



ធនាគារ កាណាឌីយ៉ា ភ.ក.  
加華銀行  
CANADIA BANK PLC.



របាយការណ៍ប្រចាំឆ្នាំ

2018 | 年報  
Annual Report



**We are Khmer,  
Proud &  
Here to Stay**

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## ជូនចំពោះភាគទុនិក

យើងប្តេជ្ញាចិត្តដើម្បីបង្កើតនូវតម្លៃនិរន្តរភាព សម្រាប់ភាគទុនិករបស់យើងទាំងអស់ ក្នុងនាមជា “ធនាគារក្នុងស្រុកដ៏ល្អឥតខ្ចោះ” នៅក្នុងប្រទេសកម្ពុជា ។ នៅក្នុងឆ្នាំ ២០១៨ ពួកយើងបានបន្តកាន់តែស៊ីជម្រៅ និងពង្រីកវិសាលភាពនៃទំនាក់ទំនង របស់យើងជាមួយនឹងអតិថិជន និងភាគទុនិកទាំងអស់ ម្យ៉ាងទៀតកេរ្តិ៍ឈ្មោះរបស់ធនាគារកាណាឌីយ៉ាកំពុងបន្តកសាងឡើងដោយផ្ដោតលើយុទ្ធសាស្ត្រនៃការរីកចម្រើន គ្រឹះស្ថានហិរញ្ញវត្ថុដ៏រឹងមាំ និង តម្លៃស្នូលនៃសេវាកម្មដ៏ល្អឥតខ្ចោះ អភិបាលកិច្ចល្អ គណនេយ្យភាព និងបន្តវិនិយោគលើធនធានមនុស្សរបស់យើង ព្រមទាំងផ្តល់ផលតបស្នងចំពោះសហគមន៍ និងប្រទេស ជាតិរបស់យើង ។

សន្តិភាព និងស្ថេរភាពនយោបាយបានធ្វើឱ្យសេដ្ឋកិច្ចប្រទេសកម្ពុជាមានកំណើនថែរក្សាក្នុងអត្រា ៧,២% ក្នុងឆ្នាំ ២០១៨ ។ ប្រព័ន្ធធនាគារនៅកម្ពុជា បន្តមានស្ថេរភាព និងសុខភាពល្អដែលជាកត្តាធ្វើឱ្យមានការកើនឡើងការប្រកួតប្រជែង និងសម្ពាធលើ អត្រាការប្រាក់ ខណៈពេលដែលមានការគ្រប់គ្រងគុណភាពឥណទាន ។ យើងបានបន្តបង្ហាញនូវ ការអនុវត្តន៍ដ៏ល្អរបស់យើង ដើម្បីឆ្លើយតបទៅនឹង ការប្រកួតប្រជែងទាំងនេះ ។

លទ្ធផលហិរញ្ញវត្ថុឆ្នាំ ២០១៨ របស់យើង បានឆ្លុះបញ្ចាំងពីភាពជោគជ័យ នៃយុទ្ធសាស្ត្ររយៈពេលវែង

របស់យើង ម្យ៉ាងទៀតយើងជឿជាក់ថា ការគ្រប់គ្រងហានិភ័យដោយប្រុងប្រយ័ត្ន និងការវិនិយោគជាបន្តបន្ទាប់លើធនធានមនុស្ស បច្ចេកវិទ្យា ប្រព័ន្ធ និងធ្វើឱ្យប្រសើរឡើងនូវដំណើរការ និងជួយពង្រឹងនិរន្តរភាពរបស់យើង ។

## លទ្ធផលហិរញ្ញវត្ថុ

ជាឆ្នាំដែលរីកចម្រើនដ៏ល្អ ពួកយើងបានបន្តវិនិយោគផ្សព្វផ្សាយនូវកេរ្តិ៍ឈ្មោះដ៏យូរអង្វែងរបស់យើង និងស្វែងរកនូវឱកាសថ្មីៗបន្ថែមទៀត សម្រាប់ការរីកចម្រើន ។ យើងបានឃើញនូវការរីកចម្រើននៅក្នុងវិស័យអាជីវកម្មទាំងបីរបស់យើង មានដូចជា ឥណទានសាជីវកម្ម ឥណទានខ្នាតតូច និងមធ្យម និងឥណទានប្រើប្រាស់បុគ្គល ។ យើងក៏បានលើកកម្ពស់ផងដែរចំពោះដំណើរការគ្រប់គ្រង ហានិភ័យរបស់យើង រួមមានការតាមដានឥណទានយ៉ាងដិតដល់ ដើម្បីធានាថាការអនុវត្តន៍ ស្របតាមគោលការណ៍ណែនាំរបស់ធនាគារជាតិនៃកម្ពុជា ។ យើងមានសេចក្តីសោមនស្សរីករាយក្នុងការជម្រាប ជូនថា ធនាគារកាណាឌីយ៉ាបញ្ចប់ទំព័រឆ្នាំ ២០១៨ ដោយទទួលបាននូវកំណត់ត្រា ប្រាក់ចំណេញ ចំនួន ៧៩,៦២លានដុល្លារអាមេរិក ដោយមានអត្រាកំណើន ១២,៩២% ប្រៀបធៀបនឹងឆ្នាំមុន មានចំនួន៧០,៥១លានដុល្លារអាមេរិក បើទោះបីជាទីផ្សារ ប្រកួតប្រជែង និងការចំណាយដើមទុនកើនឡើង ដោយសារតែគោលការណ៍ណែនាំថ្មីក៏ដោយ ។ យើងពង្រឹងបន្ថែមនូវដើមទុនរបស់យើងដោយការចាក់ បំពេញបន្ថែមនូវឥណទានបន្ទាប់បន្សំ



ដែលទទួលបានពីភាគទុនិក ដើម្បីធានានូវនិរន្តរភាពនៃការរីកចម្រើនរបស់អាជីវកម្មរបស់យើង ។ នេះគឺជាសក្ខីភាពបន្ថែមទៀតចំពោះការប្តេជ្ញា និងភាពជឿជាក់របស់ភាគទុនិក នៅក្នុងវិស័យធនាគារនៅក្នុងប្រទេសកម្ពុជា ។ ចំពោះអនុបាតប្រាក់ចំណេញរៀបរៀងទ្រព្យភាគទុនិក មានចំនួន ១៣,៦១%។

តារាងតុល្យការដីរឹងមាំរបស់យើង បានឆ្លុះបញ្ចាំងពីការរីកចម្រើនយ៉ាងឆាប់រហ័សនៃទ្រព្យសកម្ម ដែលមានចំនួនរហូតដល់ ៥,៨៩ ប៊ីលានដុល្លារអាមេរិក ដោយមានអត្រាកំណើន ៣៤,០៦% បើប្រៀបធៀបនឹងឆ្នាំមុន នេះគឺមានការជម្រុញដោយការរីកចម្រើនដីរឹងមាំនៃស្ថេរភាពប្រាក់បញ្ញើ ដែលមានចំនួន ៤,៩០ ប៊ីលានដុល្លារអាមេរិក ដោយមានអត្រាកំណើន ៣៤,៩១% ដែលបានឆ្លុះបញ្ចាំងពីភាពស្មោះត្រង់ និងជឿជាក់ទៅលើកេរ្តិ៍ឈ្មោះរបស់ធនាគារយើង ។

ឥណទានរបស់យើងមានចំនួន ៣,៣៩ ប៊ីលានដុល្លារអាមេរិក ដោយកើនឡើងចំនួន ៣៣,១៩% ខណៈពេលដែលយើងផ្តោតសំខាន់លើការធ្វើឱ្យប្រសើរឡើងលើគុណភាពទ្រព្យសកម្ម ។ យើងបន្តផ្តល់ការបណ្តុះបណ្តាលជំនាញឥណទានដល់បុគ្គលិករបស់យើង និងពង្រឹងផងដែរនូវក្រុមដោះស្រាយឥណទានមិនដំណើរការរៀបចំឡើងវិញនូវតារាងវាយតម្លៃការងាររបស់បុគ្គលិកជូរមុខ ដោយដាក់បញ្ចូលការទទួលខុសត្រូវនូវឥណទានមានការយឺតយ៉ាវ ហើយនឹងសហការជាមួយក្រុមហ៊ុនផ្នែកច្បាប់ខាងក្រៅ ដើម្បីរកដំណោះស្រាយចំពោះករណីឥណទានមិនដំណើរការ ។ ចំពោះលទ្ធផលគឺឆ្លុះបញ្ចាំងពីការថយចុះនៃអត្រា ឥណទានមិនដំណើរការពី ៤,៣១% មកត្រឹម ៣,២៤% ។

ប្រាក់ចំណូលពីការប្រាក់សុទ្ធកើនឡើង ២៣,៧២% ដែលមានចំនួនសរុប ១១៥,៨០ លានដុល្លារអាមេរិក ។ ចំពោះប្រាក់ចំណូលមិនមែនការប្រាក់ កើនឡើង ៥៦,៧៤% ។ ការរក្សានូវសន្ទនីយភាពសាច់ប្រាក់ និងប្រាក់បញ្ញើរឹងមាំ គឺជាយុទ្ធសាស្ត្រ សំខាន់របស់ធនាគារកាណាឌីយ៉ា ។ យើងជឿជាក់ថាជំហរនេះអាចប៉ះពាល់ដល់ប្រាក់ចំណេញ លើឥណទានក្នុងរយៈពេលខ្លី តែជាយុទ្ធសាស្ត្រអាទិភាពសម្រាប់យើងក្នុងការរក្សាសុវត្ថិភាពជូនដល់អតិថិជនប្រាក់បញ្ញើរបស់យើង ។ ប្រាក់ចំណូលប្រតិបត្តិការសរុបកើនឡើង ៣២,២៧% គឺកើនឡើងដល់ ១៩៤,២១ លានដុល្លារអាមេរិក ។ ចំពោះអនុបាតចំណាយលើ ប្រតិបត្តិការរៀបរៀងប្រាក់ចំណូល មានចំនួន ២៧% ដែលនេះគឺជាសក្ខីភាពបង្ហាញពីការគ្រប់គ្រងចំណាយរបស់ពួកយើង។

យើងបន្តពង្រីកហេដ្ឋារចនាសម្ព័ន្ធរបស់យើង ដើម្បីឆ្លើយតបទៅនឹងតម្រូវការទីផ្សារ និងការកើនឡើងនូវចំនួនអតិថិជនជាមូលដ្ឋានរបស់យើង។ បណ្តាញសាខាចំនួន ៦០ សាខា ម៉ាស៊ីនអេធីអិមចំនួន ១៤៥ គ្រឿង និងម៉ាស៊ីនដាក់ប្រាក់ ចំនួន ៣ គ្រឿង របស់យើងនៅតាមទីតាំងជាយុទ្ធសាស្ត្រ នឹងបន្តបម្រើសេវាកម្មជូនដល់អតិថិជនរបស់យើងបន្ថែមលើ Internet Banking និង Mobile Banking ។

ចំពោះដើមទុនវិនិយោគរបស់ធនាគារកាណាឌីយ៉ា គឺបន្តកើនឡើង និងរក្សានូវភាពខ្លាំងរបស់ខ្លួនក្នុងឆ្នាំ ២០១៨ នេះដែរ ។ អនុបាតដើមទុនគ្រប់គ្រាន់ចំណាត់ថ្នាក់ទី ១ មានចំនួន ១៥,៤៩% និងអនុបាតដើមទុនគ្រប់គ្រាន់សរុប មានចំនួន ១៨,៤១% ។

អនុបាតសោធនភាពដ៏រឹងមាំរបស់យើង មានចំនួន ១៨,៤១% ខណៈពេលដែលអនុបាតសាច់ប្រាក់ងាយស្រួលមានចំនួន ១៧៣,៨៥% ដែលជាតួលេខលើសឆ្ងាយពីគោលការណ៍កម្រិតដែលតម្រូវឱ្យរក្សា ត្រឹមតែ ៨០% ។

ផ្អែកលើលទ្ធផលហិរញ្ញវត្ថុ នៅក្នុងឆ្នាំ ២០១៨ ធនាគារកាណាឌីយ៉ា ត្រូវបានទទួលស្គាល់ដោយទស្សនាវដ្តីហិរញ្ញវត្ថុអន្តរជាតិ ថាជាធនាគារក្នុងស្រុក និងធនាគារឥណទានខ្នាតតូច និងមធ្យមដ៏ល្អឥតខ្ចោះ នៅក្នុងប្រទេសកម្ពុជា ។ ពួកយើងមានមោទនភាពខ្លាំងណាស់ដែលទទួលបានពានរង្វាន់នេះ ម្យ៉ាងទៀតពួកយើងក៏សូមថ្លែងអំណរគុណចំពោះអតិថិជន និងភាគទុនិកទាំងអស់ សម្រាប់ការគាំទ្រជាច្រើនរហូតមក ។

ភាពចាំបាច់ជាយុទ្ធសាស្ត្រសម្រាប់ធនាគារកាណាឌីយ៉ា គឺការកសាងនូវភាពរឹងមាំនៃតារាងតុល្យការ និងរបាយការណ៍ហិរញ្ញវត្ថុ ដែលជម្រុញឱ្យមានការរីកចម្រើន ។ ទាំងនេះជម្រុញឱ្យមានកំណើននាពេលអនាគតខាងមុខ ។ យើងព្យាយាមថ្លឹងថ្លែងពី សារៈសំខាន់ រវាងកេរ្តិ៍ឈ្មោះ និងកំណើនប្រាក់ចំណេញប្រកបដោយភាពប្រុងប្រយ័ត្ន និងសុវត្ថិភាពហិរញ្ញវត្ថុ ។ វិន័យ គឺជាគោលការណ៍អាទិភាពចម្បងក្នុងការសម្រេចចិត្ត និងគ្រប់គ្រងធនាគាររបស់យើង ។ លើសពីនេះទៅទៀត យើងបានផ្ដោតជាចម្បងលើការស្វែងរកសមភាពកំណើនប្រាក់ចំណូល និងប្រាក់ចំណេញ និងធានាថាហានិភ័យសាច់ប្រាក់ងាយស្រួល ព្រមទាំងដើមទុនរបស់យើង ត្រូវបានរក្សាភាពរឹងមាំ និងរីកចម្រើន ប្រកបដោយសុវត្ថិភាព ។ តាមរយៈគោលនយោបាយទាំងនេះ យើងបានសម្រេចនូវកំណើនចេរ

ភាព និងមានតារាងតុល្យការនឹងនរ ហើយយើងអាចបន្តបម្រើអតិថិជនឱ្យកាន់តែប្រសើរបន្ថែមទៀត ។ ពួកយើងមានវប្បធម៌ដ៏រឹងមាំនៃភាពប្រុងប្រយ័ត្ន ខាងផ្នែកហិរញ្ញវត្ថុដែលបានបង្កើតឡើង ក្រោមការដឹកនាំរបស់ប្រធានក្រុមប្រឹក្សាភិបាល អគ្គនាយក និងក្រុមប្រឹក្សាភិបាលទាំងអស់ ។

## ទស្សនៈវិស័យ

ទោះបីជាមានបញ្ហាប្រឈមនឹងសេដ្ឋកិច្ចសកល (ផលប៉ះពាល់នៃសង្គ្រាមពាណិជ្ជកម្ម និងគោលនយោបាយការពារនិយម) យើងនៅតែមានសុទិដ្ឋិនិយមចំពោះកំណើនសេដ្ឋកិច្ចកម្ពុជា ដែលត្រូវបានជម្រុញដោយកំណើនវិនិយោគដោយផ្ទាល់ពីបរទេស FDI និងលំហូរ ទុនចូលមកកម្ពុជាជាពិសេសពីខ្សែក្រវាត់ និងផ្លូវរបស់ចិន។ ស្ថេរភាពនយោបាយ និងគោលនយោបាយប្រុងប្រយ័ត្នរបស់រដ្ឋាភិបាល និងផែនការអភិវឌ្ឍន៍សេដ្ឋកិច្ច ប្រកបដោយនិរន្តរភាព គឺជាគាំទ្របន្ថែមដល់របៀបវារៈកំណើនសេដ្ឋកិច្ចរបស់ប្រទេស។

នៅក្នុងឆ្នាំ ២០១៩ យើងនឹងបន្តដំណើរការកំណែទម្រង់ក្នុងការទទួលយក និងទាញយកផលប្រយោជន៍ពីបច្ចេកវិទ្យា ហើយនឹងផ្ដោតលើកំណើនផ្នែកសហគ្រាសធុនតូច និងមធ្យម។

ដើម្បីរក្សាកំណើននៅលើទីផ្សារ និងធានានូវការផ្តល់នូវបទពិសោធន៍ស្តង់ដារល្អបំផុតជូនអតិថិជន និងការអនុវត្តដ៏ល្អឥតខ្ចោះ សម្រាប់ទំនាក់ទំនងរវាងធនាគារនិងអតិថិជន យើងកំពុងផ្ដោតការយកចិត្តទុកដាក់លើការលើកកម្ពស់ សមត្ថភាពរបស់យើងលើផលិតផល

បច្ចេកវិទ្យា មានដូចជា Internet Banking និង Mobile Banking ។

យើងនឹងបន្តវិនិយោគលើ ធនធានមនុស្ស បច្ចេកវិទ្យា និងអត្តសញ្ញាណរបស់យើង។ ជារួមយើងបានខិតខំប្រឹងប្រែងយ៉ាងសកម្ម និងផ្ដោតលើការបង្កើតនូវនិរន្តរភាព និងកំណើនប្រកបដោយនិរន្តរភាពយូរអង្វែងដល់ភាគីពាក់ព័ន្ធរបស់យើង គាំទ្រអតិថិជនរបស់យើង និងបំពេញនូវបេសកកម្មរបស់យើងដើម្បីសម្រេចចក្ខុវិស័យរបស់យើងឲ្យក្លាយជាធនាគារល្អបំផុតនៅក្នុងប្រទេសកម្ពុជា។

**ការថ្លែងអំណរគុណ**

១. តាងនាមឱ្យក្រុមប្រឹក្សាភិបាល យើងខ្ញុំសូមថ្លែងអំណរគុណយ៉ាងជ្រាលជ្រៅចំពោះ និយោជិកគ្រប់រូប គណៈគ្រប់គ្រង និងសមាជិកក្រុមប្រឹក្សាភិបាល ដែលបានខិតខំប្រឹងប្រែង និងចូលរួមចំណែកយ៉ាងសកម្ម ចំពោះលទ្ធផលគួរជាទីមោទនភាពរបស់ធនាគារ។



**ពុង ហៅសែ**  
ប្រធានក្រុមប្រឹក្សាភិបាល

កាលបរិច្ឆេទ៖ ៣១ ឧសភា ២០១៩

២. យើងខ្ញុំសូមថ្លែងអំណរគុណដល់រាជរដ្ឋាភិបាលកម្ពុជាជាពិសេសធនាគារជាតិនៃកម្ពុជាចំពោះមគ្គុទេសន៍ និងការគាំទ្រដ៏មានតម្លៃ ។

៣. ភាពជោគជ័យរបស់យើងក្នុងរយៈពេល ២៨ ឆ្នាំចុងក្រោយនេះនឹងមិនអាចទៅរួចឡើយ បើគ្មានការគាំទ្រយ៉ាងខ្លាំងក្លា និងទំនាក់ទំនងដ៏យូរអង្វែងដែលយើងបានកសាងឡើងជាមួយអតិថិជនរបស់យើង។

ជាថ្មីម្តងទៀត យើងខ្ញុំសូមថ្លែងអរគុណអ្នកដែលបានធ្វើឱ្យឆ្នាំ ២០១៨ ជាឆ្នាំប្រកបដោយមោទនភាព។



**RAYMOND SIA SAY GUAN**  
អគ្គនាយក

# 來自董事長和首席執行官的信

## 尊敬的股東：

我行致力於為利益相關方創造可持續的價值，以及成為柬埔寨“最佳本地銀行”。2018年，我行不斷深化和拓展與客戶和利益相關方的關係，且加華銀行這個獨特品牌一直是建立在多元化發展和堅實財務基礎的重點戰略上，我行以最佳的服務，最好的經營，負責任的財務管理，在人力資源方面的不斷投入以及真誠的回饋社區和國家，來作為我行的核心價值。

柬埔寨的和平與政治穩定，促使柬埔寨經濟在2018年保持百分之七點二的穩定增長，柬埔寨銀行體系繼續保持穩健的發展態勢，即使面臨着競爭加劇和利差壓力，以及信貸質量管理等諸多挑戰需要面對，我行仍將繼續努力創造良好的業績。

我行2018年的財務業績反映了我行長期戰略的成功和堅定的信念，以謹慎的風險管理和我們對員工、技術、系統和流程的持續投入，來鞏固我行的可持續性和連續性發展。

## 財務狀況回顧

隨著時間的推移，我行不斷投資於長期的品牌塑造以及尋求新的增長機遇。我行的大型企業業務、中小型企業業務、以及消費業務增長迅速。此外，我行還加強了風險管理流程，包括密切監測信貸，以確保採取以及遵從柬埔寨國家銀行（NBC）的新法規。我行很高興地向各位報告，儘管面臨市場挑戰和新的監管框架所帶來的更多資本投入，加華銀行在2018年的財務年度實現了創紀錄的七千九百六十二萬美元的淨利潤，比去年同期的七千零五十一萬美元增長了百分之十二點九二。通過注入來自股東的次級債務，我行進一步增強本身的資本狀況，確保我行業務的可持續性發展，也證明了我們股東對於柬埔寨銀行業的承擔和信賴。我行的股東權益回報率（ROE）為百分之十三點六一。

資產負債表顯示出我行的快速增長，總資產高達五十八億九千萬美元，比去年增長了百分之三十四點零六。在強勁增長的帶動下，我行穩定的基礎存款達到四十九億美元，增長了百分之三十四點九一，反映出客戶對於我行品牌的忠誠和肯定。

我行的貸款業務持續增長了百分之三十三點一九，相當於三十三億九千萬美元。同時，我行把大量的精力和資源放在提高資產質量上。我行仍持續對員工進行信貸培訓，並不斷加強處理不良貸款（NPL）的專門團隊，重新編制了一線工作人員的關鍵績效指標，包括控制不良貸款，並招募了外部法律公司來處理不良貸款案例，使我行不良貸款率從百分之四點三一下降至百分之三點二四，取得了令人欣慰的成果。

我行淨利息收入與去年相比增長了百分之二十三點七二，總額達到了一億四千三百二十七萬美元，以及我行的非利息收入增長了百分之五十六點七四。建立強大的流動資產/存款對加華銀行具有重要的戰略意義，我行相信雖然這可能會在短期內稀釋我們的貸款利差，但強勁的流動性狀態對我行來說非常關鍵，且對我行的存款客戶甚是重要。我行的總營業收入增長了百分之三十二點二七，達到一億九千四百二十一萬美元。此外，我行仍能夠將成本收入比率維持在百分之二十七，這證明了我行確實對成本和費用有著良好管理。

我行將持續擴展基礎架構，以滿足市場需求及不斷增長的客戶群體。我行有60家分行，145台自動提款機和3台自動存取款機安置在人口密集區域以便為客戶服務，包括手機銀行和網上銀行。

加華銀行的資本狀況在2018年繼續保持強勁勢頭。我行的資本充足率（CAR）中第一級資本及總資本充足率分別為百分之十五點四九和百分之十八點四一。

我行的償付能力比率達到百分之十八點四一的高位，流動性覆蓋率（LCR）保持在百分之一百七十三點八五，遠高於百分之八十的最低法規要求。



根據2018年的全國銀行財務狀況，加華銀行被國際財務週刊評選為柬埔寨最佳本地銀行和最佳中小型企業銀行。我行對此次獲獎感到自豪，並衷心感謝我行的客戶和股東這些年的大力支持。

建立一個健康的資產負債表，並在良好的財務狀況下穩定增長，對我行至關重要，也將加速我行在未來幾年的增長。我行明確知道如何通過以財務審慎和安全方式來平衡經營權的增長和盈利能力。紀律是我行制定決策和管理銀行的核心。此外，我行認識到通過對不斷增長的收入和利潤的同等重視，以及確保流動性和資本的強勁發展和安全，為可持續性增長和穩定的資產負債表做了良好的定位，並為客戶提供更高水平的優良服務。

在加華銀行董事長和各位董事的卓越領導下，我行推行強大的金融審慎文化，並貫穿到整個企業文化當中。

### 展望

儘管全球經濟正面臨挑戰（貿易戰爭和保護主義政策的影響），得益於柬埔寨外國直接投資和資本流入的不斷增長，尤其來自中國“一帶一路”的推動，我們仍然對柬埔寨經濟增長保持樂觀。有了政治穩定，政府政策審慎以及可持續經濟發展計劃，將能進一步支持國家的增長。

在2019年，我行將持續致力於改進和發展技術的轉型之旅中。同時，也專注於拓展中小企業和消費業務部門。



方僑生

董事長


2019年5月31日

為了能夠與市場保持緊密聯繫，確保我行達到“最佳標準，保持為客戶提供優良客服和卓越績效，並維持與客戶的良好合作關係”的目標，我行注重於提升銀行產品技術，如網上銀行和手機銀行等相關技術。

我行還將繼續進一步在員工、技術以及品牌方面加強投入力度。準確來說，我行更注重營造持久發展以及提高利益相關方的價值，為我行的客戶提供更多的便利，以及完成我們的使命和願景，成為柬埔寨最佳銀行。

### 致謝

1. 代表所有董事會成員，我行謹向每一位敬業員工表示衷心的感謝。感謝管理團隊和董事會成員的努力和貢獻，給銀行帶來了強大的業績。
2. 我行謹向柬埔寨王國政府表示感謝，特別感謝柬埔寨國家銀行提供了寶貴的指導與支持。
3. 客戶的大力支持和長久合作，造就了我行過去28年的成功。
4. 再次感謝大家使加華銀行在2018年取得歷史性驕人的成績。



施詩官

首席執行官



# Message from Chairman and CEO

## Dear Shareholders

We are committed to creating sustainable value for all of our stakeholders as the “Best Domestic Bank” in Cambodia. In 2018, we continued to deepen and broaden our relationships with our customers and stakeholders, and Canadia Bank’s unique brand is continuously built on the focused strategy of diversified growth, strong financial foundation, and core values of best services, good governance, responsible financing and continued investment in our human resources and contribution back to our community and Country.

