordinated debts	4,019,444	-	50,210,725	-	45,876,000	100,106,169
	2,461,572,207	571,757,521	2,848,146,877	790,543,079	78,137,642	6,750,157,326
In Million KHR equivalents	10,055,522	2,335,629	11,634,680	3,229,368	319,192	27,574,391
Off-balance-sheet items						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	302,654,461	-	-	-	-	302,654,461
In Million KHR equivalents	1,236,343	-	-	-	-	1,236,343

39. FINANCIAL RISK MANAGEMENT (CONTINUED)**39.3 Liquidity risk (continued)****c) Non-derivative cash flows (continued)**

	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Total
	US\$	US\$	US\$	US\$	US\$	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

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:

i. 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.

ii. Loans and advances

For fixed rate loans with a 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.

39. FINANCIAL RISK MANAGEMENT (CONTINUED)

39.4 Fair value of financial assets and liabilities (continued)

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

iii. 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.

iv. 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.

v. 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

vi. 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 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 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 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 Bank			
	2023	2022		
	US\$	Million KHR	US\$	Million KHR
Tier 1 capital				
Share capital	750,000,000	3,063,750	650,000,000	2,676,050
Retained earnings	306,104,880	1,250,438	305,372,100	1,257,217
Other reserves	98,050,777	400,537	98,050,777	403,675
Less: Intangible assets and goodwill	(1,158,227)	(4,731)	(1,535,943)	(6,323)
Less: Loans to related parties	(36,946,205)	(150,925)	(34,574,198)	(142,342)
	1,116,051,225	4,559,069	1,017,312,736	4,188,277
Tier 2 complementary capital				
General provision	55,302,510	225,911	51,555,584	212,254
Subordinated debt approved by NBC	81,000,000	330,885	90,000,000	370,530
Revaluation reserve	49,953,180	204,059	49,953,180	205,657
Less: Equity participation in banking or financial institutions	(39,501,468)	(161,363)	(39,005,880)	(160,587)
Less: Other items to be deducted	(3,342,297)	(13,653)	-	-
	143,411,925	585,839	152,502,884	627,854
Total Net Worth	1,259,463,150	5,144,908	1,169,815,620	4,816,131

CANADIA BANK BRANCHES

PHNOM PENH BRANCHES

BANKING HOURS: MONDAY TO FRIDAY, 8:00 AM TO 4:00 PM, AND SATURDAY, 8:00 AM TO 11:30 AM

卜哥分行 | Bokor

No. 701AB, Preah Monivong Blvd., Sangkat Boeng Keng Kang 3, Khan Boeng Keng Kang, Phnom Penh.
023 216 239 | 023 216 238

長夏社分行 | Chak Angre

No. 1515, National Road 2, Phum Tuol Rorka, Sangkat Chak Angre Krom, Khan Meanchey, Phnom Penh.
023 425 277 | 023 425 276

宗佳東分行 | Chamkar Daung

Former Glass Factory, St. 217, Sangkat Choeung Ek, Khan Dang Kor, Phnom Penh.
023 219 631 | 023 219 632

戴高樂分行 | Charle De Gaulle

No. 126, Charle De Gaulle Blvd., Sangkat Oroussey 4, Khan 7Makara, Phnom Penh.
023 214 898 | 023 214 668

鐵橋頭（東岸）分行 | Chhbar Ampov

No. 625, National Road No.1, Phum Damsleng, Sangkat Chhbar Ampov II, Khan Chhbar Ampov, Phnom Penh.
023 720 068 | 023 720 070

真臘分行 | Chenla

Mao Tse Tung Blvd., Sangkat Phsar Deum Kor, Khan Tuol Kork, Phnom Penh.
023 880 619 | 023 880 620

大学城分行 | IFL

No.132 & 134, Russian Federation Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh.
023-902 136 | 023-902 137

貢武分行 | Kamboul

National Road No. 4, Phum Trapeang Kol, Sangkat Kantaok, Khan Kamboul, Phnom Penh.
023 968 787 | 023 968 788

鐵橋頭（西岸）分行 | Kbal Thnol

No. 23AB, Street 271, Sangkat Phsar Deumtkov, Khan Chamkamorn, Phnom Penh.
023 222 768

