



ធនាគារ កាណាឌីយ៉ា  
加 華 銀 行  
CANADIA BANK

# របាយការណ៍ប្រចាំឆ្នាំ

Annual Report | 年度報告

# 2024



*Your Best Financial Partner!*



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# Who We Are



## Corporate Profile

Founded in 1991 and fully privatized in 1998, Canada Bank has earned its reputation as a leading local full-service commercial bank in Cambodia. With over three decades of experience in the financial market, we have built a strong foundation and demonstrated resilience through any economic situation. As a result, Canada Bank commands a significant market share in both loans and deposits, supported by an extensive network of local and international banking relationships.

At Canada Bank, we provide a comprehensive range of banking products and services tailored to meet the evolving needs of individuals and businesses. Our offerings include innovative solutions in Deposits, Loans, Digital Payments, Foreign Exchange, Local and International Remittances, Debit and Credit

Cards, Cash Management, and Trade Finance. We are committed to delivering value-driven services that foster long-term relationships, helping our customers achieve their financial goals.

With a nationwide network of 69 branches and approximately 430 self-service digital machines, we continue to expand our reach and advance our digital transformation through cutting-edge technologies. Our dedication to innovation ensures that we provide exceptional customer experiences through user-friendly digital banking solutions and personalized service, keeping us at the forefront of Cambodia's banking industry.



## Corporate Mission

To be the Best Partner to our customers and employees by leveraging our people, technology, and service delivery.



## Corporate Vision

To be recognized 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



**LOK NEAK OKNHA**  
**DR. PUNG KHEAV SE**  
CHAIRMAN OF THE BOARD

## ជូនចំពោះភាគទុននិកជាទីគោរព,

### ទស្សនៈវិស័យសេដ្ឋកិច្ចក្នុងស្រុក និងពិភពលោក

នៅក្នុងឆ្នាំ ២០២៤ សេដ្ឋកិច្ចពិភពលោកបានបង្ហាញពីភាពធន់ ប៉ុន្តែបានប្រឈមនឹងកំណើនយឺតត្រឹម ៣,១% ក្នុងខណៈពេល ដែលកំពុងប្រឈមនឹងអតិផរណាសាកល និងកំណើននូវភាពមិន ច្បាស់លាស់នៃភូមិសាស្ត្រនយោបាយ និងពាណិជ្ជកម្ម។ សេដ្ឋកិច្ច ប្រទេសអភិវឌ្ឍមានកំណើនតិចតួច ចំណែកប្រទេសដែលមាន សេដ្ឋកិច្ចកំពុងរីកចម្រើនទទួលបានការរំខានពីសង្វាក់ផ្គត់ផ្គង់ទំនិញ និងការកើនឡើងនៃភាពតានតឹងភូមិសាស្ត្រនយោបាយ។ លក្ខខណ្ឌ ទាំងនេះបានគូសបញ្ជាក់ពីសារៈសំខាន់នៃកំណែទម្រង់រចនាសម្ព័ន្ធ គោលនយោបាយរូបិយវត្ថុប្រកបដោយការប្រុងប្រយ័ត្ន និងការ ពង្រឹងកិច្ចសហប្រតិបត្តិការអន្តរជាតិក្នុងការគ្រប់គ្រងហិរញ្ញវត្ថុ សេដ្ឋកិច្ចដែលមានភាពស្មុគស្មាញ។

ក្នុងកំឡុងពេលពិភពលោកកំពុងជួបបញ្ហាប្រឈម សេដ្ឋកិច្ចរបស់ កម្ពុជាកំពុងស្ថិតនៅលើគន្លងងើបឡើងវិញ និងបានបង្ហាញពីភាព ធន់របស់ខ្លួន ជាមួយអត្រាកំណើនប្រមាណ ៥,៥% ក្នុងឆ្នាំ ២០២៤ គាំទ្រដោយកំណើនដ៏រឹងមាំក្នុងវិស័យកសិកម្ម កំណើនការនាំចេញ

សម្លៀកបំពាក់ ការងើបឡើងវិញនៃវិស័យទេសចរណ៍ និងការ វិនិយោគយុទ្ធសាស្ត្រក្នុងហេដ្ឋារចនាសម្ព័ន្ធ។ ទោះជាយ៉ាងណា ក៏ដោយ បញ្ហាប្រឈមរួមមាន តម្រូវការសាកលដែលចុះខ្សោយ និងកំណើនងើបឡើងវិញយឺតនៃប្រទេសចិន។

ទោះបីជាមានភាពមិនច្បាស់លាស់ជាសាកល និងបញ្ហាប្រឈម ក្នុងស្រុកក៏ដោយ ក៏វិស័យធនាគារនៅកម្ពុជាមានភាពធន់ និង រក្សាបាននូវទំនុកចិត្តពីសាធារណជន។ ដោយមានការត្រួតពិនិត្យ បទប្បញ្ញត្តិត្រឹមត្រូវ និងការផ្តល់ទំនុកចិត្តខ្ពស់ពីសាធារណជន វិស័យធនាគារនៅតែបន្តដើរតួនាទីយ៉ាងសំខាន់ក្នុងការជំរុញការ ងើបឡើងវិញនៃសេដ្ឋកិច្ច។ កំណើនឥណទានកើនបានត្រឹម ៣% ធ្វើឲ្យឥណទានសរុបកើនដល់ ៥៩,៩ ពាន់លានដុល្លារអាមេរិក ដោយសារធនាគារមានការប្រុងប្រយ័ត្នក្នុងការផ្តល់កម្ចី និងការ ធ្លាក់ចុះនៃតម្រូវការឥណទាន ខណៈពេលដែលប្រាក់បញ្ញើកើន ឡើងខ្ពស់ចំនួន ១៦,៣% ធ្វើឲ្យប្រាក់បញ្ញើសរុបកើនដល់ ៥៧ ពាន់ លានដុល្លារអាមេរិក ដែលកំណើនទាំងនេះបានបង្ហាញពីភាពរឹងមាំ របស់វិស័យធនាគារទោះជាស្ថិតក្នុងការប្រឈមពីសម្ពាធខាងក្រៅ ក៏ដូចជាបានបង្ហាញពីសមត្ថភាពនៃការសម្របខ្លួន របស់វិស័យ ធនាគារទៅនឹងការផ្លាស់ប្តូរវិបទហិរញ្ញវត្ថុសាកល។



**MR. RAYMOND SIA SAY GUAN**

CEO AND EXECUTIVE  
BOARD DIRECTOR



ស្របតាមគោលនយោបាយរបស់រាជរដ្ឋាភិបាលក្នុងការជំរុញសកម្មភាពសេដ្ឋកិច្ច និងរក្សាស្ថិរភាពហិរញ្ញវត្ថុ ធនាគារជាតិនៃកម្ពុជាបានអនុញ្ញាតឱ្យគ្រឹះស្ថានធនាគារ និងហិរញ្ញវត្ថុចរចាលក្ខខណ្ឌសងប្រាក់កម្ចីជាមួយអតិថិជន។ ដើម្បីជួយសម្រួលដល់ការអនុវត្តគោលនយោបាយនេះប្រកបដោយប្រសិទ្ធភាព បទប្បញ្ញត្តិមួយចំនួនត្រូវបានបន្ថយដូចជាការរក្សាអនុបាតប្រាក់បំរុងកាតព្វកិច្ចនៅត្រឹម ៧% និងអនុបាតទ្រទ្រង់ដើមទុនខនស៊ីវិលត្រឹម ១,២៥% រហូតដល់ដំណាច់ឆ្នាំ ២០២៥។ វិធានការទាំងនេះអាចឱ្យគ្រឹះស្ថានធនាគារ និងហិរញ្ញវត្ថុរក្សាបាននូវសាច់ប្រាក់ងាយស្រួលខ្ពស់ ដើម្បីបន្តផ្តល់ប្រាក់កម្ចីដល់អតិថិជន។ ទន្ទឹមនឹងនេះ ច្រករបៀងតម្លាភាពហិរញ្ញវត្ថុ (Final Transparency Corridor) ត្រូវបានអភិវឌ្ឍឡើង ដើម្បីផ្តល់នូវហេដ្ឋារចនាសម្ព័ន្ធខ្លីជីវិត សម្រាប់បង្កើតកិច្ចព្រមព្រៀងជាមុនរវាងគ្រឹះស្ថានធនាគារ និងហិរញ្ញវត្ថុកម្ពុជា និងបណ្តាប្រទេសជាដៃគូ។ ច្រករបៀងនេះត្រូវបានបង្កើតឡើងក្នុងគោលបំណងសម្រួលដល់ពាណិជ្ជកម្មនិងសេវាហិរញ្ញវត្ថុឆ្លងដែន របស់សហគ្រាសមីក្រូ ធុនតូច និងមធ្យម (MSMEs) ដោយជួយពួកគេក្នុងការផ្គូផ្គងការផ្គត់ផ្គង់ និងតម្រូវការ ពង្រីកលទ្ធភាពទីផ្សារ ក៏ដូចជាការផ្តល់លទ្ធភាពដល់គ្រឹះស្ថានធនាគារ និងហិរញ្ញវត្ថុក្នុងការវាយតម្លៃហិរញ្ញប្បទានលើអាជីវកម្មឆ្លងដែនរបស់ MSMEs ដោយប្រើប្រាស់ព័ត៌មានទទួលបានពីគ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុនៃប្រទេសជាដៃគូ។

**លទ្ធផលហិរញ្ញវត្ថុរបស់ធនាគារ កាណាឌីយ៉ា**

លទ្ធផលរបស់យើងក្នុងឆ្នាំ ២០២៤ បានបង្ហាញពីភាពធន់ និងការប្តេជ្ញាចិត្តរបស់យើង នៅក្នុងបរិយាកាសទីផ្សារដែលមានការប្រកួតប្រជែង។ ទោះបីជាមានបញ្ហាប្រឈមក៏ដោយប្រាក់ចំណូលសរុបរបស់យើងបានកើនឡើង ៩% ធៀបនឹងឆ្នាំមុន គាំទ្រដោយកំណើន ៨,១% នៃចំណូលការប្រាក់ និងកំណើន ២៨,៨% នៃចំណូលដែលមិនមែនការប្រាក់។ ដោយសារទីផ្សារប្រាក់បញ្ញើមានការប្រកួតប្រជែងខ្ពស់ ស្របពេលដែលមានការកើនឡើងអត្រាការប្រាក់របស់សហរដ្ឋអាមេរិកបានធ្វើឱ្យចំណាយប្រាក់ដើមមានការកើនឡើង ដែលចូលរួមចំណែកដល់ការថយចុះនៃប្រាក់ចំណេញសុទ្ធរបស់យើងមកត្រឹម ៨៤,៦ លានដុល្លារអាមេរិក។ ដើម្បីពង្រឹងដើមទុនរបស់ខ្លួន ធនាគារបានចាក់បញ្ចូល ដើមទុនបន្ថែមចំនួន ៥០ លានដុល្លារអាមេរិក ដែលនាំឱ្យដើមទុនសរុបរបស់យើងកើនដល់ ៨០០ លានដុល្លារអាមេរិក។ នេះជាការឆ្លុះបញ្ចាំងពីទំនុកចិត្តរបស់ភាគទុនិករបស់យើងក្នុងវិស័យធនាគារនិងការប្តេជ្ញាចិត្តយ៉ាងមុតមាំចំពោះនិរន្តរភាពរយៈពេលវែងរបស់ធនាគារ។ ទោះបីជាមានសម្ពាធទីផ្សារ និងការប្រកួតប្រជែងខ្លាំងក៏ដោយ ប្រាក់បញ្ញើរបស់ធនាគារបានកើនឡើង ១១,៧% ដល់ ៦,៩ ពាន់លានដុល្លារអាមេរិក ខណៈដែលឥណទាន បានកើនឡើង ៤,៧% ដល់ ៥,២ ពាន់លានដុល្លារអាមេរិក ដោយ



រក្សាបាននូវអនុបាតប្រាក់បញ្ញើរៀបរៀងនឹងឥណទានត្រឹមត្រូវ ៧៦,៤%។ លើសពីនេះ ទ្រព្យសកម្មសរុបរបស់យើងបានកើនឡើង ៨,៣% ធៀបនឹងឆ្នាំមុន កើនដល់ ៨,៦ ពាន់លានដុល្លារអាមេរិក។

ស្ថានភាពមូលនិធិសន្ទនីយភាព និងដើមទុនរបស់យើងនៅតែបន្ត រក្សាភាពរឹងមាំ ជាមួយនឹងអនុបាតដើមទុនគ្រប់គ្រាន់ថ្នាក់ទី១ ចំនួន ១៩,៩% និងអនុបាតសោធនភាពចំនួន ២២,៦%។ អនុបាត ក្របខ័ណ្ឌសន្ទនីយភាពរបស់យើងឈរនៅកម្រិតខ្ពស់ក្នុងអត្រា ១៧១,៧% លើសពីកម្រិតអប្បបរមាដែលតម្រូវដោយបទប្បញ្ញត្តិ។ សូចនាករណ៍ទាំងនេះបញ្ជាក់ពីភាពធន់ ការត្រៀមខ្លួនរបស់ធនាគារ ក្នុងការពង្រីកខ្លួន និងការត្រៀមលក្ខណៈសម្រាប់ភាពមិនច្បាស់លាស់ និងបញ្ហាប្រឈមនានា នៅពេលអនាគត។

ជាផ្នែកមួយនៃការប្តេជ្ញារបស់យើងក្នុងការកសាងទំនុកចិត្តជាមួយ អតិថិជន និងការផ្តល់បទពិសោធន៍ធនាគារប្រកបដោយភាពរលូន ធនាគារ កាណាឌីយ៉ាបានដាក់បន្ថែមនូវសេវាកម្មអាទិភាព (Premier Services) នៅតាមបណ្តាសាខាចំនួន ៥ ក្នុងរាជធានីតូរ៉ង់តូ រួមមាន ការិយាល័យកណ្តាល សាខាអូឡាំព្យា សាខាកោះពេជ្រ សាខា ចេនឡា និងសាខាខណ្ឌលមកកា (អតីតសាខាអូឡាំពិក)។ ទីតាំង នីមួយៗមានបន្ទប់សេវាកម្មអាទិភាពដែលផ្តល់នូវសុវត្ថិភាព ដល់អតិថិជនជាមួយនឹងភេសជ្ជៈ និងសេវា Wi-Fi ដោយឥតគិតថ្លៃ រួមនឹងការប្រើក្បាលសេវាធនាគារដោយផ្ទាល់ពីប្រធានទំនាក់ទំនង អតិថិជនដែលបានឆ្លងកាត់ការបណ្តុះបណ្តាលយ៉ាងហ្មត់ចត់ ដើម្បីអាចផ្តល់ប្រឹក្សា និងបំពេញតម្រូវការរបស់អតិថិជនដោយ ការយកចិត្តទុកដាក់ខ្ពស់។

ក្នុងនាមជាធនាគារពាណិជ្ជឈានមុខគេក្នុងប្រទេសកម្ពុជា ធនាគារ កាណាឌីយ៉ា នៅតែបន្តជំរុញសមត្ថភាពធនាគារឌីជីថលរបស់ខ្លួន ដើម្បីបង្កើនភាពងាយស្រួលដល់អតិថិជន។ ជាផ្នែកនៃគំនិតផ្តួច ផ្តើមនេះ សាខាខណ្ឌលមកកា (អតីតសាខាអូឡាំពិក) និងសាខា ខណ្ឌប្រសិទ្ធភាព ត្រូវបានផ្លាស់ប្តូរទីតាំងទៅកាន់ទីតាំងថ្មីដែលមាន ភាពលេចធ្លោ និងងាយស្រួលរក រួមជាមួយនឹងការបំពាក់បន្ថែម នូវគ្រឿងបរិក្ខារទំនើបៗ បច្ចេកវិទ្យាធនាគារឌីជីថលកម្រិតខ្ពស់ និងសេវាកម្មអាទិភាពសម្រាប់អតិថិជន។ លើសពីនេះដើម្បីឆ្លើយតប ទៅនឹងតម្រូវការហិរញ្ញវត្ថុដែលកំពុងកើនឡើង និងតម្រូវការរបស់ អតិថិជនរស់នៅក្នុងតំបន់សេដ្ឋកិច្ចពិសេសក្រុងព្រះសីហនុ (SSEZ) យើងបានពង្រីកសាខាស្រុកព្រៃនប់ ដើម្បីអាចពង្រីកការផ្តល់ សេវាកម្មជូនដល់ប្រជាពលរដ្ឋក្នុងតំបន់ពាណិជ្ជកម្ម និងអន្តរជាតិ ប្រតិបត្តិការរោងចក្រ ក៏ដូចជានិយោជិករបស់ពួកគេឲ្យកាន់តែប្រសើរ ឡើង។ គិតត្រឹមដំណាច់ឆ្នាំ២០២៤ ធនាគារ កាណាឌីយ៉ា មាន សាខាសរុបចំនួន ៦៨ ទូទាំងប្រទេស ជាមួយនឹងបណ្តាញ ម៉ាស៊ីនដកប្រាក់ ATM ចំនួន ៣៣២គ្រឿង ម៉ាស៊ីនដាក់ប្រាក់

CRM ចំនួន ៦៧គ្រឿង ម៉ាស៊ីនបើកគណនីស្វ័យប្រវត្តិ VTM ចំនួន ១៩ គ្រឿង និងម៉ាស៊ីនបោះពុម្ពកាត SEM ចំនួន ៨ គ្រឿង នៅទូទាំងប្រទេសកម្ពុជា។

ឆ្នាំ២០២៤ គឺជាឆ្នាំដ៏មានកិត្តិយសសម្រាប់ធនាគារ កាណាឌីយ៉ា ដោយសារយើងគឺជាធនាគារតែមួយគត់ក្នុងប្រទេសកម្ពុជាដែល បានរៀបចំទទួលដំណើរទស្សនកិច្ចផ្លូវការរបស់លោក John KC Lee នាយកប្រតិបត្តិនៃតំបន់រដ្ឋបាលពិសេសហុងកុង។ បន្ទាប់ពីដំណើរ ទស្សនកិច្ចដ៏មានកិត្យានុភាពនេះរួមនឹងអនុសាសន៍របស់នាយកដ្ឋាន វិនិយោគ ហុងកុង ធនាគារ កាណាឌីយ៉ា បានធ្វើការសម្រេចចិត្ត ជាយុទ្ធសាស្ត្រក្នុងការបង្កើតការិយាល័យតំណាងរបស់ខ្លួននៅ ទីក្រុងហុងកុង។ ការិយាល័យនេះនឹងតំណាងឲ្យធនាគារ ដើរតួ ជាមជ្ឈមណ្ឌលទំនាក់ទំនងវិនិយោគិនហុងកុង និងជាស្ថានដ៏សំខាន់ មួយដើម្បីពង្រឹងទំនាក់ទំនងវិនិយោគរវាងទីក្រុងហុងកុង និងប្រទេស កម្ពុជា។

ដើម្បីគាំទ្រដល់យុទ្ធសាស្ត្រអភិវឌ្ឍន៍ជាតិ ធនាគារ កាណាឌីយ៉ា បានចុះហត្ថលេខាលើអនុស្សារណៈយោគយល់គ្នា (MoU) ជាមួយ ក្រសួងមហាផ្ទៃនៅថ្ងៃទី៤ ខែកញ្ញា ឆ្នាំ២០២៤ ក្នុងការជួយ សម្រួលដល់សេវាទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកសម្រាប់ការ ប្រមូលថ្លៃទិដ្ឋាការពីអ្នកដំណើរអន្តរជាតិចូលមកកម្ពុជា ដោយ ប្រើប្រាស់ដំណោះស្រាយទូទាត់ឌីជីថលចុងក្រោយបង្អស់របស់ ធនាគារ។ ភាពជាដៃគូនេះគឺជាការបោះជំហានទៅមុខយ៉ាងសំខាន់ ក្នុងការជំរុញសេដ្ឋកិច្ចឌីជីថលរបស់ប្រទេសកម្ពុជា។ វាក៏ឆ្លុះបញ្ចាំង ពីការបន្តប្តេជ្ញាចិត្តរបស់ធនាគារ កាណាឌីយ៉ាចំពោះបរិវត្តកម្ម ឌីជីថល ដោយការផ្តល់នូវជម្រើសទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិក ដែលមានល្បឿនលឿន សុវត្ថិភាព និងមានភាពងាយស្រួលក្នុង ការធ្វើប្រតិបត្តិការតាមរយៈប្រព័ន្ធ e-Arrival របស់ប្រទេសកម្ពុជា ដែលសម្រួលដល់ដំណើរការស្នើសុំទិដ្ឋាការសម្រាប់អ្នកដំណើរ អន្តរជាតិ។

ជាផ្នែកមួយនៃបរិវត្តកម្មឌីជីថល និងជាការប្តេជ្ញាចិត្តរបស់យើង ក្នុងការលើកកម្ពស់បរិយាប័ន្នហិរញ្ញវត្ថុនៅក្នុងតំបន់អាស៊ាន ធនាគារ កាណាឌីយ៉ា បានដាក់ឲ្យមានសេវាទូទាត់ឆ្លងប្រទេសនៅលើកម្មវិធី ទូរស័ព្ទធនាគារ កាណាឌីយ៉ា។ មុខងារថ្មីនេះអនុញ្ញាតឲ្យអតិថិជន ធ្វើការទូទាត់ដោយរលូននៅក្នុងប្រទេសថៃ និងវៀតណាមតាមរយៈ ការស្កេន QR កូដ។ អ្នកប្រើប្រាស់អាចធ្វើប្រតិបត្តិការដោយ ផ្ទាល់ពីគណនីប្រាក់រៀលរបស់ពួកគេ ដោយពុំចាំបាច់ធ្វើការប្តូរ រូបិយប័ណ្ណ ពីប្រាក់រៀល ឬប្រាក់ដុល្លារអាមេរិក ទៅប្រាក់បាតថៃ ឬប្រាក់ដុល្លារវៀតណាម មុនពេលធ្វើដំណើរនោះទេ។ ជាមួយនឹង មុខងារនេះដែរ អតិថិជនរបស់ធនាគារ កាណាឌីយ៉ា អាចធ្វើការ ទូទាត់យ៉ាងងាយស្រួលក្នុងប្រទេសថៃ និងវៀតណាម នៅតាម

បណ្តាភោជនីយដ្ឋាន ផ្សារទំនើប មន្ទីរពេទ្យ គ្លីនិក និងទីតាំង ពាណិជ្ជកម្មផ្សេងៗទៀតដែលទទួលយកការទូទាត់តាម QR របស់ បណ្តាញ Prompt Pay ឬ VietQR។

ដើម្បីបំពេញតម្រូវការរបស់អតិថិជនសាជីវកម្ម យើងបានធ្វើ បច្ចុប្បន្នភាពសេវាធនាគារតាមអ៊ីនធឺណេត សម្រាប់សាជីវកម្ម (Corporate Internet Banking) ដោយបន្ថែមឲ្យមានមុខងារថ្មីៗ ដែលបង្កើនទំនាក់ទំនងយ៉ាងស្រួលក្នុងការប្រើប្រាស់ បង្កើនប្រសិទ្ធភាព និងលើកកម្ពស់សុវត្ថិភាពដល់អ្នកប្រើប្រាស់។ ការធ្វើទំនើបកម្ម ទាំងនេះបានជួយសម្រួលដល់ប្រតិបត្តិការផ្ទៃក្នុង និងផ្តល់ភាព ងាយស្រួលតាមរយៈសេវាឌីជីថលរបស់ធនាគារ ដែលចូលរួម ចំណែកធ្វើឲ្យម្ចាស់អាជីវកម្មអាចគ្រប់គ្រងប្រតិបត្តិការហិរញ្ញវត្ថុ របស់ពួកគេបានប្រសើរជាងមុន។ លើសពីនេះ ដើម្បីគាំទ្រដល់ កំណើន និងភាពធននៃសហគ្រាសធុនតូច និងមធ្យម (SMEs) នៅក្នុងតំបន់ភាគពាយ័ព្យរបស់ប្រទេសកម្ពុជា ធនាគារ កាណាឌីយ៉ា និងក្រុមហ៊ុនមូលបត្រកាណាឌីយ៉ា បានបង្កើតភាពជាដៃគូយុទ្ធសាស្ត្រ ជាមួយអង្គការ Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ)។ កិច្ចសហការនេះបាន រួមបញ្ចូលគ្នានូវជំនាញហិរញ្ញវត្ថុដ៏រឹងមាំរបស់ធនាគារ កាណាឌីយ៉ា ការយល់ដឹងអំពីទីផ្សារមូលធនរបស់ក្រុមហ៊ុនមូលបត្រកាណាឌីយ៉ា និងវិធីសាស្ត្រជំរុញការអភិវឌ្ឍរបស់អង្គការ GIZ តាមរយៈកម្មវិធី បង្កើនភាពប្រកួតប្រជែងរបស់សហគ្រាសជាតិ (ICONE)។ ភាពជា ដៃគូនេះ រួមមានការផ្តល់ជូននូវការបណ្តុះបណ្តាលបច្ចេកទេស និងជំនាញទំន លើកកម្ពស់ការទទួលយកដំណោះស្រាយឌីជីថល ប្រកបដោយភាពច្នៃប្រឌិត និងលើកទឹកចិត្តដល់ការអនុវត្តអាជីវកម្ម ប្រកបដោយនិរន្តរភាព ដើម្បីបង្កើនភាពប្រកួតប្រជែងរបស់ សហគ្រាស ធុនតូច និងមធ្យមកម្ពុជា។ លើសពីនេះ ធនាគារ កាណាឌីយ៉ា ក៏បានចូលរួមចំណែកយ៉ាងសកម្មក្នុងគម្រោងធានា ឥណទានសម្រាប់ការនាំចេញអង្ករ ក្នុងភាពជាដៃគូជាមួយសាជីវកម្ម ធានាឥណទានកម្ពុជា (CGCC)។ គម្រោងនេះមានគោលបំណង ជួយដល់ក្រុមហ៊ុននាំចេញអង្ករ និងរោងចក្រស៊ីនត្រូ តាមរយៈ ការធ្វើឱ្យប្រសើរឡើងនូវលទ្ធភាពទទួលបានហិរញ្ញប្បទាន ដើម្បី បង្កើនផលិតភាព និងជំរុញការប្រកួតប្រជែងជាមួយអ្នកចូលរួម ផ្សេងៗទៀតនៅក្នុងវិស័យនេះ។ គំនិតផ្តួចផ្តើមនេះក៏ស្របតាម គោលនយោបាយរបស់រាជរដ្ឋាភិបាលកម្ពុជាក្នុងការពង្រីកវិស័យ កសិកម្ម ជាពិសេសការនាំចេញស្រូវអង្ករ។ គម្រោងនេះផ្តល់នូវ អត្ថប្រយោជន៍គួរឲ្យទាក់ទាញដូចជាការបន្ថយថ្លៃធានាកម្រិត ធានាខ្ពស់ជាងមុន ជាមួយនឹងអត្រាការប្រាក់កម្ចីទាប។

ក្នុងនាមជាធនាគារពាណិជ្ជដ៏ធំបំផុតមួយរបស់កម្ពុជា យើងមាន មោទនភាពក្នុងការទទួលបានការទទួលស្គាល់ជាច្រើនពីស្ថាប័ន

ផ្សព្វផ្សាយកម្រិតតំបន់ និងកម្រិតអន្តរជាតិ។ ពានរង្វាន់ទាំងនេះ ឆ្លុះបញ្ចាំងពីភាពនាំមុខគេរបស់យើងលើផ្នែកសេវាកម្មធនាគារ រូបវន្តបុគ្គល ផ្នែកសេវាកម្មធនាគារសហគ្រាសធុនតូច និងមធ្យម និងផ្នែកសេវាកម្មធនាគារសាជីវកម្ម ក៏ដូចជាការខិតខំប្រឹងប្រែង របស់យើងលើភាពច្នៃប្រឌិតឌីជីថល និងឧត្តមភាពអតិថិជន។

**ពីស្ថាប័ន Euromoney**

- **"ពានរង្វាន់ធនាគារឆ្នើមបំផុតសម្រាប់សាជីវកម្ម ប្រចាំឆ្នាំ ២០២៤ (Best Bank for Corporates in 2024)"**។ ពានរង្វាន់នេះ គឺជាការទទួលស្គាល់ចំពោះការយកចិត្ត ទុកដាក់របស់ធនាគារ កាណាឌីយ៉ា ក្នុងការផ្តល់នូវដំណោះ ស្រាយហិរញ្ញវត្ថុ ដែលមានភាពបត់បែនតាមតម្រូវការ អតិថិជនសាជីវកម្ម។ ជម្រើសហិរញ្ញប្បទាន ប្រកបដោយ ភាពច្នៃប្រឌិត និងភាពជាដៃគូយុទ្ធសាស្ត្ររបស់យើងជាមួយ សហគ្រាសក្នុងស្រុក និងក្រៅស្រុកដើម្បីធានាបាននូវការ គាំទ្រផ្នែកហិរញ្ញវត្ថុប្រកបដោយទំនុកចិត្ត ដែលជួយការ ពារ និងពន្លឿនកំណើនអាជីវកម្មរបស់អតិថិជន។

**ពីស្ថាប័ន The Asian Banker**

- **"ពានរង្វាន់ធនាគារឆ្នើមបំផុតសម្រាប់សេវាកម្មរូបវន្តបុគ្គល ប្រចាំឆ្នាំ ២០២៤ នៅកម្ពុជា (Best Retail Bank in Cambodia in 2024)"**។ ពានរង្វាន់ដ៏មានកិត្យានុភាព នេះបានបង្ហាញពីការ គ្រប់គ្រងប្រកបដោយប្រសិទ្ធភាព និងកំណើនចីរភាពនៃចំនួន ឥណទាន ការច្នៃប្រឌិតវិធីសាស្ត្រ អាទិភាពអតិថិជន ចំពោះសេវាធនាគាររូបវន្តបុគ្គល និង ការពង្រីកបណ្តាញទូទាត់ឌីជីថលរបស់យើងដែលអាច បំពេញតាមតម្រូវការរបស់ប្រជាពលរដ្ឋ និងរាជរដ្ឋាភិបាល។

**ពីស្ថាប័ន International Finance Awards**

- **"ពានរង្វាន់ធនាគារពាណិជ្ជឆ្នើមបំផុតប្រចាំឆ្នាំ ២០២៤ នៅកម្ពុជា (Best Commercial Bank in Cambodia in 2024)"**។ ធនាគារ កាណាឌីយ៉ា បានទទួលពានរង្វាន់ នេះចំនួន ៦ដងជាប់ៗគ្នាមកហើយ។ ការទទួលស្គាល់នេះ គឺជាសក្ខីកម្មបង្ហាញនៃការអត់ធ្មត់ និងការលះបង់ឥតងាករ របស់យើង ក្នុងការផ្តល់នូវផលិតផល និងសេវាកម្មល្អៗ ទៅកាន់អតិថិជន តាមរយៈការច្នៃប្រឌិតឥតឈប់ឈរ យុទ្ធសាស្ត្រកំណែទម្រង់ឌីជីថល និងការផ្តល់នូវសេវាកម្ម ប្រកបដោយសង្គតភាព។

- "ពានរង្វាន់ធនាគារផ្តល់ហិរញ្ញប្បទានពាណិជ្ជកម្មឆ្នើមបំផុតប្រចាំឆ្នាំ ២០២៤ (Best Trade Finance Bank in 2024)"<sup>១</sup> ជាលើកដំបូងដែលយើងទទួលបានពានរង្វាន់នេះវាគឺជាការទទួលស្គាល់នូវភាពរឹងមាំរបស់យើងក្នុងការសម្របសម្រួលកិច្ចការងារហិរញ្ញប្បទានពាណិជ្ជកម្មប្រកបដោយភាពល្អ និងសុវត្ថិភាព សម្រាប់ប្រតិបត្តិការក្នុងស្រុកនិងអន្តរជាតិ។ ដំណោះស្រាយនៃភាពច្នៃប្រឌិតរបស់យើងបានជួយដឹកនាំខ្សែសង្វាក់ផ្គត់ផ្គង់ដ៏ស្មុគស្មាញ និងគម្រោងនានារបស់រាជរដ្ឋាភិបាល ទៅកាន់ភាពងាយស្រួល និងមានប្រសិទ្ធភាព។

ពីស្ថាប័ន Digital Banker

- "ពានរង្វាន់ធនាគារឆ្នើម សម្រាប់សហគ្រាសធុនតូច និងមធ្យម ប្រចាំឆ្នាំ ២០២៤ នៅកម្ពុជា (Best SME Bank in Cambodia in 2024)"<sup>១</sup> ធនាគារ កាណាឌីយ៉ាបានទទួលពានរង្វាន់នេះ ២ឆ្នាំជាប់គ្នា សម្រាប់ការយកចិត្តទុកដាក់គាំទ្រដល់សហគ្រាសធុនតូច និងមធ្យម តាមរយៈការផ្តល់ហិរញ្ញប្បទានងាយស្រួល ផ្តល់ដំណោះស្រាយហិរញ្ញប្បទានពាណិជ្ជកម្ម ការកសាងនូវសមត្ថភាពម្ចាស់អាជីវកម្ម និងផ្តល់សេវាតាមរយៈឧបករណ៍ឌីជីថល រួមនឹងការកសាងនូវប្រព័ន្ធទូទាត់ប្រកបដោយនិរន្តរភាព។

ពីស្ថាប័ន Asian Business Review

- "ពានរង្វាន់ឧត្តមភាពបច្ចេកវិទ្យាកម្ពុជា ប្រចាំឆ្នាំ ២០២៤ នៅក្នុងវិស័យធនាគារឌីជីថល (Cambodia Technology Excellence Awards 2024 in Digital Banking)"<sup>១</sup> ពានរង្វាន់ទាំងអស់នេះ គឺជាសក្ខីកម្មមួយ ដែលកើតឡើងពីការប្តេជ្ញាចិត្តឥតឈប់ឈរ របស់យើង ក្នុងការផ្តល់នូវបទពិសោធន៍ធនាគារឌីជីថលប្រកបដោយ ភាពល្អ និងឯកជនភាព ដែលបំពេញតាមនិន្នាការទីផ្សារ និងតម្រូវការរបស់អតិថិជន។ គំនិតផ្តួចផ្តើមយុទ្ធសាស្ត្ររបស់យើង រួមមានការលើកកម្ពស់ការផ្តល់សេវាកម្មការបង្កើនប្រសិទ្ធភាព និងការពង្រីកប្រព័ន្ធនៃការទូទាត់ និងការវិនិយោគលើបច្ចេកវិទ្យាទំនើប នាំមុខគេក្នុងវិស័យធនាគារនៅកម្ពុជា។

ពីអគ្គនាយកដ្ឋានពន្ធដារនៃកម្ពុជា (General Department of Taxation of Cambodia)

- "ជាសហគ្រាសដែលបង់ពន្ធច្រើនជាងគេមួយប្រចាំឆ្នាំ ២០២៤-២០២៥ នៅកម្ពុជា (One of the Largest

Taxpayers in Cambodia in 2024-2025)"<sup>១</sup> យើងក៏មានកិត្តិយសទទួលបាននូវវិញ្ញាបនបត្រអនុលោមភាពសារពើពន្ធប្រភេទមាសដែលជាការឆ្លុះបញ្ចាំងពីការប្តេជ្ញាចិត្តក្នុងការរក្សានូវស្តង់ដារខ្ពស់បំផុតនៃគណនេយ្យភាព និងការអនុលោមតាមច្បាប់របស់យើង ក៏ដូចជាការចូលរួមចំណែកអភិវឌ្ឍសេដ្ឋកិច្ចប្រកបដោយនិរន្តរភាពរបស់កម្ពុជា។

ពានរង្វាន់ទាំងអស់នេះ គឺជាសក្ខីកម្មមួយ ឆ្លុះបញ្ចាំងពីការប្តេជ្ញាចិត្ត និងការលះបង់របស់បុគ្គលិកទាំងអស់ ក៏ដូចជាបញ្ជាក់សារជាថ្មីអំពីបេសកកម្មរបស់ធនាគារកាណាឌីយ៉ា ក្នុងនាមជា "ដៃគូហិរញ្ញវត្ថុដ៏ឆ្លើយតបបំផុត" សម្រាប់អតិថិជនរបស់យើង ព្រមទាំងជាអ្នករួមចំណែកដ៏សំខាន់ដល់ការរីកចម្រើនរបស់ប្រទេសកម្ពុជា។

ទស្សនវិស័យសម្រាប់ឆ្នាំ ២០២៥

ភាពមិនច្បាស់លាស់ចំពោះពន្ធគយ និងភាពតានតឹងភូមិសាស្ត្រនយោបាយដែលកំពុងបន្ត ត្រូវបានរំពឹងថានឹងជះឥទ្ធិពលអវិជ្ជមានដល់ពាណិជ្ជកម្មសាកល ដែលបណ្តាលឱ្យមានការធ្លាក់ចុះនៃកំណើនសេដ្ឋកិច្ចពិភពលោក ការកើនឡើងអតិផរណា និងភាពមិនច្បាស់លាស់នៃសេដ្ឋកិច្ចកាន់តែខ្លាំង។ ស្ថាប័ន IMF បានព្យាករថា អត្រាកំណើនសេដ្ឋកិច្ចពិភពលោកនឹងកើនឡើងចំនួន ២,៨% សម្រាប់ឆ្នាំ ២០២៥ ដោយប្រទេសដែលមានសេដ្ឋកិច្ចជឿនលឿននឹងរួមចំណែក ចំនួន ១,៤% និងប្រទេសកំពុងអភិវឌ្ឍនឹងរួមចំណែកចំនួន ៣,៧%។

ទោះបីជាមានការប្រឈមពីចរន្តសេដ្ឋកិច្ចដែលបណ្តាលមកពីពន្ធពាណិជ្ជកម្ម ភាពមិនច្បាស់លាស់ជាសាកល និងការធ្លាក់ចុះនៃវិស័យសំណង់ និងអចលនទ្រព្យ យ៉ាងណាក៏ដោយក៏ការរំពឹងទុកកំណើនសេដ្ឋកិច្ចប្រទេសកម្ពុជានៅតែរឹងមាំ និងបន្តងើបឡើងវិញក្នុងឆ្នាំ ២០២៥ ជាមួយកំណើន GDP ចំនួន ៦% គាំទ្រដោយកំណើនក្នុងវិស័យទេសចរ និងការវិនិយោគផ្ទាល់ពីបរទេស។