The peace and political stability has contributed to stable growth of Cambodian economy at the rate of 7.2% in 2018. Cambodian banking systems also continued to have stable and healthy growth despite increasing competition and pressure on interest margin, while managing credit quality. Against these challenges, we continued to demonstrate our good performance.

Our 2018 financial results reflected the success of our long-term strategy and our steadfast belief that prudent risk management and continuous investments in our people, technology and system and process improvements will underpin our sustainability and continuity.

## Financial Performance Review

As the year progressed, we continued to invest in our long lasting established branding and seek new opportunities for growth. We saw growth in all our three business segments – Corporate, SME and Consumer. We also enhanced our risk management processes, including the closely monitoring credits to ensure the adoption and the compliance with the National Bank Cambodia’s new regulations. We are pleased to report that Canadia Bank ended the financial

year 2018 with a record net profit of US\$79.62 million, a commendable 12.92% increase from US\$70.51 million a year ago, We further strengthened our capital position with the injection of subordinated debts from our shareholders to ensure the sustainable growth our business. This was a further testament to the commitment and confidence of our Shareholders in the Cambodia Banking Industry. Our Return on Equity (RoE) was at 13.61%.

Our balance sheet strength was reflected in our strong growth in Total Assets to US\$5.89 billion, up by 34.06% as compared to previous year, driven by strong growth of our stable deposits base to US\$4.90 billion, up by 34.91% which reflected the loyalty and confidence in our Bank’s brand.

Our loan business continues to grow by 33.19% to US\$ 3.39 billion. We continue to place great attention and resources towards improving our asset quality. With credit training for our staff, strengthening our Non-Performing Loans (NPL) Recovery Team and redesigned the frontline’s RPLs to include delinquency control. The results were encouraging as this was reflected in our NPLs ratio decreasing from 4.31% to 3.24%.

Net Interest Income grew by 23.72% from previous year to a total of US\$ 143.27 million. Our Non-Interest Income increased by 56.74%. Building a strong liquidity/deposit position is our strategic importance to Canadia Bank. We believe that, while this may dilute our loan spread margins in the short term, the stronger liquidity position is important for our Bank, but more importantly for our depositors. Our Total Operating Income rose 32.27% to US\$ 194.21 million. Our Cost to Income ratio was at 27%, an evidence of our good management of cost and expense.

We continue to expand our infrastructure in order to meet the market demand and our growing customer base. Our 60 branches network and 145 ATM and 3 Cash Recycling Machine installations at key strategic demographic locations will continue to service our customers in addition to the mobile banking and internet banking.

Canadia Bank's capital positions continued to be strong in 2018. Our Capital Adequacy Ratio (CAR) Tier 1 and Total CAR stood high at 15.49% and 18.41%, respectively.

Our Solvency Ratio is strong at 18.41%. Canadia Bank's Liquidity Coverage Ratio (LCR) remained at 173.85%, much higher than the minimum regulatory requirement of 80%.

Beyond financial performance, Canadia Bank was recognized in 2018 as Best Domestic Bank and Best SME Bank in Cambodia by the International Finance Magazine. We are proud to receive these industry award recognitions and are grateful to all our customers and shareholders for the strong support over the years.

Building a healthy balance sheet and to anchor our growth on our sound financial standing is of crucial importance to us. This also enables us accelerate growth for years to come. We know how to balance franchise growth and profitability with financial prudence and safety. Discipline is at the center of how we make decisions and how we manage the Bank. Furthermore, we recognized the value in placing equal importance on growing revenue and profits, and making sure our liquidity and capital positions remained consistently strong and secure. In doing so, we are well-positioned for consistent growth and a stable balance sheet, and better able to serve our customers with an even higher level of services.

We have a strong culture of financial prudence, which is embedded in our culture, under the leadership of Chairman, CEO and the Board of Directors.

## Outlook

Despite challenges faced in the global economy frontier (impact of trade war and protectionism policy), we remain optimistic on Cambodia's economic growth which is driven by rising FDIs and capital inflow into Cambodia, particularly from the China's Belt and Road. The political stability and prudent Government policy and the sustainable economic development plan further supports the country's growth agenda.

In 2019, we will continue on our transformation journey in embracing and leveraging on technology, and also focused on growing SME and Consumer Business segment.

In order to remain relevant to the market and ensure we deliver "best-in-class standards in delivery capabilities, customer experience and performance excellence for lasting, fulfilling banking relationship with our customers", we are focusing on enhancing our capability in technology banking products such as Internet banking and Mobile banking.

We will continue to invest in our people, technology and branding. Collectively, we put strong efforts and focus to create long-term sustainable growth and value to our stakeholders, support our customers and fulfill our mission to achieve our vision as the Best Bank in Cambodia.

## Acknowledgements

1. On behalf of the Board of Directors, we wish to convey our sincere thanks and gratitude to each of our dedicated staff, the management team and fellow Board Members for their efforts and

invaluable contributions to the Bank's strong performance.

2. We wish to convey our appreciation to Royal Government of Cambodia, in particular National Bank of Cambodia for their valuable guidance and support.
3. Our success the past 28 years would not have been possible without the strong support and long

lasting relationship we have built with our customers.

Once again, thank you for making 2018 a historic year of achievement that we all can be proud of.



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**PUNG RHEAV SE**  
Chairman

Date: 31 May 2019



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**RAYMOND SIA SAY GUAN**  
Chief Executive Officer

# VISION, MISSION AND CORE VALUES

## VISION

To be recognized as the Best Bank in Cambodia.

## MISSION

To be the Best Partner to our customers and employees by leveraging on our People, Technology, and Service Delivery.

## CORE VALUES

### TRUST

Build Trust with our customers and employees.

### OWNERSHIP

Take Ownership and seek win-win solutions.

### PERFORMANCE DRIVEN

“ONE BANK” Drive for Performance and celebrate success.

# CORPORATE GOVERNANCE

“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. 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 on an 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’s;
- Not to engage in any acts, behaviors or arrangements causing damages to the Bank’s reputation and/or financial interest; and
- Maintain and safeguard of confidential information.

## INTERNAL CONTROL AND AUDIT

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

1. Audit Committee is charged with the duty and responsibility of reviewing the Bank’s financial reports to ensure that they are accurate and adequately disclosed. The committee is responsible for ensuring that the Bank’s internal control and internal audit functions are adequate, appropriate and effective. Along with external and internal auditors, the committee reviews the systems on a regular basis.
2. The Board’s Internal Control and Compliance Committee established an appropriate internal control structure, system and process to identify, evaluate, monitor and manage significant risks that may affect the achievement of business objectives. Compliance matters are reported to the Board, which provides a holistic and overall view of all compliance matters across the Bank’s operations.
3. Internal Audit Department 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 the head office, including key operational departments, and branch operations under the direct supervision and guidance of the Audit Committee. The Internal Audit Department reports directly to the Audit Committee.



4. Internal Control and Compliance Department is responsible for providing recommendations to ensure that the Bank is compliant with the rules and regulations issued by relevant authorities, as well as the Bank's internal policies and procedure. Internal Control and Compliance Department reports directly to the Board's Internal Control and Compliance Committee.
5. The Bank has in place an appropriate "Whistle Blowing" policy. The Chairman of the Board or the Chairman of the Audit Committee reviews anonymous complaints that employees may raise about possible misappropriation, malpractice, malfeasance or conflicts of interest. The complaints are independently investigated and followed-up.

## COMPOSITION OF THE 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 2018, the Board is comprised of Ten (10) members, three (3) of who are independent, non-executive directors.

- Mr. Pung Rheav Se  
(Chairman)
- Mr. Raymond Sia Say Guan  
(Chief Executive Officer / Executive Director)
- Mr. Vann Charles Chuon  
(Executive Vice President / Executive Director)
- Mrs. Pung Carolyne  
(Assistant to Chairman / Executive Director)
- Mr. Chen Lee Yiau Hui  
(Executive Vice President / Executive Director)
- Mr. Yee Con Long  
(Executive Vice President / Executive Director)
- Mr. Lor Chee Leng  
(Non-Independent, Non-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)

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 2018, the Board held four (4) meetings.

## RESPONSIBILITIES OF THE BOARD OF DIRECTORS AND BOARD COMMITTEE

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

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

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

1. Board Committees include: Audit Committee (AC), Board Risk Management Committee (BRMC), Board Remuneration and Nomination Committee, Board Internal Control and Compliance Committee and Board New Product and Activities Committee.

2. Executive Management committees closely monitor and oversee the Bank's day-to-day operations, and report actual progress to the Board on a regular basis. These committees include: Canada Management Committee (CMC), Credit Committee (CC), Assets and Liabilities Management Committee (ALCO), and Human Resource Committee (HRC). Each committee has written terms of reference that describe the responsibilities of its member for day-to-day operation of the Bank.

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

## (1) 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 2018, the Audit Committee is comprised of four (4) members from the Board, and led by one independent director with expertise in accounting, finance and auditing.

- Mr. Leow Ming Fong, Chairman  
(Independent Non-Executive Director)
- Mr. John Meinhold, Member  
(Independent Non-Executive Director)
- Mr. Vann Charles Chhoun, Member  
(Executive Vice President / Executive Director)
- Mrs. Pung Carolyne, Member  
(Assistant to Chairman / Executive Director)

### Authority and Main Responsibility

- The Audit Committee is authorized by the Board to investigate any activity within its jurisdiction. The Committee shall have unrestricted access to both the internal and external auditors and to all employees of the Bank. The Committee may, with the approval of the Board, consult legal or other professionals where they consider necessary to carry out their duties.

- The Audit Committee shall consider the appointment of external auditors, audit fee and any questions or registration or dismissal.
- The Committee shall review the financial reports and report to the Board.
- The Committee shall review the report of internal audits and monitor the performance of the internal audit department on regular basis.
- The Committee shall perform any other tasks as directed by the Board.

### Meetings

The Audit Committee schedules meetings at least once every three (3) months. The Audit Committee held six (6) meetings during 2018.

## (2) 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 four (4) members from the Board:

- Mr. Peter Michael Buerger, Acting Chairman  
(Independent Non-Executive Director)
- Mr. John Meinhold, Member  
(Independent Non-Executive Director)
- Mr. Vann Charles Chhoun, Member  
(Executive Vice President / Executive Director)
- Mr. Chen Lee Yiau Hui, Member  
(Executive Vice President / Executive Director)

### Authority and Main Responsibility

The Committee will recommend to the Board the parameters of the Bank's risk framework, monitoring the

alignment of risk profile with risk tolerance as defined. The Committee's oversight responsibilities include, but not limited to, the following elements:

#### **a) 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).

#### **b) 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.

#### **c) 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.

#### **d) 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.

In relation to 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;

#### **e) Reputation and other Risk**

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

#### **Meetings**

The Board Risk Management Committee schedules meeting at least once every three (3) months. The Board Risk Management Committee held four (4) meetings in 2018.

### **(3) THE BOARD REMUNERATION AND NOMINATION COMMITTEE**

#### **Purpose**

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

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

## Composition

At the end of 2018, the Committee is comprised of three (3) members from the Board and the Management:

- Mr. Peter Michael Buerger, Chairman  
(Independent Non-Executive Director)
- Mrs. Pung Carlyne, Member  
(Assistant to Chairman / Executive Director)
- Ms. Sophea Sealin, Member  
(Corporate Secretary)

## Authority and Main Responsibility for Remuneration

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

arrangements are determined in accordance with relevant contractual terms and that any compensation payment is otherwise reasonable and appropriate.

- Provide advice to the Chairman of the Board regarding remuneration for supplementary duties and liabilities of Directors who are also members of a Board Committee.

## Authority and Main Responsibility for Nomination

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

## Meetings

The Board Remuneration and Nomination Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. The Remuneration and Nomination Committee held four (4) meetings in 2018.

#### (4) THE BOARD INTERNAL CONTROL AND COMPLIANCE COMMITTEE

##### Purpose

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

##### Composition

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

- Mr. Leow Ming Fong, Chairman  
*(Independent Non-Executive Director)*
- Mr. Raymond Sia Say Guan, Member  
*(Chief Executive Officer / Executive Director)*
- Mr. Chen Lee Yiau Hui, Member  
*(Executive Vice President / Executive Director)*
- Mrs. Pung Carolyne, Member  
*(Assistant to Chairman / Executive Director)*

##### Authority and Responsibility

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

##### Meetings

This Board Internal control and Compliance Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2018, the Committee held four (4) meetings.

#### (5) THE BOARD NEW PRODUCT AND ACTIVITIES COMMITTEE

##### Purpose

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

##### Composition

The Committee is comprised of three (3) members including:

- Mr. Peter Michael Buerger, Chairman  
*(Independent Non-Executive Director)*
- Mr. Raymond Sia Say Guan, Member  
*(Chief Executive Officer / Executive Director)*
- Mr. Vann Charles Chuon, Member  
*(Executive Vice President / Executive Director)*

##### Authority and Responsibility

- 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

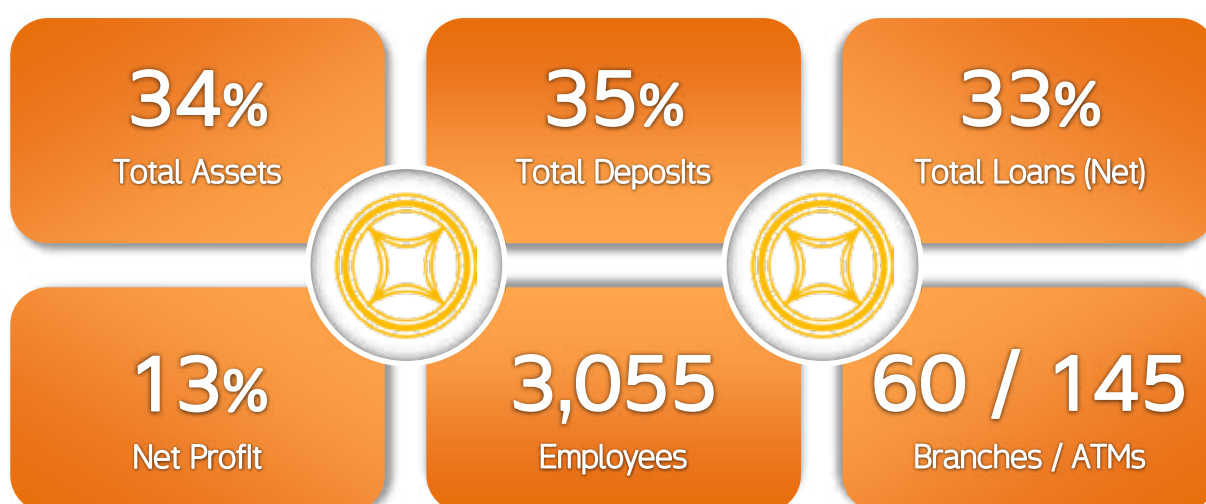
This Board New Products and Activities Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2018, the Committee held four (4) meetings.



# FINANCIAL HIGHLIGHTS\*

Year ended 31 December (US\$ million)	2018	2017	2016	2015	2014
Gross Revenue	329	256	204	182	150
Net Profit	80	71	66	54	46
Total Assets	5,893	4,396	3,265	2,786	2,302
Shareholders' Equity	585	505	435	369	289
Total Loans (net)	3,273	2,463	1,929	1,611	1,330
Total Deposits	4,900	3,632	2,590	2,209	1,857
Earnings Per Share (US\$)	0.24	0.25	0.30	0.32	0.33
Net worth	642	485	422	354	289
Return on Shareholders' Equity (ROE)	13.61%	13.95%	15.07%	14.71%	15.82%
Returns on assets (ROA)	1.35%	1.60%	2.01%	1.95%	1.99%
Interest Margin to Gross Income	43.55%	45.19%	48.82%	52.61%	50.80%
Cost to Income Ratio	27.02%	30.38%	31.72%	29.90%	32.56%
Gross Loan to Deposits	69.12%	70.01%	77.11%	75.76%	74.17%
Solvency Ratio	18.41%	17.40%	18.29%	18.38%	18.73%
Liquidity Coverage Ratio (LCR)	173.85%	126.23%	95.03%	*N/A	*N/A

\*NBC Prakas started in 2016



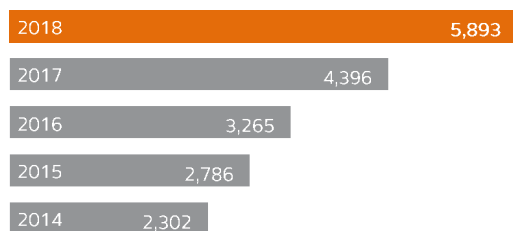
\* These figures pertained to the operations of Canadia Bank Plc. only and are not consolidated with its Subsidiaries.

# KEY PERFORMANCE INDICATORS\*

## TOTAL ASSETS

(US\$ million)

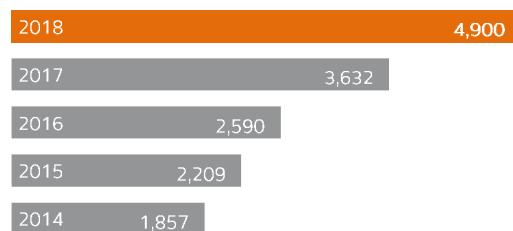
**US\$5,893** 34%↑



## TOTAL DEPOSITS

(US\$ million)

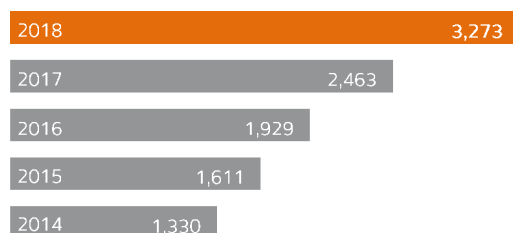
**US\$4,900** 35%↑



## LOANS AND ADVANCES (NET)

(US\$ million)

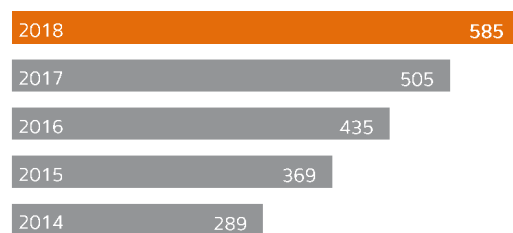
**US\$3,273** 33%↑



## SHAREHOLDERS' EQUITY

(US\$ million)

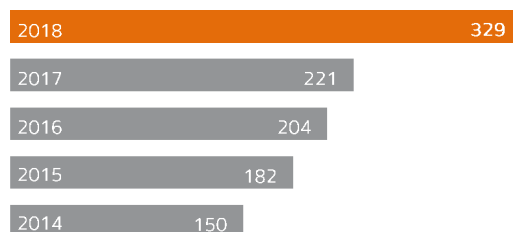
**US\$585** 16%↑



## GROSS REVENUE

(US\$ million)

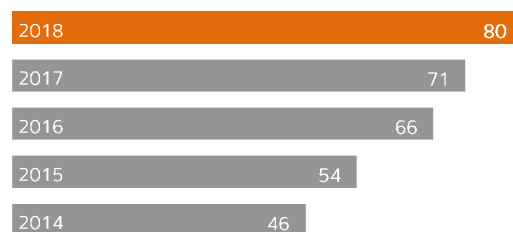
**US\$329** 49%↑



## NET PROFIT

(US\$ million)

**US\$80** 13%↑



\* These figures pertained to the operations of Canada Bank Plc. only and are not consolidated with its Subsidiaries.