波森芷分行 | Khan Pur Senchey

Russian Federation Blvd., Phum Kbal Damrei 2, Sangkat Kakab 2, Khan Pur Senchey, Phnom Penh.
023 902 396 | 023 902 397

鑽石島 | Koh Pich

Arc De Triomphe De Koh Pich (South Wing) Building, St. Koh Pich, Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh.
023 888 175 | 023 888 176

總行 | Main Branch

No. 315, Preah Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh.
023 868 222 | 023 969 222

北橋分行 | Northbridge

SHR1#45, SHR1#47, SHR1#49, Street 2004, Trapeang Chhuk Village, Sangkat Ou baek K'am, Khan Saen Sokh, Phnom Penh.
023 231 548 | 023 231 549

興利市場分行 | Phsar Heng Ly

No. 27B, Street 271, Sangkat Toek Thla, Khan Saen Sokh, Phnom Penh.
023 880 316 | 023 880 317

坡士東分行 | Pochentong

No. 327, Russian Federation Blvd, Phum Paprak Khang Cheung, Sangkhat Kakab 1, Khan Pur Senchey, Phnom Penh.
023 890 805 | 023 890 806

白粒分行 | Prek Leap

National Road 6A, Sangkat Chraoy Chongvar, Khan Chraoy Chongvar, Phnom Penh.
023 432 295 | 023 432 296

**雷西郊分行 | Khan Russey Keo Sangkat
Kilomaetr Lekh Prammuoy**

Big Tree Community Mall, Ground & 1st Floor,
Unit No B1-105 – 107 & 201 – 203, National Road
No 5, Phum Spean Khpos, Sangkat Kilomaetr
Lekh Prammuoy, Khan Russey Keo,
Phnom Penh.
023 230 316 | 023 230 317

舊運動場分行 | Stat Chas

No. A15, Street 93-70 and 900, Sangkat Sras
Chork, Khan Daun Penh, Phnom Penh.
023 427 217 | 023 427 225 | 023 427 226

加華工業園分行 | Suon Ousahakam

Veng Sreng Street, Phum Trapeang Thloeng 2,
Sangkat Chaom Chau 1, Khan Pur Senchey,
Phnom Penh.
023 989 512 | 023 989 513

干隆街分行 | Vithei Kampuchea Krom

No. 139, Kampuchea Krom Blvd. (128),
Sangkat Mittapheap, Khan 7 Meakara,
Phnom Penh.
023 885 371 | 023 885 372

森速分行 | Saen Sokh

House #229 & 231, Street 1003, Phum Bayab,
Sangkat Phnom Penh Thmei, Khan Saen Sokh,
Phnom Penh.
023 722 552 | 023 722 553

宋仁积分行 | Stueng Mean Chey

No. 7A & 8A, Monireth Blvd., Phum Damnak
Thum, Sangkat Stueng Mean Chey 2,
Khan Mean Chey, Phnom Penh.
023 902 328 | 023 902 329

獨立碑分行 | Vimean Ekareach

No. 138D, Norodom Blvd., Sangkat Tonle
Basac, Khan Chamkamorn, Phnom Penh.
023 212 737 | 023 212 736

PROVINCIAL BRANCHES

**BANKING HOURS: MONDAY TO FRIDAY, 8:00 AM TO 4:00 PM, AND
SATURDAY, 8:00 AM TO 11:30 AM**

吳哥步行街分行 | Angkor Arcade

No. A05, A07, National Road 6, Kruos Village,
Sangkat Svay Dankum Krong Siem Reap,
Siem Reap Province.
063 766 222 | 063 766 333

卜迭棉芷省分行 | Banteay Meanchey

No. A07, A09, A11, A13, A15, Phum Phum 3,
Sangkat Preah Ponlea, Krong Serei Saophoan,
Banteay Meanchey Province.
054 711 072 | 054 711 073

**馬德望商業城分行 | Borey Peanichakam
Battambang**

No. A05, A07, A09, Street 153, Kammeakor
Village, Sangkat Svay Por, Krong Battambang,
Battambang Province.
053 731 667 | 053 731 668

巴域分行 | Bavet

National Road N. 1, Phum Bavet Kandal,
Sangkat Bavet, Krong Bavet, Svay Rieng
Province.
044 715 031 | 044 715 032