ធនាគារ កាណាឌីយ៉ានៅតែប្តេជ្ញាចិត្តក្នុងការបន្តវិនិយោគនៅក្នុងវិស័យបច្ចេកវិទ្យា ដោយសារតែយើងមើលឃើញថា ឌីជីថលភាវូបនីយកម្ម និងស្វ័យប្រវត្តិកម្មមានសារៈសំខាន់ក្នុងការពង្រឹងទំនាក់ទំនងអតិថិជនរបស់យើង។ នៅចុងខែមេសា ឆ្នាំ២០២៥ យើងបានដាក់ឱ្យដំណើរការកម្មវិធីធនាគារតាមទូរស័ព្ទជំនាន់ថ្មីរបស់យើង ជាមួយនឹងការរចនាថ្មី កាន់តែមានប្រសិទ្ធភាព និងផ្តល់បទពិសោធន៍ដល់អ្នកប្រើប្រាស់កាន់តែប្រសើរឡើងរួមទាំងមុខងារថ្មីៗជាច្រើនទៀត ដើម្បីបំពេញតាមតម្រូវការអតិថិជន។ យើងក៏កំពុងតែបន្តធ្វើការអភិវឌ្ឍទៅលើ សេវាធនាគារតាមអ៊ិនធើណេតសម្រាប់សាជីវកម្ម (Corporate Internet Banking) និងកម្មវិធីសម្រាប់ពាណិជ្ជករ (Merchant App) ផងដែរ។

នាពេលខាងមុខ សាខាអាកាសយានដ្ឋានអន្តរជាតិតេជោ (TIA) ថ្មី និងបញ្ជីប្រាក់របស់យើង គ្រោងនឹងបើកដំណើរការនៅ ខែកញ្ញា ឆ្នាំ២០២៥ ស្របជាមួយការសម្ពោធនិងការដាក់ឲ្យ ដំណើរការជាផ្លូវការនៃអាកាសយានដ្ឋានថ្មីនេះ។ ម៉ោងប្រតិបត្តិការ របស់សាខា TIA នឹងស្របតាមកាលវិភាគរបស់អាកាសយានដ្ឋាន ដើម្បីគាំទ្រដល់តម្រូវការអ្នកដំណើរ ហាងលក់ទំនិញ និងអាជីវកម្ម ផ្សេងៗនៅក្នុងបរិវេណអាកាសយានដ្ឋាន។ វឌ្ឍនភាពនៃសមត្ថភាព សាខា និងប្រព័ន្ធខ្ចីជីវិចលបានជួយឱ្យធនាគារ កាណាឌីយ៉ាជឿជាក់ លទ្ធភាពចូលទៅកាន់សហគមន៍ដែលមិនទាន់ មានសេវាធនាគារ ទូលំទូលាយ និងបង្កើនចំនួនអតិថិជនរបស់យើង ជាពិសេស សហគ្រាសធុនតូច និងមធ្យម និងអតិថិជនលក់រាយ។

**សេចក្តីថ្លែងអំណរគុណ**

ធនាគារ កាណាឌីយ៉ា សូមថ្លែងអំណរគុណយ៉ាងជ្រាលជ្រៅ ចំពោះអតិថិជនទាំងអស់ដែលបានជឿជាក់ និងបន្តផ្តល់ការគាំទ្រ ចំពោះសេវាកម្មរបស់ធនាគារយើងខ្ញុំ។ ទំនុកចិត្តរបស់លោកអ្នក ចំពោះសេវាកម្មធនាគារយើងខ្ញុំ បានជំរុញការប្តេជ្ញាចិត្តតែងតែកែលម្អ

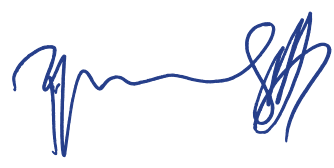
របស់យើងខ្ញុំក្នុងការកសាងនូវទំនាក់ទំនងជ័រជង់ ការផ្តល់នូវ បទពិសោធន៍ធនាគារដែលប្រកបដោយភាពរលូន និងស្របតាម តម្រូវការអតិថិជន។ យើងខ្ញុំនៅតែតាំងចិត្តក្នុងការបន្តធ្វើជាដៃគូ ហិរញ្ញវត្ថុជាទីទុកចិត្តរបស់លោកអ្នកជានិច្ច។

នៅពេលដែលធនាគារ កាណាឌីយ៉ាកំពុងនៅលើមាត់ដើម្បីក្លាយជា ធនាគារដ៏ឆ្លើយបំផុតនៅក្នុងប្រទេសកម្ពុជា យើងខ្ញុំសូមថ្លែង អំណរគុណយ៉ាងជ្រាលជ្រៅចំពោះការខិតខំប្រឹងប្រែង ក្នុងការ បំពេញតួនាទី ភារកិច្ចយ៉ាងខ្ជាប់ខ្ជួនរបស់សមាជិកក្រុមប្រឹក្សាភិបាល ថ្នាក់ដឹកនាំ និងបុគ្គលិកគ្រប់ជាន់ថ្នាក់ទាំងអស់របស់ធនាគារ។

ជាទីបញ្ចប់ យើងខ្ញុំសម្តែងនូវការដឹងគុណដ៏ស្មោះស្ម័គ្រចំពោះ ធនាគារជាតិនៃកម្ពុជា និងរាជរដ្ឋាភិបាល នៃព្រះរាជាណាចក្រកម្ពុជា សម្រាប់ការគាំទ្រ និងការណែនាំកន្លងមក។ យើងខ្ញុំជឿជាក់ថា ក្រោមការដឹកនាំរបស់ **សម្តេចមហាបវរធិបតី ហ៊ុន ម៉ាណែត** រាជរដ្ឋាភិបាលកម្ពុជានឹងបន្តជំរុញកំណើនសេដ្ឋកិច្ច និងលើកស្ទួយ វិស័យហិរញ្ញវត្ថុប្រកបដោយស្ថិរភាពនៅឆ្នាំខាងមុខបន្តទៀត។



**លោកអ្នកឧកញ៉ា ហង់ ជួន ណារ៉ុន**  
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

2024年，全球經濟展現韌性但增長放緩至 3.1%，同時面臨持續通脹及地緣政治與貿易不確定性加劇的挑戰。發達經濟體略有改善，而新興市場受大宗商品供應中斷和地緣緊張局勢拖累。這些情況凸顯了結構性改革、審慎的貨幣政策以及加強國際合作在應對複雜經濟環境中的重要性。

柬埔寨經濟正處於復蘇軌道，在農業強勁表現、服裝出口增長、旅遊業復蘇及基礎設施戰略投資的推動下，2024年預計增長 5.5%，展現出抗壓韌性。但全球需求疲軟和中國經濟復蘇放緩等挑戰仍存。

儘管全球不確定性與國內壓力並存，柬埔寨銀行業在穩健監管和公眾信任支持下保持韌性，繼續推動經濟復甦。柬埔寨銀行業依然保持韌性並贏得了大眾的信任。信貸增長 3%，總額達 599億美元，存款激增 16.3% 至 570億美元，顯示了銀行業應對外部衝擊與金融動態調整的能力。

柬埔寨國家銀行（NBC）配合政府刺激經濟、維持金融穩定的政策，允許銀行與客戶協商貸款還款條件，並放寬部分監管要求，如將存款準備金率維持在 7% 的低位，2025年底前實施 1.25% 的資本留存緩衝率，以增強銀行流動性和放貸能力。這些措施使銀行業和金融機構能夠保持較高的流動性，並以便繼續向客戶放貸款。此外，年內推出的“金融透明走廊”（FTC）數字基礎設施，通過機構間信息共享優化供需對接。旨在促進柬埔寨與夥伴國金融機構的跨境貿易和金融服務，助力中小微企業（MSMEs）對接供需、拓展市場及跨境融資。

### 加華銀行經營概況

2024年，我行在充滿挑戰的市場環境中展現韌性與決心：总收入增長 9%，其中利息收入增 8.1%，非利息收入顯著增長 28.8%。但存款市場競爭加劇及美元利率上升推高融資成本，淨利潤降至 8,460萬美元。年內增資 5000萬美元，使實收資本達 8億美元，彰顯股東對銀行業與我行長期發展的信心。存款增長 11.7% 至 69億美元，貸款組合擴大 4.7% 至 52億美元，存貸比保持 76.4% 的健康水平，總資產同比增長 8.3% 至 86億美元。

我行資本、流動性和償付能力指標穩健：一級資本充足率（CAR）19.9%，償付能力比率 22.6%，流動性覆蓋率（LCR）高達 171.7%，遠超監管要求，為把握增長機遇和應對未來不確定性奠定基礎。

為了實踐與客戶建立牢固的聯繫、提供無縫銜接和量身定制的銀行服務體驗，加華銀行在金邊的五家分行推出優享銀行服務，包括智能銀行總部、奧林匹亞分行、鑽石島分行、真臘智能分行和奧林匹克分行。這五家分行設有專屬的貴賓休息室，為客戶提供舒適的私人理財空間以及免費飲品和 Wi-Fi，並由我行專屬客戶經理提供個性化金融諮詢，以卓越的服務滿足每位客戶的銀行業務需求。

作為柬埔寨領先的商業銀行，加華銀行持續推進數字銀行能力建設，為客戶提供更便捷的銀行服務，包括奧林匹克和雷西郊分行遷址升級，引入先進數字技術與全面優享銀行服務，以及西哈努克港經濟特區（SSEZ）分行擴展服務本地居民及中外企業，在全國主要社保基金（NSSF）機構網點設立11個服務櫃檯，便利客戶開戶及繳費。截至2024年底，我行在全國運營 68家分行，配備 332台ATM、67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）等設備。

2024年，我行榮幸作為柬埔寨唯一接待香港特區行政長官李家超（Mr. John KC Lee）先生正式到訪的銀行，並經香港投資推廣署推薦，戰略決定在香港設立加華銀行代辦處，強化兩地投資紐帶。

我行於2024年9月4日與內政部簽署諒解備忘錄（MoU），通過柬埔寨電子入境系統（Cambodia e-Arrival）提供快捷安全的電子支付服務，助力柬埔寨數字經濟發展，簡化國際旅客簽證申請流程。

為推動東盟金融普惠，我行在加華銀行手機 App 新增跨境支付功能，支持掃描泰國、越南二維碼直接用柬埔寨瑞爾（KHR）賬戶進行支付，無需在旅行前將瑞爾或美元兌換成泰銖或越南盾，此功能覆蓋泰國、越南的餐飲、購物、醫院、診所和其他通過PromptPay或VietQR網路接受二維碼支付的商家，同時升級企業網上銀行平台，提升功能與安全性，助力企業高效管理財務。

此外，為了支持柬埔寨西北地區中小企業（SME）的發展和韌性，加華銀行和加華證券與德國國際合作機構（GIZ）建立了戰略合作夥伴關係。此次合作結合了加華銀行強大的金融專業知識、加華證券的資本市場洞察力以及德國國際合作機構通過“國家企業競爭力（ICONE）”項目所採取的發展驅動模式。同時，該項目旨在提供技術和軟技能培訓，促進採用創新的數字解決方案，並鼓勵可持續的商業實踐，以提高柬埔寨中小企業的競爭力。另外，加華銀行正與柬埔寨信用擔保公司（CGCC）合作，積極參與大米信貸擔保計劃。該計



劃旨在通過改善融資渠道，為大米出口商和大米業者提供支持，從而提高生產力，並促進合格參與者之間的良性競爭。該計劃也符合柬埔寨王國政府促進農業領域，特別是大米出口的政策，例如降低擔保費、提高擔保覆蓋率和有競爭力的貸款利率。

作為柬埔寨最大商業銀行之一，我行屢獲來自區域和國際知名刊物的權威殊榮。這些榮譽彰顯我行在個人銀行、中小企業和企業銀行等領域的領先地位，以及我行對數字化創新和以客戶為中心的卓越追求。

### 歐洲貨幣

- "2024年最佳企業銀行"。該獎項是對我行為企業客戶提供穩健靈活的金融解決方案的認可。我行創新的融資選擇以及與本地和全球實體的戰略合作夥伴關係，確保我行提供個性化支持，以保障和加速客戶業務的增長。

### 亞洲銀行家

- "2024年柬埔寨最佳零售銀行"。該獎項體現了我行貸款組合的有效管理和持續增長、創新、以客戶為先的零售銀行業務方式，以及我行不斷擴大的數字支付網路，以滿足個人和政府部門的需求。

### 國際金融獎

- "2024年柬埔寨最佳商業銀行"。這是我行連續六年獲得此獎項，該獎項是對我行堅定不移的韌性和奉獻精神的認可，通過持續創新、數字化轉型戰略和始終如一的服務交付，為客戶提供卓越的產品和服務。
- "2024年最佳貿易融資銀行"。這是我行首次獲得該獎項，肯定了我行為本地和國際交易提供順暢、安全的貿易融資方面的實力。我行的創新解決方案可協助客戶輕鬆且有效率地處理複雜的供應鏈和政府項目。

### 數字銀行家

- "2024年柬埔寨最佳中小企業銀行"。這是我行第二次獲得該獎項，彰顯了我行通過便捷的融資、貿易融資解決方案、能力建設、數字化工具以及建立可持續支付生態系統，為中小企業提供的鼎力支持。

### 亞洲商業評論

- "2024年柬埔寨數字銀行技術卓越獎"。此區域獎項證明了我行堅持不懈地提供無縫銜接、個性化的數字銀行體驗，以滿足市場趨勢和客戶多樣

化的需求。我行的戰略措施包括加強提供服務需求、優化和擴大支付生態系統以及注重投資重新定義柬埔寨銀行業的尖端技術。

### 稅務總局 (GDT)

- "2024至2025年柬埔寨最大的納稅人之一"。我行很榮幸能獲得金牌稅務合規證書，這是對我行致力於保持最高標準的稅務合規和義務的認可，同時表彰我行為國家的可持續經濟發展做出貢獻。

這些榮譽體現了我行全體同仁的辛勤付出和奉獻精神，並肯定了我行致力於成為客戶心中“最佳金融合作夥伴”理念，身體力行為柬埔寨的經濟增長和發展做出貢獻。

### 展望2025

關稅的不確定性和持續的地緣政治緊張局勢預計將對全球貿易產生負面影響，導致全球經濟增長放緩、推高通脹和經濟不確定性加劇。國際貨幣基金組織 (IMF) 預測2025年全球經濟增長率為 2.8%，其中發達經濟體貢獻率為 1.4%，處於發展中經濟體貢獻率為 3.7%。

儘管面臨貿易關稅、全球不確定性以及房地產和建築業放緩帶來的經濟逆風挑戰，柬埔寨的增長前景依然強勁，並將持續復甦至2025年，預計國內生產總值將增長 6%，旅遊業復甦和外國直接投資增加為主要驅動力。

加華銀行將繼續致力於投資數字化，2025年4月下旬，我行推出了升級版的手機銀行App，優化設計與功能，同步提升企業網銀和商戶應用。

展望未來，隨著2025年9月德崇國際機場 (TIA) 啟用，我行在德崇國際機場的新分行和貨幣兌換櫃檯將同時營業，該分行將根據新機場運營延長服務時間，為旅客、零售店和機場內的商戶提供更全面的銀行服務。數字化發展和分行網點的不斷擴張使我行得以擴大服務範圍至服務欠發達的社區，並擴展我行的客戶群，特別是中小企業和零售客戶。

### 致謝

我行衷心感謝廣大客戶、董事會、管理層及全體員工的信任與付出，以及對我行一貫的支持，並向柬埔寨國家銀行與王國政府致以崇高敬意。

最後，我行誠摯感謝柬埔寨國家銀行和柬埔寨王國政府對柬埔寨銀行業一直以來堅定不移的支持、指引和領導。我行堅信在柬埔寨總理洪瑪奈親王的領導下，國家政府將在未來幾年繼續推動經濟增長並維持金融業的穩定。



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**

In 2024, the global economy exhibited resilience but faced challenges with a slow growth of 3.1%, while contending with persistent inflation and rising geopolitical and trade-related uncertainties. Advanced economies experienced marginal improvements, whereas emerging markets struggled with disruptions in commodity supply and heightened geopolitical tensions. These conditions underscored the critical importance of structural reforms, prudent monetary policies, and enhanced international cooperation in managing an increasingly complex economic environment.

Cambodia's economy is on a recovery path and demonstrated resilience amid global challenges with an estimated growth rate of 5.5% in 2024, underpinned by a strong performance in agriculture, growth in garment export, recovering tourism sector, and strategic investments in infrastructure. However, challenges include weaker global demand, and a slower recovery in China.

Despite global uncertainties and domestic challenges, Cambodia's banking sector has remained resilient and retained public trust. Supported by sound regulatory oversight and strong confidence from the public, the sector continues to play a key role in driving economic recovery. Credit growth reached just 3%, rising to US\$ 59.9 billion amid cautious lending and subdued demand, while deposits surged by 16.3% to US\$ 57 billion—demonstrating the sector's capacity to absorb external shocks and adapt to shifting financial dynamics.

In line with the Royal Government's policy to stimulate economic activity and maintain financial stability, the National Bank of Cambodia (NBC) has allowed banking and financial institutions to

negotiate loan repayment terms with customers. To facilitate the effective implementation of this policy, some regulations have been relaxed such as keeping the reserve requirement ratio at a low level of 7% and implementing a capital conservation buffer ratio of 1.25% until the end of 2025. These measures enable banking and financial institutions to maintain higher liquidity to continue lending to customers. Additionally, the Financial Transparency Corridor (FTC) was launched during the year as a digital infrastructure initiative to establish pre-agreements between Cambodian financial institutions and those in partner countries. The corridor is designed to facilitate cross-border trade and financial services for micro, small, and medium-sized enterprises (MSMEs), helping them connect supply and demand, broaden market access, and enhance cross-border financing through improved information sharing among participating institutions.

## **Canadia Bank's Position**

Our performance in 2024 demonstrated our resilience and determination amid a challenging market environment. Despite various headwinds, we achieved a 9% increase in total revenue, driven by an 8.1% rise in interest income and a significant 28.8% growth in non-interest income compared to the previous year. However, a competitive deposit market and elevated US interest rates led to higher funding costs, contributing to a decrease in our net profit to US\$ 84.6 million. To further strengthen our capital position, we injected an additional capital of US\$ 50 million during the year, bringing our total paid-up capital to US\$ 800 million. This reflects the confidence of our shareholders in the banking sector and the strong commitment to the Bank's long-term sustainability. Despite market pressures and stiff competition, deposits increased by 11.7% to US\$ 6.9 billion, while our loan portfolio expanded by 4.7% to US\$ 5.2 billion, maintaining a healthy yet conservative loan-to-deposit ratio of 76.4%.

Furthermore, our total assets grew by 8.3% year-on-year to US\$ 8.6 billion.

We continue to maintain a robust funding, liquidity, and capital position, with a Tier 1 Capital Adequacy Ratio (CAR) of 19.9% and a Solvency Ratio of 22.6%. Our Liquidity Coverage Ratio (LCR) stood high at 171.7%, well above regulatory requirements. These indicators affirm our resilience and readiness to capitalize on growth opportunities while remaining well-prepared for future uncertainties.

As part of our commitment to building strong, personal connections with clients, providing a seamless and tailored banking experience, Canada Bank unveiled its premier services at five branches in Phnom Penh including Smart Banking Head Office, Olympia Branch, Koh Pich Branch, Smart Branch Chenla and Khan 7Meakkakra Branch (formerly known as Olympic). Each location features an exclusive premiere lounge that provide an oasis of comfort with complimentary beverages and free Wi-Fi serviced by our dedicated and highly trained Relationship Managers who provide personalized support and financial consultations to meet every client's banking needs with exceptional service.

As a leading commercial bank in Cambodia, Canada Bank continues to advance its digital banking capabilities to enhance convenience and accessibility for customers. As part of this initiative, the Olympic and Khan Russey Keo branches were relocated to more prominent and accessible locations, offering upgraded facilities, advanced digital banking technologies, and comprehensive Premier Banking services. In response to the growing and diverse financial needs of our clients in the Sihanoukville Special Economic Zone (SSEZ), we also expanded the Prey Nob District Branch to better serve local residents, Chinese and international business owners, factory operators, and their employees. Additionally, to support the widespread adoption of social security fund, we established 11 service counters in key NSSF offices nationwide providing customers with convenient access to open accounts and pay their contributions. As of the end of 2024, Canada Bank operates 68 branches nationwide, supported by a network of 332 ATMs, 67 Cash Recycling Machines (CRMs), 19 Virtual Teller Machines (VTMs), and 8 Smart Card-Embossing Machines (SEMs) across Cambodia.

The year 2024 was a milestone for Canada Bank, as we had the distinct honor of being the only bank in the country to host the official visit of Mr. John KC Lee, Chief Executive of the Hong Kong Special Administrative Region. Following this prestigious visit and the recommendation of the Hong Kong Investment Department, Canada Bank made the strategic decision to establish a representative office in Hong Kong. This office will serve as a liaison hub to engage with Hong Kong investors, promote representational activities on behalf of the Bank, and act as a vital bridge to strengthen investment ties between Hong Kong and Cambodia.

In support of the national development strategy, Canada Bank signed a Memorandum of Understanding (MoU) with the Ministry of Interior on 4 September 2024, to facilitate seamless e-payment services for visa fee collection from international travelers entering Cambodia. Leveraging the Bank's latest digital payment solutions, this partnership represents a significant step forward in advancing Cambodia's digital economy. It also reflects Canada Bank's continued commitment to digital transformation by providing fast, secure, and user-friendly e-payment options through the Cambodia e-Arrival system—streamlining the visa application process for international travelers.

As part of our ongoing digital transformation and commitment to promoting financial inclusion across ASEAN, Canada Bank has introduced a new cross-border payment feature on the Canada Bank App. This enhancement allows customers to make seamless payments in Thailand and Vietnam by simply scanning a QR code. Users can now make transactions directly from their KHR accounts, eliminating the need for currency exchange from Riel or US Dollar to Thai Baht or Vietnamese Dong before traveling. With this feature, Canada Bank customers can conveniently pay at a wide range of establishments in Thailand and Vietnam—including restaurants, shopping malls, hospitals, clinics, and other merchants that accept QR payments via the PromptPay or VietQR networks.

To meet the evolving needs of corporate customers, we revamped our corporate internet banking platform by introducing new features that improve usability, functionality, and security. These enhancements provide a seamless and intuitive digital banking experience, empowering businesses to manage their financial operations more efficiently.

Furthermore, to support the growth and resilience of Small and Medium Enterprises (SMEs) in Cambodia's Northwest region, Canadia Bank and Canadia Securities have formed a strategic partnership with Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ). This collaboration combines Canadia Bank's strong financial expertise, Canadia Securities' capital market insight, and GIZ's development-driven approach through its Improved Competitiveness of National Enterprises (ICONE) program. Together, the initiative delivers technical and soft skills training, promotes the adoption of innovative digital solutions, and encourages sustainable business practices to enhance the competitiveness of Cambodian SMEs. Additionally, Canadia Bank is actively participating in the Rice Credit Guarantee Scheme in partnership with the Credit Guarantee Corporation of Cambodia (CGCC). This program aims to support rice exporters and millers by improving access to financing, thereby enhancing productivity and fostering healthy competition among eligible participants. The initiative also aligns with the Royal Government of Cambodia's policy to expand the agricultural sector, particularly rice exports. The scheme offers attractive benefits such as reduced guarantee fees, higher guarantee coverage, and competitive loan interest rates.

As one of Cambodia's largest commercial banks, we are proud to receive multiple recognitions from respected regional and international publications. These accolades reflect our leadership in Consumer, SME, and Corporate Banking, and our drive for digital innovation and customer-focused excellence.

#### **Euromoney's Best Bank for Corporates in 2024**

- This award recognizes our dedication to delivering robust and flexible financial solutions for corporate clients. Our innovative financing options and strategic partnerships with both local and global entities ensure that we provide personalized support that safeguards and accelerates the growth of our clients' businesses.

#### **The Asian Banker's Best Retail Bank in Cambodia in 2024**

- This prestigious accolade highlights the effective management and consistent growth of our loan portfolio, our innovative, customer-first approach to retail banking, and the expansion of our digital payment network that meet the needs of both individuals and Government sectors.

#### **International Finance Awards**

- **Best Commercial Bank in Cambodia in 2024:** Marking our six consecutive years of win, this recognition underscores our unwavering resilience and dedication to providing exceptional products and services to our customers through continuous innovation, digital transformation strategies, and consistent service delivery.
- **Best Trade Finance Bank in Cambodia in 2024:** Awarded for the first time, this acknowledges our strength in facilitating smooth, secure trade finance for local and international transactions. Our innovative solutions help navigate complex supply chains and Government projects with ease and efficiency.

#### **The Digital Banker's Best SME Bank in Cambodia in 2024**

- This recognition, given second year in a row, celebrates our dedicated support to SMEs via accessible financing, trade finance solutions, capacity-building, digital tools, and building a sustainable payment ecosystem.

#### **The Asian Business Review's Cambodia Technology Excellence Awards 2024 in Digital Banking**

- This regional award is a testament to our relentless commitment in delivering seamless and personalized digital banking experiences that meet the market trends and evolving needs of our customers. Our strategic initiatives include enhancing service delivery, optimizing and expanding the payment ecosystem, and investing in cutting-edge technology that redefine banking in Cambodia.

#### **Recognized by the General Department of Taxation (GDT) as one of the Largest Taxpayers in Cambodia in 2024 – 2025**

- We are honored to receive the Gold Tax Compliance Certificate, a recognition that reflects our commitment to maintaining the highest standards of tax compliance and accountability, while contributing to the country's sustainable economic development.

These accolades reflect the commitment and dedication of our colleagues and reaffirm our mission to be the "Best Financial Partner" for our customers and a key contributor to Cambodia's growth.



## Outlook for 2025

Uncertainties in tariffs and ongoing geopolitical tensions are expected to have a negative impact on global trade, causing a slowdown in global growth, increased inflation, and greater economic uncertainty. The IMF forecasts the global growth rate of 2.8% for 2025, with advanced economies contributing 1.4% and developing economies accounting for 3.7%.

Despite challenges from the economic headwinds resulting from trade tariffs, global uncertainties, and a slowdown in the real estate and construction sectors, Cambodia's growth prospects remain strong and to continue its recovery into 2025, with GDP projected to grow by 6%, driven by rising tourism and increased foreign direct investment.

Canada Bank remains committed to continue to invest in technology, as we view digitalization and automation as essential to strengthening our customer relationships. In late April 2025, we launched an upgraded version of our Mobile App, featuring a refreshed design, improved efficiency, and enhanced user experience—along with a range of new functions tailored to meet evolving customer needs. Continuous enhancements are also being done with our corporate internet banking and merchant app.

Looking ahead, our new Techo International Airport (TIA) Branch and money exchange counters are set to open in September 2025, in conjunction with the inauguration and commencement of operations at the airport. The TIA Branch will operate with extended

hours aligned with airport schedules, providing comprehensive banking services to travelers, retail outlets, and businesses within the airport premises.

These advancements in digital and branch capabilities further enable Canada Bank to expand access to underserved communities and grow our customer base, particularly among SMEs and retail clients.

## Acknowledgements

We extend our heartfelt gratitude to our valued customers for their continued trust and support. Your confidence in our services inspires our unwavering commitment to building strong, personal relationships and delivering a seamless, tailored banking experience. We remain dedicated to being your Best Financial Partner.

As we advance on our journey to becoming the Best Bank in Cambodia, we also wish to sincerely thank Canada Bank's Board of Directors, Management Team, and employees at all level for their hard work, and steadfast dedication to their roles and duties.

Last but not least, we would like to express our deepest appreciation to the National Bank of Cambodia and the Royal Government of the Kingdom of Cambodia for their ongoing support and guidance. We are confident that, under the leadership of **Samdech Moha Borvor Thipadei HUN MANET**, the Government will continue to drive economic growth and uphold a stable financial sector in the years ahead.



**Lok Neak Oknha Dr. Pung Kheav Se**

Chairman



**Mr. Raymond Sia Say Guan**

Chief Executive Officer



# Canada Bank

## Management Committee



**Mr. Raymond Sia Say Guan**  
CEO and Executive Board Director



**Mr. Ou Sophanarith**  
EVP, Chief Financial Officer



**Mr. Howard Lau**  
SEVP, Chief Information Officer



**Ms. Song Khenglay**  
EVP, Chief Operating Officer



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



**Mr. Tan Yaw Nan**  
EVP, Chief Risk Officer



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



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



**Ms. Irene Ching**  
EVP, Senior Digital Transformation Head



**Mr. Byung Soo Moon**  
SVP, Foreign Business and Project  
Operation and New Business Development



**Mr. Chim Poly**  
VP, Acting Chief Digital Officer



**Mr. Hong Sovandara**  
VP, Head of HR Services



**Mr. Huy Khieng**  
VP, Head of Compliance and  
Business Legal Support



**Mr. Seak Kimleng**  
VP, Head of Internal Audit



**Mr. Tang Kim Chea**  
VP, Head of Credit Management



**Mr. Chea Sophea**  
VP, Head of Card Services



**Mr. Chhay Chhunleap**  
VP, Head of Corporate Banking



**Ms. Chheang Sophea**  
VP, Head of Consumer Banking

# Canada Bank

## Management Committee



**Mr. Keo Sovuthea**  
VP, Head of IT Services



**Mr. Long Chhay**  
VP, Co-Head of SME Banking



**Ms. Ny Sophy**  
VP, Head of Global and Transactional  
Banking



**Mr. Song Kimhong**  
VP, Co-Head of SME Banking



**Mr. Tann Sim**  
VP, Acting Head of Branch Management



**Ms. Tea Pechsreysaath**  
VP, Head of Risk Management



**Ms. Tobeo Manilyn**  
VP, Head of Marketing and Corporate  
Communication



**Ms. Touch Yaravatty**  
VP, Head of Centralized Operations



**Mr. Krang Chamnane**  
AVP, Head of ATM and Self-Service  
Machines

# Corporate Governance

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

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

## Information Disclosure and Transparency

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

## Code of Conduct

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

- Not to solicit or to receive any solicited basis gifts, commissions, kickbacks, or valuables of any kind from customers;
- Not to use their position to conduct private business;
- Not to conduct in any acts, behaviors, or arrangements causing damages to the Bank;
- Not to engage in any acts, behaviors, or arrangements causing damages to the Bank's reputation and/or financial interest; and
- Maintain and safeguard 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 "Whistleblowing" policy. The Chairman of the Board or the Chairman of the Audit Committee reviews anonymous complaints that employees may raise about possible misappropriation, malpractice, malfeasance, or conflicts of interest. The complaints are independently investigated and followed-up.

## Composition of Board of Directors

The composition of the Board has been realigned to strengthen its strategic capacity, overall business policy development, and provide leadership for management and staff. As at 31 December 2024, 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 Carlyne	Executive Director
Mr. Chen Lee Yiau Hui	Executive Director
Mr. Yee Con Long	Executive Director
Mr. Leow Ming Fong	Independent, Non-Executive Director
Mr. Peter Michael Buerger	Independent, Non-Executive Director
Mr. John Meinhold	Independent, Non-Executive Director
Mr. Phong Nguyen (Nguyen The Phong)	Independent, Non-Executive Director
Mr. Lim Socheat	Non-Executive Director



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

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

## Meetings

The Board schedules meetings at least once every three (3) months. In 2024, 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 powers to the committee, enabling it to act directly, or may require recommendations of the committee to be approved by the Board. The exact definition of the powers of the committee will be governed in its Board's approved Charter.

1. Board Committees include: Audit Committee (AC), Board Risk Management Committee (BRMC), Board Remuneration and Nomination Committee, Board Internal Control and Compliance Committee, and Board New Product and Activities Committee.
2. Executive Management committees closely monitor and oversee the Bank's day-to-day operations, and report actual progress to the Board on a regular basis. These committees include: Canada Management Committee (CMC), Credit Committee (CC), Assets and Liabilities Management Committee (ALCO), and 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 operation of the Bank.

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

## The Audit Committee

### Purpose

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

### Composition

At the end of 2024, 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 where they consider necessary to carry out their duties.
- The Audit Committee shall consider the appointment of external auditors, audit fee, and any questions or registration or dismissal.
- The Committee shall review the financial reports and report to the Board.
- The Committee shall review the report of internal audits and monitor the performance of the internal audit department on 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 2024.

## The Board Risk Management Committee

### Purpose

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

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

### Composition

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

Name of Committee Member	Position
Mr. John Meinhold	Chairman (Independent, Non-Executive Director)
Mr. Vann Charles Chuon	Member (Executive Director)
Mr. Chen Lee Yiaw Hui	Member (Executive Director)
Mr. Peter Michael Buerger	Member (Independent, Non-Executive Director)
Mr. Phong Nguyen (Nguyen The Phong)	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 provision in compliance with the NBC guidelines).

## Market Risk

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

## Liquidity Risk

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

## Operational Risk

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

## Compliance Risk

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

## Reputation and Other Risks

- Review and monitor the performance of reputation risk management 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 2024.

# The Board Remuneration and Nomination Committee

## Purpose

The 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 2024, 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 limitation: 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 2024.

## 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 Yiaow Hui	Member (Executive Director)
Mr. Phong Nguyen (Nguyen The Phong)	Member (Independent, Non-Executive Director)

### Authority and 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 Internal Control and Compliance Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2024, 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 setup 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 (Nguyen The Phong)	Chairman (Independent, Non-Executive Director)
Mr. Peter Michael Buerger	Member (Independent, Non-Executive Director)
Mr. Vann Charles Chuon	Member (Executive Director)
Mr. Raymond Sia Say Guan	Member (Executive Director)

### Authority and Responsibilities

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

### Meetings

This Board New Products and Activities Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2024, the Committee held Five (5) meetings.

# Environment, Social, and Governance (ESG) Disclosure

Canada Bank recognizes its role and responsibility in managing the impact of its operations on Environmental, Social, and Governance (ESG) matters. We have taken proactive steps to assess and manage ESG risks to ensure that our practices align with the highest standards of sustainability and responsibility.

In line with our commitment, Canada Bank actively supports the Royal Government of Cambodia's national goals and initiatives on ESG, working to meet our responsibilities and maintain accountability in managing ESG-related risks. Our comprehensive Risk Management Framework incorporates policies and procedures designed to mitigate ESG risks, ensuring that we address these challenges effectively and ethically.

As part of our commitment to ethical governance, Canada Bank enforces a strict no-tolerance policy towards corruption and bribery. Anti-corruption and bribery policies are embedded in our Employee Code

of Conduct, holding all staff to the highest standards of integrity and transparency. Additionally, to mitigate financial crimes, Canada Bank has implemented an Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) policy, which includes a prohibited business list, ensuring that we only engage with partners who align with our ethical and legal standards.

We are also proud to champion gender equality and women's leadership within the Bank, with women employees accounting for 33.5% of our total key management personnel, reflecting our commitment to a diverse and inclusive workplace.

Our dedication to social responsibility extends to the well-being of our employees, the communities we serve, and the ethical practices across our value chain. This includes ensuring the ongoing health, safety, and overall well-being of our employees, and supporting sustainable community initiatives that contribute to long-term social impact.

## ESG Highlights

### 1. ESG Committee

In February 2024, Canada Bank established an ESG Committee to focus on managing the Bank's overall ESG risks. This Committee operates under the guidance of the Executive Risk and Compliance Committee, which reports directly to the Board Risk Management Committee.

### 2. Green Financing Program (GFP)

Launched in March 2023, the Green Financing Program is Canada Bank's initiative designed to provide financial support to businesses in environmentally friendly sectors, offering them favorable terms and conditions. The sectors identified for green financing include:



**Renewal Energy**



**Energy Efficiency**



**Waste Management**



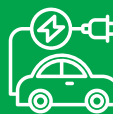
**Clean Water**



**Certified Green Building**



**Green Eco-Tourism**



**Green Transportation**

### 3. **Women Entrepreneurs Guarantee Scheme**

In collaboration with Credit Guarantee Corporation of Cambodia (CGCC), Canada Bank has launched the Women Entrepreneurs Guarantee Scheme to provide financial support to women entrepreneurs, empowering them to grow and sustain their businesses. This initiative is a key part of our commitment to fostering economic inclusion and supporting women in business.

### 4. **Financial Literacy**

Canada Bank is committed to improving financial literacy across Cambodia. Our goal is to work together with customers, partners, and stakeholders from various sectors to develop and execute a comprehensive strategy that enhances financial literacy. Moving forward, we will continue our efforts to safeguard the customers and protect them from financial harm.

In 2024, we participated in several financial literacy campaigns led by the National Bank of Cambodia and the Association of Banks in Cambodia. Additionally, we conducted workshops and training sessions at our smart branches to educate consumers on financial literacy, scam prevention, and sustainable financing, highlighting our commitment to empowering our customers with essential financial knowledge.

# Canada Bank

## Cares

Canada Bank has long championed Corporate Social Responsibility (CSR) through our Canada Bank Cares initiatives, supporting the Bank's strategic mission to give back to the community. This commitment aligns with the National Bank of Cambodia's National Financial Inclusion Strategy 2019–2025, which promotes financial literacy and inclusion nationwide. Guided by our CSR pillars—Environment, Social and Governance (ESG); Customers and Community; Financial Literacy and Inclusion; and Culture, Arts, and Sports—we remain dedicated to fostering a sustainable, inclusive, and prosperous future for Cambodia.

### Environmental, Social, And Governance (ESG)

Driving Positive Change for a Sustainable and Responsible Future

#### Canada Bank Cares: Good For You and Me



The "Good for You and Me" initiative reflects our ongoing commitment to giving back to society through sustainable and meaningful action. As part of our annual ESG activities, this activity promotes a circular economic model by recycling secondhand and pre-loved items. Our Bank and group companies' staff generously donated essential goods, pre-loved items, and non-perishable food. These donations contributed to the livelihoods of the cyclo elders under the care of the Cambodia Cyclo Association (CCA), helping uplift and empower a valued segment of our community.

#### Phnom Penh: A City We Share, A Future We Build



Phnom Penh is more than just the capital — it's our home. Every street, park, river, and shared space reflects the spirit of our community. Canada Bank proudly supports the Ministry of Environment's "Clean Cambodia, Khmer Can Do" campaign, working together to clean and protect our city and river. Through the "Phnom Penh; Our City; Our Home" initiatives and our contribution to the River Ocean Cleanup project, we're investing in a cleaner, greener city, shaping a healthier future for all.



### Stepping Towards a Landmine-Free Cambodia



Canada Bank takes pride in supporting the Royal Government of Cambodia (RGC) on the mine-free agenda and activities and making strides toward Cambodia's goal of becoming mine-free, reaffirming our commitment to creating safer, thriving communities.