# 2018 And Follow





# Corporate Social Responsibilities

“At Canadia Bank Plc., we recognize that our business success would not be possible without the support we received from the Cambodian community. We are committed to our community, and we continue to share and give back with our donations and assistance. To be the Best Bank, we continue to create real value and sustainable economic growth and to help reduce poverty in Cambodia”

## DONATIONS TO CAMBODIA RED CROSS

Canadia Bank is dedicated in promoting sustainable and responsible practices. Giving back to society is a key pillar of our corporate responsibility. We continue to actively engage and support the communities in which we operate. In 2018, we donated US\$200,000 to Cambodia Red Cross to support its nationwide social activities. We also participated in various cities such as Phnom Penh, Siem Reap, Kampong Thom, Preah Vihear, Battambang, Kampong Cham, Kratie, Steung Treng, Kampong Speu and Kampot.

## BLOOD DONATION

The Bank also participated in blood donation event in purpose to defend congestion of blood circulation as well as to help people who are in need of blood.

## SPONSORSHIP FOR EDUCATIONS

Education can lead everyone to have a bright future and become a good citizen to develop our country in the future, so, in 2018 The Bank brings some of the materials such as books, pens, pencils and electronic dictionaries to students as the gifts for their hard working and obedience. Moreover, we also continue to build capacity of our employees who have delivered outstanding performance. In 2018, we have sponsored our 291 employees for local training and oversea training. We also have sponsored 36 employees to engage in professional training course in Master Degree. Furthermore, the Bank has also encouraged employee to learn Chinese language in addition to skill training and workshops. Our obligation is to care for our employees, invest in their career development and make a meaningful difference for them.

# REPORT OF THE BOARD OF DIRECTORS

“The Board of Directors (“the Directors”) hereby submits their report together with the consolidated financial statements of Canadia Bank Plc. (“the Bank”) and its subsidiaries (together referred to as “the Group”) and the separate financial statements of the Bank (collectively referred to as “the financial statements”) for the year then ended 31 December 2018.”

## CANADIA BANK PLC.

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

## HOLDING COMPANY

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

## PRINCIPAL ACTIVITIES

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

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

## SUBSIDIARIES

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

In August 2015, the Bank and CIHP together incorporated Canadia Bank Lao Ltd. (“CBL”) in Lao People’s Democratic Republic (P.D.R) and respectively own 49% and 51% of the equity interest of CBL. Though with 49% interest, the Bank has signed an agreement with CIHP allowing the Bank the control over CBL and the rights to govern financial and operating policies of CBL. 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.



## FINANCIAL PERFORMANCE

The financial performance of the Group and of the Bank for the year ended 31 December 2018 are set out in the consolidated income statement and the separate income statement on pages 9 and 13, respectively.

## DIVIDENDS

There was dividend of US\$50,000,000 appropriated from the retained earnings during the year (2017: US\$60,000,000) then reinvested in share capital, as disclosed in Note 24 to the financial statements.

## SHARE CAPITAL

The Bank's share capital was US\$330,000,000 at 31 December 2018 (2017: US\$280,000,000) as disclosed in Note 22 to the financial statements.

## BAD AND DOUBTFUL FINANCIAL FACILITIES

Before the financial statements of the Group and of 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 financial facilities or the making of provisions for bad and doubtful financial facilities, and have satisfied themselves that all known bad financial facilities had been written-off and that adequate provisions had been made for bad and doubtful financial facilities.

At the date of this report, the Directors are not aware of any circumstances that would render the amount written-off for bad financial facilities or the amount of the provision for bad and doubtful financial facilities in the financial statements of the Group and of the Bank inadequate to any material extent.

## ASSETS

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

At the date of this report, the Directors are not aware of any circumstances that would render the values attributed to the assets in the financial statements of the Group and of 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 of the Bank that has arisen since the end of the year that secures the liabilities of any other person, and
- (b) no contingent liability in respect of the Group and of the Bank that has arisen since the end of the year other than in the ordinary course of banking business.

No contingent or other liability of the Group and of the Bank has become enforceable, or is likely to become enforceable within the period of 12 months after the end of the year which, in the opinion of the Directors, will or might have a material effect on the ability of the Group and of the Bank to meet its obligations as and when they become 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 financial statements of the Group and of the Bank that would render any amount stated in the financial statements misleading in any material respect.

## ITEMS OF AN UNUSUAL NATURE

The results of the operations of the Group and of the Bank for the year were not, in the opinion of the Directors, materially 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 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 results of the operations of the Group and of the Bank for year in which this report is made.

## THE BOARD OF DIRECTORS

The members of the Board of Directors of the Bank during the year and at the date of this report are:

- Mr. Pung Rheav Se  
*(Chairman)*
- Mr. Quah Boon Leng  
*(Chief Executive Officer/Executive Director "resigned on 23 March 2018")*
- Mr. Raymond Sia Say Guan  
*(Chief Executive Officer/Executive Director "appointed on 31 March 2018")*
- Mr. Vann Charles Chuon  
*(Executive Director)*
- Mrs. Pung Carolyne  
*(Executive Director)*
- Mr. Chen Lee Yiau Hui  
*(Executive Director)*
- Mr. Yee Con Long  
*(Executive Director "appointed on 23 April 2018")*
- Mr. Leow Ming Fong  
*(Independent, Non-Executive Director)*
- Mr. Peter Michael Buerger  
*(Independent, Non-Executive Director)*
- Mr. Gerald Yeo  
*(Independent, Non-Executive Director "resigned on 13 March 2018")*
- Mr. John Meinhold  
*(Independent, Non-Executive Director "appointed on 23 April 2018")*
- Mr. Lor Chee Leng  
*(Non-Independent, Non-Executive Director "resigned on 31 December 2018")*

## DIRECTORS' INTERESTS

Mr. Pung Kheav Se and Mrs. Pung Carolynne are the Bank's directors who hold shares in CIHP, the Bank's ultimate parent.

## STATEMENT OF THE BOARD OF DIRECTORS' RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Board of Directors is responsible for ensuring that the financial statements of the Group and of the Bank are properly drawn up so as to present fairly, in all material respects, the financial position of the Group and of the Bank as at 31 December 2018, and their financial performance and cash flows for the year then ended. The Board of Directors oversees the preparation of these financial statements by management, which is required to:

- i) adopt appropriate accounting policies that are supported by reasonable and prudent judgements and estimates and then apply them consistently;
- ii) comply with the disclosure requirements and the guidelines issued by the National Bank of Cambodia and Cambodian Accounting Standards. Or, if there has been any departure in the interests of fair presentation, ensure that these have been appropriately disclosed, explained and quantified in the financial statements;
- iii) maintain adequate accounting records and an effective system of internal controls;
- iv) prepare the financial statements on a 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 these have been properly reflected in the financial statements.

The Board of Directors confirms that the Group and the Bank have complied with the above requirements in preparing the financial statements.

## APPROVAL OF THE FINANCIAL STATEMENTS

The accompanying financial statements of the Group and of the Bank, together with the notes thereto, which present fairly, in all material respects, the financial position of the Group and of the Bank as at 31 December 2018, and their financial performance and cash flows of the Group and of the Bank for the year then ended in accordance with the guidelines issued by the National Bank of Cambodia and Cambodian Accounting Standards, were approved by the Board of Directors.

Signed in accordance with a resolution of the Board of Directors.



**Mr. Pung Kheav Se**  
Chairman



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

Phnom Penh, Kingdom of Cambodia  
Date: 22 March 2019

# INDEPENDENT AUDITOR'S REPORT

To the shareholders of Canadia Bank Plc.

## Our opinion

In our opinion, the consolidated financial statements of Canadia Bank Plc. ("the Bank") and its subsidiaries (together "the Group") and the separate financial statements of the Bank present fairly, in all material respects, the consolidated and separate financial position of the Group and of the Bank as at 31 December 2018, and its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with the guidelines issued by the National Bank of Cambodia ("NBC" or "the Central Bank") and Cambodian Accounting Standards.

## What we have audited

The financial statements comprise:

The Group's consolidated financial statements

- the consolidated balance sheet as at 31 December 2018;
- the consolidated income statement 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; and
- the notes to the financial statements, which include a summary of significant accounting policies.

The Bank's separate financial statements

- the separate balance sheet as at 31 December 2018;
- the separate income statement 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 financial statements, which include a summary of significant accounting policies.

## 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 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 in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the requirements of 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 relevant ethical requirements of the KICPAA Code.

## Other information

Management is responsible for the other information. The other information obtained at the date of this auditor's report is director's report and appendix notes on the requirements of the Central Bank's Prakas but does not include the financial statements and our auditor's report thereon.

Our opinion on the 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 financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the 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 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 financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the guidelines issued by the National Bank of

Cambodia and Cambodian Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the 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 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 financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the 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 financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the Group audit. We remain solely responsible for our audit opinion.

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

For PricewaterhouseCoopers (Cambodia) Ltd.



By Ruy Lim  
Partner

Phnom Penh, Kingdom of Cambodia  
Date: 28 March 2019

# តារាងតុល្យការរួម

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៨

	កំណត់	២០១៨		២០១៧	
	សម្គាល់	ជុំនួនអនេករិក	លានរៀល	ជុំនួនអនេករិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	៣៧៧.៧៩៨.៣៤៨	១.៥១៧.៩៩៤	១៩៥.២៩៤.៥៣៦	៧៨៨.៤០៤
សមតុល្យនៅធនាគារកណ្តាល	៥	១.៧៨៧.៣៨៤.៨៣៩	៧.១៨១.៧១២	១.២១១.១០៣.១៣៨	៤.៨៨៩.២២៣
សមតុល្យនៅធនាគារផ្សេងៗ	៦	៣០៣.៣៨០.៦១៣	១.២១៨.៩៨៣	៣៣៧.៩២៣.៩១៤	១.៣៦៤.១៩៩
ឥណទាន និងបុរេប្រទាន	៧	៣.២៩៥.២១៤.៥៦៣	១៣.២៤០.១៧២	២.៤៨៣.០៨៣.១៤៦	១០.០២៤.២០៧
ការវិនិយោគមូលបត្រ	៨	៣.១៨៦.៧២៤	១២.៨០៤	៣.១៧០.៨០១	១២.៨០១
ប្រាក់តម្កល់តាមច្បាប់	១០	៩៩៥.៥២០	៤.០០០	៩៩០.៨៣៥	៤.០០០
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១១	៦៦.៥៤៦.៤៦៣	២៦៧.៣៨៤	៦៧.១៨១.២២១	២៧១.២១១
ទ្រព្យសកម្មអរូបី	១២	១.៤៧២.៣៣៨	៥.៩១៦	១.៦០៦.១០៤	៦.៤៨៤
ពន្ធពន្យារទ្រព្យសកម្ម	១៣	១០.១១៣.១១៧	៤០.៦៣៥	៦.១២៤.៥២២	២៤.៧២៥
ទ្រព្យសកម្មផ្សេងៗ	១៤	៦០.៥៣៥.៥៤៨	២៤៣.២៣២	១០២.៥១៩.៥៣៧	៤១៣.៨៧១
ទ្រព្យសកម្មសរុប		៥.៩០៦.៦២៨.០៧៣	២៣.៧៣២.៨៣២	៤.៤០៨.៩៩៧.៧៥៤	១៧.៧៩៩.១២៥
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ	១៥	២៧១.៩៩៧.១០០	១.០៩២.៨៨៤	២៦៨.៤៩៥.៧៨៧	១.០៨៣.៩១៧
ប្រាក់បញ្ញើរបស់អតិថិជន	១៦	៤.៦២១.៩៥៦.៥០១	១៨.៥៧១.០២១	៣.៣៥៦.៧៩៦.៥១០	១៣.៥៥១.៣៨៨
សំវិធានធនសម្រាប់កិច្ចសន្យា					
ក្រៅតារាងតុល្យការ	១៧	១.៧២៥.៥២០	៦.៩៣៣	-	-
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងគ្រា	៣២	២៣.៨១២.២៦៨	៩៥.៦៧៨	១៩.៩០៩.១៥៤	៨០.៣៧៣
ប្រាក់កម្ចី	១៨	២២៦.៨១៩.៦១៣	៩១១.៣៦១	១៦៩.៤៣៦.០៤១	៦៨៤.០១៣
បំណុលបន្ទាប់បន្សំ	១៩	៨០.០០០.០០០	៣២១.៤៤០	១០.០០០.០០០	៤០.៣៧០
អត្ថប្រយោជន៍បុគ្គលិក	២០	៧.៣០៧.០៦១	២៩.៣៦០	៦.៨៥៨.៥៣៥	២៧.៦៨៨
បំណុលផ្សេងៗ	២១	៦៧.៩០១.៣០៥	២៧២.៨២៧	៥១.៩៧៨.៨៦៩	២០៩.៨៣៩
បំណុលសរុប		៥.៣០១.៥១៩.៣៦៨	២១.៣០១.៥០៤	៣.៨៨៣.៤៧៤.៨៩៦	១៥.៦៧៧.៥៨៨
មូលធន					
ដើមទុន	២២	៣៣០.០០០.០០០	១.៣២៥.៩៤០	២៨០.០០០.០០០	១.១៣០.៣៦០
ទុនបម្រុង	២៣	១១០.៦៨៩.៤៩៩	៤៤៤.៧៥០	១១១.៧៣៤.០១៥	៤៥១.០៧០
ចំណេញរក្សាទុក		១៤៥.៥២៥.២៦៥	៥៨៤.៧២១	១១៤.៦៥៨.០៧១	៤៦២.៨៧៥
មូលធនរបស់ម្ចាស់ក្រុមហ៊ុន		៥៨៦.២១៤.៧៦៤	២.៣៥៥.៤១១	៥០៦.៣៩២.០៨៦	២.០៤៤.៣០៥
អប្បភាគភាគកម្ម		១៨.៨៩៣.៩៤១	៧៥.៩១៧	១៩.១៣០.៧៧២	៧៧.២៣២
មូលធនសរុប		៦០៥.១០៨.៧០៥	២.៤៣១.៣២៨	៥២៥.៥២២.៨៥៨	២.១២១.៥៣៧
បំណុល និងមូលធនសរុប		៥.៩០៦.៦២៨.០៧៣	២៣.៧៣២.៨៣២	៤.៤០៨.៩៩៧.៧៥៤	១៧.៧៩៩.១២៥

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិសេស ១ ដល់ ៣៧ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។



# 合併資產負債表

2018年 12月 31日

		2018		2017	
	備註	美元	柬幣	美元	柬幣
資產					
現金	4	377,798,348	1,517,994	195,294,536	788,404
中央銀行結餘	5	1,787,384,839	7,181,712	1,211,103,138	4,889,223
其他同業銀行結餘	6	303,380,613	1,218,983	337,923,914	1,364,199
貸款及預付款	7	3,295,214,563	13,240,172	2,483,083,146	10,024,207
投資證券	8	3,186,724	12,804	3,170,801	12,801
法定存款	10	995,520	4,000	990,835	4,000
物業和設備	11	66,546,463	267,384	67,181,221	271,211
無形資產	12	1,472,338	5,916	1,606,104	6,484
遞延所得稅資產	13	10,113,117	40,635	6,124,522	24,725
其他資產	14	60,535,548	243,232	102,519,537	413,871
資產總額		5,906,628,073	23,732,832	4,408,997,754	17,799,125
負債及股東權益					
負債					
其他銀行存款	15	271,997,100	1,092,884	268,495,787	1,083,917
客戶存款	16	4,621,956,501	18,571,021	3,356,796,510	13,551,388
表外承諾準備金	17	1,725,520	6,933	-	-
當期所得稅負債	32	23,812,268	95,678	19,909,154	80,373
借款	18	226,819,613	911,361	169,436,041	684,013
次級債務	19	80,000,000	321,440	10,000,000	40,370
員工福利	20	7,307,061	29,360	6,858,535	27,688
其他負債	21	67,901,305	272,827	51,978,869	209,839
負債總額		5,301,519,368	21,301,504	3,883,474,896	15,677,588
股東權益					
資本	22	330,000,000	1,325,940	280,000,000	1,130,360
儲備金	23	110,689,499	444,750	111,734,015	451,070
保留盈餘		145,525,265	584,721	114,658,071	462,875
歸屬銀行股東權益		586,214,764	2,355,411	506,392,086	2,044,305
少數股東權益		18,893,941	75,917	19,130,772	77,232
股東權益總額		605,108,705	2,431,328	525,522,858	2,121,537
負債及股東權益總額		5,906,628,073	23,732,832	4,408,997,754	17,799,125

隨附備註第1至37頁屬於本財務報表的組成部分。

# CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2018

		2018		2017	
	Note	US\$	Million Riel	US\$	Million Riel
ASSETS					
Cash on hand	4	377,798,348	1,517,994	195,294,536	788,404
Balances with the Central Banks	5	1,787,384,839	7,181,712	1,211,103,138	4,889,223
Balances with other banks	6	303,380,613	1,218,983	337,923,914	1,364,199
Loans and advances	7	3,295,214,563	13,240,172	2,483,083,146	10,024,207
Investment in securities	8	3,186,724	12,804	3,170,801	12,801
Statutory deposit	10	995,520	4,000	990,835	4,000
Property and equipment	11	66,546,463	267,384	67,181,221	271,211
Intangible assets	12	1,472,338	5,916	1,606,104	6,484
Deferred tax assets	13	10,113,117	40,635	6,124,522	24,725
Other assets	14	60,535,548	243,232	102,519,537	413,871
Total assets		5,906,628,073	23,732,832	4,408,997,754	17,799,125
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from banks	15	271,997,100	1,092,884	268,495,787	1,083,917
Deposits from customers	16	4,621,956,501	18,571,021	3,356,796,510	13,551,388
Provision for off balance sheet commitments	17	1,725,520	6,933	-	-
Current income tax liabilities	32	23,812,268	95,678	19,909,154	80,373
Borrowings	18	226,819,613	911,361	169,436,041	684,013
Subordinated debts	19	80,000,000	321,440	10,000,000	40,370
Employee benefits	20	7,307,061	29,360	6,858,535	27,688
Other liabilities	21	67,901,305	272,827	51,978,869	209,839
Total liabilities		5,301,519,368	21,301,504	3,883,474,896	15,677,588
EQUITY					
Share capital	22	330,000,000	1,325,940	280,000,000	1,130,360
Reserves	23	110,689,499	444,750	111,734,015	451,070
Retained earnings		145,525,265	584,721	114,658,071	462,875
Attributable to owners		586,214,764	2,355,411	506,392,086	2,044,305
Non-controlling interests		18,893,941	75,917	19,130,772	77,232
Total equity		605,108,705	2,431,328	525,522,858	2,121,537
Total liabilities and equity		5,906,628,073	23,732,832	4,408,997,754	17,799,125

The accompanying notes 1 to 37 form an integral part of these financial statements.

# របាយការណ៍លទ្ធផលរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៨

	កំណត់ សម្គាល់	២០១៨		២០១៧	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៥	២៧៨.៦៤២.៨៤១	១.១១៩.៥៨៧	២២៥.០៤១.៥១១	៩០៨.៤៩៣
ចំណាយការប្រាក់	២៥	(១៣១.៧៧២.២៧៣)	(៥២៩.៤៦១)	(១០៥.៩៨៨.៦០៣)	(៤២៧.៨៧៦)
<b>ចំណូលការប្រាក់សុទ្ធ</b>	២៥	<b>១៤៦.៨៧០.៥៦៨</b>	<b>៥៩០.១២៦</b>	<b>១១៩.០៥២.៩០៨</b>	<b>៤៨០.៦១៧</b>
ចំណូលកម្រៃ និងជើងសារ	២៦	៣២.២៧៤.១២៩	១២៩.៦៧៧	២៩.២២៧.១៧៨	១១៧.៩៩០
ចំណាយកម្រៃ និងជើងសារ	២៦	(២.៧៧០.៩៩២)	(១១.១៣៤)	(៣.២៤៧.៣៨៧)	(១៣.១១០)
<b>ចំណូលកម្រៃ និងជើងសារសុទ្ធ</b>	២៦	<b>២៩.៥០៣.១៣៧</b>	<b>១១៨.៥៤៣</b>	<b>២៥.៩៧៩.៧៩១</b>	<b>១០៤.៨៨០</b>
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៧	២១.៥៤៩.៣៣០	៨៦.៥៨៥	៥.២៧២.៤២៣	២១.២៨៥
<b>ចំណូលប្រតិបត្តិការសរុប</b>		<b>១៩៧.៩២៣.០៣៥</b>	<b>៧៩៥.២៥៤</b>	<b>១៥០.៣០៥.១២២</b>	<b>៦០៦.៧៨២</b>
ចំណាយបុគ្គលិក	២៨	(២៦.២៣៣.៩៧១)	(១០៥.៤០៨)	(២២.២៨០.៤៩០)	(៨៩.៩៤៦)
ចំណាយរំលស់ទ្រព្យសម្បត្តិ និងបរិក្ខារ និងរំលស់ទ្រព្យសកម្មអរូបី	២៩	(៦.៤៣៥.៣២១)	(២៥.៨៥៧)	(៦.៤១៣.៤៨៥)	(២៥.៨៩១)
ចំណាយទូទៅ និងចំណាយរដ្ឋបាល	៣០	(២០.៩២១.៣៥៩)	(៨៤.០៦១)	(១៧.១៦១.២៩២)	(៦៩.២៨០)
<b>ចំណេញមុនសំវិធានធន</b>		<b>១៤៤.៣៣២.៣៨៤</b>	<b>៥៧៩.៩២៨</b>	<b>១០៤.៤៥០.៨៥៥</b>	<b>៤២១.៦៦៥</b>
សំវិធានធនសម្រាប់ការខាតបង់បណ្តាល មកពីការថយចុះតម្លៃឥណទាន បុរេប្រទាន និងហិរញ្ញប្បទាន	៣១	(៤២.៦០៥.៥៤៧)	(១៧១.១៩០)	(១៤.២៧១.៤៤៧)	(៥៧.៦១៤)
<b>ចំណេញមុនពន្ធលើប្រាក់ចំណូល</b>		<b>១០១.៧២៦.៨៣៧</b>	<b>៤០៨.៧៣៨</b>	<b>៩០.១៧៩.៤០៨</b>	<b>៣៦៤.០៥១</b>
ចំណាយពន្ធលើប្រាក់ចំណូល	៣២	(២០.៦៣២.៤៥៤)	(៨២.៩០១)	(១៨.១២៨.២៣៩)	(៧៣.១៨៤)
<b>ចំណេញសុទ្ធក្នុងឆ្នាំ</b>		<b>៨១.០៩៤.៣៨៣</b>	<b>៣២៥.៨៣៧</b>	<b>៧២.០៥១.១៦៩</b>	<b>២៩០.៨៦៧</b>
<b>ចំណេញមេសៈ</b>					
ម្ចាស់ក្រុមហ៊ុនរួម		៨០.៤៩៦.៨៧៣	៣២៣.៤៣៦	៧១.៤១០.៨៩០	២៨៨.២៨៦
អប្បភាគភាគកម្ម		៥៩៧.៥១០	២.៤០១	៦៣៩.២៧៩	២.៥៨១
		<b>៨១.០៩៤.៣៨៣</b>	<b>៣២៥.៨៣៧</b>	<b>៧២.០៥១.១៦៩</b>	<b>២៩០.៨៦៧</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិសេស ១ ដល់ ៣៧ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