磅針分行 | Kampong Cham

Preah Monivong Street, Phum Phum 7,
Sangkat Kampong Cham, Krong Kampong
Cham, Kampong Cham Province.
042 941 361 | 042 941 362

磅清揚省分行 | Kampong Chhnang

National Road No. 5, Phum La Tuek Trei,
Sangkat Kampong Chhnang, Krong
Kampong Chhnang, Kampong Chhnang
Province.
026 770 017 | 026 770 018

實居省分行 | Kampong Speu

Phum Krangpultep, Sangkat Rokathom,
Krong Chbamorn, Kampong Speu Province.
025 210 222 | 025 210 211

磅通省分行 | Kampong Thom

Phum 2, Sangkat Kampong Thom, Krong
Stung Sen, Kampong Thom Province.
062 961 787 | 062 961 788

國公省分行 | Koh Kong

Phum 2, Sangkat Smach Meanchey,
Khan Smach Meanchey, Krong Khemarak
Phoumin, Koh Kong Province.
035 936 787 | 035 936 788

桔井省分行 | Kratie

Building No. 427, Preah Suramarith Street,
Phum Kratie, Sangkat Kratie, Krong Kratie,
Kratie Province.
072 971 222

三州府分行 | Krong Suong

National Road N. 7, Phum Cheung Lang,
Sangkat Suong, Krong Suong,
Tboung Khmum Province.
042 680 1111 | 042 680 1112

棉末分行 | Memot District - Memot Commune

National Road No. 7, Memot Phsar Village,
Memot Commune, Memot District, Tboung
Khmum Province.
042 680 2223 | 042 680 2222

蒙多基里省分行 | Mondul Kiri

Street 76, Phum Kandal, Sangkat Spean
Meanchey, Krung Saen Monourom,
Mondul Kiri Province.
073 638 8807 | 073 638 8808 | 073 638 8809

宿蒙分行 | Moung Ruessei - Kear Commune

National Road No. 5, Pou Muoy Village,
Kear Commune, Moung Ruessei District,
Battambang Province.
053 217 233

河良分行 | Neak Loeng

No. 591E, National Road No. 1, Stueng Slout
Village, Neak Loeng Commune, Peam Ro
District, Prey Veng Province.
043 750 221 | 043 750 222

奧多棉芷省分行 | Oddar Meanchey

Street 68B, Phum Samraong, Sangkat
Samraong, Krung Samraong, Oddar
Meanchey Province.
065 622 3322 | 065 622 4422 | 065 622 0022

珠山分行 | Pailin

Group 3, Pahi Tboung Village, Sangkat Pailin,
Krong Pailin, Pailin Province.
055 210 019 | 055 210 020

波貝分行 | Paoy Paet

National Road No. 5, Phum Kbal Koh,
Sangkat Paoy Paet, Krong Paoy Paet,
Banteay Meanchey Province.
054 967 107 | 054 218 399

柏威夏分行 | Preah Vihear

Koh Ker Street, Phum Kandal, Sangkat
Kampong Pronak, Krong Preah Vihear, Preah
Vihear Province.
064 210 325 | 064 210 326

波禮努分行 | Prey Nob District - Bet Trang Commune

No. 1F-03 (WAN HUA Center), Pu Thoeng
Village, Bet Trang Commune, Prey Nob
District, Preah Sihanouk Province.
034 636 3301 | 034 636 3302

波羅勉省分行 | Prey Veng

Street 11, Phum 7, Sangkat Kampong Leav,
Krung Prey Veng, Prey Veng Province.
043 210 460 | 043 210 461

菩薩省分行 | Pursat

National Road N. 5, Phum Sthani, Sangkat
Svay At, Krong Pursat, Pursat Province.
052 740 287 | 052 740 288

拉達那基里省分行 | Ratanak Kiri

Phum Chey Chumnas, Sangkat Labansiek,
Krong Banlung, Ratanakiri Province.
075 974 158 | 075 974 159

暹粒省第二分行 | Siem Reap Phsar Leu

No. 119, National Road 6, Banteay Chas Village,
Sangkat Sla Kram, Krong Siem Reap, Siem
Reap Province.
063 966 806 | 063 966 807

實廣分行 | Skun District - Soutib Commune

National Road N. 6, Pana Village, Soutib
Commune, Cheung Prey District, Kampong
Cham Province.
042 680 0062 | 042 680 0063