### Promoting Tourism at Coastal Areas



Canada Bank has continuously pledged its support to the annual Sea Festival 2024, held in Kampot province, showcasing the beauty and heritage of Cambodia's coastal areas. With the theme "Celebrating Heritage and Sustainability of Coastal Areas," this festival emphasized the importance of preserving these special places, championing a future where tourism thrives in harmony with nature, and ensuring that Kampot's stunning coastal landscapes endure for generations to come.

### Planting Trees for a Greener Future



Our commitment to supporting the Ministry of Environment's "Plant 1 Million Trees in a Year" campaign remains steadfast. We are dedicated to protecting nature, enhancing urban greenery, and giving back to society through partnering with initiatives such as the Association of Banks in Cambodia's Tree Planting and School Renovation activities and OCIC's Arbor Day Tree Planting.

### Enhancing Urban Greenery Through Canada Garden

Completed in 2019, Canada Garden is a green oasis nestled beside Canada Tower, offering a peaceful escape from the bustling city. This vibrant space provides a serene environment for Canada Bank employees and the public, promoting physical and mental well-being, providing space for community engagement and relaxation, and fostering a connection with nature in the heart of Phnom Penh.



## Canada Bank Cares For Customers And Community

Nurturing Growth, Trust, and Success for Our Customers and Society

### Promoting Children's Healthcare



Canada Bank is deeply committed to promoting children's well-being and lifestyle through various initiatives. Employees make regular monthly donations to the "Kantha Bopha Children's Hospital" to support its daily operations. Additionally, the Bank makes annual contributions to Smile Cambodia's life-changing surgical missions that address conditions such as microtia, cleft lip or palate, and facial deformities in patients across selected cities and provinces.

### Empowering Futures Through Education



At Canada Bank, we believe education is the key to transforming lives and should be accessible to all. Guided by this belief, we've supported various initiatives aimed at promoting financial literacy and education, among others the Summer Youth Camp 2024 in Siem Reap and the National Youth Debate 2024 in Phnom Penh, both organized by the Ministry of Education, Youth, and Sport (MoEYS). These events have contributed to the youth developing critical thinking, communication, and leadership skills, reinforcing our commitment to empowering the next generation. Furthermore, we also supported the Kid Festival Contest, organized by the Ministry of Information, which empowered children by providing age-appropriate entertainment programs that foster essential knowledge and education in etiquette, virtue, and morality.

### Supporting Humanitarian Efforts for a Stronger Community



Through our ongoing efforts, we proudly supported Red Cross Cambodia, contributed to Branch Centers and the Deaf Development Program (DDP) and "Together For 100 Families" project of PUC Executive Leadership Institute (ELI), and partnered with the Girl Guides Association of Cambodia on the "Old You, New Me" project. These initiatives supported causes such as humanitarian relief, empowering the deaf community, and providing assistance to vulnerable families and young women, helping uplift and empower those in need.



## Financial Literacy and Inclusion

Creating Opportunities for a Financially Inclusive Society

As part of Canada Bank's commitment to supporting the National Bank of Cambodia (NBC)'s National Financial Inclusion Strategy 2019-2025, we have actively initiated various workshops and training programs in cities and provinces. Through the programs endorsed by the NBC and the Association of Banks in Cambodia (ABC), we contribute to strengthen financial inclusion and literacy.

### Strengthening Community's Safe Finance and Financial Inclusion



Canada Bank has taken a significant step in supporting NBC's commitment of spreading awareness of scams, financial literacy and education in underprivileged communities via book series publications. Additionally, we are also a supporter of the MoEYS and NBC's "Financial Education Programmes in Schools" initiative to strengthen financial literacy among the youths.

### Empowering Communities with Financial Education



Canada Bank offers regular workshops and training programs at our smart branches. These initiatives are designed to equip our customers and the broader community with crucial knowledge on financial literacy, guidance on accessing the right financing solutions for businesses, scam awareness and prevention, and more. Our goal is to help in customer education so individuals and businesses can make conscious financial decisions.

### Encouraging Community's Saving Habit

Saving is important to secure the future's financial stability. Canadia Bank always takes part in supporting the ASEAN Savings Day, an annual event organized by National Bank of Cambodia, that aims to promote the culture of savings for individuals and families in Cambodia. Held in Kampong Speu, this event was dedicated to encouraging a savings culture, offering practical tips on effective financial management, and promoting financial inclusion for underserved communities.



### Exploring the Evolution of Cambodia's Economy and National Currency



Canadia Bank took a meaningful step toward deepening its appreciation of Cambodia's national currency by organizing a visit to the Preah Srey Icanavarman Museum (SOSORO Museum) for its management and staff. This visit provided valuable insights into the country's economic history and offered a captivating journey through Cambodia's financial evolution, highlighting how the national currency has reflected the country's political and economic transformations. To further support financial education, the Bank signed a Memorandum of Understanding (MoU) with the SOSORO Museum and the Association of Banks in Cambodia, enabling more high school student visits aimed at enriching their understanding of the nation's financial heritage.

## Culture, Arts, And Sports

Preserving Khmer heritage and promoting sports for community engagement and well-being

### Bringing Home the Ancient Artifacts

Canadia Bank is proud to continuously support the Ministry of Culture and Fine Arts in repatriating stolen antiquities to Cambodia. Our donation aids in returning invaluable artifacts from museums abroad, reconnecting our rich past with the present. In addition, we're thrilled to contribute to the production of a documentary film that captures the return journey of the lost treasures coming home. This film will serve as a lasting testament to Cambodia's history, ensuring that future generations can learn from and cherish our cultural heritage.



## Promoting Community Well-being Through Sports



Health is a privilege, and we believe in fostering not only financial well-being but also physical health. In addition to promoting healthy financial habits among our staff and customers, we actively encourage physical wellness through sports and community events. We are proud to have contributed to and participated in several sports initiatives, including Samdech Techo Hun Sen's Friendship Soccer Charity Event, Chroy Changvar Run for Cambodian Children, ABC's Annual Bankers' Cycling 2024, and the Sovannaphum Life Assurance's Family Fun Bike supporting Cambodian children. Through these efforts, we aim to inspire healthy lifestyles and contribute to the well-being of our community.

## Honoring Cambodia's Timeless Legacy



To mark the 32nd anniversary of Angkor Wat's inclusion in the UNESCO World Heritage List, Canadia Bank proudly supported the 5th Night of Remembrance in Siem Reap. This event celebrated the historical, cultural, and artistic magnificence of our heritage, reminding us of the timeless legacy that continues to inspire and connect us to our roots.

## Celebrating Cambodia: A Tribute to the Khmer Riel and Our Cultural Heritage



Canadia Bank takes great pride in celebrating Cambodia's rich heritage and the enduring significance of the Khmer Riel. Our commitment to preserving and promoting our cultural identity is demonstrated through our active support of the "Celebrating Cambodia" national event, highlighting Cambodia's history, artistry, and the spirit of unity, honoring the vibrant traditions that shape our nation.



# 2024 at a Glance

**\$ 8.6 B**

Total Assets  
(Group)



**\$ 525 M**

Gross Revenue  
(Group)



**\$ 84.6 M**

Net Profit  
(Group)



**4,000+**

Employees



**426**

ATMs/CRMs



**68**

Total Branches and  
Banking Offices



**3 Branches**

Foreign Subsidiary  
Lao PDR



# Awards & Recognition



**Best Bank for Corporates  
in Cambodia in 2024**  
by Euromoney



**Best Retail Bank in  
Cambodia in 2024**  
by The Asian Banker



**Best Domestic Bank and  
Best Trade Finance Bank in  
Cambodia in 2024**  
by International Finance Awards



**Best SME Bank in  
Cambodia in 2024**  
by The Digital Banker



**Cambodia Technology  
Excellence Award in  
Digital Banking in 2024**  
by Asian Business Review



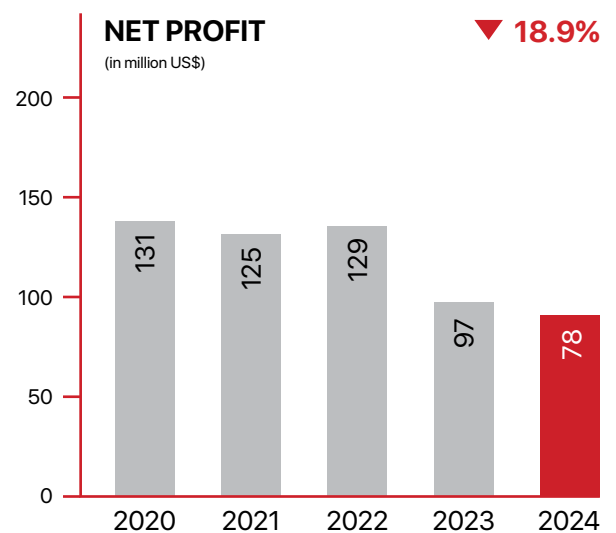
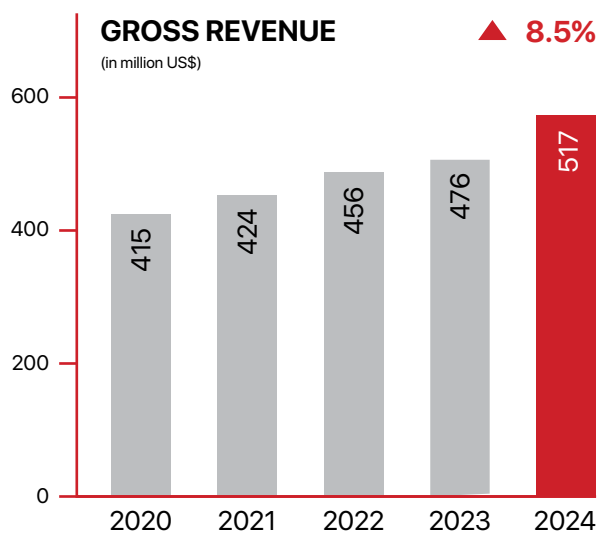
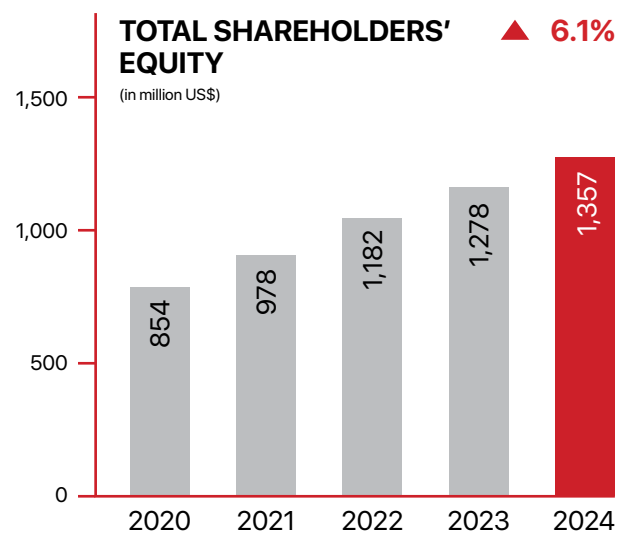
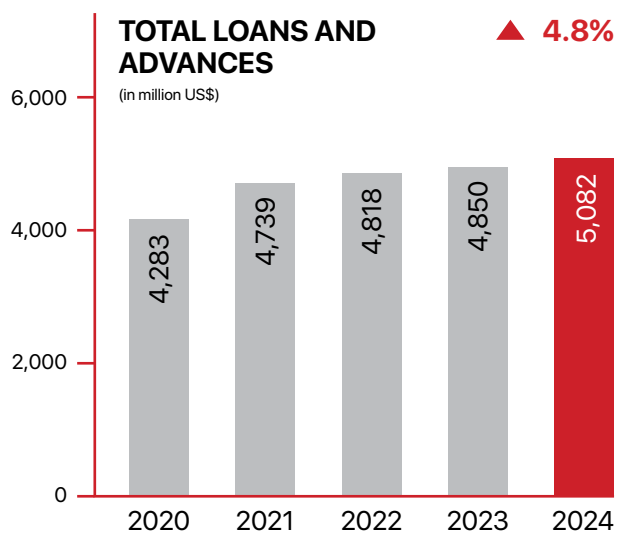
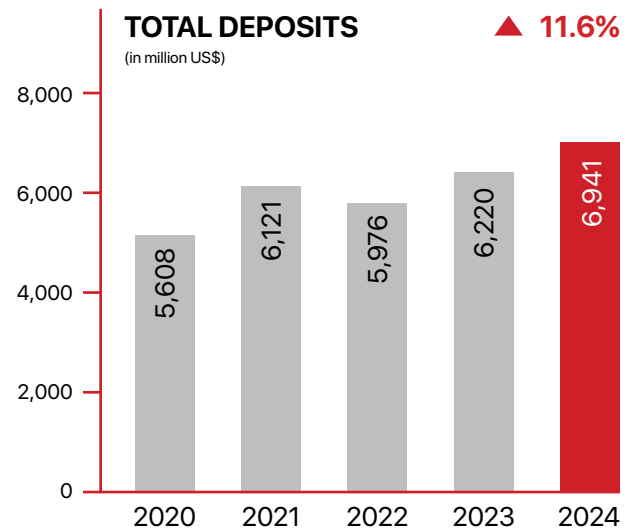
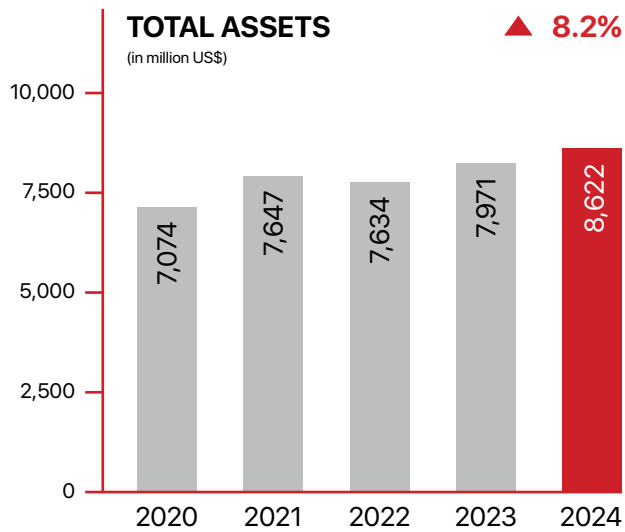
**Gold Tax Compliance  
Certificate 2024 - 2025**  
from General Department of  
Taxation

# Financial Highlights

Year-ended 31 December 2024

(In million US\$)	2024	2023	2022	2021	2020
Gross Revenue	517	476	456	424	415
Net Profit	78	97	129	125	131
Total Assets	8,622	7,971	7,634	7,647	7,074
Shareholders' Equity	1,357	1,278	1,182	978	854
Total Loans and Advances (Net)	5,082	4,850	4,818	4,739	4,283
Total Deposits	6,941	6,220	5,976	6,121	5,608
Earnings per Share (US\$)	0.10	0.13	0.20	0.22	0.27
Net Worth	1,266	1,259	1,170	994	947
Return on Shareholders' Equity (ROE)	5.78%	7.57%	10.90%	12.82%	15.28%
Return on Assets	0.91%	1.21%	1.69%	1.64%	1.85%
Interest Margin to Gross Income	35.86%	41.53%	48.39%	47.83%	50.02%
Cost to Income Ratio	38.86%	34.94%	28.12%	27.89%	29.68%
Gross Loans to Deposits	76.42%	80.05%	82.42%	78.24%	77.75%
Solvency Ratio	22.58%	22.89%	22.53%	20.29%	21.18%
Liquidity Coverage Ratio (LCR)	171.71%	135.69%	133.21%	125.09%	136.00%

Note: These figures pertained to the operations of Canada 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 Canada Bank Plc. (the Bank) and its subsidiaries (together the Group) and the separate financial statements of the Bank for the year ended 31 December 2024.

## Canada Bank Plc.

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

## Holding Company

The holding company of the Group is Canada 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, Canada Securities Co., Ltd. (CNS) (formerly Cana Securities Ltd.) was incorporated in Cambodia as a wholly-owned subsidiary of the Bank. CNS received its securities underwriting licence from the Securities and Exchange Regulator of Cambodia (SERC) on 20 October 2010. On 1 July 2024, Ministry of Commerce approved the change of its name to Canada Securities Co., Ltd. The principal activities of the CNS 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 Canada Bank Lao Ltd. (CBL) in Lao People's Democratic Republic (P.D.R) and respectively own 77% and 23% (2023: 68% and 32%) of the equity interest of CBL. The Bank has control over CBL and the rights to govern financial and operating policies of CBL. CBL received its banking license from the Bank of Lao P.D.R on 14 August 2015. The principal activities of CBL are to provide comprehensive banking and related financial services.

## Results of Operation

The results of financial performance for the year ended 31 December 2024 are set out in the consolidated and separate statement of profit or loss and other comprehensive income.



## Dividends

There was dividend of US\$ 50,000,000 appropriated from the retained earnings during the year (2023: US\$ 100,000,000) then reinvested in share capital, as disclosed in Note 26 to the financial statements.

## Share Capital

The Bank increased its share capital from US\$ 750,000,000 to US\$ 800,000,000 during the year.

## Bad and Doubtful Loans and Advances

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

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

## Assets

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

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

## Contingent and Other Liabilities

At the date of this report, there is:

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

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

## Change of Circumstances

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

## Items of Unusual Nature

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

## The Board of Directors

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

Name of 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 Carlyne	Executive Director
Mr. Chen Lee Yiaow 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 (Nguyen The Phong)	Independent, Non-Executive Director
Mr. Lim Socheat	Non-Executive Director

## Directors' Responsibilities In Respect of The Consolidated and Separate Financial Statements

The Directors are responsible for ascertaining that the consolidated and separate financial statements present fairly, in all material respects, the financial position of the Group and the Bank as at 31 December 2024 and of its financial performance and its cash flows for the year then ended in accordance with the Cambodian International Financial Reporting Standards (CIFRS).

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

- i) adopt appropriate accounting policies which are supported by reasonable and prudent judgments and estimates and then apply them consistently;
- ii) comply with the disclosure requirements of CIFRS or, if there have been any departures in the interest of fair presentation, these have been appropriately disclosed, explained, and quantified in the consolidated and separate financial statements;
- iii) maintain adequate accounting records and an effective system of internal controls;
- iv) prepare the consolidated and separate financial statements on the going concern basis unless it is inappropriate to assume that the Group and the Bank will continue operations in the foreseeable future; and

- v) effectively control and direct the Group and the Bank in all material decisions affecting its operations and performance and ascertain that such have been properly reflected in the consolidated and separate financial statements.

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

### **Approval of The Consolidated and Separate Financial Statements**

The accompanying consolidated and separate financial statements, together with the notes thereto, which present fairly, in all material respects, the financial position of the Group and the Bank as at 31 December 2024 and the financial performance and cash flows of the Group and the Bank for the year then ended in accordance with the Cambodian International Financial Reporting Standards, were approved by the Board of Directors.

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



**Lok Neak Oknha Dr. Pung Kheav Se**  
Chairman



**Mr. Raymond Sia Say Guan**  
Chief Executive Officer

Phnom Penh, Kingdom of Cambodia  
26 March 2025

# 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 2024, 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 Bank And The Group's financial statements comprise:

- The consolidated statement of financial position as at 31 December 2024;
- 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 2024;
- 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 the 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 the 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 the management.
- Conclude on the appropriateness of the 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.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and review of the audit work performed for the purposes 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  
27 March 2025

# ធនាគារ កាណាឌីយ៉ា ក.អ

## របាយការណ៍ស្ថានភាពហិរញ្ញវត្ថុ

គិតត្រឹមថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០២៤

	កំណត់សម្គាល់	២០២៤		២០២៣	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	៣១៩.២២៤.៩៥៦	១.២៨៤.៨៨០	៣២៥.៤៨២.០៤២	១.៣២៩.៥៩៤
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារផ្សេងៗ	៥	១.១០១.០៥៩.៥២៨	៤.៤៣១.៧៦៥	៩៦៦.០៤៩.៧៨០	៣.៩៤៦.៣១៣
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារកណ្តាល	៦	១.០៧៨.២៤៩.៦២១	៤.៣៣៩.៩៥៥	៩៦០.២១០.២៤១	៣.៩២២.៤៥៩
ឥណទាន និងបុរេប្រទានអតិថិជន	៧	៥.០៩៨.៦៩៦.១៨៥	២០.៥២២.២៥២	៤.៨៦៦.០៦៩.០៦៣	១៩.៨៧៧.៨៩២
មូលបត្រវិនិយោគ	៨	១៩៦.៧៤៦.៣០៧	៧៩១.៩០៤	៦៥.០២៤.៤៨៧	២៦៥.៦២៥
ប្រាក់បញ្ញើតាមច្បាប់នៅធនាគារកណ្តាល	៩	៥៣៣.២១៣.១៤៧	២.១៤៦.១៨៣	៤៧៥.៣៣៧.២៨៣	១.៩៤១.៧៥៣
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	១៦៩.៣៨៧.៩៣៦	៦៨១.៧៨៦	១៦៥.៩៥៣.៧១៧	៦៧៧.៩២១
ទ្រព្យសម្បត្តិវិនិយោគ	១១	១១.១៩៣.៧៧១	៤៥.០៥៥	១០.៧០១.២៥៥	៤៣.៧១៥
ទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់	១២	២៥.៧៧៨.៣៨៩	១០៣.៧៥៨	២៨.១៩៨.៦៩៨	១១៥.១៩២
ទ្រព្យសកម្មអរូបី	១៣	១.៩៨៧.៣៥១	៧.៩៩៩	១.១៥៩.២៨៧	៤.៧៣៦
ទ្រព្យសកម្មផ្សេងៗ	១៦	៩៧.០៨៣.៤៤៩	៣៩០.៧៦១	១០៧.៦៨១.៩១៩	៤៣៩.៨៨១
ទ្រព្យសកម្មសរុប		៨.៦៣២.៦២០.៦៤០	៣៤.៧៤៦.២៩៨	៧.៩៧១.៨៦៧.៧៧២	៣២.៥៦៥.០៨១
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារនិងគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងៗ	១៧	២៧៣.៥២៩.៨៨៦	១.១០០.៩៥៨	៣៧៤.៨១៩.៨៥០	១.៥៣១.១៣៩
ប្រាក់បញ្ញើរបស់អតិថិជន	១៨	៦.៦៧៣.១០២.៣១១	២៦.៨៥៩.២៣៧	៥.៨៤១.៦១៨.១៧៣	២៣.៨៦៣.០១០
ប្រាក់កម្ចី	១៩	១៩២.៥១៦.៣៧២	៧៧៤.៨៧៨	២៩១.៧៣៣.២៥២	១.១៩១.៧៣០
បំណុលកតិសន្យា	១២	២០.០២៦.៥៨៦	៨០.៦០៧	២១.៦៦៥.៩៧១	៨៨.៥០៥
អត្ថប្រយោជន៍បុគ្គលិក	២០	៧.៧៣៥.៨៧១	៣១.១៣៧	៧.៧៤០.២៨៥	៣១.៦១៩
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងឆ្នាំ	២១	១៤.៧៥៣.៣៧០	៥៩.៣៨២	១៨.៩៧៩.៦០៩	៧៧.៥៣២
ពន្ធពន្យារជាបំណុល - សុទ្ធ	១៥	៩.៧០៨.២២៤	៣៩.០៧៦	៦.៧៦៨.២០៩	២៧.៦៤៨
បំណុលផ្សេងៗ	២២	៥០.៤០៥.០០២	២០២.៨៨០	៤៥.០១៣.២៧០	១៨៣.៨៨១
បំណុលបន្ទាប់បន្សំ	២៣	៣០.២៤២.៥៥០	១២១.៧២៦	៨១.៥៨៨.០២០	៣៣៣.១២៤
បំណុលសរុប		៧.២៧២.០២០.១៧២	២៩.២៦៩.៨៨១	៦.៦៨៩.៨៨៦.៦៣៩	២៧.៣២៨.១៨៨
មូលធន					
ដើមទុន	២៤	៨០០.០០០.០០០	៣.២០០.០០០	៧៥០.០០០.០០០	៣.០០០.០០០
ទុនបម្រុង	២៥	២៨៤.៣២៨.៧៥២	១.១១៣.៨៦៥	២១២.៣២៣.១៦៩	៩០០.៦៦៨
ចំណេញរក្សាទុក		២៦៦.១០៧.១៩៤	១.១២១.៦៤០	៣១០.៣៣១.៤១៩	១.២៩៨.១២៦
ជារបស់ម្ចាស់ធនាគារ		១.៣៥០.៤៣៥.៩៤៦	៥.៤៣៥.៥០៥	១.២៧២.៦៥៤.៥៨៨	៥.១៩៨.៧៩៤
អប្បភាគភាគកម្ម		១០.១៦៤.៥២២	៤០.៩១២	៩.៣២៦.៥៤៥	៣៨.០៩៩
មូលធនសរុប		១.៣៦០.៦០០.៤១៨	៥.៤៧៦.៤១៧	១.២៨១.៩៨១.១៣៣	៥.២៣៦.៨៩៣
បំណុល និងមូលធនសរុប		៨.៦៣២.៦២០.៦៤០	៣៤.៧៤៦.២៩៨	៧.៩៧១.៨៦៧.៧៧២	៣២.៥៦៥.០៨១

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ

របាយការណ៍ចំណេញ-ខាត និងលទ្ធផលលម្អិតផ្សេងៗ

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

	កំណត់ សម្គាល់	២០២៤		២០២៣	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៧	៤៩៩.៦៣៣.៨៣២	២.០៣៤.០០៩	៤៦២.១៥១.៣២២	១.៨៩៩.៤៤២
ចំណាយការប្រាក់	២៧	(៣១០.២៨៣.៥៤៣)	(១.២៦៣.១៦៤)	(២៦០.៦៩៤.៥២៥)	(១.០៧១.៤៥៤)
ចំណូលការប្រាក់សុទ្ធ	២៧	១៨៩.៣៥០.២៨៩	៧៧០.៨៤៥	២០១.៤៥៦.៧៩៧	៨២៧.៩៨៨
ចំណូលកម្រៃជើងសា	២៨	១៣.៩២៧.១៧៤	៥៦.៦៩៨	១២.៦២៤.៩៣៣	៥១.៨៨៨
ចំណាយកម្រៃជើងសា	២៨	(២.៥៣១.៦៦៦)	(១០.៣០៦)	(២.១៤១.០៩៦)	(៨.៨០០)
ចំណូលកម្រៃជើងសាសុទ្ធ	២៨	១១.៣៩៥.៥០៨	៤៦.៣៩២	១០.៤៨៣.៨៣៧	៤៣.០៨៨
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៩	១១.៤១៩.៩០២	៤៦.៤៩០	៧.០៥០.៥០៨	២៨.៩៧៨
ចំណូលប្រតិបត្តិការសរុប		២១២.១៦៥.៦៩៩	៨៦៣.៧២៧	២១៨.៩៩១.១៤២	៩០០.០៥៤
ចំណាយបុគ្គលិក	៣០	(៤៦.៨២៤.៨៩៧)	(១៩០.៦២៤)	(៤៣.៩២១.០៧៦)	(១៨០.៥១៦)
រំលស់ទ្រព្យសកម្មរូបិយ និងទ្រព្យសកម្មអរូបិយ	៣១	(១០.៨៣៧.៩១៨)	(៤៤.១២១)	(១០.២៨៧.៥៣១)	(៤២.២៨២)
ចំណាយប្រតិបត្តិការផ្សេងៗ	៣២	(២៣.០៣៥.៣៧៤)	(៩៣.៧៧៧)	(២១.៤៩២.១៧៣)	(៨៨.៣៣៣)
ចំណាយប្រតិបត្តិការសរុប		(៨០.៦៩៨.១៨៩)	(៣២៨.៥២២)	(៧៥.៧០០.៧៨០)	(៣១១.១៣១)
ចំណេញប្រតិបត្តិការមុនការថយចុះតម្លៃ		១៣១.៤៦៧.៥១០	៥៣៥.២០៥	១៤៣.២៩០.៣៦២	៥៨៨.៩២៣
ខាតពីការថយចុះតម្លៃនៃឧបករណ៍ហិរញ្ញវត្ថុ	៣៣	(២៧.៤៨៨.៨១៤)	(១១១.៩០៧)	(២១.៣៨៧.៨៥៧)	(៨៧.៩០៤)
ចំណេញមុនពន្ធលើប្រាក់ចំណូល		១០៣.៩៧៨.៦៩៦	៤២៣.២៩៨	១២១.៩០២.៥០៥	៥០១.០១៩
ចំណាយពន្ធលើប្រាក់ចំណូល	៣៤	(១៩.៣៩៤.៣០០)	(៧៨.៩៥៤)	(១៩.៦៥០.៧៦៨)	(៨០.៧៦៥)
ចំណេញក្នុងឆ្នាំ		៨៤.៥៨៤.៣៩៦	៣៤៤.៣៤៤	១០២.២៥១.៧៣៧	៤២០.២៥៤
ចំណូលលម្អិតផ្សេងៗ					
ខ្ទង់ដែលអាចមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុង ចំណេញ-ខាត៖					
ការប្តូរបស់ប្រតិបត្តិការបរទេស		(៥.៦៣៧.៨០៩)	(២២.៩៥២)	(៣.៣៤៦.១០៦)	(១៣.៧៥២)
ខ្ទង់ដែលមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុងចំណេញ-ខាត៖					
បម្រែបម្រួលតម្លៃសម្របនៃការវិនិយោគមូលធនវាស់វែង តាមតម្លៃសម្របក្នុងចំណូលលម្អិតផ្សេងៗ	៨	(៣២៧.២៥២)	(១.៣៣២)	(២៨១.៦៤១)	(១.១៥៨)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(៨០.៥៣៦)	-	(៤០.៣៣២)
ខាតលម្អិតផ្សេងៗក្នុងឆ្នាំ		(៥.៩៦៥.០៦១)	(២៤.៨២០)	(៣.៦២៧.៧៤៧)	(១៥.២៤២)
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ		៧៨.៦១៩.៣៧៤	២៣៥.៥២៤	៩៤.៦២៧.៩៩០	៣៨៥.០១២
ចំណេញរួមសរុប					
ម្ចាស់ក្រុមហ៊ុនរួម		៨៣.២៨០.១១៣	៣៣៩.០៣៨	១០០.៦២៧.៨៨៦	៤១៣.៥៨០
អប្បភាគភាគកម្ម		១.៣៣៨.២៨៣	៥.៣៨៦	១.៦២៣.៨៥១	៦.៦៧២
ចំណូលលម្អិតសរុបរួមសរុប					
ម្ចាស់ធនាគារ		៧៧.៧៤២.៩១០	២៣៤.៤២៤	៩៩.២៥១.៧៣៧	៣៩៦.៣១៩
អប្បភាគភាគកម្ម		៨៧៦.៤៦៤	៣.១១០	៧៥២.៤៥៧	៣.០៥៣

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

# ធនាគារ កាណាឌីយ៉ា ក.អ

## របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

ជារបស់ម្ចាស់ក្រុមហ៊ុនរួម									
ប្រភេទ	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប		មូលធនសរុប
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	
ចំណេញក្នុងឆ្នាំ	៦៥០.០០០.០០០	២.៦០០.០០០	២១៩.០៥៦.៤១៤	៩៦៤.៣៤០	៣០៥.៦៦៨.៤៤៥	១.២៦៧.៩៦២	១.១៣៤.៧២៤.៨៦៩	៣៤.៥៣៩	៤.៨៣១.៤៨១
ចំណូលលម្អិតផ្សេងៗ៖									
បម្រែបម្រួលតម្លៃសមស្របវាស់វែងតាម FVOCI	-	-	(២៤១.៦៤១)	(១.១៥៤)	-	-	(២៤១.៦៤១)	-	(១.១៥៤)
ការប្តូររបស់ប្រតិបត្តិការបរទេស	-	-	(២.៤៧៤.៧១២)	(១០.១៧១)	-	-	(២.៤៧៤.៧១២)	(៣.៥៤១)	(១៣.៧៥២)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	(៤០.០៣៤)	-	-	-	(២៥៤)	(៤០.៣៣៨)
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	(២.៧១៤.៣៩៧)	(៤១.៣៦៨)	១០៥.៦៦៨.៤៤៥	៤១៣.៥៤០	៩៧៨.១១១.៥៣៣	២៥២.៤៥៧	៩៨.៦២៣.៩៩០
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន៖									
ភាគលាភជាសាច់ប្រាក់ផ្ញើទៅដើមទុន	១០០.០០០.០០០	៤០០.០០០	-	-	(១០០.០០០.០០០)	(៤០០.០០០)	-	-	-
ផ្ញើដើមទុនបម្រុងតាមច្បាប់ទៅប្រាក់ចំណេញរក្សាទុក	-	-	(២.៨២០.១១៦)	(១១.៥៩១)	២.៨២០.១១៦	១១.៥៩១	-	-	-
ផ្ញើអ្នកវិនិយោគកំណត់កាលបរិច្ឆេទផ្ញើទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១.០១២.២៧៩)	(៤.១៦០)	១.០១២.២៧៩	៤.១៦០	-	-	-
ពន្ធពន្យារពីអតិថិជនកំណត់កាលបរិច្ឆេទផ្ញើទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១៤៤.៤៥៧)	(៥៩៤)	១៤៤.៤៥៧	៥៩៤	-	-	-
ទុនបម្រុងតាមច្បាប់នៅប្រទេសឡាវ	-	-	-	-	៥៨.១៥៦	២៣៩	៥៨.១៥៦	(២៣៩)	-
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុនសរុប	១០០.០០០.០០០	៤០០.០០០	(៣.៩៧៦.៨៤២)	(១៦.៣៤៥)	(៩៥.៥៦៤.៩២២)	(៣៨៣.៤១៦)	៥៨.១៥៦	(២៣៩)	-
សមរម្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០២៣	៣៥០.០០០.០០០	៣.០០០.០០០	២១២.៣២៣.៦៦៩	៩០០.៦៦៨	៣១០.៣៣១.៤១៩	១.២៩៨.១២៦	៩.៣២៦.៥៤៨	៣៥.០៩៩	៤.២៣៦.៤៩៣

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

# ធនាគារ កាណាឌីយ៉ា ក.អ

## របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

ការបំប្លែងប្រភេទប្រាក់ប្រចាំឆ្នាំ											
ដើមទុន			ទុនបម្រុង			ចំណេញរក្សាទុក			សរុប		
ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី៣១ ខែមេសា ឆ្នាំ២០២៤	៣,០០០.០០០	៣,០០០.០០០	២១២.៣២៣.១៦៩	៩០០.៦៦៨	៣១០.៣៣១.៤១៩	១,២៤៥.១២៦	៩០០.៦៦៨	៩,២៤៥.១២៦	៣៤៥.០៩៩	១,២៤៥.១២៦	៩,២៤៥.០៩៩
ចំណេញក្នុងឆ្នាំ	-	-	-	-	៨៣.២៤០.១១៣	៣៣៩.០៣៤	-	៨៣.២៤០.១១៣	៣៣៩.០៣៤	៨៣.២៤០.១១៣	៣៣៩.០៣៤
ចំណូលមកពីការផ្សេងៗ	-	-	-	-	-	-	-	-	-	-	-
បម្រែបម្រួលតម្លៃសមស្របសម្រាប់សំណើការប្រើប្រាស់ FVOCI	-	-	(៣២៧.២៥២)	(១.៣៣២)	-	-	(១.៣៣២)	(៣២៧.២៥២)	(១.៣៣២)	(៣២៧.២៥២)	(១.៣៣២)
ការប្តូររបស់ប្រតិបត្តិការបរទេស	-	-	(៥.២០៩.៩៥១)	(២១.២១០)	-	-	(២១.២១០)	(៥.២០៩.៩៥១)	(២១.២១០)	(៥.២០៩.៩៥១)	(២១.២១០)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	(៧៩.៩៣៨)	-	-	(៧៩.៩៣៨)	-	(៧៩.៩៣៨)	-	(៧៩.៩៣៨)
ចំណូលមកពីការប្តូររូបិយប័ណ្ណ	-	-	(៥.៥៣៧.២០៣)	(១០២.៤៥០)	៨៣.២៤០.១១៣	៣៣៩.០៣៤	៧៧.៧៥២.៩១០	៨៣.២៤០.១១៣	២១.២១០	៧៧.៧៥២.៩១០	២១.២១០
ប្រតិបត្តិការប្តូរប្រាក់ប្រចាំឆ្នាំ											
ភាគលាភជាសាច់ប្រាក់ផ្សេងៗដើមទុន	៥០.០០០.០០០	២០០.០០០	-	-	(៥០.០០០.០០០)	(២០០.០០០)	-	-	-	-	-
ផ្ទេរពីទុនបម្រុងតាមការចាត់តាំងប្រាក់ចំណេញរក្សាទុក	-	-	៧៨.២៤៦.៩១៥	៣១៨.៧០៦	(៧៨.២៤៦.៩១៥)	(៣១៨.៧០៦)	-	-	-	-	-
ផ្ទេរពីអតិថិជនក្នុងការវាយតម្លៃឡើងវិញនៅប្រាក់ចំណេញរក្សាទុក	-	-	(៥៥៥.៣០៣)	(២.៤២៣)	៥៥៥.៣០៣	២.៤២៣	-	-	-	-	-
ពន្ធកម្មវិធីអតិថិជនក្នុងការវាយតម្លៃឡើងវិញនៅប្រាក់ចំណេញរក្សាទុក	-	-	(១៤៨.៨២៦)	(៦០៦)	១៤៨.៨២៦	៦០៦	-	-	-	-	-
ទុនបម្រុងតាមការចាត់តាំងប្រាក់ចំណេញរក្សាទុក	-	-	-	-	៣៨.៤៤៨	១៥៧	៣៨.៤៤៨	(៣៨.៤៤៨)	(១៥៧)	-	-
ប្រតិបត្តិការប្តូរប្រាក់ប្រចាំឆ្នាំ	៥០.០០០.០០០	២០០.០០០	៧៧.៥៤៦.៧០៧	៣១៥.៦០៦	(១២៧.៥០៤.៣៣៨)	(៥១៥.៥២០)	៣៨.៤៤៨	៣៨.៤៤៨	(១៥៧)	-	-
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០២៤	៥០០.០០០.០០០	៣.២០០.០០០	២៤៨.៣២៦.៧០៧	១.១១២.៤១៤	២៤៦.១០៧.១៨៤	១.១១២.៤១៤	១.១១២.៤១៤	១.១១២.៤១៤	៤០.៩១២	១.១១២.៤១៤	៤០.៩១២