## 合併損益表

2018年 12月 31日

	備註	2018		2017	
		美元	東幣	美元	東幣
利息收入	25	278,642,841	1,119,587	225,041,511	908,493
利息支出	25	(131,772,273)	(529,461)	(105,988,603)	(427,876)
<b>淨利息收入</b>	<b>25</b>	<b>146,870,568</b>	<b>590,126</b>	<b>119,052,908</b>	<b>480,617</b>
手續費及佣金收入	26	32,274,129	129,677	29,227,178	117,990
手續費及佣金支出	26	(2,770,992)	(11,134)	(3,247,387)	(13,110)
<b>淨手續費及佣金收入</b>	<b>26</b>	<b>29,503,137</b>	<b>118,543</b>	<b>25,979,791</b>	<b>104,880</b>
其他營業收入	27	21,549,330	86,585	5,272,423	21,285
<b>營業收入總額</b>		<b>197,923,035</b>	<b>795,254</b>	<b>150,305,122</b>	<b>606,782</b>
人事費用	28	(26,233,971)	(105,408)	(22,280,490)	(89,946)
折舊及攤銷費用	29	(6,435,321)	(25,857)	(6,413,485)	(25,891)
行政及管理費用	30	(20,921,359)	(84,061)	(17,161,292)	(69,280)
<b>撥備前利潤</b>		<b>144,332,384</b>	<b>579,928</b>	<b>104,449,855</b>	<b>421,665</b>
貸款，墊款和融資減值準備金	31	(42,605,547)	(171,190)	(14,271,447)	(57,614)
<b>稅前利潤</b>		<b>101,726,837</b>	<b>408,738</b>	<b>90,178,408</b>	<b>364,051</b>
所得稅費用	32	(20,632,454)	(82,901)	(18,128,239)	(73,184)
<b>年度淨利潤</b>		<b>81,094,383</b>	<b>325,837</b>	<b>72,050,169</b>	<b>290,867</b>
<b>利潤歸因於：</b>					
集團所有者		80,496,873	323,436	71,410,890	288,286
少數股東權益		597,510	2,401	639,279	2,581
		<b>81,094,383</b>	<b>325,837</b>	<b>72,050,169</b>	<b>290,867</b>

隨附備註第1至37頁屬於本財務報表的組成部分。

# CONSOLIDATED INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2018

	Note	2018		2017	
		US\$	Million Riel	US\$	Million Riel
Interest income	25	278,642,841	1,119,587	225,041,511	908,493
Interest expense	25	(131,772,273)	(529,461)	(105,988,603)	(427,876)
<b>Net interest income</b>	25	<b>146,870,568</b>	<b>590,126</b>	<b>119,052,908</b>	<b>480,617</b>
Fee and commission income	26	32,274,129	129,677	29,227,178	117,990
Fee and commission expense	26	(2,770,992)	(11,134)	(3,247,387)	(13,110)
<b>Net fee and commission income</b>	26	<b>29,503,137</b>	<b>118,543</b>	<b>25,979,791</b>	<b>104,880</b>
Other operating income	27	21,549,330	86,585	5,272,423	21,285
<b>Total operating income</b>		<b>197,923,035</b>	<b>795,254</b>	<b>150,305,122</b>	<b>606,782</b>
Personnel expenses	28	(26,233,971)	(105,408)	(22,280,490)	(89,946)
Depreciation and amortisation charges	29	(6,435,321)	(25,857)	(6,413,485)	(25,891)
General and administrative expenses	30	(20,921,359)	(84,061)	(17,161,292)	(69,280)
<b>Profit before provision</b>		<b>144,332,384</b>	<b>579,928</b>	<b>104,449,855</b>	<b>421,665</b>
Provision for impairment losses on loans, advances and financing	31	(42,605,547)	(171,190)	(14,271,447)	(57,614)
<b>Profit before income tax</b>		<b>101,726,837</b>	<b>408,738</b>	<b>90,178,408</b>	<b>364,051</b>
Income tax expense	32	(20,632,454)	(82,901)	(18,128,239)	(73,184)
<b>Profit for the year</b>		<b>81,094,383</b>	<b>325,837</b>	<b>72,050,169</b>	<b>290,867</b>
<b>Profit is attributable to:</b>					
Owners of the Group		80,496,873	323,436	71,410,890	288,286
Non-controlling interests		597,510	2,401	639,279	2,581
		<b>81,094,383</b>	<b>325,837</b>	<b>72,050,169</b>	<b>290,867</b>

The accompanying notes 1 to 37 form an integral part of these financial statements.

# របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៨

ជារបស់ម្ចាស់ក្រុមហ៊ុនរួម

កំណត់សម្គាល់	របាយការណ៍បម្រែបម្រួលមូលធនរួម									
	ដើមទុន	ទុនបម្រុង	ប្រតិបត្តិការ	ការប្តូរមូលធន	បម្រែបម្រួលតម្លៃសមស្របទ្រព្យសកម្ម	ការវាយតម្លៃ	ប្រាក់ចំណេញ	សរុប	ប្រាក់ចំណេញ	មូលធនសរុប
	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក	ដុល្លារអាមេរិក
<b>សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១៨</b>	<b>២៨០.០០០.០០០</b>	<b>៩៨.០៧៥.២៧១</b>	<b>(១៥២.២៨៥)</b>		<b>(១២៥.៦៣៥)</b>	<b>១៣.៩៣៦.៦៦៤</b>	<b>១១៤.៦៥៨.០៧១</b>	<b>៥០៦.៣៩២.០៨៦</b>	<b>១៩.១៣០.៧៧២</b>	<b>៥២៥.៥២២.៨៥៨</b>
ភាគលាភជាសាច់ប្រាក់ផ្ញើទៅដើមទុន	២២ ៥០.០០០.០០០	-	-	-	-	-	(៥០.០០០.០០០)	-	-	-
ផ្ទេរពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញក្បួន	-	-	-	-	-	(៣២០.៣៧២)	៣២០.៣៧២	-	-	-
ពន្ធពន្យារពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញក្បួន	-	-	-	-	-	(៨០.០៩៣)	៨០.០៩៣	-	-	-
ទុនបម្រុងតាមច្បាប់នៅប្រទេសឡាវ	-	៨៧.០១១	-	-	-	-	(៣០.១៤៤)	៥៦.៨៦៧	(៥៦.៨៦៧)	-
លម្អៀងពីការប្តូរចំណូល	-	-	(៧៤៦.៩៨៥)	-	-	-	-	(៧៤៦.៩៨៥)	(៧៧៧.៤៧៤)	(១.៥២៤.៤៥៩)
បម្រែបម្រួលតម្លៃទ្រព្យសកម្មហិរញ្ញវត្ថុវាស់វែងតាមតម្លៃសមស្រប ក្នុងលទ្ធផលលម្អិតផ្សេងៗ (FVOCI)	-	-	-	-	១៥.៩២៣	-	-	១៥.៩២៣	-	១៥.៩២៣
ចំណេញក្នុងឆ្នាំ	-	-	-	-	-	-	៨០.៤៩៦.៨៧៣	៨០.៤៩៦.៨៧៣	៥៩៧.៥១០	៨១.០៩៤.៣៨៣
<b>សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១៨</b>	<b>៣៣០.០០០.០០០</b>	<b>៩៨.១៦២.២៨២</b>	<b>(៨៩៩.២៧០)</b>		<b>(១០៩.៧១២)</b>	<b>១៣.៩៣៦.១៩៩</b>	<b>១៨៥.៥២៥.២២៥</b>	<b>៥៨៦.២១៤.៧៦៤</b>	<b>១៨.៨៩៣.៩៤១</b>	<b>៦០៥.១០៨.៧០៥</b>
<b>គិតជាលានរៀល</b>	<b>១.៣២៥.៩៤០</b>	<b>៣៩៤.៤១៦</b>	<b>(៣.៦១៣)</b>		<b>(៤៤១)</b>	<b>៥៤.៣៨៨</b>	<b>៥៨៤.៧២១</b>	<b>២.៣៥៥.៤១១</b>	<b>៧៥.៩១៧</b>	<b>២.៤៣១.៣២៨</b>
<b>សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១៧</b>	<b>២២០.០០០.០០០</b>	<b>៩៨.០៥០.៧៧៧</b>	<b>៣៦.៨៥១</b>		<b>(១១៥.០១៥)</b>	<b>១៤.៤៨៩.៧៧២</b>	<b>១០២.៧១៨.៥៦៧</b>	<b>៤៣៥.១៨០.៩៥២</b>	<b>១៨.៦៨៨.៣៤៦</b>	<b>៤៥៣.៨៦៩.២៩៨</b>
ភាគលាភជាសាច់ប្រាក់ផ្ញើទៅដើមទុន	២២ ៦០.០០០.០០០	-	-	-	-	-	(៦០.០០០.០០០)	-	-	-
ផ្ទេរពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញក្បួន	-	-	-	-	-	(៤៤២.៤៨៦)	៤៤២.៤៨៦	-	-	-
ពន្ធពន្យារពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញក្បួន	-	-	-	-	-	(១១០.៦២២)	១១០.៦២២	-	-	-
ទុនបម្រុងតាមច្បាប់នៅប្រទេសឡាវ	-	២៤.៤៩៤	-	-	-	-	(២៤.៤៩៤)	-	-	-
លម្អៀងពីការប្តូរចំណូល	-	-	(១៨៩.១៣៦)	-	-	-	-	(១៨៩.១៣៦)	(១៩៦.៨៥៣)	(៣៨៥.៩៩២)
បម្រែបម្រួលតម្លៃទ្រព្យសកម្មហិរញ្ញវត្ថុសម្រាប់លក់	-	-	-	-	(១០.៦២០)	-	-	(១០.៦២០)	-	(១០.៦២០)
ចំណេញក្នុងឆ្នាំ	-	-	-	-	-	-	៧១.៤១០.៨៩០	៧១.៤១០.៨៩០	៦៣៩.២៧៩	៧២.០៥០.១៦៩
<b>សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១៧</b>	<b>២៨០.០០០.០០០</b>	<b>៩៨.០៧៥.២៧១</b>	<b>(១៥២.២៨៥)</b>		<b>(១២៥.៦៣៥)</b>	<b>១៣.៩៣៦.៦៦៤</b>	<b>១១៤.៦៥៨.០៧១</b>	<b>៥០៦.៣៩២.០៨៦</b>	<b>១៩.១៣០.៧៧២</b>	<b>៥២៥.៥២២.៨៥៨</b>
<b>គិតជាលានរៀល</b>	<b>១.១៣០.៣៦០</b>	<b>៣៩៥.៩៣០</b>	<b>(៦១៥)</b>		<b>(៥០៧)</b>	<b>៥៦.២៦២</b>	<b>៤៦២.៨៧៥</b>	<b>២.០៤៤.៣០៥</b>	<b>៧៧.២៣២</b>	<b>២.១២១.៥៣៧</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយនេះ ១ ដល់ ៣៧ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។



## 合併股東權益變動表

2018年 12月 31日

		歸屬於本集團業主									
		以公允價值計量且其變動計入其他綜合收益 / 備供出售金融資產價值變動					保留盈餘		少數股東權益		股東權益總額
備註	資本 美元	儲備金 美元	外国业务翻译 美元	可供出售金融资产价值变动 美元	美元	美元	美元	美元	美元	美元	
2018年1月1日結餘		280,000,000	98,075,271	(152,285)	(125,635)	13,936,664	114,658,071	506,392,086	19,130,772	525,522,858	
現金股利分配	22	50,000,000	-	-	-	-	(50,000,000)	-	-	-	
重估增值轉入保留盈餘		-	-	-	-	(320,372)	320,372	-	-	-	
递延所得税从重估盈余转为留存收益		-	-	-	-	(80,093)	80,093	-	-	-	
老過法定儲備金		-	87,011	-	-	-	(30,144)	56,867	(56,867)	-	
匯率變動差額		-	-	(746,985)	-	-	-	(746,985)	(777,474)	(1,524,459)	
以公允價值計量且其變動計入其他綜合收益價值變動	8	-	-	-	15,923	-	-	15,923	-	15,923	
年度利潤		-	-	-	-	-	80,496,873	80,496,873	597,510	81,094,383	
2018年12月31日結餘		330,000,000	98,162,282	(899,270)	(109,712)	13,536,199	145,525,265	586,214,764	18,893,941	605,108,705	
柬幣 （百萬為單位）		1,325,940	394,416	(3,613)	(441)	54,388	584,721	2,355,411	75,917	2,431,328	
2017年1月1日結餘		220,000,000	98,050,777	36,851	(115,015)	14,489,772	102,718,567	435,180,952	18,688,346	453,869,298	
現金股利分配	22	60,000,000	-	-	-	-	(60,000,000)	-	-	-	
重估增值轉入保留盈餘		-	-	-	-	(442,486)	442,486	-	-	-	
递延所得税从重估盈余转为留存收益		-	-	-	-	(110,622)	110,622	-	-	-	
老過法定儲備金		-	24,494	-	-	-	(24,494)	-	-	-	
匯率變動差額		-	-	(189,136)	-	-	-	(189,136)	(196,853)	(385,989)	
可供出售金融資產價值變動	8	-	-	-	(10,620)	-	-	(10,620)	-	(10,620)	
年度利潤		-	-	-	-	-	71,410,890	71,410,890	639,279	72,050,169	
2017年12月31日結餘		280,000,000	98,075,271	(152,285)	(125,635)	13,936,664	114,658,071	506,392,086	19,130,772	525,522,858	
柬幣 （百萬為單位）		1,130,360	395,930	(615)	(507)	56,262	462,875	2,044,305	77,232	2,121,537	

隨附備註第1至37頁屬於本財務報表的組成部分。

## CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 31 DECEMBER 2018

Attributable to owners of the Group									
				Changes in fair value of financial assets at FVOCI/AFS financial assets	Revaluation surplus, net of deferred tax	Retained earnings		Non- controlling interest	Total equity
Note	Share capital US\$	General reserves US\$	Foreign operations translation US\$	US\$	US\$	US\$	US\$	US\$	US\$
Balance at 1 January 2018	280,000,000	98,075,271	(152,285)	(125,635)	13,936,664	114,658,071	506,392,086	19,130,772	525,522,858
Cash dividends to share capital	22	50,000,000	-	-	-	(50,000,000)	-	-	-
Transfer from revaluation surplus to retained earnings		-	-	-	(320,372)	320,372	-	-	-
Deferred tax from revaluation surplus to retained earnings		-	-	-	(80,093)	80,093	-	-	-
Regulatory reserve in Laos PDR		-	87,011	-	-	(30,144)	56,867	(56,867)	-
Currency translation differences		-	-	(746,985)	-	-	(746,985)	(777,474)	(1,524,459)
Changes in value of financial assets at fair value through other comprehensive income (FVOCI)	8	-	-	-	15,923	-	15,923	-	15,923
Profit for the year		-	-	-	-	80,496,873	80,496,873	597,510	81,094,383
Balance at 31 December 2018		330,000,000	98,162,282	(899,270)	(109,712)	13,536,199	145,525,265	586,214,764	18,893,941
Million Riel equivalent		1,325,940	394,416	(3,613)	(441)	54,388	584,721	2,355,411	75,917
Balance at 1 January 2017		220,000,000	98,050,777	36,851	(115,015)	14,489,772	102,718,567	435,180,952	18,688,346
Cash dividends to share capital	22	60,000,000	-	-	-	(60,000,000)	-	-	-
Transfer from revaluation surplus to retained earnings		-	-	-	-	(442,486)	442,486	-	-
Deferred tax from revaluation surplus to retained earnings		-	-	-	-	(110,622)	110,622	-	-
Regulatory reserve in Laos PDR		-	24,494	-	-	-	(24,494)	-	-
Currency translation differences		-	-	(189,136)	-	-	(189,136)	(196,853)	(385,989)
Changes in value of available-for-sale financial assets	8	-	-	-	(10,620)	-	(10,620)	-	(10,620)
Profit for the year		-	-	-	-	-	71,410,890	71,410,890	639,279
Balance at 31 December 2017		280,000,000	98,075,271	(152,285)	(125,635)	13,936,664	114,658,071	506,392,086	19,130,772
Million Riel equivalent		1,130,360	395,930	(615)	(507)	56,262	462,875	2,044,305	77,232

The accompanying notes 1 to 37 form an integral part of these financial statements.

# របាយការណ៍លំហូរសាច់ប្រាក់រួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៨

	កំណត់	២០១៨		២០១៧	
	សម្គាល់	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
<b>លំហូរសាច់ប្រាក់បានពីសកម្មភាពប្រតិបត្តិការ</b>					
<b>ប្រតិបត្តិការ</b>					
សាច់ប្រាក់បានពីប្រតិបត្តិការ	៣៣	៣១៦.៥៩០.៤៩៨	១.២៧២.០៦០	៣១៤.១០៣.៨៧៦	១.២៦៨.០៣៧
ការប្រាក់បានទទួល		២៦៦.៥៨៩.៧៨៨	១.០៧១.១៥៨	២៣០.០៨៥.០០២	៩២៨.៨៥៣
ការប្រាក់បានបង់		(១២៣.២៤៥.៥៦៥)	(៤៩៥.២០១)	(៩១.៩១៣.១៤១)	(៣៧១.០៥៣)
ពន្ធលើប្រាក់ចំណូលបានបង់	៣២	(២០.៧១៧.៩៣៥)	(៨៣.២៤៥)	(២២.២២៧.៧២៧)	(៨៩.៧៣៤)
<b>សាច់ប្រាក់សុទ្ធពីសកម្មភាពប្រតិបត្តិការ</b>					
<b>ប្រតិបត្តិការ</b>					
		<b>៤៣៩.២១៦.៧៨៦</b>	<b>១.៧៦៤.៧៧២</b>	<b>៤៣០.០៤៨.០១០</b>	<b>១.៧៣៦.១០៣</b>
<b>លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ</b>					
<b>វិនិយោគ</b>					
ប្រាក់តម្កល់ធានាលើដើមទុន		(៣.៦៧៧.៨០០)	(១៤.៧៧៧)	៥៦១.៦១១	២.២៦៧
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ	១១	(៥.០២៧.៧៣៧)	(២០.២០១)	(៧.០២០.០៨៨)	(២៨.៣៤០)
ការទិញទ្រព្យសកម្មអរូបី	១២	(៧៦៣.៤៦០)	(៣.០៦៨)	(៧៧៦.៨៣៨)	(៣.១៣៦)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		១៨៧.៣៩៥	៧៥៣	១៤០.៤១១	៥៦៧
<b>សាច់ប្រាក់សុទ្ធបានប្រើក្នុងសកម្មភាពវិនិយោគ</b>					
<b>សកម្មភាពវិនិយោគ</b>					
		<b>(៩.២៨១.៦០២)</b>	<b>(៣៧.២៩៣)</b>	<b>(៧.០៤៤.៩០៤)</b>	<b>(២៨.៦៤២)</b>
<b>លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន</b>					
<b>ហិរញ្ញប្បទាន</b>					
សាច់ប្រាក់បានពីការចេញផ្សាយភាគហ៊ុន	២២	៥០.០០០.០០០	២០០.៩០០	៦០.០០០.០០០	២៤២.២២០
សាច់ប្រាក់បានពីប្រាក់កម្ចី		៩៦.០៧៩.៧៧១	៣៨៦.០៤៩	៣.៥៣៦.០៦៩	១៤.២៧៥
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ		៧០.០០០.០០០	២៨១.២៦០	១០.០០០.០០០	៤០.៣៧០
ការសងប្រាក់កម្ចី		(៣៧.១៤៩.៣៣៨)	(១៤៩.២៦៦)	(៧.២៤៤.៧៤៣)	(២៩.២៤៧)
ភាគលាភបានបង់	២៤	(៥០.០០០.០០០)	(២០០.៩០០)	(៦០.០០០.០០០)	(២៤២.២២០)
ការប្តូររូបិយប័ណ្ណរបស់ប្រតិបត្តិការបរទេស		(១.៥២៤.៤៩៩)	(៦.១២៥)	(៣៨៥.៩៨៩)	(១.៥៥៧)
<b>សាច់ប្រាក់សុទ្ធពីសកម្មភាពហិរញ្ញប្បទាន</b>					
<b>ហិរញ្ញប្បទាន</b>					
		<b>១២៧.៤០៥.៩៧៤</b>	<b>៥១១.៩១៨</b>	<b>៥.៩០៥.៣៣៧</b>	<b>២៣.៨៤១</b>
<b>កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ</b>					
សាច់ប្រាក់សមមូលសុទ្ធ		៥៥៧.៣៤១.១៥៨	២.២៣៩.៣៩៧	៤២៨.៨៥៨.៤៨៣	១.៧៣១.៣០២
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលដើមឆ្នាំ	៣៤	១.១៥៨.១៨៩.៩២៦	៤.៦៧៥.៦១៣	៧២៩.៣៣១.៤៨៣	២.៩៤៤.៣១១
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(២២.០០៥)	-	-
<b>សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលចុងឆ្នាំ</b>					
<b>សាច់ប្រាក់សមមូលចុងឆ្នាំ</b>	៣៤	<b>១.៧១៥.៥៣១.០៨៤</b>	<b>៦.៨៩៣.០០៥</b>	<b>១.១៥៨.១៨៩.៩២៦</b>	<b>៤.៦៧៥.៦១៣</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិសោធន៍ ១ ដល់ ៣៧ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

# 合併現金流量表

2018年 12月 31日

		2018		2017	
	備註	美元	柬幣	美元	柬幣
營業活動現金流量					
營業活動所得現金	33	316,590,498	1,272,060	314,103,876	1,268,037
利息收入		266,589,788	1,071,158	230,085,002	928,853
利息支出		(123,245,565)	(495,201)	(91,913,141)	(371,053)
所得稅支出	32	(20,717,935)	(83,245)	(22,227,727)	(89,734)
營業活動現金淨額		439,216,786	1,764,772	430,048,010	1,736,103
投資活動現金流量					
存出資本保證金		(3,677,800)	(14,777)	561,611	2,267
購買物業和設備	11	(5,027,737)	(20,201)	(7,020,088)	(28,340)
購買無形資產	12	(763,460)	(3,068)	(776,838)	(3,136)
出售物業和設備所得款項		187,395	753	140,411	567
投資活動所用的現金淨額		(9,281,602)	(37,293)	(7,094,904)	(28,642)
融資活動現金流量					
發行股本所得款項	22	50,000,000	200,900	60,000,000	242,220
舉債所得款項		96,079,771	386,049	3,536,069	14,275
次級債務所得款項		70,000,000	281,260	10,000,000	40,370
借款还款		(37,149,338)	(149,266)	(7,244,743)	(29,247)
已付股息	24	(50,000,000)	(200,900)	(60,000,000)	(242,220)
外语翻译		(1,524,459)	(6,125)	(385,989)	(1,557)
融資活動現金淨額		127,405,974	511,918	5,905,337	23,841
現金及約當現金之增加淨額		557,341,158	2,239,397	428,858,443	1,731,302
現金及約當現金年初額	34	1,158,189,926	4,675,613	729,331,483	2,944,311
匯率變動差額		-	(22,005)	-	-
現金及約當現金年終額	34	1,715,531,084	6,893,005	1,158,189,926	4,675,613

隨附備註第1至37頁屬於本財務報表的組成部分。

# CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2018

		2018		2017	
	Note	US\$	Million Riel	US\$	Million Riel
Cash flows from operating activities					
Cash generated from operations	33	316,590,498	1,272,060	314,103,876	1,268,037
Interest received		266,589,788	1,071,158	230,085,002	928,853
Interest paid		(123,245,565)	(495,201)	(91,913,141)	(371,053)
Income tax paid	32	(20,717,935)	(83,245)	(22,227,727)	(89,734)
Cash generated from operating activities		439,216,786	1,764,772	430,048,010	1,736,103
Cash flows from investing activities					
Capital guarantee deposits		(3,677,800)	(14,777)	561,611	2,267
Purchases of property and equipment	11	(5,027,737)	(20,201)	(7,020,088)	(28,340)
Purchases of intangible assets	12	(763,460)	(3,068)	(776,838)	(3,136)
Proceeds from disposals of property and equipment		187,395	753	140,411	567
Cash used in investing activities		(9,281,602)	(37,293)	(7,094,904)	(28,642)
Cash flows from financing activities					
Proceeds from issuance of share capital	22	50,000,000	200,900	60,000,000	242,220
Proceeds from borrowings		96,079,771	386,049	3,536,069	14,275
Proceeds from subordinated debts		70,000,000	281,260	10,000,000	40,370
Repayments of borrowings		(37,149,338)	(149,266)	(7,244,743)	(29,247)
Dividends paid	24	(50,000,000)	(200,900)	(60,000,000)	(242,220)
Foreign operation translation		(1,524,459)	(6,125)	(385,989)	(1,557)
Cash generated from financing activities		127,405,974	511,918	5,905,337	23,841
Net increase in cash and cash equivalents					
Cash and cash equivalents at beginning of year	34	1,158,189,926	4,675,613	729,331,483	2,944,311
Currency translation differences		-	(22,005)	-	-
Cash and cash equivalents at end of year	34	1,715,531,084	6,893,005	1,158,189,926	4,675,613

The accompanying notes 1 to 37 form an integral part of these financial statements.