上丁省分行 | Stung Treng

Phum Kandal, Sangkat Stung Treng, Krong
Stung Treng, Stung Treng Province.
074 210 566 | 074 210 567

柴楨省分行 | Svay Rieng

Street 208, Phum Veal Yunn, Svay Rieng District, Svay Rieng City, Svay Rieng Province.
044 712 227 | 044 712 228

茶膠省分行 | Takeo

No. 91, Street 20, Phum Louri, Sangkat Roka Knong, Krong Doun Kaev, Takeo Province.
032 931 111 | 032 931 700

大金歐分行 | Takhmao

No. 2, Street 204, Takhmao Village, Sangkat Takhmao, Takhmao City, Kandal Province.
023 425 885 | 023 425 886

德莫古分行 | Thma Koul District - Ta Pung Commune

No. 19-20, National Road 5, Group 5, Paoy Yong Village, Ta Pung Commune, Thma Koul District, Battambang Province.
053 900 168 | 053 900 169

翁達松分行 | Tram Kak District - Angk Ta Saom Commune

National Road N. 3, Prey Rumdeng Village, Angk Ta Saom Commune, Tram Kak District, Takeo Province.
032 215 578 | 032 215 579

EXTENDED HOURS BRANCHES (MONDAY TO SUNDAY AND PUBLIC HOLIDAYS, 8:00 AM TO 8:00 PM)**永旺棉芷分行 | AEON Mean Chey**

1st Floor, Aeon Mall Mean Chey, Phum Preak Ta Long 3, Sangkat Chak Angrae Kraom, Khan Mean Chey, Phnom Penh.
023 902 358 | 023 902 359

萬景崗分行 | Boeng Keng Kang

No. 176, Street Preah Trasak Paem (63) Corner Street Samdech Louis Em (282), Phum 6, Sangkat Boeng Keng Kang Ti Mouy, Khan Boeng Keng Kang, Phnom Penh.
023 232 528 | 032 232 529

奧林匹亞分行 | Olympia

No. S301, S302, S303, Street 161, Sangkat Veal Vong, Khan 7 Meakkara, Phnom Penh.
023 238 222 | 023 238 221

奧林匹克分行 | Khan 7Meakkakra - Sangkat Veal Vong "A"

No. GS11 Golden Square Tower, Preah Sihanouk Blvd., Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh.
023 218 378 | 023 218 397 | 023 720 503 | 023 720 492

聖托穆分行 | Santhor Mok

No. 641ABC, Kampuchea Krom Blvd., Sangkat Tuek L'ak 1, Khan Toul Kork, Phnom Penh.
023 885 718 | 023 885 717

金滿城分行 | Sovanna

No. A29, A31 and A33, Street 271, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, Phnom Penh.
023 214 130 | 023 214 129

蘇利亞分行 | Sorya

Shopping Center Sorya, Street 63, Sangkat Phsar Thmey 1, Khan Daun Penh, Phnom Penh.
023 220 311 | 023 220 312

德他拉分行 | Toek Thla

Northbridge Street, Sangkat Toek Thla, Khan Sen Sok, Phnom Penh.
023 883 300 | 023 883 500

堆谷分行 | Tuol Kork

No. 101F, Street 289, Sangkat Boeung Kak I, Khan Tuol Kork, Phnom Penh.
023 880 492 | 023 880 495

朱德奔分行 | Tuol Tumpoung

No. 108CD, Mao Tse Toung Blvd., Sangkat Tuol Tumpoung II, Khan Chamkamorn, Phnom Penh.
023 212 779 | 023 212 778

馬德望省分行 | Battambang

No. 11 & 13, Phum Prek Mohatep,
Sangkat Svaypor, Krong Battambang,
Battambang Province.
053 952 267 | 053 952 969

噴呷省分行 | Kampot

Street 701, Phum Kampong Bay Khang
Tboun, Sangkat Kampong Bay, Krong
Kampot, Kampot Province.
033 932 692 | 033 936 788

西哈努克分行 | Krong Preah Sihanouk

Building No. 355, Ekreach Street, Phum Phum
Pir, Sangkat Bei, Krong Preah Sihanouk,
Preah Sihanouk Province.
034 933 490 | 034 934 284 | 034 934 157