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងជាផ្នែកនៃឯកសារ។



# ធនាគារ កាណាឌីយ៉ា ក.អ

## របាយការណ៍លំហូរសាច់ប្រាក់រួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

		២០២៤		២០២៣	
	កំណត់ សម្គាល់	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់ពីប្រតិបត្តិការ	៣៦.ក	៥១៧.១១៨.១៣៦	២.១០៥.១៨៨	៤៣.៤០០.៤៦៩	១៧៨.៣៧៦
ការប្រាក់បានទទួល		៤៥៧.៣៥៤.២៦៣	១.៨៦១.៨៨៩	៤១៦.១៦៦.១៣៤	១.៧១០.៤៤៣
ការប្រាក់បានបង់		( ២៦០.៧៤២.១៤២ )	( ១.០៦១.៤៨១ )	( ២២០.៩៤៦.៩៨១ )	( ៩០៨.០៩២ )
ពន្ធលើប្រាក់ចំណូលបានបង់	២១	( ២០.៦៨០.៥២៤ )	( ៨៤.១៩០ )	( ២៥.៩៧៦.៩២៧ )	( ១០៦.៧៦៥ )
ការទូទាត់អត្ថប្រយោជន៍បុគ្គលិក	២០	( ៤៥២.៥០៦ )	( ១.៨៤២ )	( ៨៨៩.៦៣៤ )	( ៣.៦៥៦ )
សាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ		៦៩២.៥៩៧.២២៧	២.៨១៩.៥៦៤	២១១.៧៥៣.០៦១	៨៧០.៣០៦
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ប្រាក់តម្កល់ធានាលើដើមទុន		( ១៨.១១៥.០៧៤ )	( ៧៣.៧៤៦ )	( ១០.០០៧.៥៣៩ )	( ៤១.១៣១ )
ការទូទាត់សម្រាប់មូលបត្រវិនិយោគ		( ១៣៤.១២៤.២៣៦ )	( ៥៤៦.០២០ )	( ៨.៩៦៦.៤៥៦ )	( ៣៦.៨៥២ )
សាច់ប្រាក់បានពីឧបករណ៍មូលធន		១២.០៦១	៤៩	៨៨.២១២	៣៦៣
ការទិញទ្រព្យសម្បត្តិវិនិយោគ		( ៤៩២.៥១៦ )	( ២.០០៥ )	( ១.១៨៤.២៦៧ )	( ៤.៨៦៧ )
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ		( ១០.៥១០.២៦០ )	( ៤២.៧៨៧ )	( ៨.៣០៥.៩០៣ )	( ៣៤.១៣៧ )
ការទិញទ្រព្យសកម្មអរូបី		( ១.៣៨៤.៩០៤ )	( ៥.៦៣៨ )	( ១២៩.៤៤០ )	( ៥៣២ )
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		៤៣.៩២៣	១៧៩	៧៦២.០១៧	៣.១៣២
ការប្តូរបស់ប្រតិបត្តិការបរទេស		( ៥.៦៨៨.៣៩០ )	( ២៣.១៥៧ )	( ៣.៣៨៩.២១២ )	( ១៣.៩៣០ )
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពវិនិយោគ		( ១៧០.២៥៩.៣៩៦ )	( ៦៩៣.១២៥ )	( ៣១.១៣២.៥៨៨ )	( ១២៧.៩៥៤ )
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការបោះផ្សាយភាគហ៊ុន	២៦	៥០.០០០.០០០	២០០.០០០	១០០.០០០.០០០	៤០០.០០០
ភាគលាភបង់ឱ្យភាគទុនិកធនាគារ	២៦	( ៥០.០០០.០០០ )	( ២០០.០០០ )	( ១០០.០០០.០០០ )	( ៤០០.០០០ )
សាច់ប្រាក់បានពីប្រាក់កម្ចី	១៩	១០៥.៩១២.៧៩៨	៤៣១.១៧១	៩៧.១៦១.២៦៥	៣៩៩.៣៣៣
ការទូទាត់សងប្រាក់កម្ចី	១៩	( ២០២.៤២៣.១០២ )	( ៨២៤.០៦៤ )	( ១០១.០៧៦.៦៩១ )	( ៤១៥.៤២៥ )
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ	២៣	-	-	១៣.០០០.០០០	៥៣.៤៣០
ការទូទាត់សងបំណុលបន្ទាប់បន្សំ	២៣	( ៥១.០០០.០០០ )	( ២០៧.៦២១ )	( ២២.០០០.០០០ )	( ៩០.៤២០ )
ការទូទាត់ភតិសន្យាជាប្រាក់ដើម	១២	( ២.៥៦៦.៩០១ )	( ១០.៤៥០ )	( ៧.៧៦៥.៧៩២ )	( ៣១.៩១៧ )
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពហិរញ្ញប្បទាន		( ១៥០.០៧៧.២០៥ )	( ៦១០.៩៦៤ )	( ២០.៦៨១.២១៨ )	( ៨៤.៩៩៩ )
កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ					
		៣៧២.២៦០.៦២៦	១.៥១៩.៤៧៥	១៥៩.៩៣៥.២៥៥	៦៥៧.៣៥៣
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដើមឆ្នាំ		១.៩៣៩.៤៥០.៧៩៣	៧.៩២២.៦៥៦	១.៧៧៩.៥១១.៥៣៨	៧.៣២៦.២៤៩
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	( ១៣៣.៤៩៣ )	-	( ៦០.៩៤៦ )
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដំណាច់ឆ្នាំ	៣៥	២.៣១១.៧១១.៤១៩	៩.៣០៤.៦៣៨	១.៩៣៩.៤៥០.៧៩៣	៧.៩២២.៦៥៦

សកម្មភាពវិនិយោគមិនមែនសាច់ប្រាក់ គឺការប្តូរបស់ប្រតិបត្តិការបរទេស និងទ្រព្យសម្បត្តិវិនិយោគ ដែលត្រូវបានលាតត្រដាងនៅក្នុងកំណត់សម្គាល់ (កំណត់សម្គាល់ ១១)។  
សកម្មភាពហិរញ្ញប្បទានមិនមែនសាច់ប្រាក់ ត្រូវបានលាតត្រដាងក្នុងកំណត់សម្គាល់ផ្សេងៗ គឺទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់ និងបំណុលភតិសន្យា (កំណត់សម្គាល់ ១២)។

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ  
របាយការណ៍ស្ថានភាពហិរញ្ញវត្ថុដោយឡែក

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

		២០២៤		២០២៣	
	កំណត់ សម្គាល់	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	៣១៨.៨១៤.៣២២	១.២៨៣.២២៨	៣២៤.៩១៥.៦០៨	១.៣២៧.២៨០
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារផ្សេងៗ	៥	១.០៩៣.៤០២.១៧៧	៤.៤០០.៩៤៤	៩៦៣.៤៣៣.៨៦៦	៣.៩៣៥.៦២៧
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារកណ្តាល	៦	១.០៦៧.០៣៨.៩៨៥	៤.២៩៤.៨៣២	៩៤៩.៦០៥.៦៨៨	៣.៨៧៩.១៣៩
ឥណទាន និងបុរេប្រទានអតិថិជន	៧	៥.០៨២.៩៦៦.៨៧១	២០.៤៥៨.៩៤២	៤.៨៤៩.៩៣០.៤០២	១៩.៨១១.៩៦៦
មូលបត្រវិនិយោគ	៨	១៩១.៧០៦.៤៨៥	៧៧១.៦១៩	៥៩.៦៤៧.៤៦៥	២៤៣.៦៦០
ប្រាក់បញ្ញើតាមច្បាប់នៅធនាគារកណ្តាល	៩	៥១៧.៩៩៨.៦៨២	២.០៨៤.៧៨៤	៤៧៨.០៨៨.៣២៦	១.៩៣៦.៦៥១
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	១៦៤.៩៧៦.៥៥៧	៦៦៤.០៣១	១៦៥.៩៩៩.៥៦៦	៦៧៨.១០៨
ទ្រព្យសម្បត្តិវិនិយោគ	១១	១១.១៩៣.៧៧១	៤៥.០៥៥	១០.៧០១.២៥៥	៤៣.៧១៥
ទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់	១២	២៥.៧៧៨.៣៨៩	១០៣.៧៥៨	២៨.១៩៨.៦៩៨	១១៥.១៩២
ទ្រព្យសកម្មអរូបី	១៣	១.៩៨៦.២៩២	៧.៩៩៥	១.១៥៤.២២៧	៤.៧៣១
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ	១៤	៤៩.០០៥.៨៨០	១៩៧.២៤៩	៣៩.០០៥.៨៨០	១៥៩.៣៣៩
ទ្រព្យសកម្មផ្សេងៗ	១៦	៩៧.០២៣.៧៤០	៣៩០.៥២១	១០៣.៩៨៨.៥៨៨	៤២៤.៧៩៣
ទ្រព្យសកម្មសរុប		៨.៦២១.៨៥២.១៥១	៣៤.៧០២.៩៥៨	៧.៩៧០.៦៧៣.៥៦៩	៣២.៥៦០.២០១
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ និងគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងៗ	១៧	២៧៣.៥៥៤.៤៥៩	១.១០១.០៥៧	៣៧៤.៨៤៤.០៥២	១.៥៣១.២៣៨
ប្រាក់បញ្ញើរបស់អតិថិជន	១៨	៦.៦៦៧.០៥៤.៩៩៣	២៦.៨៣៤.៨៩៦	៥.៨៤៤.៦៧១.២១១	២៣.៨៧៥.៤៨២
ប្រាក់កម្ចី	១៩	១៩២.៥០៣.៦៦៤	៧៧៤.៨២៧	២៩១.៦៨៥.៥៣២	១.១៩១.៥៣៥
បំណុលភតិសន្យា	១២	២០.០២៦.៥៨៦	៨០.៦០៧	២១.៦៦៥.៩៧១	៨៨.៥០៥
អត្ថប្រយោជន៍បុគ្គលិក	២០	៧.៧១២.៩៣៧	៣១.០៤៥	៧.៧១៩.០៨៩	៣១.៥៣២
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងឆ្នាំ	២១	១៤.៣២៨.១៦៥	៥៧.៦៧១	១៨.៩១២.៤២៣	៧៧.២៥៧
ពន្ធពន្យារជាបំណុល - សុទ្ធ	១៥	៩.៧៣៦.៨៩២	៣៩.១៩១	៦.៧៩៦.៨១៤	២៧.៧៦៥
បំណុលផ្សេងៗ	២២	៤៩.៧៨១.៤៧៤	២០០.៣៧៤	៤៤.៣៩៦.៦៧០	១៨១.៣៦១
បំណុលបន្ទាប់បន្សំ	២៣	៣០.២៤២.៥៥០	១២១.៧២៦	៨១.៥៤៨.០២០	៣៣៣.១២៤
បំណុលសរុប		៧.២៦៤.៩៤១.៧២០	២៩.២៤១.៣៩៤	៦.៦៩២.២៣៩.៧៨២	២៧.៣៣៧.៧៩៩
មូលធន					
ដើមទុន	២៤	៨០០.០០០.០០០	៣.២០០.០០០	៧៥០.០០០.០០០	៣.០០០.០០០
ទុនបម្រុង	២៥	២៩៩.៨៧១.៦៩៣	១.១៧៦.៩១៨	២២២.៣២៨.៩០៧	៩៤១.៥៥៨
ចំណេញរក្សាទុក		២៥៧.០៣៨.៧៣៨	១.០៨៤.៦៤៦	៣០៦.១០៤.៨៨០	១.២៨០.៨៤៤
មូលធនសរុប		១.៣៥៦.៩១០.៤៣១	៥.៤៦១.៥៦៤	១.២៧៨.៤៣៣.៧៨៧	៥.២២២.៤០២
បំណុល និងមូលធនសរុប		៨.៦២១.៨៥២.១៥១	៣៤.៧០២.៩៥៨	៧.៩៧០.៦៧៣.៥៦៩	៣២.៥៦០.២០១

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

## ធនាគារ កាណាឌីយ៉ា ក.អ

### របាយការណ៍ចំណេញ-ខាត និងលទ្ធផលលម្អិតផ្សេងៗដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

	កំណត់ សម្គាល់	២០២៤		២០២៣	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៧	៤៩៩.៨៨៧.១៤១	២.០១៨.៧៥៧	៤៥៨.៧២០.២៣៤	១.៨៨៥.៣៤០
ចំណាយការប្រាក់	២៧	(៣១០.៥៦៣.២៦៧)	(១.២៦៤.៣០៣)	(២៦០.៩៦២.២៨៩)	(១.០៧២.៥៥៥)
<b>ចំណូលការប្រាក់សុទ្ធ</b>	<b>២៧</b>	<b>១៨៩.៣២៣.៨៧៤</b>	<b>៧៥៤.៤៥៤</b>	<b>១៩៧.៧៥៧.៩៤៥</b>	<b>៨១២.៧៨៥</b>
ចំណូលកម្រៃជើងសា	២៨	១៣.៨១២.៤០០	៥៦.២៣០	១២.៥៤៨.៩៥២	៥១.៥៧៦
ចំណាយកម្រៃជើងសា	២៨	(២.៥២០.៣២៤)	(១០.២៦០)	(២.១២៩.៧៥១)	(៨.៧៥៣)
<b>ចំណូលកម្រៃជើងសាសុទ្ធ</b>	<b>២៨</b>	<b>១១.២៩២.០៧៦</b>	<b>៤៥.៩៧០</b>	<b>១០.៤១៩.២០១</b>	<b>៤២.៨២៣</b>
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៩	៧.០៣៦.៩៣៨	២៨.៦៤៧	៤.៩២៣.២៩៥	២០.២៣៥
<b>ចំណូលប្រតិបត្តិការសរុប</b>		<b>២០៧.៦៥២.៨៨៨</b>	<b>៨២៩.០៧១</b>	<b>២១៣.១០០.៤៤១</b>	<b>៨៧៥.៨៤៣</b>
ចំណាយបុគ្គលិក	៣០	(៤៥.៨៣០.៥២០)	(១៨៦.៥៧៦)	(៤៣.០៣៨.៣៦៨)	(១៧៦.៨៨៨)
រំលស់ទ្រព្យសកម្មរូបិយ និងទ្រព្យសកម្មអរូបិយ	៣១	(១០.៨១៤.៩៨២)	(៤៤.០២៨)	(១០.២៤៩.៥៤១)	(៤២.១២៦)
ចំណាយប្រតិបត្តិការផ្សេងៗ	៣២	(២២.៤៩០.២៨៥)	(៩១.៥៥៨)	(២១.១៧០.០១៨)	(៨៧.០០៩)
<b>ចំណាយប្រតិបត្តិការសរុប</b>		<b>(៧៩.១៣៥.៧៨៧)</b>	<b>(៣២២.១៦២)</b>	<b>(៧៤.៤៥៧.៩២៧)</b>	<b>(៣០៦.០២៣)</b>
<b>ចំណេញប្រតិបត្តិការមុនការចុះតម្លៃ</b>		<b>១២៨.៥១៧.១០១</b>	<b>៥០៦.៩០៩</b>	<b>១៣៨.៦៤២.៥១៤</b>	<b>៥៦៩.៨២០</b>
ខាតពីការចុះតម្លៃនៃឧបករណ៍ហិរញ្ញវត្ថុ	៣៣	(២៨.០០១.២៩៦)	(១១៣.៩៩៣)	(២២.៣២៤.៧៩៨)	(៩១.៧៥៥)
<b>ចំណេញមុនពន្ធលើប្រាក់ចំណូល</b>		<b>៩៦.៥១៥.៨០៥</b>	<b>៣៩២.៩១៦</b>	<b>១១៦.៣១៧.៧១៦</b>	<b>៤៧៨.០៦៥</b>
ចំណាយពន្ធលើប្រាក់ចំណូល	៣៤	(១៨.០៣៩.១៦១)	(៧៣.៤៣៧)	(១៩.៥៦១.៨២៨)	(៨០.៣៩៩)
<b>ចំណេញក្នុងឆ្នាំ</b>		<b>៧៨.៤៧៦.៦៤៤</b>	<b>៣១៩.៤៧៩</b>	<b>៩៦.៧៥៥.៨៨៨</b>	<b>៣៩៧.៦៦៦</b>
<b>ចំណូលលម្អិតផ្សេងៗ</b>					
ខ្ទង់ដែលមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុង ចំណេញ-ខាត					
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(៨០.៣១៧)	-	(៤០.២៣២)
ខាតលម្អិតផ្សេងៗក្នុងឆ្នាំ		-	(៨០.៣១៧)	-	(៤០.២៣២)
<b>ចំណូលលម្អិតសរុបក្នុងឆ្នាំ</b>		<b>៧៨.៤៧៦.៦៤៤</b>	<b>២៣៩.១៦២</b>	<b>៩៦.៧៥៥.៨៨៨</b>	<b>៣៩៧.៤៣៤</b>
<b>ចំណេញរួមសរុប</b>		<b>១៥៦.៩៥៣.២៨៨</b>	<b>៥៥៨.៦៤១</b>	<b>១៩៣.៤១៣.៦០៤</b>	<b>៨៧៥.០៩៩</b>
<b>ម្ចាស់ក្រុមហ៊ុនរួម</b>		<b>៧៨.៤៧៦.៦៤៤</b>	<b>៣១៩.៤៧៩</b>	<b>៩៦.៧៥៥.៨៨៨</b>	<b>៣៩៧.៦៦៦</b>
<b>ចំណូលលម្អិតសរុបរបស់៖</b>					
<b>ម្ចាស់ធនាគារ</b>		<b>៧៨.៤៧៦.៦៤៤</b>	<b>២៣៩.១៦២</b>	<b>៩៦.៧៥៥.៨៨៨</b>	<b>៣៩៧.៤៣៤</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

# ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

	ការបស់ម្ចាស់ធនាគារ					
	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក	
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០២៣	៦៥០.០០០.០០០	២.៦០០.០០០	២២៦.៣០៥.៧៩៩	៩៩៨.១៣៥	៣០៥.៣៧២.១០០	១.២៦៦.៨៣៣
ចំណេញក្នុងឆ្នាំ	-	-	-	-	៩៦.៧៩៩.៨៨៨	៣៩៧.៦៦៦
ចំណូលលម្អិតផ្សេងៗ៖						
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	(៤០.២៣២)	-	-
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	-	(៤០.២៣២)	-	-
	-	-	-	(៤០.២៣២)	៩៦.៧៩៩.៨៨៨	៣៩៧.៦៦៦
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន៖						
ភាគលាភសាច់ប្រាក់ផ្ញើទៅដើមទុន	១០០.០០០.០០០	៤០០.០០០	-	-	(១០០.០០០.០០០)	(៤០០.០០០)
ផ្ទេរទុនបម្រុងតាមច្បាប់ទៅប្រាក់ចំណេញរក្សាទុក	-	-	(២.៨២០.១១៦)	(១១.៩៩១)	២.៨២០.១១៦	១១.៩៩១
ផ្ទេរពីអតិថិជនកាតាវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១.០១២.២៧៩)	(៤.១៦០)	១.០១២.២៧៩	៤.១៦០
ពន្ធពន្យារពីអតិថិជនកាតាវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១៤៤.៤៩៧)	(៥៩៤)	១៤៤.៤៩៧	៥៩៤
	១០០.០០០.០០០	៤០០.០០០	(៣.៩៧៦.៨៩២)	(១៦.៧៤៥)	(៩៦.០២៣.១០៨)	(៣៨៣.៦៥៥)
	-	-	-	-	-	-
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០២៣	៧៥០.០០០.០០០	៣.០០០.០០០	២២២.៣២៨.៩០៧	៩៨១.៩៩៨	៣០៦.១០៤.៨៨០	១.២៦០.៨៤៤

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

# ធនាគារ កាណាឌីយ៉ា ក.អ

## របាយការណ៍បម្រែបម្រួលមូលធនដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

	ជាប់សម្គាល់ធនាគារ					
	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក	
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០២៤	៧៥០.០០០.០០០	៣.០០០.០០០	២២២.៣២៨.៩០៧	៩៤១.៥៥៥	៣០៦.១០៤.៨៨០	១.២៨០.៨៤៤
ចំណេញក្នុងឆ្នាំ	-	-	-	-	៧៨.៤៧៦.៦៤៤	៣១៩.៤៧៩
ចំណូលលម្អិតផ្សេងៗ៖						
សម្លៀកបំពាក់ប្តូររូបិយប័ណ្ណ	-	-	-	(៨០.៣១៧)	-	(៨០.៣១៧)
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	-	(៨០.៣១៧)	៧៨.៤៧៦.៦៤៤	៣១៩.៤៧៩
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន៖						
ភាគលាភជាសាច់ប្រាក់ផ្ញើទៅដើមទុន	៥០.០០០.០០០	២០០.០០០	-	-	(៥០.០០០.០០០)	(២០០.០០០)
ផ្ទេរទុនបម្រុងតាមច្បាប់ទៅប្រាក់ចំណេញរក្សាទុក	-	-	៧៨.២៨៦.៩១៥	៣១៨.៧០៦	(៧៨.២៨៦.៩១៥)	(៣១៨.៧០៦)
ផ្ទេរពីអតិថិជនកាតាវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(៥៥៥.៣០៣)	(២.៤២៣)	៥៥៥.៣០៣	២.៤២៣
ពន្ធពន្យារពីអតិថិជនកាតាវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(១៤៨.៨២៦)	(៦០៦)	១៤៨.៨២៦	៦០៦
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុនសរុប	៥០.០០០.០០០	២០០.០០០	៧៧.៥៤២.៧៨៦	៣១៥.៦៧៧	(១២៧.៥៤២.៧៨៦)	(៥១៥.៦៧៧)
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០២៤	៨០០.០០០.០០០	៣.២០០.០០០	២៩៩.៨៧១.៦៩៣	១.២៦៧.២៣៨	២៥៧.០៣៨.៧៣៨	១.០៨៤.៦៤៦

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែក៖។

# ធនាគារ កាណាឌីយ៉ា ក.អ

## របាយការណ៍លំហូរសាច់ប្រាក់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០២៤

		២០២៤		២០២៣	
	កំណត់សម្គាល់	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់ពីប្រតិបត្តិការ	៣៦.ក	៤៩៥.១៨០.១០៥	២.០១៥.៨៧៧	៥៨.១៦៧.៨០៤	២៣៩.០៦៩
ការប្រាក់បានទទួល		៤៥៣.៥៩៦.៤១៤	១.៨៤៦.៥៩១	៤១២.៩៦៦.៨០១	១.៦៩៧.២៩៤
ការប្រាក់បានបង់		(២៦០.៩៥៥.៧១១)	(១.០៦២.៣៦៣)	(២២១.២០២.៤២០)	(៩០៩.១៤២)
ពន្ធលើប្រាក់ចំណូលបានបង់	២១	(១៩.៦៨៣.៣៤១)	(៨០.១៣១)	(២៥.៨៩៩.៤៩៦)	(១០៦.៤៨៧)
ការទូទាត់អត្ថប្រយោជន៍បុគ្គលិក	២០	(៤៥២.៥០៦)	(១.៨៤២)	(៨៨៩.៦៣៤)	(៣.៦៥៦)
សាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ		៦៦៧.៦៨១.៩៦១	២.៧១៨.១៣២	២២៣.១៤៣.០៥៥	៩១៧.១១៨
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ប្រាក់តម្កល់ធានាលើដើមទុន		(៥.០០០.០០០)	(២០.៣៥៥)	(១០.០០០.០០០)	(៤១.១០០)
ការទូទាត់សម្រាប់មូលបត្រវិនិយោគ		(១៣៤.១២១.១២២)	(៥៤៦.០០៧)	(៨.៨២០.៣៤១)	(៣៦.២៥២)
ការទូទាត់សម្រាប់ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ		(១០.០០០.០០០)	(៤០.៧១០)	-	-
ការទិញទ្រព្យសម្បត្តិវិនិយោគ		(៤៩២.៥១៦)	(២.០០៥)	(១.១៨៤.២៦៧)	(៤.៨៦៧)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ		(៦.០៨០.៦៧៧)	(២៤.៧៥៤)	(៨.២៨៥.៤០២)	(៣៤.០៥៣)
ការទិញទ្រព្យសកម្មអរូបី		(១.៣៨៤.៩០៤)	(៥.៦៣៨)	(១២៩.៤៤០)	(៥៣២)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		៤៣.៩២៣	១៧៩	៧២២.០១៧	៣.១៣២
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពវិនិយោគ		(១៥៧.០៣៥.២៩៦)	(៦៣៩.២៩០)	(២៧.៦៥៧.៤៣៣)	(១១៣.៦៧២)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការបោះផ្សាយភាគហ៊ុន	២៦	៥០.០០០.០០០	២០០.០០០	១០០.០០០.០០០	៤០០.០០០
ភាគលាភបង់ឱ្យភាគទុនិកធនាគារ	២៦	(៥០.០០០.០០០)	(២០០.០០០)	(១០០.០០០.០០០)	(៤០០.០០០)
សាច់ប្រាក់បានពីប្រាក់កម្ចី	១៩	១០៥.៩១២.៧៩៨	៤៣១.១៧១	៩៧.១៦១.២៦៥	៣៩៩.៣៣៣
ការទូទាត់សងប្រាក់កម្ចី	១៩	(២០២.៣៩១.៩០៩)	(៨២៣.៩៣៧)	(១០១.០៥៧.០០៨)	(៤១៩.៣៤៤)
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ	២៣	-	-	១៣.០០០.០០០	៥៣.៤៣០
ការទូទាត់សងបំណុលបន្ទាប់បន្សំ	២៣	(៥១.០០០.០០០)	(២០៧.៦២១)	(២២.០០០.០០០)	(៩០.៤២០)
ការទូទាត់ភតិសន្យាប្រាក់ដើម	១២	(២.៥៦៦.៩០១)	(១០.៤៥០)	(៧.៧៦៥.៧៩២)	(៣១.៩១៧)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពហិរញ្ញប្បទាន		(១៥០.០៤៦.០១២)	(៦១០.៨៣៧)	(២០.៦៦១.៥៣៥)	(៨៤.៩១៨)
កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ					
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដើមឆ្នាំ		៣៦០.៦០០.៦៥៣	១.៤៦៨.០០៥	១៧៤.៨២៤.០៨៧	៧១៨.៥២៨
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដើមឆ្នាំ		១.៩៤៣.៧០៤.២៣៨	៧.៩៤០.០៣៣	១.៧៦៨.៨៨០.១៥១	៧.២៨២.៤៧៩
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(១៣៣.២១០)	-	(៦០.៩៧៤)
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាដំណាច់ឆ្នាំ	៣៥	២.៣០៤.៣០៤.៨៩១	៩.២៧៤.៨២៨	១.៩៤៣.៧០៤.២៣៨	៧.៩៤០.០៣៣

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

2024年12月31日

		2024		2023	
	備註	美元	百萬東幣	美元	百萬東幣
資產					
現金	4	319,224,956	1,284,880	325,482,042	1,329,594
存放其他銀行款項	5	1,101,059,528	4,431,765	966,049,780	3,946,313
存放中央銀行款項	6	1,078,249,621	4,339,955	960,210,241	3,922,459
客戶貸款及預付款	7	5,098,696,185	20,522,252	4,866,069,063	19,877,892
證券投資	8	196,746,307	791,904	65,024,487	265,625
中央銀行法定存款	9	533,213,147	2,146,183	475,337,283	1,941,753
物業和設備	10	169,387,936	681,786	165,953,717	677,921
物業投資	11	11,193,771	45,055	10,701,255	43,715
使用權資產	12	25,778,389	103,758	28,198,698	115,192
無形資產	13	1,987,351	7,999	1,159,287	4,736
其他資產	16	97,083,449	390,761	107,681,919	439,881
資產總額		8,632,620,640	34,746,298	7,971,867,772	32,565,081
負債及權益					
負債					
其他銀行和金融機構存款	17	273,529,886	1,100,958	374,819,850	1,531,139
客戶存款	18	6,673,102,311	26,859,237	5,841,618,173	23,863,010
借款	19	192,516,372	774,878	291,733,252	1,191,730
租賃負債	12	20,026,586	80,607	21,665,971	88,505
員工福利	20	7,735,871	31,137	7,740,285	31,619
本期所得稅負債	21	14,753,370	59,382	18,979,609	77,532
遞延所得稅負債—淨額	15	9,708,224	39,076	6,768,209	27,648
其他負債	22	50,405,002	202,880	45,013,270	183,881
次級債務	23	30,242,550	121,726	81,548,020	333,124
負債總額		7,272,020,172	29,269,881	6,689,886,639	27,328,188
權益					
資本	24	800,000,000	3,200,000	750,000,000	3,000,000
儲備金	25	284,328,752	1,113,865	212,323,169	900,668
保留盈餘		266,107,194	1,121,640	310,331,419	1,298,126
歸屬銀行股東權益		1,350,435,946	5,435,505	1,272,654,588	5,198,794
非控制權益		10,164,522	40,912	9,326,545	38,099
權益總額		1,360,600,468	5,476,417	1,281,981,133	5,236,893
負債及權益總額		8,632,620,640	34,746,298	7,971,867,772	32,565,081

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

2024年12月31日

	備註	2024		2023	
		美元	百萬東幣	美元	百萬東幣
利息收入	27	499,633,832	2,034,009	462,151,322	1,899,442
利息支出	27	(310,283,543)	(1,263,164)	(260,694,525)	(1,071,454)
<b>淨利息收入</b>	<b>27</b>	<b>189,350,289</b>	<b>770,845</b>	<b>201,456,797</b>	<b>827,988</b>
手續費及傭金收入	28	13,927,174	56,698	12,624,933	51,888
手續費及傭金支出	28	(2,531,666)	(10,306)	(2,141,096)	(8,800)
<b>淨手續費及傭金收入</b>	<b>28</b>	<b>11,395,508</b>	<b>46,392</b>	<b>10,483,837</b>	<b>43,088</b>
其他營業收入	29	11,419,902	46,490	7,050,508	28,978
<b>營業收入合計</b>		<b>212,165,699</b>	<b>863,727</b>	<b>218,991,142</b>	<b>900,054</b>
人事費用	30	(46,824,897)	(190,624)	(43,921,076)	(180,516)
折舊及攤銷費用	31	(10,837,918)	(44,121)	(10,287,531)	(42,282)
其他營業費用	32	(23,035,374)	(93,777)	(21,492,173)	(88,333)
<b>營業費用合計</b>		<b>(80,698,189)</b>	<b>(328,522)</b>	<b>(75,700,780)</b>	<b>(311,131)</b>
<b>減值前營業毛利</b>		<b>131,467,510</b>	<b>535,205</b>	<b>143,290,362</b>	<b>588,923</b>
金融工具減值虧損	33	(27,488,814)	(111,907)	(21,387,857)	(87,904)
<b>稅前淨利</b>		<b>103,978,696</b>	<b>423,298</b>	<b>121,902,505</b>	<b>501,019</b>
<b>所得稅費用</b>	<b>34</b>	<b>(19,394,300)</b>	<b>(78,954)</b>	<b>(19,650,768)</b>	<b>(80,765)</b>
<b>年度利潤</b>		<b>84,584,396</b>	<b>344,344</b>	<b>102,251,737</b>	<b>420,254</b>
<b>其他綜合損益</b>					
可重分類進損益的項目					
換算海外業務		(5,637,809)	(22,952)	(3,346,106)	(13,752)
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	(327,252)	(1,332)	(281,641)	(1,158)
貨幣換算差額		-	(80,536)	-	(40,332)
<b>年度其他綜合損益</b>		<b>(5,965,061)</b>	<b>(104,820)</b>	<b>(3,627,747)</b>	<b>(55,242)</b>
<b>年度綜合損益總額</b>		<b>78,619,335</b>	<b>239,524</b>	<b>98,623,990</b>	<b>365,012</b>
<b>利潤歸屬於：</b>					
集團所有者		83,280,113	339,034	100,627,886	413,580
非控制權益		1,304,283	5,310	1,623,851	6,674
<b>綜合損益總額歸屬於：</b>					
集團所有者		77,742,910	235,956	97,871,533	361,919
非控制權益		876,425	3,568	752,457	3,093

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

2024年12月31日

	歸屬於本集團業主											
	資產			儲備金			保留盈餘			總額		
	美元	百萬	百萬元	美元	百萬	百萬元	美元	百萬	百萬元	美元	百萬	百萬元
2023年1月1日結餘	650,000,000	2,600,000	968,380	219,056,414	868,380	1,267,962	305,668,455	1,236,342	4,836,342	1,174,724,869	4,836,342	1,183,357,143
年度利潤	-	-	-	-	-	-	100,627,886	413,580	413,580	100,627,886	413,580	102,251,737
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)	-	-	-	(1,158)	(281,641)	(1,158)	(281,641)
換算海外業務	-	-	-	(2,474,712)	(10,171)	-	-	-	(10,171)	(2,474,712)	(10,171)	(3,346,106)
貨幣換算差額	-	-	-	-	(40,038)	-	-	-	(40,038)	-	(294)	(40,332)
年度綜合損益總額	-	-	-	(2,756,353)	(51,367)	413,580	100,627,886	362,213	362,213	752,457	2,799	98,623,990
公司所有者之間的交易：												
股利現金轉入資本	100,000,000	400,000	-	-	-	(400,000)	(100,000,000)	-	-	-	-	-
法定盈餘金轉入保留盈餘	-	-	-	(2,820,116)	(11,591)	-	2,820,116	-	-	-	-	-
重估盈餘轉入保留盈餘	-	-	-	(1,012,279)	(4,160)	-	1,012,279	-	-	-	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	-	(144,497)	(594)	-	144,497	-	-	-	-	-
老樹法定儲備金	-	-	-	-	-	239	58,186	239	239	58,186	(239)	-
業主交易總額	100,000,000	400,000	(16,345)	(3,976,892)	(383,416)	(383,416)	(95,964,922)	239	239	(58,186)	(239)	-
2023年12月31日結餘	750,000,000	3,000,000	900,668	212,323,169	1,298,126	1,298,126	310,331,419	5,198,794	5,198,794	1,272,654,588	38,099	1,281,981,133
2024年1月1日結餘	750,000,000	3,000,000	900,668	212,323,169	1,298,126	1,298,126	310,331,419	5,198,794	5,198,794	1,272,654,588	38,099	1,281,981,133
年度利潤	-	-	-	-	-	-	83,280,113	339,034	339,034	83,280,113	5,310	84,584,396
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	-	-	-	(327,252)	(1,332)	-	-	-	(1,332)	(327,252)	-	(1,332)
換算海外業務	-	-	-	(5,209,951)	(21,210)	-	-	-	(21,210)	(5,209,951)	(1,742)	(22,952)
貨幣換算差額	-	-	-	-	(79,938)	-	-	-	(79,938)	-	(598)	(80,536)
年度綜合損益總額	-	-	-	(5,537,203)	(102,480)	339,034	83,280,113	236,554	236,554	77,742,910	2,970	78,619,335
公司所有者之間的交易：												
股利現金轉入資本	50,000,000	200,000	-	-	-	(200,000)	(50,000,000)	-	-	-	-	-
保留盈餘轉為法定儲備金	-	-	-	78,286,915	(318,706)	-	(78,286,915)	-	-	-	-	-
重估盈餘轉入保留盈餘	-	-	-	(595,303)	(2,423)	-	595,303	-	-	-	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	-	(148,826)	(606)	-	148,826	-	-	-	-	-
老樹法定儲備金	-	-	-	-	-	157	38,448	157	157	(38,448)	(157)	-
業主交易總額	50,000,000	200,000	315,677	77,542,786	(515,520)	(515,520)	(127,504,338)	157	157	(38,448)	(157)	-
2024年12月31日結餘	800,000,000	3,200,000	1,113,865	284,328,752	1,121,640	1,121,640	266,107,194	5,435,505	5,435,505	1,350,435,946	40,912	1,360,600,468

附註屬於本合併和單獨財務報表的組成部分。

# 加華銀行

## 合併現金流量表

2024年12月31日

		2024		2023	
	備註	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	517,118,136	2,105,188	43,400,469	178,376
收取之利息		457,354,263	1,861,889	416,166,134	1,710,443
支付之利息		(260,742,142)	(1,061,481)	(220,946,981)	(908,092)
支付所得稅	21	(20,680,524)	(84,190)	(25,976,927)	(106,765)
支付員工福利	20	(452,506)	(1,842)	(889,634)	(3,656)
營業活動所得現金		692,597,227	2,819,564	211,753,061	870,306
投資活動之現金流量					
存出資本保證金		(18,115,074)	(73,746)	(10,007,539)	(41,131)
支付證券投資		(134,124,236)	(546,020)	(8,966,456)	(36,852)
權益工具所得款項		12,061	49	88,212	363
購置投資物業		(492,516)	(2,005)	(1,184,267)	(4,867)
購置物業和設備		(10,510,260)	(42,787)	(8,305,903)	(34,137)
購置無形資產		(1,384,904)	(5,638)	(129,440)	(532)
出售物業和設備所得款項		43,923	179	762,017	3,132
換算海外業務		(5,688,390)	(23,157)	(3,389,212)	(13,930)
投資活動所用現金		(170,259,396)	(693,125)	(31,132,588)	(127,954)
融資活動之現金流量					
發行股東權益所得款項	26	50,000,000	200,000	100,000,000	400,000
已付股息給銀行股東	26	(50,000,000)	(200,000)	(100,000,000)	(400,000)
舉債所得款項	19	105,912,798	431,171	97,161,265	399,333
償還借款	19	(202,423,102)	(824,064)	(101,076,691)	(415,425)
次級債務所得款項	23	-	-	13,000,000	53,430
償還次級債務	23	(51,000,000)	(207,621)	(22,000,000)	(90,420)
租賃付款的主要要素	12	(2,566,901)	(10,450)	(7,765,792)	(31,917)
融資活動所用現金		(150,077,205)	(610,964)	(20,681,218)	(84,999)
現金及約當現金增加淨額		372,260,626	1,515,475	159,939,255	657,353
年初現金及約當現金餘額		1,939,450,793	7,922,656	1,779,511,538	7,326,249
貨幣換算差額		-	(133,493)	-	(60,946)
年末現金及約當現金餘額	35	2,311,711,419	9,304,638	1,939,450,793	7,922,656