# តារាងតុល្យការដាច់ដោយឡែក

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៨

	កំណត់	២០១៨		២០១៧	
	សម្គាល់	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	៣៧៧.០៧១.០៤៨	១.៥១៥.០៧១	១៩៤.៥៤៧.២១៤	៧៨៥.៣៨៧
សមតុល្យនៅធនាគារកណ្តាល	៥	១.៧៨៤.២៣៦.៦៦៣	៧.១៦៩.០៦៣	១.១៩៩.៨១៦.៤៤៣	៤.៨៤៣.៦៥៩
សមតុល្យនៅធនាគារផ្សេងៗ	៦	២៩៤.៤៩៤.៥៦៥	១.១៨៣.២៧៩	៣៣៥.២៤០.៩១៨	១.៣៥៣.៣៦៨
ឥណទាន និងបុរេប្រទាន	៧	៣.២៧២.៨៧២.៤៩២	១៣.១៥០.៤០២	២.៤៦២.៩៩១.៥២៩	៩.៩៤៣.០៩៧
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ	៩	២៩.០០៥.៨៨០	១១៦.៥៤៦	២៩.០០៥.៨៨០	១១៧.០៩៧
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១១	៦៥.៨៩៦.៧២២	២៦៤.៧៧៣	៦៦.៥៥៨.៧៨០	២៦៨.៦៩៨
ទ្រព្យសកម្មអរូបី	១២	១.៤៦១.៦៣៥	៥.៨៧៣	១.៥៨៣.៨២១	៦.៣៩៤
ពន្ធពន្យារទ្រព្យសកម្ម	១៣	១០.១១៣.១១៧	៤០.៦៣៥	៦.១២៤.៥២២	២៤.៧២៥
ទ្រព្យសកម្មផ្សេងៗ	១៤	៥៧.៥៤៤.២២៦	២៣១.២១៣	៩៩.៦៦១.០០៣	៤០២.៣៣១
ទ្រព្យសកម្មសរុប		៥.៨៩២.៦៩៦.៣៨៨	២៣.៦៧៦.៨៥៥	៤.៣៩៥.៥៣០.១១០	១៧.៧៤៤.៧៥៦
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ	១៥	២៧២.៤៨២.៦៨៤	១.០៩៤.៨៣៥	២៦៨.៩៧៤.៦៣២	១.០៨៥.៨៥១
ប្រាក់បញ្ញើរបស់អតិថិជន	១៦	៤.៦២៧.៩៤៥.១៦០	១៨.៥៩៥.០៨៤	៣.៣៦៣.២៧៩.៣៤៩	១៣.៥៧៧.៥៥៩
សំវិធានធនសម្រាប់កិច្ចសន្យា					
ក្រៅតារាងតុល្យការ	១៧	១.៧១៨.៩៨២	៦.៩០៧	-	-
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងគ្រា	៣២	២៣.៥៩៤.៧២៧	៩៤.៨០៤	១៩.៦៧៩.៨៣០	៧៩.៤៤៧
ប្រាក់កម្ចី	១៨	២២៦.៨១៩.៦១៣	៩១១.៣៦១	១៦៩.៤៣៦.០៤១	៦៨៤.០១៣
បំណុលបន្ទាប់បន្សំ	១៩	៨០.០០០.០០០	៣២១.៤៤០	១០.០០០.០០០	៤០.៣៧០
អត្ថប្រយោជន៍បុគ្គលិក	២០	៧.២៩៨.៧៤៦	២៩.៣២៦	៦.៨៥៨.៥៣៥	២៧.៦៨៨
បំណុលផ្សេងៗ	២១	៦៧.៧៥៥.៨៣៨	២៧២.២៤៣	៥១.៨៤៥.០៩២	២០៩.២៩៩
បំណុលសរុប		៥.៣០៧.៦១៥.៧៥០	២១.៣២៦.០០០	៣.៨៩០.០៧៣.៤៧៩	១៥.៧០៤.២២៧
មូលធន					
ដើមទុន	២២	៣៣០.០០០.០០០	១.៣២៥.៩៤០	២៨០.០០០.០០០	១.១៣០.៣៦០
ទុនបម្រុង	២៣	១១១.៥៨៦.៩៧៦	៤៤៨.៣៥៦	១១១.៩៨៧.៤៤១	៤៥២.០៩៣
ចំណេញរក្សាទុក		១៤៣.៤៩៣.៦២២	៥៧៦.៥៥៩	១១៣.៤៦៩.១៩០	៤៥៨.០៧៦
មូលធនសរុប		៥៨៥.០៨០.៥៩៨	២.៣៥០.៨៥៥	៥០៥.៤៥៦.៦៣១	២.០៤០.៥២៩
បំណុល និងមូលធនសរុប		៥.៨៩២.៦៩៦.៣៨៨	២៣.៦៧៦.៨៥៥	៤.៣៩៥.៥៣០.១១០	១៧.៧៤៤.៧៥៦

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពីលេខ ១ ដល់ ៣៧ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

## 單獨資產負債表

2018年 12月 31日

	備註	2018		2017	
		美元	柬幣	美元	柬幣
資產					
現金	4	377,071,048	1,515,071	194,547,214	785,387
中央銀行結餘	5	1,784,236,663	7,169,063	1,199,816,443	4,843,659
其他同業銀行結餘	6	294,494,565	1,183,279	335,240,918	1,353,368
貸款及預付款	7	3,272,872,492	13,150,402	2,462,991,529	9,943,097
投資子公司	9	29,005,880	116,546	29,005,880	117,097
物業和設備	11	65,896,722	264,773	66,558,780	268,698
無形資產	12	1,461,635	5,873	1,583,821	6,394
遞延所得稅資產	13	10,113,117	40,635	6,124,522	24,725
其他資產	14	57,544,226	231,213	99,661,003	402,331
資產總額		5,892,696,348	23,676,855	4,395,530,110	17,744,756
負債及股東權益					
負債					
其他銀行存款	15	272,482,684	1,094,835	268,974,632	1,085,851
客戶存款	16	4,627,945,160	18,595,084	3,363,279,349	13,577,559
表外承諾準備金	17	1,718,982	6,907	-	-
當期所得稅負債	32	23,594,727	94,804	19,679,830	79,447
借款	18	226,819,613	911,361	169,436,041	684,013
次級債務	19	80,000,000	321,440	10,000,000	40,370
員工福利	20	7,298,746	29,326	6,858,535	27,688
其他負債	21	67,755,838	272,243	51,845,092	209,299
負債總額		5,307,615,750	21,326,000	3,890,073,479	15,704,227
股東權益					
資本	22	330,000,000	1,325,940	280,000,000	1,130,360
儲備金	23	111,586,976	448,356	111,987,441	452,093
保留盈餘		143,493,622	576,559	113,469,190	458,076
股東權益總額		585,080,598	2,350,855	505,456,631	2,040,529
負債及股東權益總額		5,892,696,348	23,676,855	4,395,530,110	17,744,756

隨附備註第1至37頁屬於本財務報表的組成部分。

## SEPARATE BALANCE SHEET

AS AT 31 DECEMBRE 2018

		2018		2017	
	Note	US\$	Million Riel	US\$	Million Riel
ASSETS					
Cash on hand	4	377,071,048	1,515,071	194,547,214	785,387
Balances with the Central Bank	5	1,784,236,663	7,169,063	1,199,816,443	4,843,659
Balances with other banks	6	294,494,565	1,183,279	335,240,918	1,353,368
Loans and advances	7	3,272,872,492	13,150,402	2,462,991,529	9,943,097
Investments in subsidiaries	9	29,005,880	116,546	29,005,880	117,097
Property and equipment	11	65,896,722	264,773	66,558,780	268,698
Intangible assets	12	1,461,635	5,873	1,583,821	6,394
Deferred tax assets	13	10,113,117	40,635	6,124,522	24,725
Other assets	14	57,544,226	231,213	99,661,003	402,331
Total assets		5,892,696,348	23,676,855	4,395,530,110	17,744,756
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from banks	15	272,482,684	1,094,835	268,974,632	1,085,851
Deposits from customers	16	4,627,945,160	18,595,084	3,363,279,349	13,577,559
Provision for off balance sheet commitments	17	1,718,982	6,907	-	-
Current income tax liabilities	32	23,594,727	94,804	19,679,830	79,447
Borrowings	18	226,819,613	911,361	169,436,041	684,013
Subordinated debts	19	80,000,000	321,440	10,000,000	40,370
Employee benefits	20	7,298,746	29,326	6,858,535	27,688
Other liabilities	21	67,755,838	272,243	51,845,092	209,299
Total liabilities		5,307,615,750	21,326,000	3,890,073,479	15,704,227
EQUITY					
Share capital	22	330,000,000	1,325,940	280,000,000	1,130,360
Reserves	23	111,586,976	448,356	111,987,441	452,093
Retained earnings		143,493,622	576,559	113,469,190	458,076
Total equity		585,080,598	2,350,855	505,456,631	2,040,529
Total liabilities and equity		5,892,696,348	23,676,855	4,395,530,110	17,744,756

The accompanying notes 1 to 37 form an integral part of these financial statements.

# របាយការណ៍លទ្ធផលជាចំណាយឡើង

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៨

	កំណត់ សម្គាល់	២០១៨		២០១៧	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៥	២៧៥.៣០០.២៦៧	១.១០៦.១៥៦	២២២.០០៦.០៧២	៨៩៦.២៣៩
ចំណាយការប្រាក់	២៥	(១៣២.០៣៣.៧១០)	(៥៣០.៥១១)	(១០៦.២០៦.៧៩៣)	(៤២៨.៧៥៧)
<b>ចំណូលការប្រាក់សុទ្ធ</b>	២៥	<b>១៤៣.២៦៦.៥៥៧</b>	<b>៥៧៥.៦៤៥</b>	<b>១១៥.៧៩៩.២៧៩</b>	<b>៤៦៧.៤៨២</b>
ចំណូលកម្រៃ និងជើងសារ	២៦	៣២.១៦៣.២៧០	១២៩.២៣២	២៩.១១៣.២៩៨	១១៧.៥៣០
ចំណាយកម្រៃ និងជើងសារ	២៦	(២.៧៣៩.២៧០)	(១១.០០៦)	(៣.២១៨.៨៨៤)	(១២.៩៩៥)
<b>ចំណូលកម្រៃ និងជើងសារសុទ្ធ</b>	២៦	<b>២៩.៤២៤.០០០</b>	<b>១១៨.២២៦</b>	<b>២៥.៨៩៤.៤១៤</b>	<b>១០៤.៥៣៥</b>
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៧	២១.៥១៨.៣៤១	៨៦.៤៦១	៥.១៣៥.១៧៩	២០.៧៣០
<b>ចំណូលប្រតិបត្តិការសរុប</b>		<b>១៩៤.២០៨.៨៩៨</b>	<b>៧៨០.៣៣២</b>	<b>១៤៦.៨២៨.៨៧២</b>	<b>៥៩២.៧៤៧</b>
ចំណាយបុគ្គលិក	២៨	(២៥.៥៥១.២៣៧)	(១០២.៦៦៥)	(២១.៦៧៥.៥១០)	(៨៧.៥០៤)
ចំណាយរំលស់ទ្រព្យសម្បត្តិ និងបរិក្ខារ និង រំលស់ទ្រព្យសកម្មអរូបី	២៩	(៦.៤៣២.៣១៩)	(២៥.៨៤៥)	(៦.២២២.៨៦៩)	(២៥.១២២)
ចំណាយទូទៅ និងចំណាយរដ្ឋបាល	៣០	(២០.៤៨៨.២៤១)	(៨២.៣២៣)	(១៦.៧០៨.៧៨០)	(៦៧.៤៥៣)
<b>ចំណេញមុនសំវិធានធន</b>		<b>១៤១.៧៣៧.១០១</b>	<b>៥៦៩.៤៩៩</b>	<b>១០២.២២១.៧១៣</b>	<b>៤១២.៦៦៨</b>
សំវិធានធនសម្រាប់ការថយចុះតម្លៃឥណទាន បុរេប្រទាន និងហិរញ្ញប្បទាន	៣១	(៤២.០១០.០៦២)	(១៦៨.៧៩៦)	(១៣.៨៨៣.១៧៣)	(៥៦.០៤៦)
<b>ចំណេញមុនពន្ធលើប្រាក់ចំណូល</b>		<b>៩៩.៧២៧.០៣៩</b>	<b>៤០០.៧០៣</b>	<b>៨៨.៣៣៨.៥៤០</b>	<b>៣៥៦.៦២២</b>
ចំណាយពន្ធលើប្រាក់ចំណូល	៣២	(២០.១០៣.០៧២)	(៨០.៧៧៤)	(១៧.៨២៦.៧៨០)	(៧១.៩៦៧)
<b>ចំណេញសុទ្ធក្នុងឆ្នាំ</b>		<b>៧៩.៦២៣.៩៦៧</b>	<b>៣១៩.៩២៩</b>	<b>៧០.៥១១.៧៦០</b>	<b>២៨៤.៦៥៥</b>
<b>ចំណេញមេរៀន</b>					
ម្ចាស់ធនាគារ		<b>៧៩.៦២៣.៩៦៧</b>	<b>៣១៩.៩២៩</b>	<b>៧០.៥១១.៧៦០</b>	<b>២៨៤.៦៥៥</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិសោធន៍ ១ ដល់ ៣៧ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

## 單獨損益表

2018年 12月 31日

	備註	2018		2017	
		美元	東幣	美元	東幣
利息收入	25	275,300,267	1,106,156	222,006,072	896,239
利息支出	25	(132,033,710)	(530,511)	(106,206,793)	(428,757)
<b>淨利息收入</b>	<b>25</b>	<b>143,266,557</b>	<b>575,645</b>	<b>115,799,279</b>	<b>467,482</b>
手續費及佣金收入	26	32,163,270	129,232	29,113,298	117,530
手續費及佣金支出	26	(2,739,270)	(11,006)	(3,218,884)	(12,995)
<b>淨手續費及佣金收入</b>	<b>26</b>	<b>29,424,000</b>	<b>118,226</b>	<b>25,894,414</b>	<b>104,535</b>
其他營業收入	27	21,518,341	86,461	5,135,179	20,730
<b>營業收入總額</b>		<b>194,208,898</b>	<b>780,332</b>	<b>146,828,872</b>	<b>592,747</b>
人事費用	28	(25,551,237)	(102,665)	(21,675,510)	(87,504)
折舊及攤銷費用	29	(6,432,319)	(25,845)	(6,222,869)	(25,122)
行政及管理費用	30	(20,488,241)	(82,323)	(16,708,780)	(67,453)
<b>撥備前利潤</b>		<b>141,737,101</b>	<b>569,499</b>	<b>102,221,713</b>	<b>412,668</b>
貸款，墊款和融資減值準備金	31	(42,010,062)	(168,796)	(13,883,173)	(56,046)
<b>稅前利潤</b>		<b>99,727,039</b>	<b>400,703</b>	<b>88,338,540</b>	<b>356,622</b>
所得稅費用	32	(20,103,072)	(80,774)	(17,826,780)	(71,967)
<b>年度淨利潤</b>		<b>79,623,967</b>	<b>319,929</b>	<b>70,511,760</b>	<b>284,655</b>
<b>利潤歸因于：</b>					
銀行業主		<b>79,623,967</b>	<b>319,929</b>	<b>70,511,760</b>	<b>284,655</b>

隨附備註第1至37頁屬於本財務報表的組成部分。



## SEPARATE INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2018

	Note	2018		2017	
		US\$	Million Riel	US\$	Million Riel
Interest income	25	275,300,267	1,106,156	222,006,072	896,239
Interest expense	25	(132,033,710)	(530,511)	(106,206,793)	(428,757)
<b>Net interest income</b>	<b>25</b>	<b>143,266,557</b>	<b>575,645</b>	<b>115,799,279</b>	<b>467,482</b>
Fee and commission income	26	32,163,270	129,232	29,113,298	117,530
Fee and commission expense	26	(2,739,270)	(11,006)	(3,218,884)	(12,995)
<b>Net fee and commission income</b>	<b>26</b>	<b>29,424,000</b>	<b>118,226</b>	<b>25,894,414</b>	<b>104,535</b>
Other operating income	27	21,518,341	86,461	5,135,179	20,730
<b>Total operating income</b>		<b>194,208,898</b>	<b>780,332</b>	<b>146,828,872</b>	<b>592,747</b>
Personnel expenses	28	(25,551,237)	(102,665)	(21,675,510)	(87,504)
Depreciation and amortisation charges	29	(6,432,319)	(25,845)	(6,222,869)	(25,122)
General and administrative expenses	30	(20,488,241)	(82,323)	(16,708,780)	(67,453)
<b>Profit before provision</b>		<b>141,737,101</b>	<b>569,499</b>	<b>102,221,713</b>	<b>412,668</b>
Provision for impairment losses on loans, advances, and financing	31	(42,010,062)	(168,796)	(13,883,173)	(56,046)
<b>Profit before income tax</b>		<b>99,727,039</b>	<b>400,703</b>	<b>88,338,540</b>	<b>356,622</b>
Income tax expense	32	(20,103,072)	(80,774)	(17,826,780)	(71,967)
<b>Profit for the year</b>		<b>79,623,967</b>	<b>319,929</b>	<b>70,511,760</b>	<b>284,655</b>
<b>Profit is attributable to:</b>					
Owners of the Bank		<b>79,623,967</b>	<b>319,929</b>	<b>70,511,760</b>	<b>284,655</b>

The accompanying notes 1 to 37 form an integral part of these financial statements.