暹粒分行 | Siem Reap

Sivutha Street, Phum Mondol 1,
Sangkat Svay Dankum, Krong Siem Reap,
Siem Reap Province.
063 761 950 | 063 761 905

CANADIA BANK LAO PDR BRANCHES (MONDAY TO FRIDAY, 8:00 AM TO 03:30 PM)**加華銀行（老撾分行） | Canadia Bank Lao Ltd. (Head Office)**

Unit 7, Pangkham Street, Xiengnheun Village,
Chanthbouly District, Vientiane Capital, Lao
PDR.
(856) 21 227 999

Canadia Bank Lao Ltd. (Sanjiang Service Unit)

Wattainoithong Village, Sikhottabong
District, Vientiane Capital, Lao PDR,
(SANJIANG SHOPPING MALL).
(856) 21 256 279

Canadia Bank Lao Ltd. (Dongchong Service Unit)

Sengsavang Village, Saysettha District,
Vientiane Capital, Lao PDR, (PTT Dongchong
Gas Station).
(856) 21 463 345

CORRESPONDENT BANKS

BANK NAME	CURRENCY	SWIFT CODE	LOCATION
BANK OF COMMUNICATIONS	USD & CNY	COMMCNSH	CHINA
COMMERZBANK AG	USD & EUR	COBADEFF	GERMANY
DBS BANK LTD	USD & SGD	DBSSSGSG	SINGAPORE
GUANGXI BEIBU GULF BANK CO., LTD.	CNY	BGBKCNBJ	CHINA
INDUSTRIAL BANK OF KOREA	USD	IBKOKRSE	SOUTH KOREA
JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM (HEAD OFFICE)	USD	BFTVNVX	VIETNAM
JPMORGAN CHASE BANK, N.A.	USD	CHASUS33	UNITED STATES
KASIKORNBANK PUBLIC COMPANY LIMITED	USD & THB	KASITHBK	THAILAND
KEB HANA BANK	USD	KOEXKRSE	SOUTH KOREA
KOOKMIN BANK	USD	CZNBKRSE	SOUTH KOREA
KRUNG THAI BANK PUBLIC COMPANY LIMITED	USD & THB	KRTHTHBK	THAILAND
MIZUHO BANK, LTD	JPY	MHCBJPJT	JAPAN
OVERSEA CHINESE BANKING CORPORATION LIMITED	USD, SGD, AUD, NZD, CAD & GBP	OCBCSGSG	SINGAPORE
STANDARD CHARTERED BANK	USD	SCBLUS33	UNITED STATES
STANDARD CHARTERED BANK (HONG KONG) LIMITED	USD & HKD	SCBLHKHH	HONG KONG
STANDARD CHARTERED BANK (SINGAPORE) LIMITED	USD	SCBLSG22	SINGAPORE
STANDARD CHARTERED BANK (TOKYO BRANCH)	JPY	SCBLJPJT	JAPAN
STANDARD CHARTERED BANK GERMANY BRANCH	EUR	SCBLDEFX	GERMANY
STANDARD CHARTERED BANK (LONDON)	GBP	SCBLGB2L	UNITED KINGDOM
WELLS FARGO BANK, N.A. (NEW YORK INTERNATIONAL BRANCH)	USD	PNBPUS3NNYC	UNITED STATES



ណែនាំ រថនាបថថ្មីរបស់ CANADIA BANK APP

- ❖ រូបរាងថ្មី
- ❖ បទពិសោធន៍ថ្មី
- ❖ មុខងារថ្មីៗជាច្រើន



ស្នើសុំប័ណ្ណ កាណាឌីយ៉ា ឥឡូវនេះ! ទទួលបានអត្ថប្រយោជន៍ជាច្រើន



*លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត



ណែនាំ ប័ណ្ណនិមិត្តថ្មី របស់ធនាគារ កាណាឌីយ៉ា



ទូទាត់ទំនិញអនឡាញ

- ❖ មិនគិតថ្លៃសេវា
- ❖ បង្កើតដោយខ្លួនឯងភ្លាមៗ
- ❖ សុវត្ថិភាព ងាយស្រួល និងការគ្រប់គ្រងប័ណ្ណពេញលេញ

បង្កើតប័ណ្ណនិមិត្ត កាណាឌីយ៉ា
តាមរយៈ: Canada Bank App ធុឡូនេះ!