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

2024年12月31日

		2024		2023	
	備註	美元	百萬東幣	美元	百萬東幣
資產					
現金	4	318,814,322	1,283,228	324,915,608	1,327,280
存放其他銀行款項	5	1,093,402,177	4,400,944	963,433,866	3,935,627
存放中央銀行款項	6	1,067,038,985	4,294,832	949,605,688	3,879,139
客戶貸款及預付款	7	5,082,966,871	20,458,942	4,849,930,402	19,811,966
證券投資	8	191,706,485	771,619	59,647,465	243,660
中央銀行法定存款	9	517,958,682	2,084,784	474,088,326	1,936,651
物業和設備	10	164,976,557	664,031	165,999,566	678,108
物業投資	11	11,193,771	45,055	10,701,255	43,715
使用權資產	12	25,778,389	103,758	28,198,698	115,192
無形資產	13	1,986,292	7,995	1,158,227	4,731
投資子公司	14	49,005,880	197,249	39,005,880	159,339
其他資產	16	97,023,740	390,521	103,988,588	424,793
資產總額		8,621,852,151	34,702,958	7,970,673,569	32,560,201
負債及權益					
負債					
其他銀行和金融機構存款	17	273,554,459	1,101,057	374,844,052	1,531,238
客戶存款	18	6,667,054,993	26,834,896	5,844,671,211	23,875,482
借款	19	192,503,664	774,827	291,685,532	1,191,535
租賃負債	12	20,026,586	80,607	21,665,971	88,505
員工福利	20	7,712,937	31,045	7,719,089	31,532
本期所得稅負債	21	14,328,165	57,671	18,912,423	77,257
遞延所得稅負債—淨額	15	9,736,892	39,191	6,796,814	27,765
其他負債	22	49,781,474	200,374	44,396,670	181,361
次級債務	23	30,242,550	121,726	81,548,020	333,124
負債總額		7,264,941,720	29,241,394	6,692,239,782	27,337,799
權益					
資本	24	800,000,000	3,200,000	750,000,000	3,000,000
儲備金	25	299,871,693	1,176,918	222,328,907	941,558
保留盈餘		257,038,738	1,084,646	306,104,880	1,280,844
權益總額		1,356,910,431	5,461,564	1,278,433,787	5,222,402
負債及權益總額		8,621,852,151	34,702,958	7,970,673,569	32,560,201

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

2024年12月31日

	備註	2024		2023	
		美元	百萬東幣	美元	百萬東幣
利息收入	27	495,887,141	2,018,757	458,720,234	1,885,340
利息支出	27	(310,563,267)	(1,264,303)	(260,962,289)	(1,072,555)
<b>淨利息收入</b>	<b>27</b>	<b>185,323,874</b>	<b>754,454</b>	<b>197,757,945</b>	<b>812,785</b>
手續費及傭金收入	28	13,812,400	56,230	12,548,952	51,576
手續費及傭金支出	28	(2,520,324)	(10,260)	(2,129,751)	(8,753)
<b>淨手續費及傭金收入</b>	<b>28</b>	<b>11,292,076</b>	<b>45,970</b>	<b>10,419,201</b>	<b>42,823</b>
其他營業收入	29	7,036,938	28,647	4,923,295	20,235
<b>營業收入合計</b>		<b>203,652,888</b>	<b>829,071</b>	<b>213,100,441</b>	<b>875,843</b>
人事費用	30	(45,830,520)	(186,576)	(43,038,368)	(176,888)
折舊及攤銷費用	31	(10,814,982)	(44,028)	(10,249,541)	(42,126)
其他營業費用	32	(22,490,285)	(91,558)	(21,170,018)	(87,009)
<b>營業費用合計</b>		<b>(79,135,787)</b>	<b>(322,162)</b>	<b>(74,457,927)</b>	<b>(306,023)</b>
<b>減值前營業毛利</b>		<b>124,517,101</b>	<b>506,909</b>	<b>138,642,514</b>	<b>569,820</b>
金融工具減值虧損	33	(28,001,296)	(113,993)	(22,324,798)	(91,755)
稅前淨額		96,515,805	392,916	116,317,716	478,065
所得稅費用	34	(18,039,161)	(73,437)	(19,561,828)	(80,399)
<b>年度利潤</b>		<b>78,476,644</b>	<b>319,479</b>	<b>96,755,888</b>	<b>397,666</b>
<b>其他綜合損益</b>					
<b>不會重分類進損益的項目</b>					
貨幣換算差額		-	(80,317)	-	(40,232)
<b>年度其他綜合損益</b>		<b>-</b>	<b>(80,317)</b>	<b>-</b>	<b>(40,232)</b>
<b>年度綜合損益總額</b>		<b>78,476,644</b>	<b>239,162</b>	<b>96,755,888</b>	<b>357,434</b>
<b>利潤歸屬於：</b>					
銀行所有者		78,476,644	319,479	96,755,888	397,666
<b>綜合損益總額歸屬於：</b>					
銀行所有者		78,476,644	239,162	96,755,888	357,434

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

2024年12月31日

	歸屬於本銀行業主						總額	
	資本		儲備金		保留盈餘		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
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)	-	-	-	(40,232)
年度綜合損益總額	-	-	-	(40,232)	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
2024年1月1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
年度利潤	-	-	-	-	78,476,644	319,479	78,476,644	319,479
其他綜合損益：								
貨幣換算差額	-	-	-	(80,317)	-	-	-	(80,317)
年度綜合損益總額	-	-	-	(80,317)	78,476,644	319,479	78,476,644	239,162
公司所有者之間的交易：								
股利現金轉入資本	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-
保留盈餘轉為法定儲備金	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-
重估盈餘轉入保留盈餘	-	-	(595,303)	(2,423)	595,303	2,423	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(148,826)	(606)	148,826	606	-	-
業主交易總額	50,000,000	200,000	77,542,786	315,677	(127,542,786)	(515,677)	-	-
2024年12月31日結餘	800,000,000	3,200,000	299,871,693	1,176,918	257,038,738	1,084,646	1,356,910,431	5,461,564

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

2024年12月31日

		2024		2023	
	備註	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	495,180,105	2,015,877	58,167,804	239,069
收取之利息		453,596,414	1,846,591	412,966,801	1,697,294
支付之利息		(260,958,711)	(1,062,363)	(221,202,420)	(909,142)
支付所得稅	21	(19,683,341)	(80,131)	(25,899,496)	(106,447)
支付員工福利	20	(452,506)	(1,842)	(889,634)	(3,656)
營業活動所得現金		667,681,961	2,718,132	223,143,055	917,118
投資活動之現金流量					
存出資本保證金		(5,000,000)	(20,355)	(10,000,000)	(41,100)
支付證券投資		(134,121,122)	(546,007)	(8,820,341)	(36,252)
支付投資子公司		(10,000,000)	(40,710)	-	-
購置投資物業		(492,516)	(2,005)	(1,184,267)	(4,867)
購置物業和設備		(6,080,677)	(24,754)	(8,285,402)	(34,053)
購置無形資產		(1,384,904)	(5,638)	(129,440)	(532)
出售物業和設備所得款項		43,923	179	762,017	3,132
投資活動所用現金		(157,035,296)	(639,290)	(27,657,433)	(113,672)
融資活動之現金流量					
發行股東權益所得款項	26	50,000,000	200,000	100,000,000	400,000
已付股息給銀行股東	26	(50,000,000)	(200,000)	(100,000,000)	(400,000)
舉債所得款項	19	105,912,798	431,171	97,161,265	399,333
償還借款	19	(202,391,909)	(823,937)	(101,057,008)	(415,344)
次級債務所得款項	23	-	-	13,000,000	53,430
償還次級債務	23	(51,000,000)	(207,621)	(22,000,000)	(90,420)
租賃付款的主要要素	12	(2,566,901)	(10,450)	(7,765,792)	(31,917)
融資活動所用現金		(150,046,012)	(610,837)	(20,661,535)	(84,918)
現金及約當現金增加淨額		360,600,653	1,468,005	174,824,087	718,528
年初現金及約當現金餘額		1,943,704,238	7,940,033	1,768,880,151	7,282,479
貨幣換算差額		-	(133,210)	-	(60,974)
年末現金及約當現金餘額	35	2,304,304,891	9,274,828	1,943,704,238	7,940,033

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 2024

		2024		2023	
	Notes	US\$	Million KHR	US\$	Million KHR
Assets					
Cash on hand	4	319,224,956	1,284,880	325,482,042	1,329,594
Deposits and placements with other banks	5	1,101,059,528	4,431,765	966,049,780	3,946,313
Deposits and placements with the Central Bank	6	1,078,249,621	4,339,955	960,210,241	3,922,459
Loans and advances to customers	7	5,098,696,185	20,522,252	4,866,069,063	19,877,892
Investment securities	8	196,746,307	791,904	65,024,487	265,625
Statutory deposits with the Central Bank	9	533,213,147	2,146,183	475,337,283	1,941,753
Property and equipment	10	169,387,936	681,786	165,953,717	677,921
Investment properties	11	11,193,771	45,055	10,701,255	43,715
Right-of-use assets	12	25,778,389	103,758	28,198,698	115,192
Intangible assets	13	1,987,351	7,999	1,159,287	4,736
Other assets	16	97,083,449	390,761	107,681,919	439,881
Total assets		8,632,620,640	34,746,298	7,971,867,772	32,565,081
Liabilities and equity					
Liabilities					
Deposits from other banks and financial institutions	17	273,529,886	1,100,958	374,819,850	1,531,139
Deposits from customers	18	6,673,102,311	26,859,237	5,841,618,173	23,863,010
Borrowings	19	192,516,372	774,878	291,733,252	1,191,730
Lease liabilities	12	20,026,586	80,607	21,665,971	88,505
Employee benefits	20	7,735,871	31,137	7,740,285	31,619
Current income tax liability	21	14,753,370	59,382	18,979,609	77,532
Deferred tax liabilities - net	15	9,708,224	39,076	6,768,209	27,648
Other liabilities	22	50,405,002	202,880	45,013,270	183,881
Subordinated debts	23	30,242,550	121,726	81,548,020	333,124
Total liabilities		7,272,020,172	29,269,881	6,689,886,639	27,328,188
Equity					
Share capital	24	800,000,000	3,200,000	750,000,000	3,000,000
Reserves	25	284,328,752	1,113,865	212,323,169	900,668
Retained earnings		266,107,194	1,121,640	310,331,419	1,298,126
Attributable to owners		1,350,435,946	5,435,505	1,272,654,588	5,198,794
Non-controlling interests		10,164,522	40,912	9,326,545	38,099
Total equity		1,360,600,468	5,476,417	1,281,981,133	5,236,893
Total liabilities and equity		8,632,620,640	34,746,298	7,971,867,772	32,565,081

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 2024

	Notes	2024		2023	
		US\$	Million KHR	US\$	Million KHR
Interest income	27	499,633,832	2,034,009	462,151,322	1,899,442
Interest expense	27	(310,283,543)	(1,263,164)	(260,694,525)	(1,071,454)
<b>Net interest income</b>	<b>27</b>	<b>189,350,289</b>	<b>770,845</b>	<b>201,456,797</b>	<b>827,988</b>
Fee and commission income	28	13,927,174	56,698	12,624,933	51,888
Fee and commission expense	28	(2,531,666)	(10,306)	(2,141,096)	(8,800)
<b>Net fee and commission income</b>	<b>28</b>	<b>11,395,508</b>	<b>46,392</b>	<b>10,483,837</b>	<b>43,088</b>
Other operating income	29	11,419,902	46,490	7,050,508	28,978
<b>Total operating income</b>		<b>212,165,699</b>	<b>863,727</b>	<b>218,991,142</b>	<b>900,054</b>
Personnel expenses	30	(46,824,897)	(190,624)	(43,921,076)	(180,516)
Depreciation and amortisation charge	31	(10,837,918)	(44,121)	(10,287,531)	(42,282)
Other operating expenses	32	(23,035,374)	(93,777)	(21,492,173)	(88,333)
<b>Total operating expenses</b>		<b>(80,698,189)</b>	<b>(328,522)</b>	<b>(75,700,780)</b>	<b>(311,131)</b>
<b>Operating profit before impairment</b>		<b>131,467,510</b>	<b>535,205</b>	<b>143,290,362</b>	<b>588,923</b>
Impairment losses on financial instruments	33	(27,488,814)	(111,907)	(21,387,857)	(87,904)
<b>Profit before income tax</b>		<b>103,978,696</b>	<b>423,298</b>	<b>121,902,505</b>	<b>501,019</b>
Income tax expense	34	(19,394,300)	(78,954)	(19,650,768)	(80,765)
<b>Profit for the year</b>		<b>84,584,396</b>	<b>344,344</b>	<b>102,251,737</b>	<b>420,254</b>
<b>Other comprehensive income</b>					
Items that may be reclassified to profit or loss					
Foreign operation translation		(5,637,809)	(22,952)	(3,346,106)	(13,752)
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	(327,252)	(1,332)	(281,641)	(1,158)
Currency translation difference		-	(80,536)	-	(40,332)
<b>Other comprehensive losses for the year</b>		<b>(5,965,061)</b>	<b>(104,820)</b>	<b>(3,627,747)</b>	<b>(55,242)</b>
<b>Total comprehensive income for the year</b>		<b>78,619,335</b>	<b>239,524</b>	<b>98,623,990</b>	<b>365,012</b>
<b>Profit is attributable to:</b>					
Owners of the Group		83,280,113	339,034	100,627,886	413,580
Non-controlling interests		1,304,283	5,310	1,623,851	6,674
<b>Total comprehensive income attributable to:</b>					
Owners of the Group		77,742,910	235,956	97,871,533	361,919
Non-controlling interests		876,425	3,568	752,457	3,093

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 2024

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 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:												
Change in fair value of FVOCI	-	-	(281,641)	(1,158)	-	-	(281,641)	(1,158)	-	-	(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)	-	(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	-	-	-	-	58,186	239	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
Balance at 1 January 2024	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
Profit for the year	-	-	-	-	83,280,113	339,034	83,280,113	339,034	1,304,283	5,310	84,584,396	344,344
Other comprehensive income:												
Change in fair value of FVOCI	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)
Foreign operations translation	-	-	(5,209,951)	(21,210)	-	-	(5,209,951)	(21,210)	(427,858)	(1,742)	(5,637,809)	(22,952)
Currency translation difference	-	-	-	(79,938)	-	-	-	(79,938)	-	(598)	-	(80,536)
Total comprehensive income for the year	-	-	(5,537,203)	(102,480)	83,280,113	339,034	77,742,910	236,554	876,425	2,970	78,619,335	239,524
Transactions with owners in their capacity as owners:												
Cash dividend to share capital	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-	-	-	-	-
Transfer from retained earnings to regulatory reserve	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-	-	-	-	-
Transfer from revaluation surplus to retained earnings	-	-	(595,303)	(2,423)	595,303	2,423	-	-	-	-	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(148,826)	(606)	148,826	606	-	-	-	-	-	-
Regulatory reserve in Laos PDR	-	-	-	-	38,448	157	38,448	157	(38,448)	(157)	-	-
Total transactions with owners	50,000,000	200,000	77,542,786	315,677	(127,504,338)	(515,520)	38,448	157	(38,448)	(157)	-	-
Balance at 31 December 2024	800,000,000	3,200,000	284,328,752	1,113,865	266,107,194	1,121,640	1,350,435,946	5,435,505	10,164,522	40,912	1,360,600,468	5,476,417

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 2024

		2024		2023	
	Notes	US\$	Million KHR	US\$	Million KHR
Cash flows from operating activities					
Cash generated from operations	36.a	517,118,136	2,105,188	43,400,469	178,376
Interest received		457,354,263	1,861,889	416,166,134	1,710,443
Interest paid		(260,742,142)	(1,061,481)	(220,946,981)	(908,092)
Income tax paid	21	(20,680,524)	(84,190)	(25,976,927)	(106,765)
Payment of employee benefits	20	(452,506)	(1,842)	(889,634)	(3,656)
Cash generated from operating activities		692,597,227	2,819,564	211,753,061	870,306
Cash flows from investing activities					
Capital guarantee deposits		(18,115,074)	(73,746)	(10,007,539)	(41,131)
Payments for investment in securities		(134,124,236)	(546,020)	(8,966,456)	(36,852)
Proceeds from equity instrument		12,061	49	88,212	363
Purchases of investment properties		(492,516)	(2,005)	(1,184,267)	(4,867)
Purchases of property and equipment		(10,510,260)	(42,787)	(8,305,903)	(34,137)
Purchases of intangible assets		(1,384,904)	(5,638)	(129,440)	(532)
Proceeds from disposals of property and equipment		43,923	179	762,017	3,132
Foreign operation translation		(5,688,390)	(23,157)	(3,389,212)	(13,930)
Cash used in investing activities		(170,259,396)	(693,125)	(31,132,588)	(127,954)
Cash flows from financing activities					
Proceeds from issuance of share capital	26	50,000,000	200,000	100,000,000	400,000
Dividends paid to the Bank’s shareholders	26	(50,000,000)	(200,000)	(100,000,000)	(400,000)
Proceeds from borrowings	19	105,912,798	431,171	97,161,265	399,333
Repayments of borrowings	19	(202,423,102)	(824,064)	(101,076,691)	(415,425)
Proceeds from subordinated debts	23	-	-	13,000,000	53,430
Repayments of subordinated debts	23	(51,000,000)	(207,621)	(22,000,000)	(90,420)
Principal elements on lease payments	12	(2,566,901)	(10,450)	(7,765,792)	(31,917)
Cash used in financing activities		(150,077,205)	(610,964)	(20,681,218)	(84,999)
Net increase in cash and cash equivalents					
Cash and cash equivalents at the beginning of year		1,939,450,793	7,922,656	1,779,511,538	7,326,249
Currency translation differences		-	(133,493)	-	(60,946)
Cash and cash equivalents at the end of year	35	2,311,711,419	9,304,638	1,939,450,793	7,922,656

Non-cash investing activities are foreign operation translation, and 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.

# CANADIA BANK PLC.

## Separate Statement of Financial Position

As at 31 December 2024

		2024		2023	
	Notes	US\$	Million KHR	US\$	Million KHR
Assets					
Cash on hand	4	318,814,322	1,283,228	324,915,608	1,327,280
Deposits and placements with other banks	5	1,093,402,177	4,400,944	963,433,866	3,935,627
Deposits and placements with the central bank	6	1,067,038,985	4,294,832	949,605,688	3,879,139
Loans and advances to customers	7	5,082,966,871	20,458,942	4,849,930,402	19,811,966
Investment securities	8	191,706,485	771,619	59,647,465	243,660
Statutory deposits with the central bank	9	517,958,682	2,084,784	474,088,326	1,936,651
Property and equipment	10	164,976,557	664,031	165,999,566	678,108
Investment properties	11	11,193,771	45,055	10,701,255	43,715
Right-of-use assets	12	25,778,389	103,758	28,198,698	115,192
Intangible assets	13	1,986,292	7,995	1,158,227	4,731
Investment in subsidiaries	14	49,005,880	197,249	39,005,880	159,339
Other assets	16	97,023,740	390,521	103,988,588	424,793
Total assets		8,621,852,151	34,702,958	7,970,673,569	32,560,201
Liabilities and equity					
Liabilities					
Deposits from other banks and financial institutions	17	273,554,459	1,101,057	374,844,052	1,531,238
Deposits from customers	18	6,667,054,993	26,834,896	5,844,671,211	23,875,482
Borrowings	19	192,503,664	774,827	291,685,532	1,191,535
Lease liabilities	12	20,026,586	80,607	21,665,971	88,505
Employee benefits	20	7,712,937	31,045	7,719,089	31,532
Current income tax liability	21	14,328,165	57,671	18,912,423	77,257
Deferred tax liabilities - net	15	9,736,892	39,191	6,796,814	27,765
Other liabilities	22	49,781,474	200,374	44,396,670	181,361
Subordinated debts	23	30,242,550	121,726	81,548,020	333,124
Total liabilities		7,264,941,720	29,241,394	6,692,239,782	27,337,799
Equity					
Share capital	24	800,000,000	3,200,000	750,000,000	3,000,000
Reserves	25	299,871,693	1,176,918	222,328,907	941,558
Retained earnings		257,038,738	1,084,646	306,104,880	1,280,844
Total equity		1,356,910,431	5,461,564	1,278,433,787	5,222,402
Total liabilities and equity		8,621,852,151	34,702,958	7,970,673,569	32,560,201

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 2024

	Notes	2024		2023	
		US\$	Million KHR	US\$	Million KHR
Interest income	27	495,887,141	2,018,757	458,720,234	1,885,340
Interest expense	27	(310,563,267)	(1,264,303)	(260,962,289)	(1,072,555)
<b>Net interest income</b>	<b>27</b>	<b>185,323,874</b>	<b>754,454</b>	<b>197,757,945</b>	<b>812,785</b>
Fee and commission income	28	13,812,400	56,230	12,548,952	51,576
Fee and commission expense	28	(2,520,324)	(10,260)	(2,129,751)	(8,753)
<b>Net fee and commission income</b>	<b>28</b>	<b>11,292,076</b>	<b>45,970</b>	<b>10,419,201</b>	<b>42,823</b>
Other operating income	29	7,036,938	28,647	4,923,295	20,235
<b>Total operating income</b>		<b>203,652,888</b>	<b>829,071</b>	<b>213,100,441</b>	<b>875,843</b>
Personnel expenses	30	(45,830,520)	(186,576)	(43,038,368)	(176,888)
Depreciation and amortisation charge	31	(10,814,982)	(44,028)	(10,249,541)	(42,126)
Other operating expenses	32	(22,490,285)	(91,558)	(21,170,018)	(87,009)
<b>Total operating expenses</b>		<b>(79,135,787)</b>	<b>(322,162)</b>	<b>(74,457,927)</b>	<b>(306,023)</b>
<b>Operating profit before impairment</b>		<b>124,517,101</b>	<b>506,909</b>	<b>138,642,514</b>	<b>569,820</b>
Impairment losses on financial instruments	33	(28,001,296)	(113,993)	(22,324,798)	(91,755)
Profit before income tax		96,515,805	392,916	116,317,716	478,065
Income tax expense	34	(18,039,161)	(73,437)	(19,561,828)	(80,399)
<b>Profit for the year</b>		<b>78,476,644</b>	<b>319,479</b>	<b>96,755,888</b>	<b>397,666</b>
<b>Other comprehensive income</b>					
<b>Items that will not be reclassified to profit or loss</b>					
Currency translation difference		-	(80,317)	-	(40,232)
Other comprehensive losses for the year		-	(80,317)	-	(40,232)
<b>Total comprehensive income for the year</b>		<b>78,476,644</b>	<b>239,162</b>	<b>96,755,888</b>	<b>357,434</b>
<b>Profit is attributable to:</b>					
<b>Owners of the Bank</b>		<b>78,476,644</b>	<b>319,479</b>	<b>96,755,888</b>	<b>397,666</b>
<b>Total comprehensive income attributable to:</b>					
<b>Owners of the Bank</b>		<b>78,476,644</b>	<b>239,162</b>	<b>96,755,888</b>	<b>357,434</b>

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 2024

	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 2023	650,000,000	2,600,000	226,305,799	998,135	305,372,100	1,286,833	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)
<b>Total comprehensive income for the year</b>	-	-	-	(40,232)	96,755,888	397,666	96,755,888	357,434
<b>Transactions with owners in their capacity as owners:</b>								
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	-	-
<b>Total transactions with owners</b>	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
Balance at 1 January 2024	750,000,000	3,000,000	222,328,907	941,558	306,104,880	1,280,844	1,278,433,787	5,222,402
Profit for the year	-	-	-	-	78,476,644	319,479	78,476,644	319,479
Other comprehensive income:								
Currency translation difference	-	-	-	(80,317)	-	-	-	(80,317)
<b>Total comprehensive income for the year</b>	-	-	-	(80,317)	78,476,644	319,479	78,476,644	239,162
<b>Transactions with owners in their capacity as owners:</b>								
Cash dividend to share capital	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-
Transfer from retained earnings to regulatory reserve	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-
Transfer from revaluation surplus to retained earnings	-	-	(595,303)	(2,423)	595,303	2,423	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(148,826)	(606)	148,826	606	-	-
<b>Total transactions with owners</b>	50,000,000	200,000	77,542,786	315,677	(127,542,786)	(515,677)	-	-
Balance at 31 December 2024	800,000,000	3,200,000	299,871,693	1,176,918	257,038,738	1,084,646	1,356,910,431	5,461,564

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 2024

		2024		2023		
	Notes	US\$	Million KHR	US\$	Million KHR	
Cash flows from operating activities						
Cash generated from operations	36.a	495,180,105	2,015,877	58,167,804	239,069	
Interest received		453,596,414	1,846,591	412,966,801	1,697,294	
Interest paid		(260,958,711)	(1,062,363)	(221,202,420)	(909,142)	
Income tax paid	21	(19,683,341)	(80,131)	(25,899,496)	(106,447)	
Payment of employee benefits	20	(452,506)	(1,842)	(889,634)	(3,656)	
Cash generated from operating activities		667,681,961	2,718,132	223,143,055	917,118	
Cash flows from investing activities						
Capital guarantee deposits		(5,000,000)	(20,355)	(10,000,000)	(41,100)	
Payment for investment in securities		(134,121,122)	(546,007)	(8,820,341)	(36,252)	
Payment for investment in subsidiaries		(10,000,000)	(40,710)	-	-	
Purchases of investment properties		(492,516)	(2,005)	(1,184,267)	(4,867)	
Purchases of property and equipment		(6,080,677)	(24,754)	(8,285,402)	(34,053)	
Purchases of intangible assets		(1,384,904)	(5,638)	(129,440)	(532)	
Proceeds from disposals of property and equipment		43,923	179	762,017	3,132	
Cash used in investing activities		(157,035,296)	(639,290)	(27,657,433)	(113,672)	
Cash flows from financing activities						
Proceeds from issuance of share capital	26	50,000,000	200,000	100,000,000	400,000	
Dividends paid to the Bank’s shareholders	26	(50,000,000)	(200,000)	(100,000,000)	(400,000)	
Proceeds from borrowings	19	105,912,798	431,171	97,161,265	399,333	
Repayments of borrowings	19	(202,391,909)	(823,937)	(101,057,008)	(415,344)	
Proceeds from subordinated debts	23	-	-	13,000,000	53,430	
Repayments of subordinated debts	23	(51,000,000)	(207,621)	(22,000,000)	(90,420)	
Principal elements on lease payments	12	(2,566,901)	(10,450)	(7,765,792)	(31,917)	
Cash used in financing activities		(150,046,012)	(610,837)	(20,661,535)	(84,918)	
Net increase in cash and cash equivalents		360,600,653	1,468,005	174,824,087	718,528	
Cash and cash equivalents at the beginning of year		1,943,704,238	7,940,033	1,768,880,151	7,282,479	
Currency translation differences		-	(133,210)	-	(60,974)	
Cash and cash equivalents at the end of year		35	2,304,304,891	9,274,828	1,943,704,238	7,940,033

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

# CANADIA BANK PLC.

## Notes to The Consolidated and Separate Financial Statements

For The Year Ended 31 December 2024

### 1. General

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

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

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

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

The Bank's registered office is currently located at No. 315, Ang Duong Street, corner Monivong Boulevard, Phnom Penh, Kingdom of Cambodia. The Bank has a total of 68 branches located in Phnom Penh and major provinces in Cambodia.

The consolidated and separate financial statements were authorised and approved for issue by the Board of Directors on 26 March 2025.

### 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;
- Foreclosed properties (assets held for sales) measured at the lower of carrying amount and fair value less costs to sell; and
- The application of CIAS 29 'Financial Reporting in Hyperinflationary Economies' for the Group's entity reporting in Lao Kip (LAK).



## 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 the management to exercise its judgement in the process of applying the accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the consolidated and separate financial statements are disclosed in Note 3.

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

### 2.2 New and Amended Accounting Standards and Interpretations

#### (a) New and Amended Accounting Standards and Interpretations Adopted

The Group and the Bank have applied the following standards and amendments for the first time for their annual reporting period commencing on 1 January 2024:

- Classification of Liabilities as Current or Non-current and Non-current liabilities with covenants – Amendments to CIAS 1;
- Lease Liability in Sale and Leaseback – Amendments to CIFRS 16; and
- Supplier Finance Arrangements – Amendments to CIAS 7 and CIFRS 7.

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

#### (b) New Standards and Interpretations Not Yet Adopted

Certain new accounting standards and interpretations have been published that are not mandatory for 31 December 2024 reporting period and have not been early adopted by the Group and the Bank.

- Amendments to the Classification and Measurement of Financial Instruments – Amendments to CIFRS 9 and CIFRS 7
- CIFRS 19, Subsidiaries without Public Accountability: Disclosures

The standards and amendments above are not expected to have a material impact on the Group and the Bank in the current or future reporting periods and on foreseeable future transactions except:

- Presentation and Disclosure in Financial Statements – CIFRS 18

CIFRS 18 will replace CIAS 1 Presentation of financial statements, introducing new requirements that will help to achieve comparability of the financial performance of similar entities and provide more relevant information and transparency to users. Even though CIFRS 18 will not impact the recognition or measurement of items in the financial statements, its impacts on presentation and disclosure are expected to be pervasive, in particular, those related to the statement of financial performance and providing management-defined performance measures within the financial statements.

The Management is currently assessing the detailed implications of applying the new standard on the Group's consolidated financial statements and the Bank's separate financial statements.

The Group and the Bank will apply the new standard from its mandatory effective date of 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with CIFRS 18.

## 2. Summary of Material Accounting Policies (Continued)

### 2.3 Principles of Consolidation of The Subsidiary

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

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

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

Inter-company transactions, balances, and unrealised gains on transactions between the Bank and the subsidiaries are eliminated. Unrealised losses are also eliminated unless the transaction provides evidence of an impairment of the transferred asset. Accounting policies of the subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the Group.

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

#### i) Changes In Ownership Interests

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

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

#### ii) Hyperinflation Accounting

The Group applied hyperinflation accounting to its operations in Lao PDR.

The three-year cumulative inflation in Lao PDR exceeded 100% in 2024. As a result, hyperinflation accounting was applied for the year ended 31 December 2024 to the Group's operations in Lao PDR.

The Group's consolidated financial statements include the results and financial position of its operations in Lao PDR, restated to the measuring unit current at the end of the period. Net monetary gain/(loss) is presented as a separate line item in profit or loss.

In the Group's consolidated financial statements, all amounts in the subsidiary's financial statements (assets, liabilities, equity items, income, and expenses) are translated at the closing rate at the date of the most recent statement of financial position. Comparative amounts presented in a stable currency are not adjusted for subsequent changes in the price level or exchange rates.

In the reporting period in which the Group identifies the existence of hyperinflation, CIAS 29 Financial Reporting in Hyperinflationary Economies needs to be applied as if Lao PDR had always been a hyperinflationary economy. When CIAS 29 is first applied, a difference arises between:

- The reported closing equity at 31 December 2023 (which is translated using the closing rate at 31 December 2023); and
- The opening equity at 1 January 2024 (which is restated to the measuring unit current as of 31 December 2024 and translated using the closing rate at 31 December 2024).

## 2. Summary of Material Accounting Policies (Continued)

### 2.3 Principles of Consolidation of The Subsidiary (Continued)

#### ii) Hyperinflation Accounting (Continued)

The Group recognises the difference in other comprehensive income as a net translation adjustment.

When applying CIAS 29 on an ongoing basis, the Group presents the combined effect of restating in accordance with CIAS 29 and translation according to CIAS 21 as a net change in other comprehensive income.

The price index used for the application of hyperinflation accounting was the Consumer Price Index published by the Bank of the Lao PDR. The movement in the Consumer Price Index for the year ended 31 December 2024 was 243.52% (2023: 208.37%).

As at 31 December 2024, the impact of applying CIAS 29 was not material and thus not recognised and presented.

### 2.4 Foreign Currency Translation

#### (i) Functional and Presentation Currency

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

#### (ii) Transactions and Balances

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

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

#### (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. The resulting exchange differences of other reserves are recognised in the other comprehensive income.

The Group and the Bank have used the official rates of exchange published by the National Bank of Cambodia, and as at the reporting date, the average rate was US\$ 1 to KHR 4,071 (2023: KHR 4,110) and the closing rate was US\$ 1 to KHR 4,025 (2023: KHR 4,085).

#### (iv) Group Companies

The results and financial position of foreign operations (except those whose functional currency is 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;

## 2. Summary of Material Accounting Policies (Continued)

### 2.4 Foreign Currency Translation (Continued)

#### (iv) Group Companies (Continued)

- income and expenses for each statement of profit or loss and other comprehensive income are translated at average exchange rates (unless this is not a reasonable approximation of the cumulative effect of the rates prevailing on the transaction dates, in which case income and expenses are translated at the dates of the transactions); and
- all resulting exchange differences are recognised in other comprehensive income.

The results and financial position of an entity whose functional currency is the currency of a hyperinflationary economy are translated into the presentation currency as follows:

- All amounts of assets, liabilities, equity items, income, and expenses are translated at the closing rate at the date of the most recent statement of financial position; and
- When amounts are translated into the currency of a non-hyperinflationary economy, comparative amounts are those that were presented as current year amounts in the relevant prior year financial statements (not adjusted for subsequent changes in the price level or subsequent changes in exchange rates).

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

### 2.5 Cash and Cash Equivalents

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

### 2.6 Financial Instruments

#### 2.6.1 Financial Assets

##### i) Classification

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

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

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

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

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

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

## 2. Summary of Material Accounting Policies (Continued)

### 2.6 Financial Instruments (Continued)

#### 2.6.1 Financial Assets (Continued)

##### ii) Recognition and Derecognition

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

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

##### iii) Measurement

At the 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 recognised for financial assets measured at amortised cost, which results in an accounting loss being recognised in profit or loss when an asset is newly originated.

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

##### Amortised Cost:

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

##### Equity Instruments:

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

##### iv) Impairment

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

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

## 2. Summary of Material Accounting Policies (Continued)

### 2.6 Financial Instruments (Continued)

#### 2.6.1 Financial Assets (Continued)

##### iv) Impairment (Continued)

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

- Debt instruments measured at amortised cost; and
- Credit commitments

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

##### Stage 1: 12-Month ECL

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

##### Stage 2: Lifetime ECL – Not Credit Impaired

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

##### Stage 3: Lifetime ECL – Credit Impaired

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

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

#### 2.6.2 Financial Liabilities

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

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

#### 2.6.3 Credit Commitments

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

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



## 2. Summary of Material Accounting Policies (Continued)

### 2.7 Offsetting Financial Instruments

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

### 2.8 Property and Equipment

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

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

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

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

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

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

The estimated useful lives are as follows:

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

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

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

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

## 2. Summary of Material Accounting Policies (Continued)

### 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.

### 2.10 Intangible Assets

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

### 2.11 Non-Current Assets Held For Sale

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

### 2.12 Investment In Subsidiary

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

### 2.13 Impairment of Non-Financial Assets

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

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

## 2. Summary of Material Accounting Policies (Continued)

### 2.14 Employee Benefits

#### i) Short-Term Employee Benefits

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

#### ii) Pension Fund Scheme

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

#### iii) Other Employment Benefits - Employment Seniority Payment

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

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

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

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

#### iv) Gratitude Fund

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

## 2. Summary of Material Accounting Policies (Continued)

### 2.14 Employee Benefits (Continued)

#### iv) Gratitude Fund (Continued)

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

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

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

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

### 2.15 Interest Income and Expense

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

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

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

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

### 2.16 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

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

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

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

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

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

#### i) Lease Liabilities

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

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

The lease payments are discounted using the interest rate implicit in the lease. If that rate cannot be readily determined, which is generally the case for leases in the Group and the Bank, the lessee's incremental borrowing rate is used, being the rate that the individual lessee would have to pay to borrow the funds necessary to obtain an asset of similar value to the right-of-use asset in a similar economic environment with similar terms, security and conditions.

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

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

#### ii) Right-Of-Use Assets

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

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

## 2. Summary of Material Accounting Policies (Continued)

### 2.17 Leases (Continued)

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.

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. Summary of Material Accounting Policies (Continued)

### 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 and 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, and Notification No. B30-025-170 dated 5 February 2025 on calculation of the total provision. 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.

The regulatory provision is calculated by applying the prescribed credit grading rates issued by the NBC to the gross carrying amount per CIFRS. These rates are as follows: Normal at 1%, Special Mention at 3%, Sub-standard at 20%, Doubtful at 50%, and Loss at 100%.

### 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).

### 3. Critical Accounting Estimates, Assumptions, and Judgements (Continued)

#### i) Measurement of The Expected Credit Loss Allowance (Continued)

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; and
- 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, the Management has therefore determined that the tower may be treated in its entirety as a property (not an investment property).

#### 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 difference.

### 3. Critical Accounting Estimates, Assumptions, and Judgements (Continued)

#### vi) Fair Value of The Revalued Properties (Continued)

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 is 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			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>Current</b>								
US Dollars	207,568,933	835,465	224,303,833	916,281	207,350,058	834,584	224,145,584	915,635
Khmer Riel	95,174,222	383,076	80,065,561	327,068	95,174,222	383,076	80,065,561	327,068
Others	16,481,801	66,339	21,112,648	86,245	16,290,042	65,568	20,704,463	84,577
	<b>319,224,956</b>	<b>1,284,880</b>	<b>325,482,042</b>	<b>1,329,594</b>	<b>318,814,322</b>	<b>1,283,228</b>	<b>324,915,608</b>	<b>1,327,280</b>

## 5. Deposits and Placements With Other Banks

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Gross balances of deposits and placements	1,102,246,557	4,436,542	966,981,079	3,950,117	1,094,424,995	4,405,061	964,213,892	3,938,813
Less: Impairment loss allowance	(1,187,029)	(4,777)	(931,299)	(3,804)	(1,022,818)	(4,117)	(780,026)	(3,186)
<b>Net balances of deposits and placements</b>	<b>1,101,059,528</b>	<b>4,431,765</b>	<b>966,049,780</b>	<b>3,946,313</b>	<b>1,093,402,177</b>	<b>4,400,944</b>	<b>963,433,866</b>	<b>3,935,627</b>



## 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:

	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>The Group and the Bank</b>				
Visa Card operations	511,651	2,059	485,271	1,982
Mastercard operations	763,100	3,071	763,100	3,117
Banker acceptances	8,000,000	32,200	8,000,000	32,680
Borrowed funds of the facilities (*)	-	-	98,510,333	402,415
	<b>9,274,751</b>	<b>37,330</b>	<b>107,758,704</b>	<b>440,194</b>

(\*) The borrowings had been repaid and thus no pledge required.