# របាយការណ៍បម្រែបម្រួលមូលធនជាប់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៨

## ជារបស់ម្ចាស់បន្តការ

	កំណត់សម្គាល់	ដើមទុន ឱ្យនិយោគិន	ទុនបម្រុង ឱ្យនិយោគិន	ការវាយតម្លៃ ជំនួយនិងការ កាត់កងចំណូល ពន្ធពន្យារ		ប្រាក់ចំណេញ ក្រុមហ៊ុន	សរុប ឱ្យនិយោគិន
				កាត់កងចំណូល ពន្ធពន្យារ	ប្រាក់ចំណេញ ក្រុមហ៊ុន		
<b>សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ ២០១៨</b>		២៨០.០០០.០០០	៩៨.០៥០.៧៧៧	១៣.៩៣៦.៦៦៤	១១៣.៤៦៩.១៩០	៥០៥.៤៥៦.៦៣១	
ផ្ទេរភាគលាភទៅជាដើមទុន	២២	៥០.០០០.០០០	-	-	(៥០.០០០.០០០)	-	-
ផ្ទេរពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញក្រុមហ៊ុន		-	-	(៣២០.៣៧២)	៣២០.៣៧២	-	-
ពន្ធពន្យារពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញក្រុមហ៊ុន		-	-	(៨០.០៩៣)	៨០.០៩៣	-	-
ចំណេញក្នុងឆ្នាំ		-	-	-	៧៩.៦២៣.៩៦៧	៧៩.៦២៣.៩៦៧	
<b>សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ ២០១៨</b>		<b>៣៣០.០០០.០០០</b>	<b>៩៨.០៥០.៧៧៧</b>	<b>១៣.៥៣៦.១៩៩</b>	<b>១៤៣.៤៩៣.៦២២</b>	<b>៥៨៥.០៨០.៥៩៨</b>	
<b>គិតជាលានរៀល</b>		<b>១.៣២៥.៩៤០</b>	<b>៣៩៣.៩៦៨</b>	<b>៥៤.៣៨៨</b>	<b>៥៧៦.៥៥៩</b>	<b>២.៣៩០.៨៥៥</b>	
<b>សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ ២០១៧</b>		២២០.០០០.០០០	៩៨.០៥០.៧៧៧	១៤.៤៨៩.៧៧២	១០២.៤០៤.៣២២	៤៣៤.៩៤៤.៨៧១	
ផ្ទេរភាគលាភទៅជាដើមទុន	២២	៦០.០០០.០០០	-	-	(៦០.០០០.០០០)	-	-
ផ្ទេរពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញក្រុមហ៊ុន		-	-	(៤៤២.៤៨៦)	៤៤២.៤៨៦	-	-
ពន្ធពន្យារពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញក្រុមហ៊ុន		-	-	(១១០.៦២២)	១១០.៦២២	-	-
ចំណេញក្នុងឆ្នាំ		-	-	-	៧០.៥១១.៧៦០	៧០.៥១១.៧៦០	
<b>សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ ២០១៧</b>		<b>២៨០.០០០.០០០</b>	<b>៩៨.០៥០.៧៧៧</b>	<b>១៣.៩៣៦.៦៦៤</b>	<b>១១៣.៤៦៩.១៩០</b>	<b>៥០៥.៤៥៦.៦៣១</b>	
<b>គិតជាលានរៀល</b>		<b>១.១៣០.៣៦០</b>	<b>៣៩៥.៨៣១</b>	<b>៥៦.២៦២</b>	<b>៤៥៨.០៧៦</b>	<b>២.០៤០.៥២៩</b>	

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពីលេខ ១ ដល់ ៣៧ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

## 單獨股東權益變動表

2018年 12月 31日

		資本	儲備金	土地及房屋建 築重估，遞延 所得稅淨額	保留盈餘	總額
備註		美元	美元	美元	美元	美元
<b>2018年1月1日結餘</b>		280,000,000	98,050,777	13,936,664	113,469,190	505,456,631
現金股利分配	22	50,000,000	-	-	(50,000,000)	-
重估增值轉入保留盈餘		-	-	(320,372)	320,372	-
遞延所得稅从重估盈餘轉為留存收益		-	-	(80,093)	80,093	-
年度利潤		-	-	-	79,623,967	79,623,967
<b>2018年12月31日結餘</b>		<b>330,000,000</b>	<b>98,050,777</b>	<b>13,536,199</b>	<b>143,493,622</b>	<b>585,080,598</b>
<b>東幣 (百萬為單位)</b>		<b>1,325,940</b>	<b>393,968</b>	<b>54,388</b>	<b>576,559</b>	<b>2,350,855</b>
<b>2017年1月1日結餘</b>		220,000,000	98,050,777	14,489,772	102,404,322	434,944,871
現金股利分配	22	60,000,000	-	-	(60,000,000)	-
重估增值轉入保留盈餘		-	-	(442,486)	442,486	-
遞延所得稅从重估盈餘轉為留存收益		-	-	(110,622)	110,622	-
年度利潤		-	-	-	70,511,760	70,511,760
<b>2017年12月31日結餘</b>		<b>280,000,000</b>	<b>98,050,777</b>	<b>13,936,664</b>	<b>113,469,190</b>	<b>505,456,631</b>
<b>東幣 (百萬為單位)</b>		<b>1,130,360</b>	<b>395,831</b>	<b>56,262</b>	<b>458,076</b>	<b>2,040,529</b>

隨附備註第1至37頁屬於本財務報表的組成部分。

## SEPARATE STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 31 DECEMBER 2018

	Note	Share capital US\$	Reserves US\$	Revaluation of land and building, net of deferred tax US\$	Retained earnings US\$	Total US\$
<b>Balance at 1 January 2018</b>		280,000,000	98,050,777	13,936,664	113,469,190	505,456,631
Cash dividends to share capital	22	50,000,000	-	-	(50,000,000)	-
Transfer from revaluation surplus to retained earnings		-	-	(320,372)	320,372	-
Deferred tax from revaluation surplus to retained earnings		-	-	(80,093)	80,093	-
Profit for the year		-	-	-	79,623,967	79,623,967
<b>Balance at 31 December 2018</b>		<b>330,000,000</b>	<b>98,050,777</b>	<b>13,536,199</b>	<b>143,493,622</b>	<b>585,080,598</b>
<i>Million Riel equivalent</i>		<b>1,325,940</b>	<b>393,968</b>	<b>54,388</b>	<b>576,559</b>	<b>2,350,855</b>
<b>Balance at 1 January 2017</b>		220,000,000	98,050,777	14,489,772	102,404,322	434,944,871
Cash dividends to share capital	22	60,000,000	-	-	(60,000,000)	-
Transfer from revaluation surplus to retained earnings		-	-	(442,486)	442,486	-
Deferred tax from revaluation surplus to retained earnings		-	-	(110,622)	110,622	-
Profit for the year		-	-	-	70,511,760	70,511,760
<b>Balance at 31 December 2017</b>		<b>280,000,000</b>	<b>98,050,777</b>	<b>13,936,664</b>	<b>113,469,190</b>	<b>505,456,631</b>
<i>Million Riel equivalent</i>		<b>1,130,360</b>	<b>395,831</b>	<b>56,262</b>	<b>458,076</b>	<b>2,040,529</b>

The accompanying notes 1 to 37 form an integral part of these financial statements.

# របាយការណ៍លំហូរសាច់ប្រាក់ដាច់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៨

	កំណត់ សម្គាល់	២០១៨		២០១៧	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
<b>លំហូរសាច់ប្រាក់បានពីសកម្មភាពប្រតិបត្តិការ</b>					
សាច់ប្រាក់បានពីប្រតិបត្តិការ	៣៣	៣២២.៨៤៨.២០៧	១.២៩៧.២០៤	៣២៦.៤១២.៣៧២	១.៣១៧.៧២៦
ការប្រាក់បានទទួល		២៦៥.០៥៨.៥០៧	១.០៦៥.០០៥	២២៧.៧៩១.៩៦៣	៩១៩.៥៩៦
ការប្រាក់បានបង់		(១២៣.៥០៦.៦១៦)	(៤៩៦.២៥០)	(៩២.១២៥.៩៩៦)	(៣៧១.៩១៣)
ពន្ធលើប្រាក់ចំណូលបានបង់	៣២	(២០.១៧៦.៧៧០)	(៨១.០៧០)	(២១.៩៨៥.៨៤៥)	(៨៨.៧៥៧)
<b>សាច់ប្រាក់សុទ្ធពីសកម្មភាពប្រតិបត្តិការ</b>		<b>៤៤៤.២២៣.៣២៨</b>	<b>១.៧៨៤.៨៨៩</b>	<b>៤៤០.០៩២.៤៩៤</b>	<b>១.៧៧៦.៦៥២</b>
<b>លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ</b>					
ប្រាក់តម្កល់ធានាលើដើមទុន		(៥.០០០.០០០)	(២០.០៩០)	(៦.០០០.០០០)	(២៤.២២២)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ	១១	(៤.៩៨៥.៤៨៣)	(២០.០៣២)	(៦.៩៩៩.៨១៦)	(២៨.២៥៨)
ការទិញទ្រព្យសកម្មអរូបី	១២	(៧៦៣.៤៦០)	(៣.០៦៨)	(៧៧៦.៨៣៨)	(៣.១៣៦)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		១៦៣.៩២១	៦៥៩	១៣១.៣៧០	៥៣០
<b>សាច់ប្រាក់សុទ្ធបានប្រើក្នុងសកម្មភាពវិនិយោគ</b>		<b>(១០.៥៨៨.០២២)</b>	<b>(៤២.៥៣១)</b>	<b>(១៣.៦៤៥.២៨៤)</b>	<b>(៥៥.០៨៦)</b>
<b>លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន</b>					
សាច់ប្រាក់បានពីការចេញផ្សាយភាគហ៊ុន	២២	៥០.០០០.០០០	២០០.៩០០	៦០.០០០.០០០	២៤២.២២០
សាច់ប្រាក់បានពីប្រាក់កម្ចី		៩៦.០៧៩.៧៧១	៣៨៦.០៤៩	៣.៥៣៦.០៦៩	១៤.២៧៥
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ		៧០.០០០.០០០	២៨១.២៦០	១០.០០០.០០០	៤០.៣៧០
ការសងប្រាក់កម្ចី		(៣៧.១៤៩.៣៣៨)	(១៤៩.២៦៦)	(៧.២៤៤.៧៤៣)	(២៩.២៤៧)
ភាគលាភបានបង់	២៤	(៥០.០០០.០០០)	(២០០.៩០០)	(៦០.០០០.០០០)	(២៤២.២២០)
<b>សាច់ប្រាក់សុទ្ធពីសកម្មភាពហិរញ្ញប្បទាន</b>		<b>១២៨.៩២០.៤៣៣</b>	<b>៥១៨.០៤៣</b>	<b>៦.២៩១.៣២៦</b>	<b>២៥.៣៩៨</b>
<b>កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ</b>					
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលដើមឆ្នាំ	៣៤	១.១៥៣.១២៥.១០៨	៤.៦៥៥.១៦៥	៧២០.៣៨៦.៥៧២	២.៩០៨.២០១
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(២១.៩០៨)	-	-
<b>សាច់ប្រាក់និងសាច់ប្រាក់សមមូលចុងឆ្នាំ</b>	<b>៣៤</b>	<b>១.១៥៣.១២៥.១០៨</b>	<b>៤.៦៣៣.២៥៧</b>	<b>៧២០.៣៨៦.៥៧២</b>	<b>២.៩០៨.២០១</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិលេខ ១ ដល់ ៣៧ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

## 單獨現金流量表

2018年 12月 31日

		2018		2017	
	備註	美元	柬幣	美元	柬幣
營業活動現金流量					
營業活動所得現金	33	322,848,207	1,297,204	326,412,372	1,317,726
利息收入		265,058,507	1,065,005	227,791,963	919,596
利息支出		(123,506,616)	(496,250)	(92,125,996)	(371,913)
所得稅支出	32	(20,176,770)	(81,070)	(21,985,845)	(88,757)
營業活動現金流量淨額		444,223,328	1,784,889	440,092,494	1,776,652
投資活動現金流量					
存出資本保證金		(5,000,000)	(20,090)	(6,000,000)	(24,222)
購買物業和設備	11	(4,985,483)	(20,032)	(6,999,816)	(28,258)
購買無形資產	12	(763,460)	(3,068)	(776,838)	(3,136)
出售物業和設備所得款項		163,921	659	131,370	530
投資活動所用的現金淨額		(10,585,022)	(42,531)	(13,645,284)	(55,086)
融資活動現金流量					
發行股本所得款項	22	50,000,000	200,900	60,000,000	242,220
舉債所得款項		96,079,771	386,049	3,536,069	14,275
次級債務所得款項		70,000,000	281,260	10,000,000	40,370
借款还款		(37,149,338)	(149,266)	(7,244,743)	(29,247)
已付股息	24	(50,000,000)	(200,900)	(60,000,000)	(242,220)
融資活動現金淨額		128,930,433	518,043	6,291,326	25,398
現金及約當現金之增加額		562,568,739	2,260,401	432,738,536	1,746,964
現金及約當現金年初額	34	1,153,125,108	4,655,165	720,386,572	2,908,201
匯率變動差額		-	(21,908)	-	-
現金及約當現金年終額	34	1,715,693,847	6,893,658	1,153,125,108	4,655,165

隨附備註第1至37頁屬於本財務報表的組成部分。

## SEPARATE STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2018

		2018		2017	
	Note	US\$	Million Riel	US\$	Million Riel
Cash flows from operating activities					
Cash generated from operations	33	322,848,207	1,297,204	326,412,372	1,317,726
Interest received		265,058,507	1,065,005	227,791,963	919,596
Interest paid		(123,506,616)	(496,250)	(92,125,996)	(371,913)
Income tax paid	32	(20,176,770)	(81,070)	(21,985,845)	(88,757)
Cash generated from operating activities		444,223,328	1,784,889	440,092,494	1,776,652
Cash flows from investing activities					
Capital guarantee deposits		(5,000,000)	(20,090)	(6,000,000)	(24,222)
Purchases of property and equipment	11	(4,985,483)	(20,032)	(6,999,816)	(28,258)
Purchases of intangible assets	12	(763,460)	(3,068)	(776,838)	(3,136)
Proceeds from disposals of property and equipment		163,921	659	131,370	530
Cash used in investing activities		(10,585,022)	(42,531)	(13,645,284)	(55,086)
Cash flows from financing activities					
Proceeds from issuance of share capital	22	50,000,000	200,900	60,000,000	242,220
Proceeds from borrowings		96,079,771	386,049	3,536,069	14,275
Proceeds from subordinated debts		70,000,000	281,260	10,000,000	40,370
Repayments of borrowings		(37,149,338)	(149,266)	(7,244,743)	(29,247)
Dividends paid	24	(50,000,000)	(200,900)	(60,000,000)	(242,220)
Cash generated from financing activities		128,930,433	518,043	6,291,326	25,398
Net increase in cash and cash equivalents					
Cash and cash equivalents at beginning of year	34	1,153,125,108	4,655,165	720,386,572	2,908,201
Currency translation differences		-	(21,908)	-	-
Cash and cash equivalents at end of year	34	1,715,693,847	6,893,658	1,153,125,108	4,655,165

The accompanying notes 1 to 37 form an integral part of these financial statements.



# NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2018

## 1. BACKGROUND INFORMATION

Canadia Bank Plc. ("the Bank"), and its subsidiary, Cana Securities Ltd., are incorporated in the Kingdom of Cambodia, and the other subsidiary, Canadia Bank Lao Ltd., 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 60 branches located in Phnom Penh and major provinces in Cambodia.

The financial statements were authorised and approved for issue by the Board of Directors on 22 March 2019.

## 2. SUMMARY OF SIGNIFICATION ACCOUNTING POLICIES

The significant accounting policies adopted in the preparation of the 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 financial statements of the Group and of the Bank have been prepared in accordance with the guidelines issued by the National Bank of Cambodia and Cambodian Accounting Standards ("CAS"). In applying CAS, the Group and the Bank also apply the Cambodian International Financial Reporting Standard ("CIFRS") 7: *Financial Instruments: Disclosures*. The accounting principles applied may differ from generally accepted accounting principles adopted in other countries and jurisdictions. The accompanying financial statements are therefore not intended to present the financial position and results of operations and cash flows in accordance with jurisdictions other than Cambodia. Consequently, these financial statements are addressed only to those who are informed about Cambodia's accounting principles, procedures and practices.

The financial statements are prepared based on the historical cost convention, as modified by revaluation of financial assets at fair value through other comprehensive income ("FVOCI")/(2017 -available-for-sale financial assets) and land and buildings.

The preparation of financial statements in accordance with the guidelines issued by the National Bank of Cambodia and CAS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of financial statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on management's best knowledge of current events and actions, actual results may ultimately differ from those estimates. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in Note 3 to the financial statements.

## 2.2 Financial Reporting Framework

On 28 August 2009, the National Accounting Council of the Ministry of Economy and Finance announced the adoption of *Cambodian International Financial Reporting Standards* ("CIFRS") which are based on all standards published by International Accounting Standard Board ("IASB") including other interpretations and amendments to each standard that might arise in certain circumstances,

by adding the word “Cambodian”. Publicly accountable entities shall prepare their financial statements in accordance with CIFRS for accounting periods beginning on or after 1 January 2012.

Circular 058 MoEF.NAC dated 24 March 2016 issued by the National Accounting Council of the Ministry of Economy and Finance allowed banks and financial institutions to delay adoption of CIFRS until periods beginning on or after 1 January 2019.

CAS, the current accounting standard used, is different to CIFRS in many areas. Hence, the adoption of CIFRS will have some impacts on the financial statements of the Group and the Bank. The Group and the Bank are assessing the impact from adoption of CIFRS.

## 2.3 Basis of Consolidation

The consolidated financial statements include the financial statements of the Bank and all its subsidiaries made up to the end of the financial year. Subsidiaries are companies in which the Bank has power to exercise control over the financial and operating policies of the enterprise so as to obtain benefits from its activities.

The Bank and CIHP own 49% and 51% of the equity interest of CBL, respectively. The Bank considers that it controls CBL even though it owns less than 50% of the voting rights. This is because through an agreement with CIHP, the Bank governs the operating and financial policies of CBL.

The subsidiaries are consolidated using the acquisition method of accounting. Under the acquisition method of accounting, the results of the subsidiaries acquired or disposed of during the year are included from the date of acquisition and up to the date of disposal. At the date of acquisition, the fair values of the subsidiaries' net assets are determined and these values are reflected in the consolidated financial statements.

Intercompany transactions, balances and unrealised gain or loss arising from intercompany transactions are eliminated and the consolidated financial statements reflect external transactions only. Losses resulting from intra-group transactions, which indicate an impairment loss, will be recognised in the consolidated financial statements. Consolidated financial statements are prepared using uniform accounting policies for like transactions and other events in similar circumstances. The gain or loss on disposal of a subsidiary, which is the difference between net disposal proceeds and the Group's share of its net assets as of the date of

disposal, is recognised in the consolidated income statement.

Non-controlling interest represents the portion of profit or loss and the net assets of the subsidiary not owned, directly or indirectly, by the Bank. Non-controlling interest is presented separately in the consolidated income statement, and within equity in the consolidated balance sheet, separately from equity attributable to equity holder of the Group. Acquisitions of minority interest that do not result in a loss of control are accounted for as equity transaction, whereby the difference between the consideration and the fair value of the share of the net assets acquired is recognized as an equity transaction and attributed to the owners of the Bank.

## 2.4 Investment in Subsidiary

Investment in subsidiary, which is eliminated on consolidation, is stated at cost. On disposal of such investment, the difference between the net disposal proceeds and its carrying amounts is recognised as the gain or loss on disposal in the income statement of the Bank.

## 2.5 Foreign Currencies

### (i) Functional and Presentation Currency

Items included in the financial statements of the Bank are measured using the currency of the primary economic environment in which the Bank operates ('the functional currency'). The financial statements are presented in United States dollars ("US\$"), which is the Bank's functional and presentation currency.

For the sole regulatory purpose of complying with the Prakas No. B7-07-164 dated 13 December 2007 of the National Bank of Cambodia (NBC), a translation to Khmer Riel ("KHR") is provided for the balance sheet, the income statement, the statement of changes in equity, the statement of cash flows and notes to the financial statements as of and for the financial year ended 31 December 2018 using the official rate of exchange published by NBC as at the reporting date, which was US\$1 to KHR4,018 (31 December 2017: US\$1 to KHR4,037). Such translation amounts are unaudited and should not be construed as representations that the US\$ amounts represent, or have been or could be, converted into KHR at that or any other rate.

## (ii) Transactions and Balances

Transactions in currencies other than US\$ are translated into US\$ at the exchange rates prevailing at the transaction dates. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation of monetary assets and liabilities denominated in currencies other than US\$ at the year-end exchange rates, are recognised in the income statement.

## (iii) Group Companies

The results of financial position of all the group entities (none of which has the currency of a hyper-inflationary economy) that have a functional currency different from the presentation currency are translated into the presentation currency as follows:

- assets and liabilities for each balance sheet presented are translated at the closing rates at the dates of that balance sheet;
- share capital for each balance sheet presented is translated at historical rates at acquisition dates;
- incomes and expenses for each income statement are translated at average exchange rates (unless this average 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 rate on the dates of the transactions); and
- all resulting exchange differences are recognised as separate component of equity.

## 2.6 Cash and Cash Equivalents

For the purposes of the statement of cash flows, cash and cash equivalents comprise balances with original maturity of three months or less from the date of acquisition, including cash on hand, the non-restricted balance with the Central Bank and balances with other banks.

## 2.7 Loans and Advances

All loans and advances are stated in the balance sheet at outstanding principal, net of unamortised loan commitment fees less any amounts written off and allowance for losses on loans and advances.

Loans are written-off when there is no realistic prospect of recovery. Recoveries of loans and advances previously

written-off, or provided for, decrease the amount of the provision for loan losses in the income statement.

Loans and advances classified as substandard, doubtful or loss are considered to be non-performing loans.

## 2.8 Provision for Financial Facilities

The Group and the Bank followed the mandatory financial facilities classification and provisioning as required by the Central Bank's Prakas No.B7-017-344 dated 1 December 2017 and Circular No. B7-018-001 Sor Ror Chor Nor dated 16 February 2018 on credit risk classification and provision on impairment for banks and financial institutions. Loans and advances, other financial products and off balance sheet financial commitments are classified into five classifications and the minimum regulatory provision is made depending on the classification concerned, regardless of the assets (except cash) pledged as collateral, unless other information is available to indicate worsening.

Provision for loans and advances are presented as reduction from loans and advances.

Provision for balances with other banks are presented as reduction from balances with other banks.

The table below shows the classification and the minimum regulatory provision requirements:

Facility classification	Number of days past due	Provision
<b>Short term</b>		
General provision:		
Normal	Less than 15 days	1%
Specific provision:		
Special mention	15 – 30 days	3%
Substandard	31 – 60 days	20%
Doubtful	61 – 90 days	50%
Loss	91 days or more	100%
<b>Long term</b>		
General provision:		
Normal	Less than 30 days	1%
Specific provision:		
Special mention	30 – 89 days	3%
Substandard	90 – 179 days	20%
Doubtful	180 – 359 days	50%
Loss	360 days or more	100%

## 2.9 Other Credit-Related Commitments

In the normal course of business, the Bank enter into other credit related commitments including loan commitments, letters of credit and guarantees. The accounting policy and minimum regulatory provision followed the Central Bank's Prakas No. B7-017-344 and Circular No. B7-018-001 Sor Ror Chor Nor in Note 2.8 above when they become impaired.

## 2.10 Financial assets at fair value through other comprehensive income (2017 - Available-for-sale financial assets)

Investments in equity instruments that are not held for trading, this will depend on whether the entity has made an irrevocable election at the time of initial recognition to account for equity investment at FVOCI.

At initial recognition, the entity measures a financial asset at its fair value plus transaction costs that are directly attributable to the acquisition of the financial asset. The entity subsequently measures all equity investments at fair value. Where the entity's management has elected to present fair value gains and losses on equity investments in equity, there is no subsequent reclassification of fair value gains and losses to income statement following the derecognition of the investment.

Impairment losses (and reversal of impairment losses) on equity investments measured at FVOCI are not reported separately from other changes in fair value.

## 2.11 Property and Equipment

Property and equipment are stated at cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the asset items.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that the 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. All other repairs and maintenance are charged to the income statement during the year in which they are incurred.

Land and buildings are recognised at fair value based on periodic, but at least triennial, 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.

Freehold land and construction in progress are not depreciated. Depreciation of property and equipment assets is calculated using the following methods and rates:

Vehicles – declining	25%
Office equipment – declining	25%
Furniture and fixtures – declining	25%
Computers and IT equipment – declining	50%

An asset's carrying amount is written-down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount. Gains and losses on disposals recognised in the income statement are determined by comparing the proceeds and the carrying amount of the disposed property and equipment.

## 2.12 Intangible Assets

Intangible assets, which comprise acquired computer software licences and related cost, are stated at cost less accumulated amortisation and impairment loss. Acquired computer software is capitalised on the basis of the costs incurred to acquire the specific software and bring it to use. These costs are amortised at the rate of 50% using the declining balance method.

Costs associated with maintaining computer software programs are recognised as expense when incurred.

## 2.13 Impairment of Non-Financial Assets

Assets that have an indefinite useful life are not subject to amortisation and are tested annually for impairment. Assets that are subject to amortisation or depreciation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. Impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and its value in use.

Any impairment loss is charged to the income statement in the year in which it arises. Reversal of an impairment loss is recognised in the income statement to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation and amortisation, had no impairment loss been recognised.

## 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) Other Long Term Employment Benefits - Seniority Payments

The amended labour law dated 24 June 2018, the ministerial Prakas No. 443 MLVT/Br.k dated 21 September 2018, and the ministerial Guideline No. 042/19 MLVT dated 22 March 2019 introduced seniority payments obligations from 1 January 2019 for unspecified duration employment contract (UDC). It also requires to back pay seniority payments up to 31 December 2018 for staff who had worked for the Bank before 31 December 2018 and still continue working with the Bank. The past seniority payments depends on each staff past services and shall not exceed six months of average gross salaries.