ទូទាត់តាម QR នៅប្រទេសថៃ

តាមរយៈ: Canada Bank App





Canada KHQR

ទូទាត់លឿន ងាយស្រួលពីគ្រប់ធនាគារ



ធ្វើប្រាក់ នៅក្រៅប្រទេស

បានក្លាមាតាមរយៈ MoneyGram ជាមួយ **Canada Bank App**





គណនីកុមារ

ផែនការសន្សំប្រាក់ដ៏ឆ្លាតវៃ សម្រាប់អនាគតកូនអ្នក

កញ្ចប់ធានារ៉ាប់រង
ការពារគ្រោះថ្នាក់តម្លៃ
\$5,000 អត្រាការប្រាក់ខ្ពស់
រហូតដល់ **6%**



*លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត



ស្នើសុំប័ណ្ណឥណ្ឌូពន្ធ កាណាឌីយ៉ា

ដោយខ្លួនឯងជាមួយម៉ាស៊ីនបើកគណនី ឬម៉ាស៊ីនបោះពុម្ពកាត



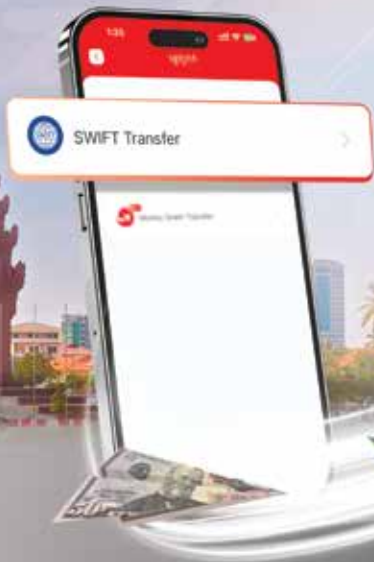
បើកភ្លាម
បានភ្លាម



ស្នើសុំប័ណ្ណ កាណាឌីយ៉ា ឥឡូវនេះ!



**ផ្ទេរប្រាក់ទៅដៃគូអាជីវកម្មរបស់អ្នក
នៅក្រៅប្រទេស ជាមួយ SWIFT**



តាម Canada Bank App, សេវាធនាគារតាមប្រព័ន្ធអ៊ីនធឺណិត និងគ្រប់បញ្ជីសាខាធនាគារ កាណាឌីយ៉ា



គណនី ជំន សម្រាប់យុវវ័យ

15+ សម្រាប់អតិថិជន
ចាប់ពីអាយុ 15ឆ្នាំ ឡើងទៅ

 ងាយស្រួលប្រើប្រាស់
ជាមួយ Canada Bank App



**ស្វែងរកសាខា ធនាគារ កាណាឌីយ៉ា
ដែលនៅជិតលោកអ្នក!**



គ្រប់គ្រងប្រាក់បៀវត្សបុគ្គលិកជាមួយ
សេវាកម្មបើកប្រាក់បៀវត្ស
 របស់ធនាគារ កាណាឌីយ៉ា ឥឡូវនេះ

- ❖ មិនគិតកម្រៃសេវា
- ❖ គ្រប់គ្រងការបើកប្រាក់បៀវត្សរបស់បុគ្គលិកតាមរយៈប្រព័ន្ធអ៊ីនធឺណិត ហើយបុគ្គលិកអាចគ្រប់គ្រងគណនីរបស់ខ្លួនតាមរយៈ: Canadia Bank App រឺ ប៊ីស៊ី និងងាយស្រួល
- ❖ និងអនុប្រយោជន៍ជាច្រើនទៀត



ចុះឈ្មោះប្រើប្រាស់គណនីប្រាក់បៀវត្សសម្រាប់បុគ្គលិកលោកអ្នកឥឡូវនេះ!



គណនីសំប៉យអត្រាការប្រាក់ខ្ពស់
ជាមួយការសន្សំប្រាក់លើ [Canada Bank App](#)



ងាយស្រួលប្រើប្រាស់ និងគ្រប់គ្រងប្រតិបត្តិការបានយ៉ាងល្អ





Download the Report Here

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