### (c) Interest rate (per annum):

	The Group		The Bank	
	2024	2023	2024	2023
Current accounts	Nil - 0.50%	Nil - 0.50%	Nil - 0.50%	Nil - 0.50%
Savings accounts	Nil - 0.50%	Nil - 0.50%	Nil - 0.50%	Nil - 0.50%
Fixed deposits	1.50% - 7.00%	0.72% - 7.00%	1.50% - 7.00%	0.72% - 7.00%

### (d) Impairment loss allowance:

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

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>At 1 January</b>	<b>931,299</b>	<b>3,804</b>	<b>1,303,784</b>	<b>5,368</b>	<b>780,026</b>	<b>3,186</b>	<b>1,204,096</b>	<b>4,957</b>
Allowance for the year	257,438	1,048	(362,798)	(1,491)	242,792	988	(424,070)	(1,743)
Foreign operation translation	(1,708)	(7)	(9,687)	(40)	-	-	-	-
Currency translation difference	-	(67)	-	(33)	-	(57)	-	(28)
<b>At 31 December</b>	<b>1,187,029</b>	<b>4,778</b>	<b>931,299</b>	<b>3,804</b>	<b>1,022,818</b>	<b>4,117</b>	<b>780,026</b>	<b>3,186</b>



## 6. Deposits and Placements With The Central Bank

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	834,448,561	3,358,656	834,193,233	3,407,680	823,237,925	3,313,533	823,588,680	3,364,360
Negotiable certificate of deposit (NCD)	243,801,060	981,299	126,017,008	514,779	243,801,060	981,299	126,017,008	514,779
	<b>1,078,249,621</b>	<b>4,339,955</b>	<b>960,210,241</b>	<b>3,922,459</b>	<b>1,067,038,985</b>	<b>4,294,832</b>	<b>949,605,688</b>	<b>3,879,139</b>
Current	1,078,249,621	4,339,955	960,210,241	3,922,459	1,067,038,985	4,294,832	949,605,688	3,879,139
Non-current	-	-	-	-	-	-	-	-
	<b>1,078,249,621</b>	<b>4,339,955</b>	<b>960,210,241</b>	<b>3,922,459</b>	<b>1,067,038,985</b>	<b>4,294,832</b>	<b>949,605,688</b>	<b>3,879,139</b>

The Bank has pledged negotiable certificate of deposits (NCD) amounting to US\$ 10,200,000 (2023: US\$ 27,200,000) with the central bank as collateral for settlement clearing facility. As at 31 December 2024 and 31 December 2023, the Bank had yet utilised the overdraft on settlement clearing facility. There were no NCDs (2023: US\$ 37,170,000) with the central bank pledged as collateral for borrowing on Liquidity Providing Collateralised Operation (LPCO) (Note 19).

Annual interest rates:

	The Group		The Bank	
	2024	2023	2024	2023
<b>Deposits and placements with the Central Bank</b>				
Current accounts	Nil	Nil	Nil	Nil
Settlement accounts	Nil	Nil	Nil	Nil
Negotiable certificate of deposit	0.55% - 2.15%	0.55% - 2.15%	0.55% - 2.15%	0.55%- 2.15%

## 7. Loans and Advances To Customers

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Commercial loans						
Overdrafts	576,364,882	2,319,869	551,850,160	576,327,955	2,319,720	551,779,189
Short term loans	419,759,991	1,689,534	382,729,741	419,717,540	1,689,363	382,713,654
Long term loans	3,337,739,488	13,434,401	3,085,606,602	3,326,337,455	13,388,508	3,070,606,113
	4,333,864,361	17,443,804	4,020,186,503	4,322,382,950	17,397,591	4,005,098,956
						16,360,829
Consumer loans	897,391,907	3,612,002	976,125,322	892,454,371	3,592,130	973,832,829
Loans and advances to customers - gross	5,231,256,268	21,055,806	4,996,311,825	5,214,837,321	20,989,721	4,978,931,785
						20,338,937
Less: Impairment loss allowance	(132,560,083)	(533,554)	(130,242,762)	(131,870,450)	(530,779)	(129,001,383)
						(526,971)
Loans and advances to customers - net	5,098,696,185	20,522,252	4,866,069,063	5,082,966,871	20,458,942	4,849,930,402
						19,811,966

**(a) Allowance for expected credit loss (ECL)**

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
12-month ECL (Stage 1)	24,684,728	99,356	15,959,799	24,471,565	98,498	15,752,381
Lifetime ECL-not credit impaired (Stage 2)	69,227,727	278,642	82,363,620	69,227,727	278,642	82,363,620
Lifetime ECL-credit impaired (Stage 3)	38,647,628	155,556	31,919,343	38,171,158	153,639	30,885,382
	<b>132,560,083</b>	<b>533,554</b>	<b>130,242,762</b>	<b>131,870,450</b>	<b>530,779</b>	<b>129,001,383</b>
						<b>526,971</b>

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

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
At 1 January	130,242,762	532,042	110,365,349	129,001,383	526,971	108,015,136
Allowance for the year (Note 33)	24,880,038	101,287	21,707,143	25,408,166	103,437	22,705,356
Write-offs during the year	(23,206,756)	(94,475)	(301,698)	(23,206,756)	(94,475)	(301,698)
Unwinding of discount	667,657	2,718	(1,417,411)	667,657	2,718	(1,417,411)
Foreign operation translation	(23,618)	(96)	(110,621)	-	-	-
Currency translation difference	-	(7,922)	-	-	(7,872)	-
	<b>132,560,083</b>	<b>533,554</b>	<b>130,242,762</b>	<b>131,870,450</b>	<b>530,779</b>	<b>129,001,383</b>
<b>At 31 December</b>						<b>526,971</b>

## 7. Loans and Advances To Customers (Continued)

### (b) By maturity

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Not later than 1 year	1,887,007,560	7,595,205	1,590,391,380	6,496,749	1,882,478,677	7,576,977	1,582,416,672	6,464,172
Later than 1 year and no later than 3 years	1,023,092,776	4,117,948	996,274,135	4,069,780	1,019,330,712	4,102,806	994,598,006	4,062,933
Later than 3 year and no later than 5 years	1,034,660,939	4,164,510	864,354,855	3,530,890	1,030,232,832	4,146,687	859,604,425	3,511,484
Later than 5 years	1,286,494,993	5,178,143	1,545,291,455	6,312,515	1,282,795,100	5,163,251	1,542,312,682	6,300,348
<b>Total gross loans and advances to customers</b>	<b>5,231,256,268</b>	<b>21,055,806</b>	<b>4,996,311,825</b>	<b>20,409,934</b>	<b>5,214,837,321</b>	<b>20,989,721</b>	<b>4,978,931,785</b>	<b>20,338,937</b>

## (c) By loan classification

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>Performing</b>								
Gross amount	3,903,077,048	15,709,885	3,518,137,262	14,371,591	3,890,958,102	15,661,106	3,508,571,149	14,332,513
Exposure at default	4,114,628,636	16,561,380	3,845,175,058	16,325,942	4,101,724,389	16,509,441	3,831,757,753	15,652,730
Allowance for expected credit loss	24,684,728	99,356	15,959,799	65,196	24,471,565	98,498	15,752,381	64,348
<b>Under-performing</b>								
Gross amount	914,480,168	3,680,783	1,131,938,994	4,623,971	914,480,168	3,680,783	1,131,938,994	4,623,972
Exposure at default	914,480,168	3,680,783	1,131,938,993	3,637,770	914,480,168	3,680,783	1,131,938,994	4,623,971
Allowance for expected credit loss	69,227,727	278,642	82,363,620	336,455	69,227,727	278,642	82,363,620	336,456
<b>Non-performing</b>								
Gross amount	413,699,052	1,665,138	346,235,569	1,414,372	409,399,051	1,647,832	338,421,642	1,382,452
Exposure at default	413,699,052	1,665,138	346,235,569	1,147,751	409,399,051	1,647,832	338,421,642	1,382,452
Allowance for expected credit loss	38,647,628	155,556	31,919,343	130,391	38,171,158	153,639	30,885,382	126,167
<b>Total</b>								
Gross amount	5,231,256,268	21,055,806	4,996,311,825	20,409,934	5,214,837,321	20,989,721	4,978,931,785	20,338,937
Exposure at default	5,442,807,856	21,907,301	5,323,349,620	21,111,463	5,425,603,608	21,838,056	5,302,118,389	21,659,153
Allowance for expected credit loss	132,560,083	533,554	130,242,762	532,042	131,870,450	530,779	129,001,383	526,971

## 7. Loans and Advances To Customers (Continued)

### (d) By residency

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	5,214,837,143	20,989,720	4,975,625,216	20,325,429	5,214,837,321	20,989,721	4,978,931,785	20,338,937
Non-residents	16,419,125	66,086	20,686,609	84,505	-	-	-	-
<b>Total gross loans and advances</b>	<b>5,231,256,268</b>	<b>21,055,806</b>	<b>4,996,311,825</b>	<b>20,409,934</b>	<b>5,214,837,321</b>	<b>20,989,721</b>	<b>4,978,931,785</b>	<b>20,338,937</b>

### (e) By relationship

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
External customers	4,802,038,620	19,328,205	4,886,574,347	19,961,656	4,785,619,673	19,242,376	4,869,194,307	19,887,916
Staff loans and related parties	429,217,648	1,727,601	109,737,478	448,278	429,217,648	1,747,345	109,737,478	451,021
<b>Total gross loans and advances</b>	<b>5,231,256,268</b>	<b>21,055,806</b>	<b>4,996,311,825</b>	<b>20,409,934</b>	<b>5,214,837,321</b>	<b>20,989,721</b>	<b>4,978,931,785</b>	<b>20,338,937</b>

### (f) By large exposure

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Large exposures	1,081,081,268	4,351,352	417,309,879	1,704,711	1,081,081,268	4,351,352	417,309,879	1,704,711
Non-large exposures	4,150,175,000	16,704,454	4,579,001,946	18,705,223	4,133,756,053	16,638,369	4,561,621,906	18,634,226
<b>Total gross loans and advances</b>	<b>5,231,256,268</b>	<b>21,055,806</b>	<b>4,996,311,825</b>	<b>20,409,934</b>	<b>5,214,837,321</b>	<b>20,989,721</b>	<b>4,978,931,785</b>	<b>20,338,937</b>

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			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Unlisted corporate bonds at amortised cost (i)	181,146,175	729,113	50,849,508	207,720	181,004,682	728,544	50,708,015	207,142
Less: impairment loss allowance	(3,360,373)	(13,526)	(1,009,034)	(4,122)	(3,303,046)	(13,295)	(952,708)	(3,892)
	<b>177,785,802</b>	<b>715,587</b>	<b>49,840,474</b>	<b>203,598</b>	<b>177,701,636</b>	<b>715,249</b>	<b>49,755,307</b>	<b>203,250</b>
Government bonds at amortised cost (ii)	17,004,849	68,445	12,892,158	52,665	14,004,849	56,370	9,892,158	40,410
	<b>194,790,651</b>	<b>784,032</b>	<b>62,732,632</b>	<b>256,263</b>	<b>191,706,485</b>	<b>771,619</b>	<b>59,647,465</b>	<b>243,660</b>
Listed equity securities at fair value through other comprehensive income (iii)	1,955,656	7,872	2,291,855	9,362	-	-	-	-
	1,955,656	7,872	2,291,855	9,362	-	-	-	-
	<b>196,746,307</b>	<b>791,904</b>	<b>65,024,487</b>	<b>265,625</b>	<b>191,706,485</b>	<b>771,619</b>	<b>59,647,465</b>	<b>243,660</b>

(i) Unlisted corporate bonds at amortised cost are US\$ 50 million investment bonds in a related company subscribed on 28 September 2022 with a term of three years and annual coupon rate of 5.5%, and US\$ 130 million investment bonds in a related company subscribed on 19 December 2024 with a term of three years and annual coupon rate of 6.25%.

(ii) As at 31 December 2024, the Bank has pledged government bond amounting to KHR 800,000,000 with the central bank as collateral for settlement clearing facility (2023: Nil).

## 8. Investment Securities (Continued)

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

	The Group			The Bank		
	2024		2023		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<i>Listed equity securities at fair value through other comprehensive income</i>						
At 1 January	2,291,855	9,362	2,515,593	10,357	-	-
Additions	3,114	13	146,115	601	-	-
Disposals	(12,061)	(49)	(88,212)	(363)	-	-
Change in fair value to OCI	(327,252)	(1,332)	(281,641)	(1,158)	-	-
Currency translation difference	-	(122)	-	(75)	-	-
<b>At 31 December</b>	<b>1,955,656</b>	<b>7,872</b>	<b>2,291,855</b>	<b>9,362</b>	<b>-</b>	<b>-</b>

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			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>Current</b>								
Reserve requirements	439,117,264	1,767,447	399,358,066	1,631,378	437,957,453	1,762,780	399,088,689	1,630,278
<b>Non-current</b>								
Capital guarantee deposits	94,095,883	378,736	75,979,217	310,375	80,001,229	322,004	74,999,637	306,373
	<b>533,213,147</b>	<b>2,146,183</b>	<b>475,337,283</b>	<b>1,941,753</b>	<b>517,958,682</b>	<b>2,084,784</b>	<b>474,088,326</b>	<b>1,936,651</b>

### (i) Reserve requirements

#### Canada Bank Plc.

The reserve requirement represents the minimum reserve which is calculated at 7% for KHR and other currencies (2023: 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.

#### Canada 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 (2023: 5.00% and 5.00%, respectively).

### (ii) Capital guarantee deposits

#### Canada 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.

#### Canada Securities Co., 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\$ 993,788) (2023: KHR 4,000,000,000, equivalent to US\$ 979,192) 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.

#### Canada 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

The Group	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\$
Non-current								
<b>As at 31 December 2023</b>								
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)
<b>Net book amount</b>	<b>98,635,000</b>	<b>53,981,624</b>	<b>194,868</b>	<b>1,127,382</b>	<b>1,976,029</b>	<b>5,835,516</b>	<b>3,353,988</b>	<b>165,104,407</b>
<b>For the year ended 31 December 2023</b>								
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)
<b>Closing net book amount</b>	<b>97,940,000</b>	<b>53,896,377</b>	<b>532,413</b>	<b>1,207,378</b>	<b>2,266,249</b>	<b>6,759,740</b>	<b>3,351,560</b>	<b>165,953,717</b>
<b>As at 31 December 2023</b>								
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)
<b>Net book amount</b>	<b>97,940,000</b>	<b>53,896,377</b>	<b>532,413</b>	<b>1,207,378</b>	<b>2,266,249</b>	<b>6,759,740</b>	<b>3,351,560</b>	<b>165,953,717</b>
<b>In Million K+HR equivalent</b>	<b>400,085</b>	<b>220,167</b>	<b>2,175</b>	<b>4,932</b>	<b>9,258</b>	<b>27,614</b>	<b>13,690</b>	<b>677,921</b>

	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\$
<b>The Group</b>								
Non-current								
<b>As at 31 December 2024</b>								
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)
<b>Net book amount</b>	<b>97,940,000</b>	<b>53,896,377</b>	<b>532,413</b>	<b>1,207,378</b>	<b>2,266,249</b>	<b>6,759,740</b>	<b>3,351,560</b>	<b>165,953,717</b>
<b>For the year ended 31 December 2024</b>								
Opening 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
Additions	-	2,482,427	4,806,294	640,334	942,877	1,046,711	591,617	10,510,260
Foreign operation translation - cost	-	2,194	-	(4,101)	(21,102)	(20,282)	55,427	12,136
Foreign operation translation - accumulated depreciation	-	52,649	-	3,964	22,363	14,893	(55,424)	38,445
Disposals - cost	-	-	-	(14,462)	(26,784)	-	(223,769)	(265,015)
Disposals - accumulated depreciation	-	-	-	14,097	26,172	-	216,626	256,895
Write-offs - cost	-	-	-	(3,581)	(9,764)	(355)	(42,000)	(55,700)
Write-offs - accumulated depreciation	-	-	-	3,581	9,764	355	36,743	50,443
Transfer	-	532,413	(532,413)	-	-	-	-	-
Depreciation charge	-	(2,031,757)	-	(461,783)	(472,167)	(3,356,931)	(790,607)	(7,113,245)
<b>Closing net book amount</b>	<b>97,940,000</b>	<b>54,934,303</b>	<b>4,806,294</b>	<b>1,385,427</b>	<b>2,737,608</b>	<b>4,444,131</b>	<b>3,140,173</b>	<b>169,387,936</b>
<b>As at 31 December 2024</b>								
Cost	97,940,000	89,993,123	4,806,294	3,870,909	7,268,220	19,025,160	8,455,281	231,358,987
Accumulated depreciation	-	(35,058,820)	-	(2,485,482)	(4,530,612)	(14,581,029)	(5,315,108)	(61,971,051)
<b>Net book amount</b>	<b>97,940,000</b>	<b>54,934,303</b>	<b>4,806,294</b>	<b>1,385,427</b>	<b>2,737,608</b>	<b>4,444,131</b>	<b>3,140,173</b>	<b>169,387,936</b>
<b>In Million KHR equivalent</b>	<b>394,209</b>	<b>221,111</b>	<b>19,345</b>	<b>5,576</b>	<b>11,019</b>	<b>17,888</b>	<b>12,638</b>	<b>681,786</b>

## 10. Property and Equipment (Continued)

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
<b>The Bank</b>								
Non-current								
<b>As at 31 December 2023</b>								
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)
<b>Net book amount</b>	<b>98,635,000</b>	<b>54,038,846</b>	<b>194,868</b>	<b>1,122,699</b>	<b>2,086,731</b>	<b>5,893,645</b>	<b>3,205,017</b>	<b>165,176,806</b>
<b>For the year ended 31 December 2023</b>								
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)
<b>Closing net book amount</b>	<b>97,940,000</b>	<b>53,906,080</b>	<b>532,413</b>	<b>1,204,929</b>	<b>2,380,274</b>	<b>6,826,912</b>	<b>3,208,958</b>	<b>165,999,566</b>
<b>As at 31 December 2023</b>								
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)
<b>Net book amount</b>	<b>97,940,000</b>	<b>53,906,080</b>	<b>532,413</b>	<b>1,204,929</b>	<b>2,380,274</b>	<b>6,826,912</b>	<b>3,208,958</b>	<b>165,999,566</b>
<b>In Million KHR equivalent</b>	<b>400,085</b>	<b>220,206</b>	<b>2,175</b>	<b>4,922</b>	<b>9,723</b>	<b>27,888</b>	<b>13,109</b>	<b>678,108</b>



	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\$
<b>The Bank</b>								
Non-current								
<b>As at 31 December 2024</b>								
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)
<b>Net book amount</b>	<b>97,940,000</b>	<b>53,906,080</b>	<b>532,413</b>	<b>1,204,929</b>	<b>2,380,274</b>	<b>6,826,912</b>	<b>3,208,958</b>	<b>165,999,566</b>
<b>For the year ended 31 December 2024</b>								
Opening 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
Additions	-	2,482,427	431,879	639,926	941,344	993,484	591,617	6,080,677
Disposals - cost	-	-	-	(14,462)	(26,784)	-	(223,769)	(265,015)
Disposals - accumulated depreciation	-	-	-	14,097	26,172	-	216,626	256,895
Write-offs - cost	-	-	-	(538)	-	-	(42,000)	(42,538)
Write-offs - accumulated depreciation	-	-	-	538	-	-	36,743	37,281
Transfer	-	532,413	(532,413)	-	-	-	-	-
Depreciation charge	-	(2,027,849)	-	(459,949)	(468,544)	(3,343,360)	(790,607)	(7,090,309)
<b>Closing net book amount</b>	<b>97,940,000</b>	<b>54,893,071</b>	<b>431,879</b>	<b>1,384,541</b>	<b>2,852,462</b>	<b>4,477,036</b>	<b>2,997,568</b>	<b>164,976,557</b>
<b>As at 31 December 2024</b>								
Cost	97,940,000	89,915,181	431,879	3,829,865	7,228,860	18,767,489	8,644,558	226,757,832
Accumulated depreciation	-	(35,022,110)	-	(2,445,324)	(4,376,398)	(14,290,453)	(5,646,990)	(61,781,275)
<b>Net book amount</b>	<b>97,940,000</b>	<b>54,893,071</b>	<b>431,879</b>	<b>1,384,541</b>	<b>2,852,462</b>	<b>4,477,036</b>	<b>2,997,568</b>	<b>164,976,557</b>
<b>In Million KHR equivalent</b>	<b>394,209</b>	<b>220,945</b>	<b>1,738</b>	<b>5,573</b>	<b>11,481</b>	<b>18,020</b>	<b>12,065</b>	<b>664,031</b>

## 10. Property and Equipment (Continued)

**Land and buildings revaluation:** There were no revaluation in 2024 and 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.

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
<b>At 31 December 2024</b>				
Cost/Revalued amount	30,305,773	103,970,000	60,040,904	89,915,181
Accumulated depreciation	-	-	(33,791,802)	(35,022,110)
<b>Net book amount</b>	<b>30,305,773</b>	<b>103,970,000</b>	<b>26,249,102</b>	<b>54,893,071</b>
<b>At 31 December 2023</b>				
Cost/Revalued amount	30,305,773	103,970,000	55,239,957	86,900,341
Accumulated depreciation	-	-	(31,019,823)	(32,994,261)
<b>Net book amount</b>	<b>30,305,773</b>	<b>103,970,000</b>	<b>24,220,134</b>	<b>53,906,080</b>

## 11. Investment Properties

	Freehold land	Construction in progress	Building	Total
	US\$	US\$	US\$	US\$
<b>The Group and the Bank</b>				
Non-current				
<b>For the year ended 31 December 2024</b>				
Opening amount	6,335,000	4,366,255	-	10,701,255
Additions	-	-	492,516	492,516
Transfer	-	(4,366,255)	4,366,255	-
<b>Closing amount</b>	<b>6,335,000</b>	<b>-</b>	<b>4,858,771</b>	<b>11,193,771</b>
<b>In Million KHR equivalent</b>	<b>25,498</b>	<b>-</b>	<b>19,557</b>	<b>45,055</b>

	Freehold land	Construction in progress	Building	Total
	US\$	US\$	US\$	US\$
<b>The Group and the Bank</b>				
Non-current				
<b>For the year ended 31 December 2023</b>				
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
<b>Closing amount</b>	<b>6,335,000</b>	<b>4,366,255</b>	<b>-</b>	<b>10,701,255</b>
<b>In Million KHR equivalent</b>	<b>25,878</b>	<b>17,837</b>	<b>-</b>	<b>43,715</b>

In 2024, the fair value gain on land and buildings were not material and not recognized. 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 2024, there was no construction in-progress payable (2023: US\$ 1,536,856). 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\$ 396,000 (2023: US\$ 72,600), and there were 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 recognized in the consolidated and separate statement of financial position

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>Right-of-use assets (Non-current)</b>								
Buildings	25,778,389	103,758	28,198,698	115,192	25,778,389	103,758	28,198,698	115,192
<b>Additions to the right-of-use assets during the year</b>	<b>738,085</b>	<b>3,005</b>	<b>9,598,001</b>	<b>39,448</b>	<b>738,085</b>	<b>3,005</b>	<b>9,598,001</b>	<b>39,448</b>
<b>Lease liabilities</b>								
Current	3,374,388	13,582	2,900,163	11,847	3,374,388	13,582	2,900,163	11,847
Non-current	16,652,198	67,025	18,765,808	76,658	16,652,198	67,025	18,765,808	76,658
	<b>20,026,586</b>	<b>80,607</b>	<b>21,665,971</b>	<b>88,505</b>	<b>20,026,586</b>	<b>80,607</b>	<b>21,665,971</b>	<b>88,505</b>

### (ii) Amounts recognized 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			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Principal lease payments	2,566,901	10,450	7,765,792	31,917	2,566,901	10,450	7,765,792	31,917
Interest paid	1,436,508	5,848	1,537,475	6,319	1,436,508	5,848	1,537,475	6,319
<b>Total cash outflow for leases</b>	<b>4,003,409</b>	<b>16,298</b>	<b>9,303,267</b>	<b>38,236</b>	<b>4,003,409</b>	<b>16,298</b>	<b>9,303,267</b>	<b>38,236</b>
<b>Interest expense on lease liabilities (Note 27)</b>	<b>1,436,508</b>	<b>5,848</b>	<b>1,537,475</b>	<b>6,319</b>	<b>1,436,508</b>	<b>5,848</b>	<b>1,537,475</b>	<b>6,319</b>
<b>Depreciation charge for right-of-use assets (Note 31)</b>	<b>3,167,834</b>	<b>12,896</b>	<b>3,041,079</b>	<b>12,499</b>	<b>3,167,834</b>	<b>12,896</b>	<b>3,041,079</b>	<b>12,500</b>
<b>Expenses relating to leases of low-value assets, and short-term leases assets (Note 32)</b>	<b>1,557,967</b>	<b>6,342</b>	<b>1,524,904</b>	<b>6,267</b>	<b>1,547,726</b>	<b>6,301</b>	<b>1,511,499</b>	<b>6,212</b>

Maturity analysis is included in Note 39.3 liquidity risk.

## 13. Intangible Assets

	The Group		The Bank	
	2024	2023	2024	2023
	US\$	US\$	US\$	US\$
<b>Non-current</b>				
<b>As at 1 January</b>				
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)
<b>Net book value</b>	<b>1,159,287</b>	<b>1,537,936</b>	<b>1,158,227</b>	<b>1,535,943</b>
<b>For the year ended 31 December</b>				
Opening net book value	1,159,287	1,537,936	1,158,227	1,535,943
Additions	1,384,904	129,440	1,384,904	129,440
Amortisation charge	(556,839)	(508,089)	(556,839)	(507,156)
<b>Closing net book value</b>	<b>1,987,352</b>	<b>1,159,287</b>	<b>1,986,292</b>	<b>1,158,227</b>
<b>As at 31 December</b>				
Cost	7,968,260	6,583,356	7,846,081	6,461,177
Accumulated amortisation	(5,980,909)	(5,424,069)	(5,859,789)	(5,302,950)
<b>Net book value</b>	<b>1,987,351</b>	<b>1,159,287</b>	<b>1,986,292</b>	<b>1,158,227</b>
<b>In Million KHR equivalent</b>	<b>7,999</b>	<b>4,736</b>	<b>7,995</b>	<b>4,731</b>

## 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 2024 and 31 December 2023.

	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>The Bank</b>				
<b>Non-current</b>				
Canada Securities Co., Ltd.	11,000,000	44,275	11,000,000	44,935
Canada Bank Lao Ltd.	38,005,880	152,974	28,005,880	114,404
	<b>49,005,880</b>	<b>197,249</b>	<b>39,005,880</b>	<b>159,339</b>

The Bank and CIHP respectively own 77% and 23% (2023: 68% and 32%) of the equity interest of CBL, 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 Canada Bank Lao Ltd. The additional capital injection was approved by National Bank of Cambodia through letter No. B7-024-592 Chor.Tor dated 25 March 2024, and at the end of March 2024, CBL received the approval letter dated 20 March 2024 for the additional capital injection, from the Bank of Lao PDR.

## 15. Deferred Tax Liabilities - Net

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>Non-current</b>								
Deferred tax assets	11,789,206	47,452	14,822,107	60,548	11,759,707	47,333	14,788,751	60,412
Deferred tax liabilities	(21,497,430)	(86,528)	(21,590,316)	(88,196)	(21,496,599)	(86,524)	(21,585,565)	(88,177)
<b>Deferred tax liabilities - net</b>	<b>(9,708,224)</b>	<b>(39,076)</b>	<b>(6,768,209)</b>	<b>(27,648)</b>	<b>(9,736,892)</b>	<b>(39,191)</b>	<b>(6,796,814)</b>	<b>(27,765)</b>

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

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>At 1 January</b>	<b>(6,768,209)</b>	<b>(27,648)</b>	<b>(6,213,344)</b>	<b>(25,583)</b>	<b>(6,796,814)</b>	<b>(27,765)</b>	<b>(6,241,437)</b>	<b>(25,696)</b>
Charged to profit or loss	(2,940,015)	(11,969)	(554,865)	(2,280)	(2,940,078)	(11,969)	(555,377)	(2,283)
Currency translation difference	-	541	-	215	-	543	-	214
<b>At 31 December</b>	<b>(9,708,224)</b>	<b>(39,076)</b>	<b>(6,768,209)</b>	<b>(27,648)</b>	<b>(9,736,892)</b>	<b>(39,191)</b>	<b>(6,796,814)</b>	<b>(27,765)</b>

### (i) Deferred tax assets:

	Provision for employee benefits	Unearned loan fees	Impairment loss	Lease liabilities	Total
	US\$	US\$	US\$	US\$	US\$
<b>The Group</b>					
<b>2024</b>					
At 1 January 2024	1,543,816	3,631,718	5,308,174	4,338,399	14,822,107
Charged to profit or loss	(1,230)	(209,230)	(2,489,361)	(333,080)	(3,032,901)
<b>At 31 December 2024</b>	<b>1,542,586</b>	<b>3,422,488</b>	<b>2,818,813</b>	<b>4,005,319</b>	<b>11,789,206</b>
<b>In Million KHR equivalent</b>	<b>6,209</b>	<b>13,776</b>	<b>11,346</b>	<b>16,121</b>	<b>47,452</b>
<b>2023</b>					
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
<b>At 31 December 2023</b>	<b>1,543,816</b>	<b>3,631,718</b>	<b>5,308,174</b>	<b>4,338,399</b>	<b>14,822,107</b>
<b>In Million KHR equivalent</b>	<b>6,306</b>	<b>14,836</b>	<b>21,684</b>	<b>17,722</b>	<b>60,548</b>



**(i) Deferred tax assets: (continued)**

	Provision for employee benefits	Unearned loan fees	Impairment loss	Lease liabilities	Total
	US\$	US\$	US\$	US\$	US\$
<b>The Bank</b>					
<b>2024</b>					
At 1 January 2024	1,543,816	3,631,718	5,280,021	4,333,196	14,788,751
Charged to profit or loss	(1,230)	(209,230)	(2,490,707)	(327,877)	(3,029,044)
<b>At 31 December 2024</b>	<b>1,542,586</b>	<b>3,422,488</b>	<b>2,789,314</b>	<b>4,005,319</b>	<b>11,759,707</b>
<b>In Million KHR equivalent</b>	<b>6,209</b>	<b>13,776</b>	<b>11,227</b>	<b>16,121</b>	<b>47,333</b>
<b>2023</b>					
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
<b>At 31 December 2023</b>	<b>1,543,816</b>	<b>3,631,718</b>	<b>5,280,021</b>	<b>4,333,196</b>	<b>14,788,751</b>
<b>In Million KHR equivalent</b>	<b>6,306</b>	<b>14,836</b>	<b>21,569</b>	<b>17,701</b>	<b>60,412</b>

**(ii) Deferred tax liabilities**

	Right-of-use assets	Accelerated depreciation	Total
	US\$	US\$	US\$
<b>The Group</b>			
<b>2024</b>			
At 1 January 2024	(5,644,456)	(15,945,860)	(21,590,316)
Credited/(Charged) to profit or loss	488,779	(395,893)	92,886
<b>At 31 December 2024</b>	<b>(5,155,677)</b>	<b>(16,341,753)</b>	<b>(21,497,430)</b>
<b>In Million KHR equivalent</b>	<b>(20,752)</b>	<b>(65,776)</b>	<b>(86,528)</b>
<b>2023</b>			
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)
<b>At 31 December 2023</b>	<b>(5,644,456)</b>	<b>(15,945,860)</b>	<b>(21,590,316)</b>
<b>In Million KHR equivalent</b>	<b>(23,058)</b>	<b>(65,138)</b>	<b>(88,196)</b>

## 15. Deferred Tax (Liabilities)/Assets (Continued)

### (ii) Deferred tax liabilities: (continued)

	Right-of-use assets	Accelerated depreciation	Total
	US\$	US\$	US\$
<b>The Bank</b>			
<b>2024</b>			
At 1 January 2024	(5,639,739)	(15,945,826)	(21,585,565)
Credited/(charged) to profit or loss	484,062	(395,096)	88,966
<b>At 31 December 2024</b>	<b>(5,155,677)</b>	<b>(16,340,922)</b>	<b>(21,496,599)</b>
<b>In Million KHR equivalent</b>	<b>(20,752)</b>	<b>(65,772)</b>	<b>(86,524)</b>
<b>2023</b>			
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)
<b>At 31 December 2023</b>	<b>(5,639,739)</b>	<b>(15,945,826)</b>	<b>(21,585,565)</b>
<b>In Million KHR equivalent</b>	<b>(23,038)</b>	<b>(65,139)</b>	<b>(88,177)</b>

## 16. Other Assets

	The Group			The Bank		
	2024		2023		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Receivables from sales of foreclosed properties and others	58,430,691	235,184	71,794,619	293,281	58,475,616	235,364
Advances	24,860,995	100,066	18,481,759	75,498	24,859,855	100,061
Prepayments	11,883,048	47,829	12,169,426	49,712	11,781,502	47,421
Foreclosed properties (*)	-	-	3,226,009	13,178	-	-
Supplies	1,908,715	7,682	2,010,106	8,212	1,906,767	7,675
	<b>97,083,449</b>	<b>390,761</b>	<b>107,681,919</b>	<b>439,881</b>	<b>97,023,740</b>	<b>390,521</b>
					<b>103,988,588</b>	<b>424,793</b>
Current	38,652,758	155,577	35,887,300	146,600	38,548,124	155,156
Non-current	58,430,691	235,184	71,794,619	293,281	58,475,616	235,365
	<b>97,083,449</b>	<b>390,761</b>	<b>107,681,919</b>	<b>439,881</b>	<b>97,023,740</b>	<b>390,521</b>
					<b>103,988,588</b>	<b>424,793</b>

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

	The Group			The Bank		
	2024		2023		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	3,226,009	13,178	4,684,468	19,286	2,556,868	10,445
Sales during the year	(3,185,304)	(12,967)	(1,334,835)	(5,486)	(2,556,868)	(10,409)
Foreign operation translation	(40,705)	(166)	(123,624)	(508)	-	-
Currency translation difference	-	(45)	-	(114)	-	(91)
<b>At 31 December</b>	<b>-</b>	<b>-</b>	<b>3,226,009</b>	<b>13,178</b>	<b>-</b>	<b>2,556,868</b>
					<b>10,445</b>	<b>10,445</b>

## 17. Deposits From Banks and Other Financial Institutions

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	31,578,873	127,105	48,093,043	196,460	31,603,446	127,204	48,117,245	196,559
Savings accounts	27,155,782	109,302	29,620,401	120,999	27,155,782	109,302	29,620,401	120,999
Fixed deposits	214,637,340	863,915	296,992,073	1,213,213	214,637,340	863,915	296,992,073	1,213,213
Marginal accounts	157,891	636	114,333	467	157,891	636	114,333	467
	<b>273,529,886</b>	<b>1,100,958</b>	<b>374,819,850</b>	<b>1,531,139</b>	<b>273,554,459</b>	<b>1,101,057</b>	<b>374,844,052</b>	<b>1,531,238</b>
Current	271,033,904	1,090,911	364,321,931	1,488,255	271,058,477	1,091,010	364,346,133	1,488,354
Non-current	2,495,982	10,047	10,497,919	42,884	2,495,982	10,047	10,497,919	42,884
	<b>273,529,886</b>	<b>1,100,958</b>	<b>374,819,850</b>	<b>1,531,139</b>	<b>273,554,459</b>	<b>1,101,057</b>	<b>374,844,052</b>	<b>1,531,238</b>

### (a) By maturity

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Not later than 1 month	133,882,564	538,877	199,789,351	816,139	133,907,137	538,976	199,813,553	816,238
Later than 1 month and no later than 12 months	137,151,340	552,034	164,532,580	672,116	137,151,340	552,034	164,532,580	672,116
Later than 12 months	2,495,982	10,047	10,497,919	42,884	2,495,982	10,047	10,497,919	42,884
	<b>273,529,886</b>	<b>1,100,958</b>	<b>374,819,850</b>	<b>1,531,139</b>	<b>273,554,459</b>	<b>1,101,057</b>	<b>374,844,052</b>	<b>1,531,238</b>

**(b) By residency**

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Residents	273,443,251	1,100,609	374,734,477	273,443,251	1,100,609	374,734,106
Non-residents	86,635	349	85,373	111,208	448	109,946
	273,529,886	1,100,958	374,819,850	273,554,459	1,101,057	374,844,052
			1,531,139			1,531,238

**(c) By relationship**

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Related parties	54,743,559	220,343	16,313,899	60,605,815	243,938	16,338,473
Non-related parties	218,786,327	880,615	358,505,951	212,948,644	857,119	358,505,579
	273,529,886	1,100,958	374,819,850	273,554,459	1,101,057	374,844,052
			1,531,139			1,531,238

**(d) By interest rate (per annum):**

	The Group		The Bank	
	2024		2023	
	2024	2023	2024	2023
Current accounts	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%
Savings accounts	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%
Fixed deposits	0.50% - 8.00%	0.50% - 8.00%	0.50% - 8.00%	0.50% - 8.00%

## 18. Deposits From Customers

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	1,073,240,930	4,319,795	843,835,301	3,447,067	1,066,665,397	4,293,328	843,142,558	3,444,237
Savings accounts	1,031,767,346	4,152,864	959,836,288	3,920,931	1,027,087,413	4,134,027	958,370,185	3,914,942
Fixed deposits	4,563,229,107	18,366,997	4,025,851,619	16,445,604	4,568,437,255	18,387,960	4,031,063,503	16,466,894
Margin accounts	4,864,928	19,581	12,094,965	49,408	4,864,928	19,581	12,094,965	49,409
	<b>6,673,102,311</b>	<b>26,859,237</b>	<b>5,841,618,173</b>	<b>23,863,010</b>	<b>6,667,054,993</b>	<b>26,834,896</b>	<b>5,844,671,211</b>	<b>23,875,482</b>
Current	6,254,940,032	25,176,134	5,341,219,346	21,818,881	6,249,218,389	25,153,104	5,344,430,045	21,831,997
Non-current	418,162,279	1,683,103	500,398,827	2,044,129	417,836,604	1,681,792	500,241,166	2,043,485
	<b>6,673,102,311</b>	<b>26,859,237</b>	<b>5,841,618,173</b>	<b>23,863,010</b>	<b>6,667,054,993</b>	<b>26,834,896</b>	<b>5,844,671,211</b>	<b>23,875,482</b>

### (a) By residency

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	6,028,936,467	24,266,469	5,293,061,451	21,622,156	6,022,889,150	24,242,129	5,296,114,489	21,634,628
Non-residents	644,165,844	2,592,768	548,556,722	2,240,854	644,165,843	2,592,767	548,556,722	2,240,854
	<b>6,673,102,311</b>	<b>26,859,237</b>	<b>5,841,618,173</b>	<b>23,863,010</b>	<b>6,667,054,993</b>	<b>26,834,896</b>	<b>5,844,671,211</b>	<b>23,875,482</b>



**Interest rate (per annum):**

	The Group		The Bank	
	2024	2023	2024	2023
Current accounts	Nil - 3.00%	Nil - 3.00%	Nil - 3.00%	Nil - 3.00%
Savings accounts	0.25% - 6.50%	0.25% - 6.50%	0.25% - 6.50%	0.25% - 6.50%
Fixed deposits	0.70% - 8.50%	0.70% - 8.50%	0.70% - 8.50%	0.70% - 8.50%

**19. Borrowings**

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Current	76,651,037	308,520	91,792,614	76,651,037	308,520	91,792,614
Non-current	115,865,335	466,358	199,940,638	115,852,627	466,307	199,892,918
	192,516,372	774,878	291,733,252	192,503,664	774,827	291,685,532
			1,191,730			1,191,535

All borrowings are from non-related parties.