The past seniority liability was recognised at the present value of defined obligation at the reporting period using the projected unit credit method to better estimate the ultimate cost to the Bank that employees have earned in return for their service in the current and prior period. That obligations arises as employees render the services that the Bank expected to pay in the future reporting periods. The present value of the past seniority payment is determined by discounting the estimate future payments.

### iii) Provision for Staff Gratitude

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

employment benefits is subject to the discretion of the Bank's management.

The Bank recognises the provision for the employment benefits in the financial statements, which is calculated for employees who are entitled to receive this benefit.

## 2.15 Interest Income and Expense

Interest earned on loans and advances, balances with the Central Bank and other banks are recognised on an accrual basis, except where serious doubt exists as to the collectability of loans and advances, in which case no interest income is recognised. The policy on the suspension of interest is in conformity with the NBC's guidelines on the suspension of interest on non-performing loans and provision for loan losses.

Interest expense on deposits from banks, customers, borrowings and subordinated debt are recognised on an accrual basis.

## 2.16 Fee and Commission Income

Fee and commission income is recognised on an accrual basis when the service has been provided. Fee and commission income comprises income received from inward and outward bank transfers, loan processing, bank guarantees, letters of credit, MoneyGram, Wire Transfer, ATM/Visa and MasterCard charges. Loan commitment fees are deferred and recognised to other income in the income statement over the loan term period. Unamortised loan commitment fees are presented as a deduction from loans and advances.

## 2.17 Operating Leases

Leases in which a significant portion of the risks and rewards of ownership are not transferred to the group as lessee are classified as operating leases.

### (a) As Lessor

Lease income from operating leases where the group is a lessor is recognised in income on a straight-line basis over the lease term.

### (b) As Lessee

Payments made under operating leases (net of any incentives received from the lessor) are charged to profit or loss on a straight-line basis over the period of the lease.

## 2.18 Provisions

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

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax discount 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 the passage of time is recognised as interest expense.

## 2.19 Current and Deferred Income Tax

The current income tax charge is calculated on the basis of the tax law enacted or substantively enacted at the reporting date in country where the Group and the Bank operates and generates taxable income.

Deferred tax is provided using the liability method, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is measured at the tax rates expected to be applied to temporary differences when they reverse, based on laws that have been enacted or substantively enacted by the reporting date. Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities and assets and they relate to income taxes levied by the same tax authority on the same taxable entity.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which temporary difference can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

## 2.20 Borrowings

Borrowings are stated at the amount of the principal outstanding. Fees paid on the establishment of borrowing facilities are recognised as expenses and charged to the income statement over borrowing period.

## 2.21 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.

## 2.22 Related Party Transactions

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or where the Bank and the other party are subject to common control or significant influence. Related parties may be individuals or corporate entities and include close family members of any individual considered to be a related party.

In accordance with the Law on Banking and Financial Institutions, related parties are defined as parties who hold, directly or indirectly, at least 10% of the capital of the Bank or voting rights and include any individual who participates in the administration, direction, management or internal control of the Bank.

## 2.23 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.

## 2.24 Dividends

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



### 3. CRITICAL ACCOUNTING ESTIMATES, ASSUMPTIONS AND JUDGEMENTS

The Group and the Bank make estimates, assumptions and judgements that affect the reported amounts of assets and liabilities. 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.

#### (a) Impairment Losses on Financial Facilities

The Group and the Bank follow the mandatory financial facilities classification and provisioning as required by the Central Bank's Prakas No.B7-017-344 dated 1 December 2017 and Circular No. B7-018-001 Sor Ror Chor Nor dated 16 February 2018 on credit risk classification and provision on impairment for banks and financial institutions. Loans and advances, other financial products and off balance sheet financial commitments are classified into five classifications and the minimum regulatory provision is made depending on the classification concerned, regardless of the assets (except cash) pledged as collateral. For the purposes of loan classification, the Group and the Bank take into account all relevant factors that may affect the counterparties' repayment abilities to determine the adequacy of its impairment losses on financial facilities so as to follow this Prakas.

#### (b) Employee Benefits

##### (i) Other long term employee benefits - seniority payment

The present value of the seniority payment obligations depends on a number of factors that are determined on a basis using a number of assumptions. The assumptions used in determining the ultimate cost for seniority payment include the staff turnover and discount rate. Any changes in these assumptions will impact the carrying amount of seniority payment obligations.

##### (ii) Provision for staff gratitude

The Bank provides its employees with staff gratitude benefits. At the age of retirement or resignation, employee is given benefits based on the number of full years of services multiplied by the final month's salary.

The Bank makes provision for staff gratitude in the financial statements, which is calculated for employees who are entitled to receive the benefit at the reporting period. Management considers that this is in line with industry practice and represents the Bank's obligation at the reporting date.

#### (c) Taxes

Taxes are calculated on the basis of current interpretation of the tax regulations enacted as at reporting date. The management periodically evaluates position 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.



## 4. CASH ON HAND

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Cash on hand:								
US Dollars	313,514,769	1,259,702	136,434,609	550,787	313,162,645	1,258,288	135,922,827	548,720
Rhmer Riel	54,884,724	220,527	51,456,199	207,729	54,884,724	220,527	51,456,199	207,729
Others	9,398,855	37,765	7,403,728	29,888	9,023,679	36,256	7,168,188	28,938
	<u>377,798,348</u>	<u>1,517,994</u>	<u>195,294,536</u>	<u>788,404</u>	<u>377,071,048</u>	<u>1,515,071</u>	<u>194,547,214</u>	<u>785,387</u>

## 5. BALANCES WITH THE CENTRAL BANKS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current accounts	348,135,338	1,398,808	207,691,372	838,450	345,109,573	1,386,650	197,814,425	798,576
Term deposits (i)	814,552,016	3,272,870	541,000,000	2,184,017	814,552,016	3,272,870	541,000,000	2,184,017
Capital guarantee deposits(ii)	33,000,924	132,598	29,323,124	118,377	33,000,000	132,594	28,000,000	113,036
Reserve deposits (iii)	591,696,561	2,377,436	433,088,642	1,748,379	591,575,074	2,376,949	433,002,018	1,748,030
	<u>1,787,384,839</u>	<u>7,181,712</u>	<u>1,211,103,138</u>	<u>4,889,223</u>	<u>1,784,236,663</u>	<u>7,169,063</u>	<u>1,199,816,443</u>	<u>4,843,659</u>
Balances with the central banks -								
Current	<u>1,754,383,915</u>	<u>7,049,114</u>	<u>1,181,780,014</u>	<u>4,770,846</u>	<u>1,751,236,663</u>	<u>7,036,469</u>	<u>1,171,816,443</u>	<u>4,730,623</u>

## 5. BALANCES WITH THE CENTRAL BANKS (continued)

### (i) Term Deposits

Term Deposits with NBC of US\$814,552,016 are Negotiable Certificate of Deposits ("NCDs"). The NCDs are from two-week to six-month term and bear interest rate from 0.31% 1.04% per annum, of which, NCDs of US\$10 Million have six-month term. NCDs with three-month term of US\$24,977,601 are placed to secure the NBC's overdraft facility for liquidity contingency in accordance with Prakas No B5-014-230 on Facility Provision to Member of Clearing House of the National Bank of Cambodia. As at 31 December 2018, the Bank had yet utilised the overdraft facility.

### (ii) Capital Guarantee Deposits

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.

### (iii) Reserve Deposits

For the Bank, reserve deposits represent the minimum reserve requirement calculated at 8% for Riel and 12.50% for other currencies of the total amount of deposits from customers, non-residential banks and financial institution deposits, and non-residential borrowings. From 2018, reserve requirement bear no interest.

For CBL, reserve deposits are calculated at 5% for LAK (Lao currency) and 10% for other foreign currencies of the average balance of customer deposits. These deposits bear no interest.

### (iv) Interest Rates

Annual interest rates on balances with the NBC are as follows:

	2018	2017
Current accounts	Nil	Nil
Reserve deposits	Nil	0.13% - 0.17%
Capital guarantee deposits	0.32% - 0.62%	0.08% - 0.29%
Term deposits	0.31% - 1.08%	0.28% - 1.08%

Balances with BoL bear no interest.

## 6. BALANCES WITH OTHER BANKS

### (a) By Residency Status

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Balances with local banks	49,644,449	199,472	40,263,631	162,544	49,644,449	199,471	40,263,632	162,544
Balances with overseas banks	256,800,615	1,031,824	297,660,283	1,201,655	247,824,809	995,760	294,977,286	1,190,824
	306,445,064	1,231,296	337,923,914	1,364,199	297,469,258	1,195,231	335,240,918	1,353,368
Less: Provision	(3,064,451)	(12,313)	-	-	(2,974,693)	(11,952)	-	-
	<u>303,380,613</u>	<u>1,218,983</u>	<u>337,923,914</u>	<u>1,364,199</u>	<u>294,494,565</u>	<u>1,183,279</u>	<u>335,240,918</u>	<u>1,353,368</u>

### (b) By Account Types

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Balances with local banks:								
Current accounts	16,354,878	65,714	4,582,847	18,501	16,354,879	65,714	4,582,846	18,501
Savings accounts	205,979	828	102,573	414	205,978	827	102,574	414
Fixed deposits	33,083,592	132,930	35,578,211	143,629	33,083,592	132,930	35,578,212	143,629
Total balances with local banks	<u>49,644,449</u>	<u>199,472</u>	<u>40,263,631</u>	<u>162,544</u>	<u>49,644,449</u>	<u>199,471</u>	<u>40,263,632</u>	<u>162,544</u>
Balances with overseas banks:								
Current accounts (i)	109,656,565	440,600	143,765,301	580,381	113,572,393	456,334	149,351,440	602,932
Fixed deposits (i)	147,144,050	591,224	153,894,982	621,274	134,252,416	539,426	145,625,846	587,892
Total balances with overseas banks	<u>256,800,615</u>	<u>1,031,824</u>	<u>297,660,283</u>	<u>1,201,655</u>	<u>247,824,809</u>	<u>995,760</u>	<u>294,977,286</u>	<u>1,190,824</u>
	306,445,064	1,231,296	337,923,914	1,364,199	297,469,258	1,195,231	335,240,918	1,353,368
Less: Provision	(3,064,451)	(12,313)	-	-	(2,974,693)	(11,952)	-	-
	<u>303,380,613</u>	<u>1,218,983</u>	<u>337,923,914</u>	<u>1,364,199</u>	<u>294,494,565</u>	<u>1,183,279</u>	<u>335,240,918</u>	<u>1,353,368</u>
Balances with other banks- Current	279,532,191	1,123,160	312,430,949	1,261,284	270,646,144	1,087,456	154,036,860	621,847
Balances with other banks- Non-current	23,848,422	95,823	25,492,965	102,915	23,848,421	95,823	181,204,058	731,521
	<u>303,380,613</u>	<u>1,218,983</u>	<u>337,923,914</u>	<u>1,364,199</u>	<u>294,494,565</u>	<u>1,183,279</u>	<u>335,240,918</u>	<u>1,353,368</u>

## 6. BALANCES WITH OTHER BANKS (continued)

### (i) 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:

	2018		2017	
	US\$	Million Riel	US\$	Million Riel
Visa Card operations (i.a)	442,187	1,777	433,447	1,750
Master Card operations (i.a)	763,100	3,066	763,100	3,081
Borrowed funds of the facilities (Note 18)	45,841,567	184,191	46,417,184	187,386
	<u>47,046,854</u>	<u>189,034</u>	<u>47,613,731</u>	<u>192,217</u>

i.a: these are accounts pledged for the purpose of settlement and clearance of Visa and Master Cards.

### (ii) Annual Interest Rates:

	Group		Bank	
	2018	2017	2018	2017
Current accounts	Nil – 0.90%	Nil - 1.15%	Nil – 0.90%	Nil - 1.15%
Savings accounts	1.62%	1.00%	1.62%	1.00%
Term deposits	0.80% - 6.75%	0.75% - 7.00%	0.80% - 6.75%	0.75% - 7.00%

## 7. LOANS AND ADVANCES

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Commercial loans:								
Short-term loans	411,342,882	1,652,776	612,181,268	2,471,376	411,290,412	1,652,565	612,126,648	2,471,155
Overdrafts	337,935,000	1,357,823	286,108,538	1,155,020	337,517,013	1,356,143	285,881,565	1,154,104
Long-term loans	2,230,196,877	8,960,931	1,379,110,372	5,567,469	2,214,597,429	8,898,252	1,365,089,232	5,510,865
	<u>2,979,474,759</u>	<u>11,971,530</u>	<u>2,277,400,178</u>	<u>9,193,865</u>	<u>2,963,404,854</u>	<u>11,906,960</u>	<u>2,263,097,445</u>	<u>9,136,124</u>
Consumer loans:								
Mortgage loans	415,419,718	1,669,156	274,721,795	1,109,052	409,064,285	1,643,620	268,310,293	1,083,169
Credit cards	2,105,625	8,460	2,404,079	9,705	2,105,625	8,460	2,404,079	9,705
Auto loans	6,020,250	24,189	3,820,292	15,423	5,878,734	23,621	3,820,292	15,423
Others	7,294,570	29,310	5,456,993	22,030	6,813,506	27,377	5,456,993	22,030
	<u>430,840,163</u>	<u>1,731,115</u>	<u>286,403,159</u>	<u>1,156,210</u>	<u>423,862,150</u>	<u>1,703,078</u>	<u>279,991,657</u>	<u>1,130,327</u>
Total gross loans	<u>3,410,314,922</u>	<u>13,702,645</u>	<u>2,563,803,337</u>	<u>10,350,075</u>	<u>3,387,267,004</u>	<u>13,610,038</u>	<u>2,543,089,102</u>	<u>10,266,451</u>
Allowance for losses on loans and advances	(93,921,667)	(377,377)	(64,291,436)	(259,545)	(93,215,820)	(374,541)	(63,668,818)	(257,031)
Unamortised loan commitment fees	<u>(21,178,692)</u>	<u>(85,096)</u>	<u>(16,428,755)</u>	<u>(66,323)</u>	<u>(21,178,692)</u>	<u>(85,095)</u>	<u>(16,428,755)</u>	<u>(66,323)</u>
	<u>3,295,214,563</u>	<u>13,240,172</u>	<u>2,483,083,146</u>	<u>10,024,207</u>	<u>3,272,872,492</u>	<u>13,150,402</u>	<u>2,462,991,529</u>	<u>9,943,097</u>

## 7. LOANS AND ADVANCES (continued)

### (a) Allowance for Losses on Loans and Advances

Movements in the allowance for losses on loans and advances are as follows:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
At the beginning of the year	64,291,436	259,545	55,601,508	224,464	63,668,818	257,031	55,370,088	223,529
Provision for the year								
Specific	40,399,370	162,325	27,865,211	112,492	39,147,779	157,296	26,380,439	106,498
General	14,135,839	56,798	8,298,447	33,501	10,301,928	41,393	8,113,279	32,753
	54,535,209	219,123	36,163,658	145,993	49,449,707	198,689	34,493,718	139,251
Recoveries during the year	(16,719,633)	(67,179)	(21,892,211)	(88,379)	(12,133,320)	(48,752)	(20,610,545)	(83,205)
Written off during the year	(8,185,345)	(34,112)	(5,581,519)	(22,533)	(7,769,385)	(32,427)	(5,584,443)	(22,544)
At the end of the year	93,921,667	377,377	64,291,436	259,545	93,215,820	374,541	63,668,818	257,031

### (b) By Industry

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Financial institutions	73,398,063	294,913	73,691,234	297,492	73,398,063	294,913	73,691,234	297,492
Service	875,438,551	3,517,512	586,888,062	2,369,267	873,589,990	3,510,085	585,423,389	2,363,354
Mortgage	405,797,418	1,630,494	262,658,146	1,060,351	401,377,645	1,612,735	262,658,146	1,060,351
Building and construction	608,409,394	2,444,589	489,857,091	1,977,553	595,545,412	2,392,901	477,789,820	1,928,838
Wholesale and retails	685,204,275	2,753,151	566,184,344	2,285,686	685,204,275	2,753,151	560,006,419	2,260,746
Import and export	178,094,721	715,585	148,518,142	599,568	178,094,721	715,585	148,518,142	599,568
Agriculture	215,881,556	867,412	221,386,319	893,737	215,873,003	867,378	221,359,610	893,629
Others	368,090,944	1,478,989	214,619,999	866,421	364,183,895	1,463,290	213,642,342	862,473
	3,410,314,922	13,702,645	2,563,803,337	10,350,075	3,387,267,004	13,610,038	2,543,089,102	10,266,451

## 7. LOANS AND ADVANCES (continued)

## (c) By Loan Classification

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Normal:								
Secured	3,254,242,569	13,075,548	2,394,856,849	9,668,037	3,245,263,639	13,039,469	2,387,821,169	9,639,634
Unsecured	15,099,705	60,671	9,536,974	38,501	15,099,705	60,671	9,536,974	38,501
Special mention:								
Secured	31,273,229	125,656	49,759,738	200,881	17,316,492	69,578	36,081,183	145,660
Unsecured	-	-	-	-	-	-	-	-
Sub-standard:								
Secured	43,082,147	173,104	63,264,583	255,399	43,045,216	172,956	63,264,583	255,399
Unsecured	1,668	7	-	-	1,668	7	-	-
Doubtful:								
Secured	30,149,681	121,141	40,850,617	164,914	30,074,361	120,839	40,850,617	164,914
Unsecured	39,576	159	-	-	39,576	159	-	-
Loss:								
Secured	36,405,939	146,279	5,534,576	22,343	36,405,939	146,279	5,534,576	22,343
Unsecured	20,408	80	-	-	20,408	80	-	-
	<u>3,410,314,922</u>	<u>13,702,645</u>	<u>2,563,803,337</u>	<u>10,350,075</u>	<u>3,387,267,004</u>	<u>13,610,038</u>	<u>2,543,089,102</u>	<u>10,266,451</u>

## (d) By Maturity

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Not later than 1 year	841,627,519	3,381,659	1,026,450,266	4,143,780	840,796,345	3,378,320	1,025,935,493	4,141,702
Later than 1 year and no later than 3 years	646,296,554	2,596,820	250,309,980	1,010,501	634,178,882	2,548,131	239,865,922	968,339
Later than 3 years and no later than 5 years	866,124,041	3,480,086	626,332,265	2,528,503	860,413,066	3,457,140	620,877,175	2,506,481
Later than 5 years	1,056,266,808	4,244,080	660,710,826	2,667,291	1,051,878,711	4,226,447	656,410,512	2,649,929
	<u>3,410,314,922</u>	<u>13,702,645</u>	<u>2,563,803,337</u>	<u>10,350,075</u>	<u>3,387,267,004</u>	<u>13,610,038</u>	<u>2,543,089,102</u>	<u>10,266,451</u>



## 7. LOANS AND ADVANCES (continued)

### (e) By Large Exposure

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Large exposure	602,364,899	2,420,302	296,813,703	1,198,237	602,364,899	2,420,302	296,813,703	1,198,237
Non-large exposure	2,807,950,023	11,282,343	2,266,989,634	9,151,838	2,784,902,105	11,189,736	2,246,275,399	9,068,214
	<u>3,410,314,922</u>	<u>13,702,645</u>	<u>2,563,803,337</u>	<u>10,350,075</u>	<u>3,387,267,004</u>	<u>13,610,038</u>	<u>2,543,089,102</u>	<u>10,266,451</u>

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

### (f) By Related Parties

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Related parties	30,298,578	121,740	23,699,721	95,676	30,298,578	121,740	23,699,721	95,676
Non-related parties	3,380,016,344	13,580,905	2,540,103,616	10,254,399	3,356,968,426	13,488,298	2,519,389,381	10,170,775
	<u>3,410,314,922</u>	<u>13,702,645</u>	<u>2,563,803,337</u>	<u>10,350,075</u>	<u>3,387,267,004</u>	<u>13,610,038</u>	<u>2,543,089,102</u>	<u>10,266,451</u>

### (g) By Residency

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Residents	3,387,267,004	13,610,038	2,543,089,102	10,266,452	3,387,267,004	13,610,038	2,543,089,102	10,266,451
Non-residents	23,047,918	92,607	20,714,235	83,623	-	-	-	-
	<u>3,410,314,922</u>	<u>13,702,645</u>	<u>2,563,803,337</u>	<u>10,350,075</u>	<u>3,387,267,004</u>	<u>13,610,038</u>	<u>2,543,089,102</u>	<u>10,266,451</u>

## 7. LOANS AND ADVANCES (continued)

### (h) Interest Rates

Annual interest rates during the year are as follows:

	Group		Bank	
	2018	2017	2018	2017
Credit cards	15.00% - 18.00%	15.00% - 18.00%	15.00% - 18.00%	15.00% - 18.00%
Microfinance loans	07.50% - 09.50%	7.50% - 10.00%	07.50% - 09.50%	7.50% - 10.00%
Long-term loans	06.00% - 27.60%	6.00% - 27.60%	06.00% - 27.60%	6.00% - 27.60%
Auto loans	08.04% - 12.00%	12.00% - 14.44%	08.04% - 12.00%	12.00% - 14.44%
Short-term loans	07.00% - 24.00%	15.00% - 27.60%	07.00% - 24.00%	15.00% - 27.60%
Overdrafts	06.00% - 14.40%	0.00% - 30.00%	06.00% - 14.40%	0.00% - 30.00%
Mortgage loans	06.50% - 14.00%	6.50% - 14.00%	06.50% - 14.00%	7.00 - 14.00%

## 8. INVESTMENT IN SECURITIES

	Group			
	2018		2017	
	US\$	Million Riel	US\$	Million Riel
At 1 January	3,170,801	12,801	3,181,421	12,843
Net profit/(losses) transferred to equity	15,923	64	(10,620)	(42)
Currency translation difference	-	(61)	-	-
At 31 December	3,186,724	12,804	3,170,801	12,801
Less: non-current portion	(3,000,000)	(12,054)	(3,000,000)	(12,111)
Current portion	186,724	750	170,801	690

Investment in securities includes the following:

	Group			
	2018		2017	
	US\$	Million Riel	US\$	Million Riel
Listed securities:				
Equity securities	186,724	750	170,801	690
Unlisted securities:				
Debt securities *	3,000,000	12,054	3,000,000	12,111
At 31 December	3,186,724	12,804	3,170,801	12,801

## 8. INVESTMENT IN SECURITIES (continued)

The fair value of equity investment at FVOCI (2017- available-for-sales financial assets) is based on quoted market prices at the reporting date.

The fair value of debt securities not quoted in any active market is based on the redemption offer letter issued by the issuer of the bonds the Group acquired and held.

\* Cana Securities Ltd. ("CSL") invested in private placement bonds, which are unquoted fixed interest bonds of 300 units at par value of US\$ 10,000 each issued by a private company with maturity on 30 December 2020. The fixed interest bonds bear interest at rate of 7% per annum. CSL classifies the bonds as financial assets at amortised cost (2017 - held-to-maturity) due to their business model for managing the asset and the cash flow characteristics of the asset. These assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised costs. CSL originally acquired the bonds on 1 January 2015 with three year maturity and renewed on 30 December 2017 for another three years.