There were no deposit accounts pledged in 2024 (2023: US\$ 98,510,333) with the overseas lenders because the borrowings have been repaid during the year.

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% (2023: 2.00% to 7.00%). 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.

As at 31 December 2024, there were no negotiable certificate of deposits (NCD) pledged as collaterals for Liquidity Providing Collateralised Operation (LPCO) with the central bank. As at 31 December 2023, there were NCDs of US\$ 37,170,000 pledged for LPCO amounting to KHR 163,000,000,000 with fixed interest rates ranging from 2.50% to 6.51% per annum.

## 19. Borrowings (Continued)

As at 31 December 2024, there were no covenant on borrowings. As at 31 December 2023, there were a number of covenant ratios from one of the Bank's borrowings. There was no breach in relation to the covenants.

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

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
At 1 January	291,733,252	1,191,730	296,499,716	291,685,532	1,191,535	296,421,018
Additions	105,912,798	431,171	97,161,265	105,912,798	431,171	97,161,265
Repayments	(202,423,102)	(824,064)	(101,076,691)	(202,391,909)	(823,937)	(101,057,010)
Interest charges	12,124,660	49,359	14,389,196	12,123,700	49,356	14,387,219
Interest paid	10,946,933	44,565	(4,338,283)	10,949,568	44,576	(4,336,307)
The effect of changes in foreign exchange rates	(25,778,169)	(104,943)	(10,901,951)	(25,776,025)	(104,934)	(10,890,653)
Currency translation difference	-	(12,940)	-	-	(12,940)	-
<b>At 31 December</b>	<b>192,516,372</b>	<b>774,878</b>	<b>291,733,252</b>	<b>192,503,664</b>	<b>774,827</b>	<b>291,685,532</b>
						<b>1,191,535</b>

## 20. Employee Benefits

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Current	2,240,212	9,017	2,240,212	2,240,212	9,017	2,240,212
Non-current	5,495,659	22,120	5,500,073	5,472,725	22,028	5,478,877
	<b>7,735,871</b>	<b>31,137</b>	<b>7,740,285</b>	<b>7,712,937</b>	<b>31,045</b>	<b>7,719,089</b>
						<b>31,532</b>

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

Only employees of the Bank are entitled to the staff gratitude fund as described in Note 2.14. For the Bank, the past years of seniority service is paid out semi-annually of the total staff gratitude fund, and upon separation (retirement, resignation, death, or disability), the employees get the remaining amount after deducting the already paid past years of seniority service portion.

#### Gratitude fund movement:

	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>The Bank</b>				
At 1 January	7,719,089	31,532	8,178,072	33,669
Interest cost	446,354	1,817	430,651	1,770
Benefit paid	(452,506)	(1,842)	(889,634)	(3,656)
Currency translation difference	-	(462)	-	(251)
<b>At 31 December</b>	<b>7,712,937</b>	<b>31,045</b>	<b>7,719,089</b>	<b>31,532</b>

#### Expense recognized in profit or loss:

	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>The Bank</b>				
Interest cost	446,354	1,817	430,651	1,770
	<b>446,354</b>	<b>1,817</b>	<b>430,651</b>	<b>1,770</b>

There were no current service cost and past service cost for the year ended 31 December 2024 and 31 December 2023 because there were no new benefits being accrued or amendment made to the existing benefits as described in Note 2.14.

## 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 2024	As at 31 December 2023	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, providing 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 2024	As at 31 December 2023	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.

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

Assumptions	Impact on defined benefit obligation					
	2024			2023		
	Increase in 0.50%	Decrease in 0.5%	Increase in 0.50%	Decrease in 0.50%	Increase in 0.5%	Decrease in 0.5%
	In %	In %	In %	In %	In %	In %
Discount rate	-2.11%	2.23%	-2.11%	2.23%	-2.11%	2.23%
Salary growth	NA	NA	NA	NA	NA	NA
Withdrawal rate	1.17%	-1.24%	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		
	2024			2023		
	US\$	Million KHR		US\$	Million KHR	
<b>At 1 January</b>	18,979,609	77,532	25,860,633	18,912,423	77,257	25,805,468
Current income tax expense	16,454,285	66,985	19,095,903	15,099,083	61,468	19,006,451
Income tax paid	(20,680,524)	(84,190)	(25,976,927)	(19,683,341)	(80,131)	(25,899,496)
Currency translation difference	-	(945)	-	-	(923)	-
						(654)
<b>At 31 December</b>	<b>14,753,370</b>	<b>59,382</b>	<b>18,979,609</b>	<b>14,328,165</b>	<b>57,671</b>	<b>18,912,423</b>
						<b>77,257</b>

## 22. Other Liabilities

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Deposits in transit	19,498,815	78,483	8,934,158	36,496	19,146,648	77,065	8,630,543	35,256
Trade related payables	12,475,367	50,213	19,267,914	78,709	12,389,158	49,866	19,163,732	78,284
Other taxes payable	12,022,396	48,390	10,719,186	43,788	12,022,157	48,389	10,719,064	43,787
Accrued salaries and bonuses	3,120,321	12,559	3,631,505	14,835	3,000,370	12,076	3,524,043	14,396
Accrued expenses	1,630,972	6,565	1,601,169	6,541	1,566,013	6,303	1,499,956	6,127
Others	1,657,131	6,670	859,338	3,512	1,657,128	6,675	859,332	3,511
	50,405,002	202,880	45,013,270	183,881	49,781,474	200,374	44,396,670	181,361
Current	50,405,002	202,880	45,013,270	183,881	49,781,474	200,374	44,396,670	181,361
Non-current	-	-	-	-	-	-	-	-
	50,405,002	202,880	45,013,270	183,881	49,781,474	200,374	44,396,670	181,361

## 23. Subordinated Debts

	The Group and the Bank			
	2024		2023	
	US\$	Million KHR	US\$	Million KHR
Related parties				
Subordinated debts	30,242,550	121,726	81,548,020	333,124
Current	6,000,000	24,150	22,548,020	92,109
Non-current	24,242,550	97,576	59,000,000	241,015
	30,242,550	121,726	81,548,020	333,124

## 23. Subordinated Debts (Continued)

This represents a long-term unsecured borrowing from Lok Neak Oknha Dr. Pung Keav Se, Chairman, with the principal outstanding as at 31 December 2024 of US\$ 30,000,000 (2023: US\$ 81,000,000) based on various agreements and terms range from five to seven years with interest rate ranging from 7.00% to 8.82% (2023: from 7.00% to 8.82%) per annum.

The total combined facilities' limits of US\$ 145,000,000 had already been 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 2024 and as at 31 December 2023, US\$ 140,000,000 have been utilised, and the remaining undrawn are available until 2026.

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

	The Group and the Bank			
	2024		2023	
	US\$	Million KHR	US\$	Million KHR
At 1 January	81,548,020	333,124	90,539,738	372,752
Additions	-	-	13,000,000	53,430
Repayments	(51,000,000)	(207,621)	(22,000,000)	(90,420)
Interest charges	4,997,143	20,343	7,813,188	32,112
Interest paid	(5,302,613)	(21,587)	(7,804,906)	(32,078)
Currency translation difference	-	(2,533)	-	(2,672)
<b>At 31 December</b>	<b>30,242,550</b>	<b>121,726</b>	<b>81,548,020</b>	<b>333,124</b>

## 24. Share Capital

The total authorised amount of share capital comprises 800 million shares (2023: 750 million shares) with a par value of US\$1 per share (2023: US\$1 per share). All issued shares have been fully paid for.

	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>Share capital – paid-up</b>	<b>800,000,000</b>	<b>3,200,000</b>	<b>750,000,000</b>	<b>3,000,000</b>

The movements of share capital were as follows:

	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>At 1 January</b>	<b>750,000,000</b>	<b>3,000,000</b>	<b>650,000,000</b>	<b>2,600,000</b>
Additional share capital from cash dividend	50,000,000	200,000	100,000,000	400,000
<b>At 31 December</b>	<b>800,000,000</b>	<b>3,200,000</b>	<b>750,000,000</b>	<b>3,000,000</b>



## 25. Reserves

The Group														
	General reserves		Regulatory reserves		Currency translation reserves		Foreign operation translation		Change in fair value of FVOCI		Revaluation surplus, net of deferred tax		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 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)	(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	98,162,282	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

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 2024	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
Other comprehensive income:														
Change in fair value of FVOCI	-	-	-	-	-	-	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)
Foreign operations translation	-	-	-	-	-	-	(5,209,951)	(21,210)	-	-	-	-	(5,209,951)	(21,210)
Currency translation difference	-	-	-	-	-	(79,938)	-	-	-	-	-	-	-	(79,938)
Total other comprehensive income for the year	-	-	-	-	-	(79,938)	(5,209,951)	(21,210)	(327,252)	(1,332)	-	-	(5,537,203)	(102,480)
Transactions with owners in their capacity as owners:														
Transfer from retained earnings to regulatory reserves	-	-	78,286,915	318,706	-	-	-	-	-	-	-	-	78,286,915	318,706
Transfer from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(595,303)	(2,423)	(595,303)	(2,423)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(148,826)	(606)	(148,826)	(606)
Total transactions with owners	-	-	78,286,915	318,706	-	-	-	-	-	-	(744,129)	(3,029)	77,542,786	315,677
Balance at 31 December 2024	98,162,282	397,066	116,314,141	473,461	-	(41,734)	(13,653,894)	(55,668)	(2,000,552)	(8,168)	85,506,775	348,908	284,328,752	1,113,865

## 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 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
Balance at 1 January 2024	98,050,777	396,615	38,027,226	154,755	86,250,904	351,937	-	38,251	222,328,907	941,558
Other comprehensive income:										
Currency translation difference	-	-	-	-	-	-	-	(80,317)	-	(80,317)
Total other comprehensive income for the year	-	-	-	-	-	-	-	(80,317)	-	(80,317)
Transactions with owners in their capacity as owners:										
Transfer from retained earnings to regulatory reserves	-	-	78,286,915	318,706	-	-	-	-	78,286,915	318,706
Transfer from revaluation surplus to retained earnings	-	-	-	-	(595,303)	(2,423)	-	-	(595,303)	(2,423)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	(148,826)	(606)	-	-	(148,826)	(606)
Total transactions with owners	-	-	78,286,915	318,706	(744,129)	(3,029)	-	-	77,542,786	315,677
Balance at 31 December 2024	98,050,777	396,615	116,314,141	473,461	85,506,775	348,908	-	(42,066)	299,871,693	1,176,918

## 26. Dividend

During the year, a dividend of US\$50 million was declared (2023: US\$ 100 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			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>Interest income from financial assets measured at amortised cost:</b>								
Loans and advances to customers	446,046,998	1,815,857	420,269,461	1,727,307	442,625,739	1,801,929	417,165,547	1,714,550
Deposits and placements with other banks	46,279,332	188,403	34,176,795	140,467	45,953,900	187,078	33,849,620	139,122
Deposits and placements with the central bank	3,761,045	15,311	4,764,184	19,581	3,761,045	15,311	4,764,184	19,581
Investment securities	3,546,457	14,438	2,940,882	12,087	3,546,457	14,439	2,940,883	12,087
	<b>499,633,832</b>	<b>2,034,009</b>	<b>462,151,322</b>	<b>1,899,442</b>	<b>495,887,141</b>	<b>2,018,757</b>	<b>458,720,234</b>	<b>1,885,340</b>
<b>Interest expense to financial liabilities measured at amortised cost:</b>								
Deposits from customers	(282,298,938)	(1,149,239)	(227,755,353)	(936,074)	(282,640,721)	(1,150,630)	(228,030,133)	(937,204)
Deposits from banks	(9,426,294)	(38,374)	(9,199,313)	(37,809)	(9,365,195)	(38,126)	(9,194,274)	(37,788)
Borrowings and subordinated debts	(17,121,803)	(69,703)	(22,202,384)	(91,252)	(17,120,843)	(69,699)	(22,200,407)	(91,244)
Leases	(1,436,508)	(5,848)	(1,537,475)	(6,319)	(1,436,508)	(5,848)	(1,537,475)	(6,319)
	<b>(310,283,543)</b>	<b>(1,263,164)</b>	<b>(260,694,525)</b>	<b>(1,071,454)</b>	<b>(310,563,267)</b>	<b>(1,264,303)</b>	<b>(260,962,289)</b>	<b>(1,072,555)</b>
<b>Net interest income</b>	<b>189,350,289</b>	<b>770,845</b>	<b>201,456,797</b>	<b>827,988</b>	<b>185,323,874</b>	<b>754,454</b>	<b>197,757,945</b>	<b>812,785</b>

## 28. Net Fee and Commission Income

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Commission from remittances and transfers	6,063,845	24,686	4,916,702	20,208	6,016,383	24,493	4,896,138	20,123
Miscellaneous loan fees and charges	2,465,020	10,035	2,626,295	10,794	2,433,127	9,905	2,606,504	10,713
Income from letters of credit and trade finances	1,802,951	7,340	1,931,492	7,938	1,777,570	7,236	1,905,991	7,834
ATM and credit cards annual fee, advances, and late charges	1,204,555	4,904	882,086	3,625	1,204,555	4,904	882,086	3,625
Fees from bancassurance	999,633	4,070	986,831	4,056	999,633	4,070	986,831	4,056
Fees for telex, fax, and phone	210,550	857	131,864	542	210,550	857	131,864	542
Others	1,180,620	4,806	1,149,663	4,725	1,170,582	4,765	1,139,538	4,683
<b>Total fee and commission income</b>	<b>13,927,174</b>	<b>56,698</b>	<b>12,624,933</b>	<b>51,888</b>	<b>13,812,400</b>	<b>56,230</b>	<b>12,548,952</b>	<b>51,576</b>
<b>Fee and commission expense</b>	<b>(2,531,666)</b>	<b>(10,306)</b>	<b>(2,141,096)</b>	<b>(8,800)</b>	<b>(2,520,324)</b>	<b>(10,260)</b>	<b>(2,129,751)</b>	<b>(8,753)</b>
<b>Net fee and commission income</b>	<b>11,395,508</b>	<b>46,392</b>	<b>10,483,837</b>	<b>43,088</b>	<b>11,292,076</b>	<b>45,970</b>	<b>10,419,201</b>	<b>42,823</b>

## 29. Other Operating Income

	The Group			The Bank		
	2024	2023		2024	2023	
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Gain on foreign exchange	4,853,367	19,758	4,324,967	3,943,149	16,053	2,910,473
Rental income	1,144,646	4,660	923,759	1,174,346	4,781	953,459
Gain on sales of foreclosed properties	451,199	1,837	-	451,199	1,837	-
Other income	4,970,690	20,235	1,801,782	1,468,244	5,976	1,059,363
	<b>11,419,902</b>	<b>46,490</b>	<b>7,050,508</b>	<b>7,036,938</b>	<b>28,647</b>	<b>4,923,295</b>
						<b>20,235</b>

## 30. Personnel Expenses

	The Group			The Bank		
	2024	2023		2024	2023	
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Wages, salaries, and other benefits	41,117,613	167,390	38,279,352	40,146,582	163,437	37,422,837
Long-term employee benefits (gratuity fund movement)	448,092	1,824	436,881	446,354	1,817	430,651
Other short-term benefits	5,259,192	21,410	5,204,843	5,237,584	21,322	5,184,880
	<b>46,824,897</b>	<b>190,624</b>	<b>43,921,076</b>	<b>45,830,520</b>	<b>186,576</b>	<b>43,038,368</b>
						<b>176,888</b>

## 31. Depreciation and Amortisation Charge

	The Group			The Bank		
	2024	2023		2024	2023	
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Property and equipment	7,113,245	28,958	6,738,363	7,090,309	28,865	6,701,306
Intangible assets	556,839	2,267	508,089	556,839	2,267	507,156
Right-of-use assets	3,167,834	12,896	3,041,079	3,167,834	12,896	3,041,079
	<b>10,837,918</b>	<b>44,121</b>	<b>10,287,531</b>	<b>10,814,982</b>	<b>44,028</b>	<b>10,249,541</b>
						<b>42,126</b>

## 32. Other Operating Expenses

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Repairs and maintenance	3,406,250	13,867	1,887,766	7,759	3,340,980	13,601	1,826,490	7,507
Legal and professional fees	2,477,047	10,084	1,283,317	5,274	2,293,450	9,337	1,225,753	5,038
Utilities	2,470,192	10,056	2,390,413	9,825	2,459,285	10,012	2,381,477	9,788
Taxes and duties	2,336,604	9,512	1,998,700	8,215	2,281,846	9,289	1,963,761	8,071
Advertising and public relations	1,730,482	7,045	2,377,016	9,770	1,716,168	6,987	2,357,581	9,690
Travel, accommodation, and foods	1,698,156	6,913	1,593,593	6,550	1,669,808	6,798	1,571,981	6,461
Rental for low value assets and short-term lease	1,557,967	6,342	1,524,904	6,267	1,547,726	6,301	1,511,499	6,212
Communication	1,326,263	5,399	1,316,849	5,412	1,282,268	5,220	1,280,562	5,263
Properties appraiser fee	1,207,531	4,916	1,175,117	4,830	1,207,531	4,916	1,175,117	4,830
Charitable donations and gifts	1,159,171	4,719	1,846,148	7,588	1,154,523	4,700	1,832,520	7,532
Stationery and supplies	776,244	3,160	749,461	3,080	757,447	3,084	740,067	3,042
Insurance expense	687,589	2,799	730,472	3,002	684,500	2,787	727,118	2,988
Expenses for motor vehicles	556,934	2,267	605,612	2,489	546,145	2,223	596,627	2,452
Board of directors' fee	329,000	1,339	376,815	1,549	329,000	1,339	376,815	1,549
Printing and forms	174,635	711	227,585	935	174,503	710	227,135	934
Others	1,141,309	4,648	1,408,405	5,788	1,045,105	4,254	1,375,515	5,652
	23,035,374	93,777	21,492,173	88,333	22,490,285	91,558	21,170,018	87,009



**Audit fee information**

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

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Statutory audits	108,500	442	105,500	101,000	411	98,000
Assurance engagements	800	3	3,000	-	-	2,200
	109,300	445	108,500	101,000	411	100,200
						409

Assurance engagements include agreed-upon procedures.

**33. Impairment Losses**

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
<b>Impairment loss allowance on:</b>						
Loans and advances to customers	24,880,038	101,287	21,707,143	25,408,166	103,437	22,705,356
Balances with other banks	257,438	1,048	(362,798)	242,792	988	(424,070)
Investment securities at amortised cost	2,351,338	9,572	43,512	2,350,338	9,568	43,512
	27,488,814	111,907	21,387,857	28,001,296	113,993	22,324,798
						91,755

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

## 34. Income Tax

### a) Income tax expense

	The Group		The Bank	
	2024	2023	2024	2023
	US\$	Million KHR	US\$	Million KHR
Current income tax	16,454,285	66,985	15,099,083	61,468
Deferred tax	2,940,015	11,969	2,940,078	11,969
	<b>19,394,300</b>	<b>78,954</b>	<b>18,039,161</b>	<b>73,437</b>
			<b>19,561,828</b>	<b>80,399</b>

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

	The Group		The Bank	
	2024	2023	2024	2023
	US\$	Million KHR	US\$	Million KHR
Profit before income tax	103,978,696	423,298	96,515,805	392,916
Tax calculated at domestic tax rates applicable to profits in the respective countries	20,795,739	84,660	19,303,161	78,583
Tax effects of reconciling items:				
Non-deductible expenses/ income - net	(1,401,439)	(5,706)	(1,264,000)	(5,146)
<b>Income tax expense</b>	<b>19,394,300</b>	<b>78,954</b>	<b>18,039,161</b>	<b>73,437</b>
			<b>19,561,828</b>	<b>80,399</b>

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			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Cash on hand	319,224,956	1,284,880	325,482,042	1,329,594	318,814,322	1,283,228	324,915,608	1,327,280
<b>Deposits and placements with other banks:</b>								
Current accounts	184,794,991	743,800	272,520,993	1,113,248	185,399,696	746,234	278,777,138	1,138,805
Savings accounts	9,469,298	38,114	9,060,850	37,014	9,469,298	38,114	9,060,850	37,014
Fixed deposits (maturity of three months or less)	730,172,553	2,938,945	436,546,667	1,783,293	733,782,590	2,953,475	445,714,954	1,820,746
<b>Deposits and placements with the central bank:</b>								
Current accounts	834,448,561	3,358,655	834,193,233	3,407,679	823,237,925	3,313,533	823,588,680	3,364,360
Fixed deposits (maturity of three months or less)	233,601,060	940,244	61,647,008	251,828	233,601,060	940,244	61,647,008	251,828
<b>Cash and cash equivalents in the statement of cash flows</b>	<b>2,311,711,419</b>	<b>9,304,638</b>	<b>1,939,450,793</b>	<b>7,922,656</b>	<b>2,304,304,891</b>	<b>9,274,828</b>	<b>1,943,704,238</b>	<b>7,940,033</b>

## 36. Cash Flow Information

### a) Cash generated from operations

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	US\$	Million KHR	US\$
Profit before income tax	103,978,696	423,298	121,902,505	96,515,805	392,916	116,317,716
<b>Adjustments for:</b>						
Depreciation and amortisation (Note 31)	10,837,918	44,121	10,287,531	10,814,982	44,028	10,249,541
Impairment losses on financial instruments (Note 33)	27,488,814	111,907	21,387,857	28,001,296	113,993	22,324,798
Employee benefits (Note 30)	448,092	1,824	436,881	446,354	1,817	430,651
Net interest income	(189,350,289)	(770,845)	(201,456,797)	(185,323,874)	(754,454)	(197,757,945)
Write-offs of property and equipment	14,697	60	-	14,697	60	-
Gain on disposals of property and equipment	(35,803)	(146)	(681)	(35,803)	(146)	(681)
Gain on revaluation	-	-	(305,000)	-	-	(305,000)
Effect of currency translation of monetary items	(25,778,169)	(104,943)	(10,901,952)	(25,776,025)	(104,934)	(10,890,655)
	<b>(72,396,044)</b>	<b>(294,724)</b>	<b>(58,649,656)</b>	<b>(75,342,568)</b>	<b>(306,720)</b>	<b>(59,631,575)</b>
<b>Changes in operating assets and liabilities:</b>						
Deposits and placements with other banks	74,363,253	302,733	(77,603,410)	68,228,718	277,759	(62,444,619)
Deposits and placements with the central bank	54,170,002	220,526	(17,542,658)	54,171,791	220,533	(17,737,882)
Loans and advances to customers	(218,839,526)	(890,896)	(9,137,172)	(219,786,706)	(894,752)	(9,676,416)
Reserves requirement deposits	(39,759,198)	(161,860)	(11,081,029)	(38,868,764)	(158,235)	(10,942,865)
Other assets	10,598,470	43,146	(10,657,523)	6,964,848	28,354	(8,789,911)
Deposits from customers	803,226,606	3,269,936	142,114,353	794,064,770	3,232,638	141,474,906
Deposits from other banks	(99,807,710)	(406,317)	71,960,049	(99,807,339)	(406,316)	71,960,062
Other liabilities	5,562,283	22,644	13,997,515	5,555,355	22,616	13,956,104
<b>Cash generated from operations</b>	<b>517,118,136</b>	<b>2,105,188</b>	<b>43,400,469</b>	<b>495,180,105</b>	<b>2,015,877</b>	<b>58,167,804</b>
						<b>239,069</b>

## b) Net debt reconciliation

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
<b>Net debt</b>								
Cash and cash equivalents	2,311,711,419	9,304,638	1,939,450,793	7,922,656	2,304,304,891	9,274,827	1,943,704,238	7,940,032
Borrowings	(192,516,372)	(774,878)	(291,733,252)	(1,191,730)	(192,503,664)	(774,827)	(291,685,532)	(1,191,535)
Subordinated debts	(30,242,550)	(121,726)	(81,548,020)	(333,124)	(30,242,550)	(121,726)	(81,548,020)	(333,124)
Lease liabilities	(20,026,586)	(80,607)	(21,665,971)	(88,505)	(20,026,586)	(80,607)	(21,665,971)	(88,505)
<b>Net debt</b>	<b>2,068,925,911</b>	<b>8,327,427</b>	<b>1,544,503,550</b>	<b>6,309,297</b>	<b>2,061,532,091</b>	<b>8,297,667</b>	<b>1,548,804,715</b>	<b>6,326,868</b>
Cash and liquid investments	2,311,711,419	9,304,638	1,939,450,793	7,922,656	2,304,304,891	9,274,827	1,943,704,238	7,940,032
Gross debt – fixed interest rates	(242,785,508)	(977,211)	(394,947,243)	(1,613,359)	(242,772,800)	(977,160)	(394,899,523)	(1,613,164)
Gross debt – variable interest rates	-	-	-	-	-	-	-	-
<b>Net debt</b>	<b>2,068,925,911</b>	<b>8,327,427</b>	<b>1,544,503,550</b>	<b>6,309,297</b>	<b>2,061,532,091</b>	<b>8,297,667</b>	<b>1,548,804,715</b>	<b>6,326,868</b>

## 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\$
<b>The Group</b>						
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)
<b>Net debt as at 31 December 2023</b>	<b>(291,733,252)</b>	<b>(81,548,020)</b>	<b>(21,665,971)</b>	<b>(394,947,243)</b>	<b>1,939,450,793</b>	<b>1,544,503,550</b>
In Million KHR equivalent	(1,191,730)	(333,124)	(88,505)	(1,613,359)	7,922,656	6,309,297
<b>Net debt as at 1 January 2024</b>						
Cash flows	85,563,371	56,302,613	4,003,409	145,869,393	372,260,626	518,130,019
New leases	-	-	(756,965)	(756,965)	-	(756,965)
Other changes – non-cash (i)	13,653,509	(4,997,143)	(1,607,059)	7,049,307	-	7,049,307
<b>Net debt as at 31 December 2024</b>	<b>(192,516,372)</b>	<b>(30,242,550)</b>	<b>(20,026,586)</b>	<b>(242,785,508)</b>	<b>2,311,711,419</b>	<b>2,068,925,911</b>
In Million KHR equivalent	(774,878)	(121,726)	(80,607)	(977,211)	9,304,638	8,327,427

(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.

**The Bank**

	Borrowings	Subordinated debts	Lease liabilities	Sub-total	Cash and cash equivalents	Total
	US\$	US\$	US\$	US\$	US\$	US\$
<b>Net debt as at 1 January 2023</b>	(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)
<b>Net debt as at 31 December 2023</b>	(291,685,532)	(81,548,020)	(21,665,971)	(394,899,523)	1,943,704,238	1,548,804,715
<b>In Million KHR equivalent</b>	(1,191,535)	(333,124)	(88,505)	(1,613,164)	7,940,032	6,326,868
<b>Net debt as at 1 January 2024</b>	(291,685,532)	(81,548,020)	(21,665,971)	(394,899,523)	1,943,704,238	1,548,804,715
Cash flows	85,529,543	56,302,613	4,003,409	145,835,565	360,600,653	506,436,218
New leases	-	-	(756,965)	(756,965)	-	(756,965)
Other changes – non-cash (i)	13,652,325	(4,997,143)	(1,607,059)	7,048,123	-	7,048,123
<b>Net debt as at 31 December 2024</b>	(192,503,664)	(30,242,550)	(20,026,586)	(242,772,800)	2,304,304,891	2,061,532,091
<b>In Million KHR equivalent</b>	(774,827)	(121,726)	(80,607)	(977,160)	9,274,827	8,297,667

(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		
	2024		2023		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Performance and bankers' guarantee	110,186,349	443,500	178,646,735	729,772	178,646,735	729,772
Unused portion of approved credit facilities	94,649,451	380,964	131,467,165	537,043	127,615,973	521,311
Documentary credits	1,289,490	5,190	6,516,154	26,618	6,516,154	26,618
Bankers' acceptance	150,911	607	135,216	552	135,216	552
Others	2,764,703	11,128	10,272,526	41,963	10,272,526	41,963
	<b>209,040,904</b>	<b>841,389</b>	<b>327,037,796</b>	<b>1,335,948</b>	<b>323,186,604</b>	<b>1,320,216</b>

### b) Capital commitments

As at 31 December 2024 and 31 December 2023, there was no capital commitment in relation to any constructions in-progress.

### c) Lease commitment

As lessor:

	The Group and the Bank		
	2024		2023
	US\$	Million KHR	US\$
Not later than 1 year	1,815,673	7,308	1,517,413
Later than 1 year and no later than 5 years	3,654,650	14,710	3,889,300
Later than 5 years	2,065,000	8,312	2,100,000
	<b>7,535,323</b>	<b>30,330</b>	<b>7,506,713</b>
			<b>30,666</b>

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	Canada Securities Co., Ltd. Canada Bank Lao Ltd.
Related companies	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

	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>The Group and Bank</b>				
Outstanding loan balances	2,323,850	9,353	2,180,293	8,906
Interest income	120,299	490	132,955	546

Loans and advances to key management personnel and subsidiary are unsecured and bear interest rates of 5.00% to 8.00% per annum (2023: 5.00% to 8.50% per annum). Allowances for expected credit losses for loans to related parties were US\$14,435 for the Group and the Bank (2023: US\$10,297).

#### c) Loan to related parties

	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>The Group and Bank's Other related companies</b>				
Outstanding loan balances	404,470,497	1,627,994	104,474,602	426,779
Interest income	22,303,002	90,796	2,949,628	12,123

Loans and advances to other related companies are unsecured and bear interest rates of 7.50% to 8.50% per annum (2023: 7.50% to 8.50% per annum). Allowances for expected credit losses for loans to other related companies were US\$ 1,750,833 for the Group and the Bank (2023: US\$ 647,985).

### 38. Related Party Transactions and Balances (Continued)

#### d) Deposits from related parties

	The Group			The Bank		
	2024		2023	2024		2023
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Ultimate holding company	1,924,907	7,748	1,653,639	6,755	1,924,907	7,748
Other related companies	51,557,912	207,521	45,779,768	187,010	51,557,912	207,521
Directors and key management	1,260,740	5,074	4,686,492	19,144	1,206,041	4,854
Subsidiaries	-	-	-	-	5,916,955	23,816
	54,743,559	220,343	52,119,899	212,909	60,605,815	243,939
					58,034,338	237,070

Interest expense	6,846,039	27,870	6,633,768	27,265	6,845,474	27,868	6,624,075	27,225
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#### Interest rate (per annum):

	The Group		The Bank	
	2024		2023	
	2024	2023	2024	2023
Ultimate holding company	0% - 0.45%	0% - 0.45%	0% - 0.45%	0% - 0.45%
Other related companies	0% - 7.25%	0% - 7.25%	0% - 7.25%	0% - 7.00%
Directors and key management	0.50% - 6.50%	0.50% - 7.00%	0.50% - 6.50%	0.50% - 7.00%
Subsidiaries	N/A	N/A	0% - 6.75%	0% - 7.00%

### 38. Related Party Transactions and Balances (Continued)

#### e) Deposits and placements with related parties

	The Group			
	2024		2023	
	US\$	Million KHR	US\$	Million KHR
Current and savings deposits	17,621,102	70,925	21,076,998	86,100
Fixed deposits	100,674,224	405,214	102,802,277	419,947
Interest income	251,807	1,025	248,646	1,022

Allowances for expected credit losses for deposits and placements with related parties were US\$ 448,093 (2023: US\$ 455,615).

Interest rate (per annum):

	The Group		The Bank	
	2024	2023	2024	2023
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\$ 3,046,667 (2023: US\$ 2,749,541) 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\$ 4,997,143 (2023: US\$ 7,813,188) for both the Group and the Bank.

### 38. Related Party Transactions and Balances (Continued)

#### h) Key management personnel compensation

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Directors' remuneration	329,000	1,339	376,815	1,549	329,000	1,339	376,815	1,549
Salaries and short-term benefits	3,745,359	15,247	3,488,715	14,339	3,476,207	14,152	3,269,403	13,437
	<b>4,074,359</b>	<b>16,586</b>	<b>3,865,530</b>	<b>15,888</b>	<b>3,805,207</b>	<b>15,491</b>	<b>3,646,218</b>	<b>14,986</b>

#### i) Transactions with related parties

	The Group				The Bank			
	2024		2023		2024		2023	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Management fee charged ClHP	72,000	293	72,000	296	72,000	293	72,000	296
Rental income from ultimate holding company, subsidiary, and other related companies	464,400	1,891	255,400	1,050	494,100	2,011	285,100	1,172
Bank charge income to subsidiaries for cash settlement	-	-	-	-	688	3	561	2
Commission income from an affiliate	999,633	4,070	986,831	4,056	999,633	4,070	986,831	4,056

### 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, 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		
	2024		2023	2024		2023
	US\$	Million KHR		US\$	Million KHR	US\$
<b>Financial assets</b>						
<i>Financial assets measured at amortised cost:</i>						
Cash on hand	319,224,956	1,284,880	325,482,042	318,814,322	1,283,228	324,915,608
Deposits and placements with other banks	1,101,059,528	4,431,765	966,049,780	1,093,402,177	4,400,944	963,433,866
Deposits and placements with the central bank	1,078,249,621	4,339,955	960,210,241	1,067,038,985	4,294,832	949,605,688
Loans and advances to customers	5,098,696,185	20,522,252	4,866,069,063	5,082,966,871	20,458,942	4,849,930,402
Investment securities	194,790,651	784,032	62,732,632	191,706,485	771,619	59,647,465
Other financial assets	83,291,686	335,250	90,276,378	83,335,471	335,425	88,803,546
<b>Total financial assets measured at amortised cost</b>	<b>7,875,312,627</b>	<b>31,698,134</b>	<b>7,270,820,136</b>	<b>7,837,264,311</b>	<b>31,544,990</b>	<b>7,236,336,575</b>
Investment securities at FVOCI	1,955,656	7,872	2,291,855	-	-	-
<b>Total financial assets</b>	<b>7,877,268,283</b>	<b>31,706,006</b>	<b>7,273,111,991</b>	<b>7,837,264,311</b>	<b>31,544,990</b>	<b>7,236,336,575</b>
<b>Financial liabilities</b>						
<i>Financial liabilities measured at amortised cost:</i>						
Deposits from other banks	273,529,886	1,100,958	374,819,850	273,554,459	1,101,057	374,844,052
Deposits from customers	6,673,102,311	26,859,237	5,841,618,173	6,667,054,993	26,834,896	5,844,671,211
Borrowings	192,516,372	774,878	291,733,252	192,503,664	774,827	291,685,532
Lease liabilities	20,026,586	80,607	21,665,971	20,026,586	80,607	21,665,971
Other financial liabilities	38,382,606	154,490	34,294,084	37,759,317	151,985	33,677,606
Subordinated debts	30,242,550	121,726	81,548,020	30,242,550	121,726	81,548,020
<b>Total financial liabilities</b>	<b>7,227,800,311</b>	<b>29,091,896</b>	<b>6,645,679,350</b>	<b>7,221,141,569</b>	<b>29,065,098</b>	<b>6,648,092,392</b>
						<b>27,157,459</b>

## 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.

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



## 39. Financial Risk Management (Continued)

### 39.1 Credit risk (continued)

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

- 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, the 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 on 31 December 2024 and 31 December 2023.

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	Maximum credit exposure
	US\$	Million KHR
<b>The Group</b>		
<b>31 December 2024 On Balance sheet items</b>		
Deposits and placements with other banks	1,101,059,528	4,431,765
Loans and advances to customers	5,098,696,185	20,522,252
Investment securities at amortised cost	194,790,651	784,032
Other financial assets	83,291,686	335,250
<b>Total</b>	<b>6,477,838,050</b>	<b>26,073,299</b>
<b>Off-Balance sheet items</b>		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	192,921,332	776,508

## 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
<b>The Group</b>		
<b>31 December 2023 On Balance sheet items</b>		
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
<b>Total</b>	<b>5,985,127,853</b>	<b>24,449,247</b>
<b>Off-Balance sheet items</b>		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	302,654,461	1,236,343
<b>The Bank</b>		
<b>31 December 2024 On Balance sheet items</b>		
Deposits and placements with other banks	1,093,402,177	4,400,944
Loans and advances to customers	5,082,966,871	20,458,942
Investment securities	191,706,485	771,619
Other financial assets	83,335,471	335,425
<b>Total</b>	<b>6,451,411,004</b>	<b>25,966,930</b>
<b>Off-Balance sheet items</b>		
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	192,136,031	773,348
<b>The Bank</b>		
<b>31 December 2023 On Balance sheet items</b>		
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
<b>Total</b>	<b>5,961,815,279</b>	<b>24,354,016</b>
<b>Off-Balance sheet items</b>		
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)

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, 95.7% for the Group and the Bank (2023: 97.4%) 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, the 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\$
<b>31 December 2024</b>								
<b>Deposits and placements with other banks</b>								
Investment grade	328,106,083	-	-	328,106,083	326,028,988	-	-	326,028,988
Non-investment grade	579,674,202	-	-	579,674,202	579,674,202	-	-	579,674,202
No rating	194,466,272	-	-	194,466,272	188,721,805	-	-	188,721,805
Gross carrying amount	1,102,246,557	-	-	1,102,246,557	1,094,424,995	-	-	1,094,424,995
<b>Loss allowance (ECL)</b>	<b>(1,187,029)</b>	<b>-</b>	<b>-</b>	<b>(1,187,029)</b>	<b>(1,022,818)</b>	<b>-</b>	<b>-</b>	<b>(1,022,818)</b>
<b>Net carrying amount</b>	<b>1,101,059,528</b>	<b>-</b>	<b>-</b>	<b>1,101,059,528</b>	<b>1,093,402,177</b>	<b>-</b>	<b>-</b>	<b>1,093,402,177</b>
<b>In Million KHR equivalent</b>	<b>4,431,765</b>	<b>-</b>	<b>-</b>	<b>4,431,765</b>	<b>4,400,944</b>	<b>-</b>	<b>-</b>	<b>4,400,944</b>



### 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\$
<b>31 December 2023</b>								
<b>Deposits and placements with other banks</b>								
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
<b>Loss allowance (ECL)</b>	<b>(931,299)</b>	<b>-</b>	<b>-</b>	<b>(931,299)</b>	<b>(780,026)</b>	<b>-</b>	<b>-</b>	<b>(780,026)</b>
<b>Net carrying amount</b>	<b>966,049,780</b>	<b>-</b>	<b>-</b>	<b>966,049,780</b>	<b>963,433,866</b>	<b>-</b>	<b>-</b>	<b>963,433,866</b>
<b>In Million KHR equivalent</b>	<b>3,946,313</b>	<b>-</b>	<b>-</b>	<b>3,946,313</b>	<b>3,935,627</b>	<b>-</b>	<b>-</b>	<b>3,935,627</b>

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 2024								
Investment securities at amortised cost								
Sovereign	17,004,849	-	-	17,004,849	14,004,849	-	-	14,004,849
Investment grade	-	-	-	-	-	-	-	-
Non-investment grade	181,146,175	-	-	181,146,175	181,004,682	-	-	181,004,682
No rating	-	-	-	-	-	-	-	-
Gross carrying amount	198,151,024	-	-	198,151,024	195,009,531	-	-	195,009,531
Loss allowance (ECL)	(3,360,373)	-	-	(3,360,373)	(3,303,046)	-	-	(3,303,046)
Net carrying amount	194,790,651	-	-	194,790,651	191,706,485	-	-	191,706,485
In Million KHR equivalent	784,032	-	-	784,032	771,619	-	-	771,619

### 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\$
<b>31 December 2023</b>								
<b>Investment securities at amortised cost</b>								
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
<b>Loss allowance (ECL)</b>	<b>(1,009,034)</b>	<b>-</b>	<b>-</b>	<b>(1,009,034)</b>	<b>(952,708)</b>	<b>-</b>	<b>-</b>	<b>(952,708)</b>
<b>Net carrying amount</b>	<b>62,732,632</b>	<b>-</b>	<b>-</b>	<b>62,732,632</b>	<b>59,647,465</b>	<b>-</b>	<b>-</b>	<b>59,647,465</b>
<b>In Million KHR equivalent</b>	<b>256,263</b>	<b>-</b>	<b>-</b>	<b>256,263</b>	<b>243,660</b>	<b>-</b>	<b>-</b>	<b>243,660</b>

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\$
<b>31 December 2024</b>								
<b>Loans and advances to customers at amortised cost</b>								
Standard monitoring	3,881,282,188	535,689,318	58,403,063	4,475,374,569	3,869,163,242	535,689,318	58,403,063	4,463,255,623
Special monitoring	15,231,483	376,198,851	389,054	391,819,388	15,231,483	376,198,851	389,054	391,819,388
Default	6,563,377	2,591,999	354,906,935	364,062,311	6,563,377	2,591,999	350,606,934	359,762,310
Gross carrying amount	3,903,077,048	914,480,168	413,699,052	5,231,256,268	3,890,958,102	914,480,168	409,399,051	5,214,837,321
<b>Loss allowance (ECL)</b>	<b>(24,684,728)</b>	<b>(69,227,727)</b>	<b>(38,647,628)</b>	<b>(132,560,083)</b>	<b>(24,471,565)</b>	<b>(69,227,727)</b>	<b>(38,171,158)</b>	<b>(131,870,450)</b>
<b>Net carrying amount</b>	<b>3,878,392,320</b>	<b>845,252,441</b>	<b>375,051,424</b>	<b>5,098,696,185</b>	<b>3,866,486,537</b>	<b>845,252,441</b>	<b>371,227,893</b>	<b>5,082,966,871</b>
<b>In Million KHR equivalent</b>	<b>15,610,529</b>	<b>3,402,141</b>	<b>1,509,582</b>	<b>20,522,252</b>	<b>15,562,608</b>	<b>3,402,141</b>	<b>1,494,192</b>	<b>20,458,941</b>

### 39. Financial Risk Management (Continued)

#### 39.1 Credit risk (continued)

##### e) Credit quality of financial assets (continued)

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

	The Group				The Bank			
	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\$
<b>31 December 2023</b>								
<b>Loans and advances to customers at amortised cost</b>								
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
<b>Loss allowance (ECL)</b>	<b>(15,959,799)</b>	<b>(82,363,620)</b>	<b>(31,919,343)</b>	<b>(130,242,762)</b>	<b>(15,752,381)</b>	<b>(82,363,620)</b>	<b>(30,885,382)</b>	<b>(129,001,383)</b>
<b>Net carrying amount</b>	<b>3,502,177,463</b>	<b>1,049,575,374</b>	<b>314,316,226</b>	<b>4,866,069,063</b>	<b>3,492,818,768</b>	<b>1,049,575,374</b>	<b>307,536,260</b>	<b>4,849,930,402</b>
<b>In Million KHR equivalent</b>	<b>14,306,395</b>	<b>4,287,515</b>	<b>1,283,982</b>	<b>19,877,892</b>	<b>14,268,165</b>	<b>4,287,515</b>	<b>1,256,286</b>	<b>19,811,966</b>

## 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\$
<b>31 December 2024</b>								
<b>Loans and advances to customers at amortised cost</b>								
Balance at 1 January	15,959,799	82,363,620	31,919,343	130,242,762	15,752,381	82,363,620	30,885,382	129,001,383
- Transfer to Stage 1	6,095,063	(6,038,524)	(56,539)	-	6,095,063	(6,038,524)	(56,539)	-
- Transfer to Stage 2	(563,541)	817,622	(254,081)	-	(563,541)	817,622	(254,081)	-
- Transfer to Stage 3	(64,438)	(3,875,690)	3,940,128	-	(64,438)	(3,875,690)	3,940,128	-
Net remeasurement of loss allowance (*)	(1,548,159)	12,327,555	25,536,609	36,316,005	(1,553,904)	12,327,555	26,094,100	36,867,751
New financial assets originated	8,500,910	7,969,785	1,410,921	17,881,616	8,500,910	7,969,785	1,410,921	17,881,616
Financial assets that had been derecognised	(3,694,906)	(24,336,641)	(1,309,654)	(29,341,201)	(3,694,906)	(24,336,641)	(1,309,654)	(29,341,201)
Write-offs	-	-	(23,206,756)	(23,206,756)	-	-	(23,206,756)	(23,206,756)
Unwinding of discount	-	-	667,657	667,657	-	-	667,657	667,657
<b>Balance at 31 December (US\$)</b>	<b>24,684,728</b>	<b>69,227,727</b>	<b>38,647,628</b>	<b>132,560,083</b>	<b>24,471,565</b>	<b>69,227,727</b>	<b>38,171,158</b>	<b>131,870,450</b>
<b>In Million KHR equivalent</b>	<b>99,356</b>	<b>278,642</b>	<b>155,556</b>	<b>533,554</b>	<b>98,498</b>	<b>278,642</b>	<b>153,639</b>	<b>530,779</b>

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

## 39. Financial Risk Management (Continued)

### 39.1 Credit risk (continued)

#### f) Loss allowance (continued)

Expected credit loss reconciliation – loans and advances to customers

	The Group				The Bank			
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 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	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)	(2,430,202)	(21,820,570)	(2,851,687)	(16,538,681)	(2,430,202)	(21,820,570)
Write-offs	-	-	(301,698)	(301,698)	-	-	(301,698)	(301,698)
Unwinding of discount	-	-	(1,417,411)	(1,417,411)	-	-	(1,417,411)	(1,417,411)
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)

#### g) Concentration of financial assets with credit risk exposure

##### 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\$
<b>The Group</b>					
<b>31 December 2024</b>					
Financial institutions	1,101,059,528	118,924,700	-	-	1,219,984,228
Services	-	785,298,166	-	83,291,686	868,589,852
Housing	-	739,657,563	-	-	739,657,563
Building and constructions	-	1,922,432,304	-	-	1,922,432,304
Wholesale and retails	-	573,534,228	-	-	573,534,228
Import and export	-	321,584,643	-	-	321,584,643
Agriculture	-	150,039,074	-	-	150,039,074
Others	-	487,225,507	194,790,651	-	682,016,158
<b>Total</b>	<b>1,101,059,528</b>	<b>5,098,696,185</b>	<b>194,790,651</b>	<b>83,291,686</b>	<b>6,477,838,050</b>

<b>In Million KHR equivalent</b>	<b>4,431,765</b>	<b>20,522,252</b>	<b>784,032</b>	<b>335,250</b>	<b>26,073,299</b>
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<b>31 December 2023</b>					
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
<b>Total</b>	<b>966,049,780</b>	<b>4,866,069,063</b>	<b>62,732,632</b>	<b>90,276,378</b>	<b>5,985,127,853</b>

<b>In Million KHR equivalent</b>	<b>3,946,313</b>	<b>19,877,892</b>	<b>256,263</b>	<b>368,779</b>	<b>24,449,247</b>
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## 39. Financial Risk Management (Continued)

### 39.1 Credit risk (continued)

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

##### Industry sector (continued)

	Deposits and placements with other banks	Loans and advances to customers	Investment securities	Other assets	Total
	US\$	US\$	US\$	US\$	US\$
<b>The Bank</b>					
<b>31 December 2024</b>					
Financial institutions	1,093,402,177	118,924,700	-	-	1,212,326,877
Services	-	784,158,280	-	83,335,471	867,493,751
Housing	-	735,631,879	-	-	735,631,879
Building and constructions	-	1,915,973,907	-	-	1,915,973,907
Wholesale and retails	-	573,534,228	-	-	573,534,228
Import and export	-	321,584,643	-	-	321,584,643
Agriculture	-	149,987,376	-	-	149,987,376
Others	-	483,171,858	191,706,485	-	674,878,343
<b>Total</b>	<b>1,093,402,177</b>	<b>5,082,966,871</b>	<b>191,706,485</b>	<b>83,335,471</b>	<b>6,451,411,004</b>

<b>In Million KHR equivalent</b>	<b>4,400,944</b>	<b>20,458,942</b>	<b>771,619</b>	<b>335,425</b>	<b>25,966,930</b>
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<b>31 December 2023</b>					
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
<b>Total</b>	<b>963,433,866</b>	<b>4,849,930,402</b>	<b>59,647,465</b>	<b>88,803,546</b>	<b>5,961,815,279</b>

<b>In Million KHR equivalent</b>	<b>3,935,627</b>	<b>19,811,966</b>	<b>243,660</b>	<b>362,763</b>	<b>24,354,016</b>
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## 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 transact in many currencies, and are 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.

The 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
<b>31 December 2024</b>								
<b>Financial assets</b>								
Cash on hand	207,568,933	95,174,222	16,481,801	319,224,956	207,350,058	95,174,222	16,290,042	318,814,322
Deposits and placements with other banks	897,582,531	173,281,473	30,195,524	1,101,059,528	890,831,808	173,445,684	29,124,685	1,093,402,177
Deposits and placements with the central bank	729,611,629	347,337,548	1,300,444	1,078,249,621	719,701,436	347,337,549	-	1,067,038,985
Loans and advances to customers	4,596,722,956	477,559,142	24,414,087	5,098,696,185	4,596,382,772	477,559,142	9,024,957	5,082,966,871
Investment securities	177,785,802	17,894,964	1,065,541	196,746,307	177,701,636	14,004,849	-	191,706,485
Other financial assets	78,297,123	3,798,645	1,195,918	83,291,686	78,740,023	3,798,645	796,803	83,335,471
	<b>6,687,568,974</b>	<b>1,115,045,994</b>	<b>74,653,315</b>	<b>7,877,268,283</b>	<b>6,670,707,733</b>	<b>1,111,320,091</b>	<b>55,236,487</b>	<b>7,837,264,311</b>
<b>Financial liabilities</b>								
Deposits from banks and other financial institutions	253,598,367	14,909,169	5,022,350	273,529,886	253,622,939	14,909,169	5,022,351	273,554,459
Deposits from customers	5,552,275,352	1,101,368,322	19,458,637	6,673,102,311	5,546,890,824	1,101,424,517	18,739,652	6,667,054,993
Borrowings	186,181,710	6,321,954	12,708	192,516,372	186,181,710	6,321,954	-	192,503,664
Lease liabilities	20,026,586	-	-	20,026,586	20,026,586	-	-	20,026,586
Other financial liabilities	28,174,287	9,660,012	548,307	38,382,606	28,032,551	9,660,012	66,754	37,759,317
Subordinated debts	30,242,550	-	-	30,242,550	30,242,550	-	-	30,242,550
	<b>6,070,498,852</b>	<b>1,132,259,457</b>	<b>25,042,002</b>	<b>7,227,800,311</b>	<b>6,064,997,160</b>	<b>1,132,315,652</b>	<b>23,828,757</b>	<b>7,221,141,569</b>

<b>Net asset/(liability) position</b>	<b>617,070,122</b>	<b>(17,213,463)</b>	<b>49,611,313</b>	<b>649,467,972</b>	<b>605,710,573</b>	<b>(20,995,561)</b>	<b>31,407,730</b>	<b>616,122,742</b>
<b>In Million KHR equivalents</b>	<b>2,483,707</b>	<b>(69,284)</b>	<b>199,686</b>	<b>2,614,109</b>	<b>2,437,985</b>	<b>(84,507)</b>	<b>126,416</b>	<b>2,479,894</b>

	The Group				The Bank			
	In US\$ equivalent				In US\$ equivalent			
	US\$	KHR	Others	Total	US\$	KHR	Others	Total
<b>31 December 2023</b>								
<b>Financial assets</b>								
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
	<b>6,231,516,604</b>	<b>931,860,513</b>	<b>109,734,874</b>	<b>7,273,111,991</b>	<b>6,220,010,488</b>	<b>927,854,490</b>	<b>88,471,597</b>	<b>7,236,336,575</b>
<b>Financial liabilities</b>								
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
	<b>5,610,653,774</b>	<b>945,146,770</b>	<b>89,878,806</b>	<b>6,645,679,350</b>	<b>5,613,846,372</b>	<b>945,194,872</b>	<b>89,051,148</b>	<b>6,648,092,392</b>
<b>Net asset/(liability) position</b>	<b>620,862,830</b>	<b>(13,286,257)</b>	<b>19,856,068</b>	<b>627,432,641</b>	<b>606,164,116</b>	<b>(17,340,382)</b>	<b>(579,551)</b>	<b>588,244,183</b>
<b>In Million KHR equivalents</b>	<b>2,536,225</b>	<b>(54,274)</b>	<b>81,112</b>	<b>2,563,063</b>	<b>2,476,180</b>	<b>(70,835)</b>	<b>(2,367)</b>	<b>2,402,978</b>

## 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 2024		31 December 2023	
	-1%	-1%	-1%	-1%
	Depreciation	Appreciation	Depreciation	Appreciation
	US\$	US\$	US\$	US\$
<b>The Group</b>				
KHR	(130,839)	128,248	(84,772)	83,094
Others	665,731	(652,548)	230,479	(225,915)
	<b>534,892</b>	<b>(524,300)</b>	<b>145,707</b>	<b>(142,821)</b>
<b>In Million KHR equivalents</b>	<b>2,178</b>	<b>(2,134)</b>	<b>599</b>	<b>(587)</b>
<b>The Bank</b>				
KHR	(169,041)	165,693	(125,723)	123,233
Others	309,184	(303,062)	(14,669)	14,378
	<b>140,143</b>	<b>(137,369)</b>	<b>(140,392)</b>	<b>137,611</b>
<b>In Million KHR equivalent</b>	<b>571</b>	<b>(559)</b>	<b>(577)</b>	<b>566</b>

The Group's subsidiary has equity investments at FVOCI which are in KHR. Should the USD/KHR exchange appreciate or depreciate by 2%, 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	
	2024	2023
	US\$	US\$
2% Appreciation	(17,453)	(22,692)
<b>In Million KHR equivalent</b>	<b>(71)</b>	<b>(93)</b>
2% Depreciation	18,166	23,618
<b>In Million KHR equivalent</b>	<b>74</b>	<b>97</b>

## 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 that 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\$ 89,011 (2023: US\$ 115,730).

#### 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 (2023: 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 developing 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\$
<b>As at 31 December 2024</b>							
<b>Financial assets</b>							
Cash on hand	-	-	-	-	-	319,224,956	319,224,956
Deposits and placements with other banks	332,950,329	405,222,224	72,782,054	86,554,729	-	203,550,192	1,101,059,528
Deposits and placements with the central bank	985,501,621	-	92,748,000	-	-	-	1,078,249,621
Loans and advances to customers	703,066,441	280,268,564	823,690,684	2,025,689,618	1,265,980,878	-	5,098,696,185
Investment securities	-	-	-	194,790,651	-	1,955,656	196,746,307
Other financial assets	-	-	-	-	-	83,291,686	83,291,686
	<b>2,021,518,391</b>	<b>685,490,788</b>	<b>989,220,738</b>	<b>2,307,034,998</b>	<b>1,265,980,878</b>	<b>608,022,490</b>	<b>7,877,268,283</b>
<b>Financial liabilities</b>							
Deposits from banks and other financial institutions	108,400,529	68,819,099	63,262,676	801,292	-	32,246,290	273,529,886
Deposits from customers	2,304,073,771	764,483,748	2,715,563,012	290,589,003	14,497,053	583,895,724	6,673,102,311
Borrowings	-	651,037	101,483,384	90,381,951	-	-	192,516,372
Lease liabilities	217,696	440,015	1,983,093	8,214,150	9,171,632	-	20,026,586
Other financial liabilities	-	-	-	-	-	38,382,606	38,382,606
Subordinated debts	-	-	6,242,550	24,000,000	-	-	30,242,550
	<b>2,412,691,996</b>	<b>834,393,899</b>	<b>2,888,534,715</b>	<b>413,986,396</b>	<b>23,668,685</b>	<b>654,524,620</b>	<b>7,227,800,311</b>
<b>Interest sensitivity gap</b>	<b>(391,173,605)</b>	<b>(148,903,111)</b>	<b>(1,899,313,977)</b>	<b>1,893,048,602</b>	<b>1,242,312,193</b>	<b>(46,502,130)</b>	<b>649,467,972</b>
<b>In Million KHR equivalent</b>	<b>(1,574,474)</b>	<b>(599,335)</b>	<b>(7,644,739)</b>	<b>7,619,521</b>	<b>5,000,307</b>	<b>(187,171)</b>	<b>2,614,109</b>

	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\$
<b>The Group</b>							
<b>As at 31 December 2023</b>							
<b>Financial assets</b>							
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
	<b>1,681,919,101</b>	<b>543,922,213</b>	<b>862,314,593</b>	<b>1,938,260,400</b>	<b>1,527,486,732</b>	<b>719,208,952</b>	<b>7,273,111,391</b>
<b>Financial liabilities</b>							
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
	<b>722,312,590</b>	<b>566,769,691</b>	<b>2,666,832,790</b>	<b>764,568,268</b>	<b>24,000,736</b>	<b>1,901,195,275</b>	<b>6,645,679,350</b>
<b>Interest sensitivity gap</b>	<b>959,606,511</b>	<b>(22,847,478)</b>	<b>(1,804,518,197)</b>	<b>1,173,692,132</b>	<b>1,503,485,996</b>	<b>(1,181,986,323)</b>	<b>627,432,641</b>
<b>In Million KHR equivalent</b>	<b>3,919,993</b>	<b>(93,332)</b>	<b>(7,371,457)</b>	<b>4,794,532</b>	<b>6,141,740</b>	<b>(4,828,414)</b>	<b>2,563,062</b>

## 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\$
<b>As at 31 December 2024</b>							
<b>Financial assets</b>							
Cash on hand	-	-	-	-	-	318,814,322	318,814,322
Deposits and placements with other banks	339,123,183	402,659,407	68,978,789	86,554,729	-	196,086,069	1,093,402,177
Deposits and placements with the central bank	974,290,985	-	92,748,000	-	-	-	1,067,038,985
Loans and advances to customers	699,237,267	280,256,416	823,486,110	2,017,661,027	1,262,326,051	-	5,082,966,871
Investment securities	-	-	-	191,706,485	-	-	191,706,485
Other financial assets	-	-	-	-	-	83,335,471	83,335,471
	<b>2,012,651,435</b>	<b>682,915,823</b>	<b>985,212,899</b>	<b>2,295,922,241</b>	<b>1,262,326,051</b>	<b>598,235,862</b>	<b>7,837,264,311</b>
<b>Financial liabilities</b>							
Deposits from banks and other financial institutions	108,425,102	68,819,099	63,262,676	801,292	-	32,246,290	273,554,459
Deposits from customers	2,304,073,771	759,741,993	2,721,313,972	290,263,384	14,497,053	577,164,820	6,667,054,993
Borrowings	-	651,037	101,483,384	90,369,243	-	-	192,503,664
Lease liabilities	217,696	440,015	1,983,093	8,214,150	9,171,632	-	20,026,586
Other financial liabilities	-	-	-	-	-	37,759,317	37,759,317
Subordinated debts	-	-	6,242,550	24,000,000	-	-	30,242,550
	<b>2,412,716,569</b>	<b>829,652,144</b>	<b>2,894,285,675</b>	<b>413,648,069</b>	<b>23,668,685</b>	<b>647,170,427</b>	<b>7,221,141,569</b>
<b>Interest sensitivity gap</b>	<b>(400,065,134)</b>	<b>(146,736,321)</b>	<b>(1,909,072,776)</b>	<b>1,882,274,172</b>	<b>1,238,657,366</b>	<b>(48,934,565)</b>	<b>616,122,742</b>
<b>In Million KHR equivalent</b>	<b>(1,610,262)</b>	<b>(590,614)</b>	<b>(7,684,018)</b>	<b>7,576,154</b>	<b>4,985,596</b>	<b>(196,962)</b>	<b>2,479,894</b>

	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\$
<b>The Bank</b>							
<b>As at 31 December 2023</b>							
<b>Financial assets</b>							
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
	<b>1,676,379,557</b>	<b>541,224,283</b>	<b>859,529,761</b>	<b>1,928,899,986</b>	<b>1,524,559,898</b>	<b>705,743,090</b>	<b>7,236,336,575</b>
<b>Financial liabilities</b>							
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
	<b>722,538,628</b>	<b>566,730,822</b>	<b>2,672,215,528</b>	<b>764,397,074</b>	<b>24,000,736</b>	<b>1,898,209,604</b>	<b>6,648,092,392</b>
<b>Interest sensitivity gap</b>	<b>953,840,929</b>	<b>(25,506,539)</b>	<b>(1,812,685,767)</b>	<b>1,164,502,912</b>	<b>1,500,559,162</b>	<b>(1,192,466,514)</b>	<b>588,244,183</b>
<b>In Million KHR equivalent</b>	<b>3,896,440</b>	<b>(104,194)</b>	<b>(7,404,821)</b>	<b>4,756,994</b>	<b>6,129,784</b>	<b>(4,871,226)</b>	<b>2,402,977</b>

## 39. Financial Risk Management (Continued)

### 39.2 Market risk (continued)

#### c) Interest rate risk (continued)

##### Sensitivity

Profit or loss in 2023 and 2024 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 were 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

The 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, the 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 the 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\$
<b>As at 31 December 2024</b>						
<b>Financial liabilities</b>						
Deposits from banks and other financial institutions	141,055,655	69,363,646	64,901,042	875,192	-	276,195,535
Deposits from customers	2,752,174,958	774,578,383	2,814,096,081	324,809,201	21,379,073	6,687,037,696
Borrowings	-	-	102,979,310	101,428,765	-	204,408,075
Lease liabilities	331,324	663,617	2,928,715	11,733,577	17,099,184	32,756,417
Other financial liabilities	-	-	38,382,606	-	-	38,382,606
Subordinated debts	-	-	-	43,185,900	-	43,185,900
	2,893,561,937	844,605,646	3,023,287,754	482,032,635	38,478,257	7,281,966,229
<b>In Million KHR equivalents</b>	11,646,587	3,399,538	12,168,733	1,940,181	154,875	29,309,914
<b>Off-balance-sheet items</b>						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	192,921,332	-	-	-	-	192,921,332
<b>In Million KHR equivalents</b>	776,508	-	-	-	-	776,508

## 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\$
<b>As at 31 December 2023</b>						
<b>Financial liabilities</b>						
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
	<b>2,463,731,694</b>	<b>571,798,815</b>	<b>2,843,550,825</b>	<b>790,858,561</b>	<b>78,137,642</b>	<b>6,748,077,537</b>
<b>In Million KHR equivalents</b>	<b>10,064,344</b>	<b>2,335,798</b>	<b>11,615,905</b>	<b>3,230,657</b>	<b>319,192</b>	<b>27,565,896</b>
<b>Off-balance-sheet items</b>						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	302,654,461	-	-	-	-	302,654,461
<b>In Million KHR equivalents</b>	<b>1,236,343</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,236,343</b>



	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\$
<b>The Bank</b>						
<b>As at 31 December 2024</b>						
<b>Financial liabilities</b>						
Deposits from banks and other financial institutions	141,080,228	69,363,646	64,901,042	875,192	-	276,220,108
Deposits from customers	2,745,445,297	769,788,673	2,819,759,584	324,132,454	21,379,073	6,680,505,081
Borrowings	-	-	102,966,522	101,428,765	-	204,395,287
Lease liabilities	331,324	663,617	2,928,715	11,733,577	17,099,184	32,756,417
Other financial liabilities	-	-	37,759,317	-	-	37,759,317
Subordinated debts	-	-	-	43,185,900	-	43,185,900
	2,886,856,849	839,815,936	3,028,315,180	481,355,888	38,478,257	7,274,822,110
<b>In Million KHR equivalents</b>	11,619,599	3,380,259	12,188,969	1,937,457	154,875	29,281,159
<b>Off-balance-sheet items</b>						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	192,136,031	-	-	-	-	192,136,031
<b>In Million KHR equivalents</b>	773,348	-	-	-	-	773,348

## 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\$
<b>The Bank</b>						
<b>As at 31 December 2023</b>						
<b>Financial liabilities</b>						
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
	<b>2,461,572,207</b>	<b>571,757,521</b>	<b>2,848,146,877</b>	<b>790,543,079</b>	<b>78,137,642</b>	<b>6,750,157,326</b>
<b>In Million KHR equivalents</b>	<b>10,055,522</b>	<b>2,335,629</b>	<b>11,634,680</b>	<b>3,229,368</b>	<b>319,192</b>	<b>27,574,391</b>
<b>Off-balance-sheet items</b>						
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	302,654,461	-	-	-	-	302,654,461
<b>In Million KHR equivalents</b>	<b>1,236,343</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,236,343</b>

## 39. Financial Risk Management (Continued)

### 39.4 Fair value of financial assets and liabilities

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

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

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

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

#### (a) Financial instruments measured at fair value

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

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

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

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

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

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

##### b. Loans and advances

For fixed rate loans with 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.

##### c. Investment securities at amortised cost

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

## 39. Financial Risk Management (Continued)

### 39.4 Fair value of financial assets and liabilities (continued)

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

##### d. Deposits from banks and other financial institutions and customers

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

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

##### e. Borrowings and subordinated debts

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

##### f. Other financial assets and liabilities

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

## 39. Financial Risk Management (Continued)

### 39.5 Capital management

The 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			
	2024		2023	
	US\$	Million KHR	US\$	Million KHR
<b>Tier 1 capital</b>				
Share capital	800,000,000	3,220,000	750,000,000	3,063,750
Retained earnings (*)	257,038,738	1,034,581	306,104,880	1,250,438
Other reserves	98,050,777	394,654	98,050,777	400,537
Less: Intangible assets and goodwill	(1,986,292)	(7,995)	(1,158,227)	(4,731)
Less: Loans to related parties	(37,253,974)	(149,947)	(36,946,205)	(150,925)
	<b>1,115,849,249</b>	<b>4,491,293</b>	<b>1,116,051,225</b>	<b>4,559,069</b>
<b>Tier 2 complementary capital</b>				
General provision (**)	120,169,413	483,682	55,302,510	225,911
Subordinated debt approved by NBC	30,000,000	120,750	81,000,000	330,885
Revaluation reserve	49,953,180	201,061	49,953,180	204,059
Less: Equity participation in banking or financial institutions	(49,501,468)	(199,243)	(39,501,468)	(161,363)
Less: Other items to be deducted	-	-	(3,342,297)	(13,653)
	<b>150,621,125</b>	<b>606,250</b>	<b>143,411,925</b>	<b>585,839</b>
<b>Total Net Worth</b>	<b>1,266,470,374</b>	<b>5,097,543</b>	<b>1,259,463,150</b>	<b>5,144,908</b>

(\*) For the calculation of net worth, retained earnings are capped to ensure compliance with the maximum retained earnings requirement of 20%.

(\*\*) This includes the effect of regulatory reserve relating to regulatory provision of accrued interest receivable amounted to US\$ 63,683,060 for the Bank, which is permitted to be added back to the 'General provision' line in the Tier 2 capital for the year ended 31 December 2024.

# 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

### 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

### 鐵橋頭（東岸）分行 | **Chhbar Ampov**

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

### 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

### 鐵橋頭（西岸）分行 | **Kbal Thnol**

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

### 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

### 總行 | **Main Branch**

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

### 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

### 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

### 戴高樂分行 | **Charle de Gaulle**

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

### 真臘分行 | **Chenla**

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

### 貢武分行 | **Kamboul**

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

### 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

### 钻石岛 | **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

### 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

### 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

**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

**宋仁枳分行 | Stueng Mean Chey Branch**

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

**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

## Provincial Branches

**Banking Hours for Branches (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

**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

**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

**實居省分行 | Kampong Speu**

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

**噴呖省分行 | Kampot**

Street 701, Phum Kampong Bay Khang Tboung, Sangkat Kampong Bay, Krong Kampot, Kampot Province.  
033 932 692

**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

**巴域分行 | Bavet**

National Road No. 1, Phum Bavet Kandal, Sangkat Bavet, Krong Bavet, Svay Rieng Province.  
044 715 031 | 044 715 032

**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

**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

**波貝分行 | Krong Paoy Paet**

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

**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

**宿蒙分行 | Moug Rusessei District - Kear Commune**

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

**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

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

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

**菩薩省分行 | Pursat**

National Road No. 5, Phum Sthani, Sangkat Svay At, Krong Pursat, Pursat Province.  
052 740 287 | 052 740 288

**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

**上丁省分行 | Stung Treng**

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

**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

**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

**珠山分行 | Krong Pailin**

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

**三州府分行 | Krong Suong**

National Road No. 7, Phum Cheung Lang, Sangkat Suong, Krong Suong, Tboung Khmum Province.  
042 680 1111 | 042 680 1112

**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

**河良分行 | Neak Loeang**

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

**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

**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

**實廣分行 | Skun District - Soutib Commune**

National Road No. 6, Pana Village, Soutib Commune, Cheung Prey District, Kampong Cham Province.  
042 680 0062 | 042 680 0063

**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

**大金歐分行 | Takhmao**

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

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

National Road No. 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

#### 奥林匹亞分行 | Olympia

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

#### 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

#### 德他拉分行 | Toek Thla

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

#### 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

#### 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

#### 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

#### 7马卡拉区- 威旺分区 | Khan Prampir Meakkakra - Sangkat Veal Vong "A" (Olympic)

Golden Square Tower, Building No. GS11, Preah Sihanouk  
Bld., Group 62, Phum 7, Sangkat Veal Vong, Khan Prampir  
Meakkakra, Phnom Penh.  
023 218 378 | 023 218 397 | 023 720 503 | 023 720 492

#### 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

#### 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

#### 德崇機場分行 | Techo International Airport

Building No. 999, Samdach Techo Hun Sen Blvd., Boeng  
Khyang Commune, Kandal Stueng District,  
Kandal Province.  
023 868 222

#### 西哈努克分行 | Krong Preah Sihanouk

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

### Canada Bank Lao PDR Branches (Monday to Friday, 8:00 AM to 03:30 PM)

#### 加華銀行（老撾分行）| Canada Bank Lao Ltd (Head Office)

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

#### Canada Bank Lao Ltd. (Sanjiang Service Unit)

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

#### Canada Bank Lao Ltd. (Dongchong Service Unit)

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

# Correspondent Banks

CORRESPONDENT BANK NAME	CURRENCY	LOCATION	SWIFT CODE
BANK OF COMMUNICATIONS	USD/CNY/RMB	SHANGHAI, CHINA	COMMCNSH
BANK OF CHINA (HONG KONG) LIMITED PHNOM PENH RMB CLEARING CENTRE	CNY	CAMBODIA	BKCHKHPPCLR
COMMERZBANK AG	USD/EUR	FRANKFURT, GERMANY	COBADEFF
DBS BANK LTD	USD/SGD	SINGAPORE	DBSSSGSG
GUANGXI BEIBU GULF BANK CO.,LTD	CNY/RMB	GUANGXI, CHINA	BGBKCNBJ
ICBC LIMITED PHNOM PENH BRANCH	CNY/RMB	CAMBODIA	ICBKKHPP
INDUSTRIAL BANK OF KOREA	USD	SEOUL , SOUTH KOREA	IBKOKRSE
JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM (HEAD OFFICE)	USD	HANOI, VIETNAM	BFTVVNVX
JPMORGAN CHASE BANK, N.A.	USD	NEW YORK, UNITED STATES	CHASUS33
KASIKORNBANK PUBLIC COMPANY LIMITED	USD/THB	BANGKOK, THAILAND	KASITHBK
KEB HANA BANK	USD	SEOUL , SOUTH KOREA	KOEXKRSE
KOOKMIN BANK	USD	SEOUL , SOUTH KOREA	CZNBKRSE
KRUNG THAI BANK PUBLIC COMPANY LIMITED	USD/THB	BANGKOK, THAILAND	KRTHTHBK
MIZUHO BANK, LTD	JPY	TOKYO, JAPAN	MHCBJPJT
OVERSEA CHINESE BANKING CORPORATION LIMITED	USD/AUD/CAD/GBP/NZD/SGD	SINGAPORE	OCBCSGSG
STANDARD CHARTERED BANK GERMANY BRANCH	EUR	FRANKFURT, GERMANY	SCBLDEFX
STANDARD CHARTERED BANK (HONG KONG) LIMITED	USD/HKD	HONG KONG	SCBLHKHH

STANDARD CHARTERED BANK (LONDON)	GBP	LONDON, UNITED KINGDOM	SCBLGB2L
STANDARD CHARTERED BANK (NEW YORK BRANCH)	USD	NEW YORK, UNITED STATES	SCBLUS33
STANDARD CHARTERED BANK (SINGAPORE) LIMITED	USD	SINGAPORE	SCBLSG22
STANDARD CHARTERED BANK (TOKYO BRANCH)	JPY	TOKYO, JAPAN	SCBLJPJT
WELLS FARGO BANK, N.A (NEW YORK INTERNATIONAL BRANCH)	USD	NEW YORK, UNITED STATES	PNBPUS3NNYC



ឧទ្ទាហរ កាណាដាប្រាក់  
加拿大銀行  
CANADIA BANK

# សេវាកម្មធនាគារ បែបឯកជនភាពសម្រាប់អ្នក

Premier  
Services



សេវាកម្មបុគ្គលិកជំនាញប្រកបដោយវិជ្ជាជីវៈ



បរិយាកាស និងវិធីវាងការបេក្ខប្រោសធនាគារភាព



ការផ្តល់ជូនពីសេវាផ្សេងៗទៀត



ឧទ្ទាហរ កាណាដាប្រាក់  
加拿大銀行  
CANADIA BANK

## ទទួលអត្ថប្រយោជន៍ជាច្រើនពី គណនីបើកប្រាក់បៀវត្សរបស់អ្នក

បុគ្គលិក



ក្រប់ក្រងឥណទាន  
ដោយងាយស្រួល ទៅលើ  
Canada Bank App



ដកប្រាក់កាត់ត្រៃ  
នៅទូទាំង ATM និងភ្នាក់ងារ  
TrueMoney



កាត់បន្ថយការបង់ប្រាក់  
រហូតដល់ \$5,000 និង  
ថ្លៃព្យាបាលរហូតដល់ \$500



ឧទ្ទាហរ កាណាដាប្រាក់  
加拿大銀行  
CANADIA BANK

## គណនីកុមារ

កំណត់ផែនការសន្សំច្បាស់លាស់ សម្រាប់កូនរបស់លោកអ្នក  
និងអត្ថប្រយោជន៍ជាច្រើនទៀត

អត្រាការប្រាក់ប្រាក់បៀវត្សរហូតដល់

5.75%



កាត់បន្ថយការបង់ប្រាក់ការព្រោះថ្នាក់សិក្សា

\$5,000

កាត់បន្ថយថ្លៃព្យាបាល

\$500





ធនាគារ កាណាឌីយ៉ា  
加拿大銀行  
CANADIA BANK

# ដក - ដាក់ ប្រាក់រៀល

ពិគណនីប្រាក់រៀល ឬដុល្លារ តាមរយៈសេវាកម្មធនាគារស្វ័យប្រវត្តិ  
របស់ធនាគារ កាណាឌីយ៉ា ទូទាំងប្រទេស



ធនាគារ កាណាឌីយ៉ា  
加拿大銀行  
CANADIA BANK

## ជ្រើសយក ធនាគារ កាណាឌីយ៉ា

សម្រាប់ដំណោះស្រាយទូទាត់បែបឌីជីថល  
CHOOSE CANADIA BANK FOR DIGITAL PAYMENT SOLUTIONS



ងាយស្រួល  
EASY TO USE



រហ័ស  
FAST



សុវត្ថិភាព  
SECURED



ធនាគារ កាណាឌីយ៉ា  
加拿大銀行  
CANADIA BANK

## ពង្រីកអាជីវកម្មរបស់លោកអ្នក ជាមួយនិងដំណោះស្រាយហិរញ្ញវត្ថុប្រកបដោយ ភាពបត់បែន និងទំនុកចិត្តខ្ពស់

គណនាអាជីវកម្ម

ហិរញ្ញប្បទានពាណិជ្ជកម្ម









Download the Report Here

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