## 9. INVESTMENTS IN SUBSIDIARIES

In February 2010, Cana Securities Ltd. ("CSL") was incorporated as a wholly-owned subsidiary of the Bank. CSL received its securities underwriting licence from the Securities and Exchange Commission of Cambodia on 20 October 2010. The principal activities of the CSL are to provide securities-related services; these include, but are not limited to, securities underwriting, dealing, brokerage and investment-related services. On 23 February 2013, the Bank injected additional capital of US\$841,600 to increase its investment in subsidiary to US\$11,000,000.

Canadia Bank Lao Ltd. ("CBL") is a commercial bank incorporated in Lao P.D.R and operating under its banking rules and regulations, in 2015. CBL started its commercial operations in September 2015. The Bank and CIHP respectively own 49% and 51% of the equity interest of CBL. The Bank, however, controls over this entity's operations through its proxy agreement with CIHP and its rights to appoint members of the Board of Directors of CBL.

	Bank			
	2018		2017	
	US\$	Million Riel	US\$	Million Riel
Cana Securities Ltd. ("CSL")	11,000,000	44,198	11,000,000	44,407
Canadia Bank Lao Ltd. ("CBL")	18,005,880	72,348	18,005,880	72,690
	<u>29,005,880</u>	<u>116,546</u>	<u>29,005,880</u>	<u>117,097</u>

## 10. STATUTORY DEPOSIT

In compliance with the SECC's Prakas No. 009 on the licensing of securities firms and securities representatives, the Cana Securities Ltd. is required to place a statutory deposit into SECC's bank account maintained with the NBC amounting to Riel 4 billion for operating as a securities underwriter in Cambodia. The deposit is refundable should CSL voluntarily cease its operations in Cambodia.

**11. PROPERTY AND EQUIPMENT**

	Group							
	2018							
	Freehold land	Buildings	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
<b>Cost</b>								
At 1 January 2018	23,052,079	53,862,405	214,812	6,471,581	7,489,479	9,125,955	6,167,879	106,384,190
Additions	340,800	499,545	179,994	383,106	389,570	1,537,282	1,697,440	5,027,737
Foreign operation translation	-	(19,417)	-	(2,202)	(4,939)	(12,913)	(6,625)	(46,096)
Disposals	-	(29,188)	-	(51,098)	(133,590)	(206,808)	(503,526)	(924,210)
At 31 December 2018	23,392,879	54,313,345	394,806	6,801,387	7,740,520	10,443,516	7,355,168	110,441,621
<b>Accumulated depreciation</b>								
At 1 January 2018	-	17,819,831	-	5,170,059	5,529,508	7,118,292	3,565,279	39,202,969
Depreciation charges	-	2,627,869	-	355,390	521,971	1,279,154	754,630	5,539,014
Foreign operation translation	-	(9,840)	-	(3,010)	(2,082)	(5,977)	(2,533)	(23,442)
Disposals	-	(29,097)	-	(43,255)	(118,338)	(206,525)	(426,168)	(823,383)
At 31 December 2018	-	20,408,763	-	5,479,184	5,931,059	8,184,944	3,891,208	43,895,158
<b>Net book value</b>	23,392,879	33,904,582	394,806	1,322,203	1,809,461	2,258,572	3,463,960	66,546,463
<b>Million Riel equivalent</b>	93,993	136,229	1,586	5,313	7,270	9,075	13,918	267,384

## 11. PROPERTY AND EQUIPMENT (continued)

	Group							
	2017							
	Freehold land	Buildings	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
Cost								
At 1 January 2017	20,304,779	52,474,288	994,310	6,404,200	7,021,800	8,085,274	5,112,488	100,397,139
Additions	2,747,300	461,527	159,631	220,237	617,786	1,417,048	1,396,559	7,020,088
Transfers	-	939,129	(939,129)	-	-	-	-	-
Foreign operation translation	-	(5,615)	-	(545)	(1,770)	(4,442)	(1,858)	(14,230)
Disposals	-	(6,924)	-	(152,311)	(148,337)	(371,925)	(339,310)	(1,018,807)
At 31 December 2017	23,052,079	53,862,405	214,812	6,471,581	7,489,479	9,125,955	6,167,879	106,384,190
Accumulated depreciation								
At 1 January 2017	-	15,038,847	-	4,908,761	5,069,055	6,323,816	3,243,555	34,584,034
Depreciation charges	-	2,784,011	-	391,252	590,826	1,159,738	550,226	5,476,053
Foreign operation translation	-	(1,988)	-	1,857	(240)	(3,097)	(431)	(3,899)
Disposals	-	(1,039)	-	(131,811)	(130,133)	(362,165)	(228,071)	(853,219)
At 31 December 2017	-	17,819,831	-	5,170,059	5,529,508	7,118,292	3,565,279	39,202,969
Net book value	23,052,079	36,042,574	214,812	1,301,522	1,959,971	2,007,663	2,602,600	67,181,221
Million Riel equivalent	93,061	145,504	867	5,254	7,912	8,105	10,508	271,211

**11. PROPERTY AND EQUIPMENT (continued)**

	Bank							
	2018							
	Freehold land	Buildings	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
<b>Cost</b>								
At 1 January 2018	23,052,079	53,369,039	214,812	6,380,112	7,363,970	8,854,995	5,947,039	105,182,046
Additions	340,800	489,648	179,994	377,861	382,960	1,516,780	1,697,440	4,985,483
Disposals	-	(29,188)	-	(51,098)	(133,590)	(206,808)	(503,526)	(924,210)
At 31 December 2018	23,392,879	53,829,499	394,806	6,706,875	7,613,340	10,164,967	7,140,953	109,243,319
<b>Accumulated depreciation</b>								
At 1 January 2018	-	17,746,095	-	5,108,730	5,456,924	6,823,480	3,488,037	38,623,266
Depreciation charges	-	2,619,846	-	354,961	525,572	1,290,723	755,612	5,546,714
Disposals	-	(29,097)	-	(43,255)	(118,338)	(206,525)	(426,168)	(823,383)
At 31 December 2018	-	20,336,844	-	5,420,436	5,864,158	7,907,678	3,817,481	43,346,597
<b>Net book value</b>	23,392,879	33,492,655	394,806	1,286,439	1,749,182	2,257,289	3,323,472	65,896,722
<i>Million Riel equivalent</i>	93,993	134,573	1,586	5,169	7,028	9,070	13,354	264,773

# 11. PROPERTY AND EQUIPMENT (continued)

	Bank							
	2017							
	Freehold land	Buildings	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
<b>Cost</b>								
At 1 January 2017	20,304,779	51,968,383	994,310	6,319,689	6,893,270	7,817,463	4,892,570	99,190,464
Additions	2,747,300	461,527	159,631	212,734	617,462	1,407,383	1,393,779	6,999,816
Transfers	-	939,129	(939,129)	-	-	-	-	-
Disposals	-	-	-	(152,311)	(146,762)	(369,851)	(339,310)	(1,008,234)
At 31 December 2017	23,052,079	53,369,039	214,812	6,380,112	7,363,970	8,854,995	5,947,039	105,182,046
<b>Accumulated depreciation</b>								
At 1 January 2017	-	14,988,732	-	4,861,947	5,021,562	6,138,670	3,154,090	34,165,001
Depreciation charges	-	2,757,363	-	378,594	564,585	1,045,160	562,018	5,307,720
Disposals	-	-	-	(131,811)	(129,223)	(360,350)	(228,071)	(849,455)
At 31 December 2017	-	17,746,095	-	5,108,730	5,456,924	6,823,480	3,488,037	38,623,266
<b>Net book value</b>	23,052,079	35,622,944	214,812	1,271,382	1,907,046	2,031,515	2,459,002	66,558,780
<b>Million Riel equivalent</b>	93,061	143,810	867	5,133	7,699	8,201	9,927	268,698



## 12. INTANGIBLE ASSETS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Cost</b>								
At 1 January	6,469,746	26,118	5,694,756	22,990	6,305,125	25,454	5,528,287	22,318
Additions	763,460	3,068	776,838	3,136	763,460	3,068	776,838	3,136
Disposals	(150,021)	(603)	-	-	(150,021)	(603)	-	-
Foreign operation translation	(6,479)	-	(1,848)	-	-	-	-	-
Currency translation differences	-	(149)	-	(8)	-	(121)	-	-
At 31 December	7,076,706	28,434	6,469,746	26,118	6,918,564	27,798	6,305,125	25,454
<b>Accumulated amortisation</b>								
At 1 January	4,863,642	19,634	3,927,653	15,856	4,721,304	19,060	3,806,155	15,366
Amortisation charges	896,307	3,601	937,432	3,784	885,605	3,558	915,149	3,694
Disposals	(149,980)	(603)	-	-	(149,980)	(603)	-	-
Foreign operation translation	(5,601)	-	(1,443)	-	-	-	-	-
Currency translation differences	-	(114)	-	(6)	-	(90)	-	-
At 31 December	5,604,368	22,518	4,863,642	19,634	5,456,929	21,925	4,721,304	19,060
<b>Net book value</b>	1,472,338	5,916	1,606,104	6,484	1,461,635	5,873	1,583,821	6,394

### 13. DEFERRED TAX ASSETS

#### Group and Bank

	Group and Bank			
	2018		2017	
	US\$	Million Riel	US\$	Million Riel
Non-current				
Deferred tax assets	13,578,364	54,558	9,669,862	39,038
Deferred tax liabilities	(3,465,247)	(13,923)	(3,545,340)	(14,313)
Deferred tax assets - net	10,113,117	40,635	6,124,522	24,725

#### Movement

	Group and Bank			
	2018		2017	
	US\$	Million Riel	US\$	Million Riel
At the beginning of the year	6,124,522	24,725	4,077,427	16,461
Recognised in the income statement	3,988,595	16,026	2,047,095	8,264
Currency translation differences	-	(116)	-	-
At the end of the year	10,113,117	40,635	6,124,522	24,725

### 13. DEFERRED TAX ASSETS (continued)

#### Deferred Tax Assets

	Group and Bank				
	Loan provision US\$	Employee benefits US\$	Employee bonuses US\$	Unamortised loan commitment fees US\$	Total US\$
<b>2018</b>					
At 1 January 2018	5,012,403	1,371,707	-	3,285,752	9,669,862
Recognised in the income statement	2,551,671	68,393	338,451	949,987	3,908,502
At 31 December 2018	7,564,074	1,440,100	338,451	4,235,739	13,578,364
<i>Million Riel equivalent</i>	30,392	5,786	1,360	17,020	54,558
<b>2017</b>					
At 1 January 2017	4,068,680	1,174,772	-	2,489,936	7,733,388
Recognised in the income statement	943,723	196,935	-	795,816	1,936,474
At 31 December 2017	5,012,403	1,371,707	-	3,285,752	9,669,862
<i>Million Riel equivalent</i>	20,235	5,538	-	13,265	39,038

#### Deferred Tax Liabilities

	Group and Bank		
	Revaluation surplus US\$	Total US\$	
<b>2018</b>			
At 1 January 2018	(3,545,340)	(3,545,340)	
Recognised in the income statement	80,093	80,093	
At 31 December 2018	(3,465,247)	(3,465,247)	
<i>Million Riel equivalent</i>	(13,923)	(13,923)	
<b>2017</b>			
At 1 January 2017	(3,655,961)	(3,655,961)	
Recognised in the income statement	110,621	110,621	
At 31 December 2017	(3,545,340)	(3,545,340)	
<i>Million Riel equivalent</i>	(14,313)	(14,313)	

#### 14. OTHER ASSETS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Net interest receivables	29,684,151	119,271	17,631,098	71,177	26,879,937	108,004	16,638,177	67,168
Prepayments	12,572,830	50,518	9,917,550	40,037	12,331,621	49,548	9,641,839	38,924
Foreclosed properties	9,439,543	37,928	68,024,870	274,616	9,439,543	37,928	68,024,870	274,616
Other receivables	5,264,901	21,154	3,814,869	15,504	5,322,386	21,385	2,242,535	9,053
Advances	2,170,244	8,720	1,856,975	7,497	2,169,104	8,715	1,855,753	7,492
Supplies	1,361,473	5,470	1,226,945	4,953	1,361,473	5,470	1,226,945	4,953
Others	42,406	171	47,230	87	40,162	163	30,884	125
	<u>60,535,548</u>	<u>243,232</u>	<u>102,519,537</u>	<u>413,871</u>	<u>57,544,226</u>	<u>231,213</u>	<u>99,661,003</u>	<u>402,331</u>

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current	54,589,455	219,340	96,421,665	389,254	51,778,133	208,045	93,923,131	379,167
Non-current	5,946,093	23,892	6,097,872	24,617	5,766,093	23,168	5,737,872	23,164
	<u>60,535,548</u>	<u>243,232</u>	<u>102,519,537</u>	<u>413,871</u>	<u>57,544,226</u>	<u>231,213</u>	<u>99,661,003</u>	<u>402,331</u>

## 15. DEPOSITS FROM BANKS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current accounts	44,137,378	177,344	17,019,935	68,709	44,623,246	179,296	17,499,061	70,644
Savings accounts	19,999,337	80,357	30,332,364	122,452	19,999,053	80,356	30,332,083	122,451
Term deposits	207,796,885	834,928	221,082,988	892,512	207,796,885	834,928	221,082,988	892,512
Marginal accounts	63,500	255	60,500	244	63,500	255	60,500	244
	<u>271,997,100</u>	<u>1,092,884</u>	<u>268,495,787</u>	<u>1,083,917</u>	<u>272,482,684</u>	<u>1,094,835</u>	<u>268,974,632</u>	<u>1,085,851</u>

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current	271,118,616	1,089,354	267,920,303	1,081,594	271,604,200	1,091,305	268,399,148	1,083,528
Non-current	878,484	3,530	575,484	2,323	878,484	3,530	575,484	2,323
	<u>271,997,100</u>	<u>1,092,884</u>	<u>268,495,787</u>	<u>1,083,917</u>	<u>272,482,684</u>	<u>1,094,835</u>	<u>268,974,632</u>	<u>1,085,851</u>

## 15. DEPOSITS FROM BANKS (continued)

Annual interest rates during the year are as follows:

	Group		Bank	
	2018	2017	2018	2017
Current accounts	Nil – 1.50%	Nil - 1.67%	Nil – 1.50%	Nil -1.67%
Savings accounts	0.50% - 1.06%	0.75% - 1.35%	0.50% - 1.06%	0.75% - 1.35%
Term deposits	1.75% - 3.26%	1.00% - 3.70%	1.75% - 3.26%	1.00% - 3.70%

Marginal accounts represent the aggregate balance of required non-interest bearing cash deposits from banks for letters of credit and guarantees outstanding at year-end.

### (a) By Residency Status

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Cambodia	271,988,766	1,092,851	268,481,054	1,083,858	271,988,482	1,092,850	268,480,772	1,083,857
Oversea	8,334	33	14,733	59	494,202	1,985	493,860	1,994
	<u>271,997,100</u>	<u>1,092,884</u>	<u>268,495,787</u>	<u>1,083,917</u>	<u>272,482,684</u>	<u>1,094,835</u>	<u>268,974,632</u>	<u>1,085,851</u>

## 16. DEPOSITS FROM CUSTOMERS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current accounts	613,590,161	2,465,405	348,443,599	1,406,667	613,811,876	2,466,296	348,880,025	1,408,429
Savings accounts	2,088,632,306	8,392,125	1,330,448,265	5,371,020	2,087,584,694	8,387,915	1,329,882,743	5,368,737
Term deposits	1,913,651,520	7,689,051	1,666,181,906	6,726,376	1,920,466,076	7,716,433	1,672,793,841	6,753,069
Marginal accounts	6,082,514	24,440	11,722,740	47,325	6,082,514	24,440	11,722,740	47,324
	<u>4,621,956,501</u>	<u>18,571,021</u>	<u>3,356,796,510</u>	<u>13,551,388</u>	<u>4,627,945,160</u>	<u>18,595,084</u>	<u>3,363,279,349</u>	<u>13,577,559</u>

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current	4,239,558,414	17,034,546	3,077,904,204	12,425,500	4,239,505,169	17,034,332	3,084,444,296	12,451,902
Non-current	382,398,087	1,536,475	278,892,306	1,125,888	388,439,991	1,560,752	278,835,053	1,125,657
	<u>4,621,956,501</u>	<u>18,571,021</u>	<u>3,356,796,510</u>	<u>13,551,388</u>	<u>4,627,945,160</u>	<u>18,595,084</u>	<u>3,363,279,349</u>	<u>13,577,559</u>

Annual interest rates during the year are as follows:

	Group		Bank	
	2018	2017	2018	2017
Current accounts	Nil - 0.82%	Nil - 0.80%	Nil - 0.82%	Nil - 0.80%
Savings accounts	0.75% - 3.00%	0.75% - 3.43%	0.75% - 3.00%	0.75% - 3.43%
Term deposits	1.25% - 4.96%	2.00% - 6.84%	1.25% - 4.96%	2.00% - 4.88%

Marginal accounts represent the aggregate balance of required non-interest bearing cash deposits from customers for letters of credit and guarantees outstanding at year-end.



## 17. PROVISION FOR OFF BALANCE SHEET COMMITMENTS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current								
Provision for off balance sheet commitments	1,725,520	6,933	-	-	1,718,982	6,907	-	-

The movement of the provision for off balance sheet commitments during the year is in Note 35.

## 18. BORROWINGS

### Group and Bank

	2018		2017	
	US\$	Million Riel	US\$	Million Riel
Borrowings from overseas				
Current	90,210,345	362,465	32,678,834	131,924
Non-current	136,609,268	548,896	136,757,207	552,089
	226,819,613	911,361	169,436,041	684,013

The Bank pledged its deposit accounts of US\$45,841,567 (2017: US\$46,417,184) with the overseas lenders.

Risk exposures of borrowings are disclosed in the section of the financial risk management (Note 37).

## 19. SUBORDINATED DEBT

	2018		2017	
	US\$	Million Riel	US\$	Million Riel
Non-current				
Subordinated debt from ultimate shareholder	80,000,000	321,440	10,000,000	40,370

The National Bank of Cambodia approved the recognition of the subordinated debts to be included in Tier 2 Capital for the calculation of the Bank's Net Worth.

The subordinated debt was borrowed from ultimate shareholder, Mr. Pung Rheav Se, for the amount totalling US\$80 million at annual interest rate 07.00% - 08.82% and latest maturity date in 2025.

## 20. EMPLOYEE BENEFITS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Non-current</b>								
Other long term employment benefits –								
seniority payments (i)	2,785,691	11,193	-	-	2,785,691	11,193	-	-
Provision for staff gratitude (ii)	4,521,370	18,167	6,858,535	27,688	4,513,055	18,133	6,858,535	27,688
	<u>7,307,061</u>	<u>29,360</u>	<u>6,858,535</u>	<u>27,688</u>	<u>7,298,746</u>	<u>29,326</u>	<u>6,858,535</u>	<u>27,688</u>

### (i) OTHER LONG TERM EMPLOYMENT BENEFITS – SENIORITY PAYMENTS

In 2018, an amount of US\$2,785,691 was transferred from existing provision for staff gratitude, an additional employee benefit accrued by the Bank, to fulfil the requirements of seniority payments designated by laws and regulations.

### (ii) PROVISION FOR STAFF GRATITUDE

The Bank has established employee's resignation plan since August 2006. Movements in the provision for staff benefits are as follows:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Non-current</b>								
At 1 January	6,858,535	27,688	5,903,233	23,831	6,858,535	27,688	5,903,233	23,831
Provision during the year	1,560,924	6,272	1,348,009	5,442	1,552,609	6,238	1,348,009	5,442
Interest received from investment	-	-	122,795	496	-	-	122,795	496
Payments during the year	(1,112,398)	(4,470)	(515,502)	(2,081)	(1,112,398)	(4,470)	(515,502)	(2,081)
Transfer to seniority payments	(2,785,691)	(11,193)	-	-	(2,785,691)	(11,193)	-	-
Translation difference	-	(130)	-	-	-	(130)	-	-
At 31 December	<u>4,521,370</u>	<u>18,167</u>	<u>6,858,535</u>	<u>27,688</u>	<u>4,513,055</u>	<u>18,133</u>	<u>6,858,535</u>	<u>27,688</u>

## 21. OTHER LIABILITIES

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Accrued interest payables	53,925,444	216,672	45,398,736	183,275	53,916,629	216,637	45,389,535	183,238
Accrued expenses	1,432,684	5,757	1,511,028	6,100	5,229,695	21,013	1,457,950	5,886
Deposits in-transit	6,630,302	26,641	539,234	2,177	2,804,500	11,268	539,234	2,177
Other taxes payables	2,691,465	10,814	1,820,338	7,349	2,691,465	10,814	1,820,338	7,349
Accrued salaries and bonuses	2,434,239	9,781	2,089,067	8,434	2,329,268	9,359	2,022,018	8,163
Trade-related payables	331,413	1,330	259,658	1,048	328,523	1,320	255,209	1,030
Others	455,758	1,832	360,808	1,456	455,758	1,832	360,808	1,456
	<u>67,901,305</u>	<u>272,827</u>	<u>51,978,869</u>	<u>209,839</u>	<u>67,755,838</u>	<u>272,243</u>	<u>51,845,092</u>	<u>209,299</u>

All other liabilities are current.

## 22. SHARE CAPITAL

### Group and Bank

	2018		2017	
	US\$	Million Riel	US\$	Million Riel
<b>Issued and fully paid:</b>				
At 1 January	280,000,000	1,130,360	220,000,000	888,140
Issue of shares	50,000,000	200,900	60,000,000	242,220
Currency translation differences	-	(5,320)	-	-
At 31 December	<u>330,000,000</u>	<u>1,325,940</u>	<u>280,000,000</u>	<u>1,130,360</u>

As at 31 December 2018, the Bank's total share capital was US\$330 million shares with a par value of US\$ 1 per share. All shares were issued to and fully paid by CIHP.

## 23. RESERVES

General reserves  
 Revaluation surplus, net of deferred tax  
 Change in fair value of financial assets at FVOCI/AFS financial assets  
 Foreign operations translation

Group			
2018		2017	
US\$	Million Riel	US\$	Million Riel
98,162,282	394,416	98,075,271	395,930
13,536,199	54,388	13,936,664	56,262
(109,712)	(441)	(125,635)	(507)
(899,270)	(3,613)	(152,285)	(615)
110,689,499	444,750	111,734,015	451,070

General reserves  
 Revaluation surplus, net of deferred tax

Bank			
2018		2017	
US\$	Million Riel	US\$	Million Riel
98,050,777	393,968	98,050,777	395,831
13,536,199	54,388	13,936,664	56,262
111,586,976	448,356	111,987,441	452,093

The Bank's general reserves were US\$98,050,777 at 31 December 2018 (2017: US\$98,050,777). According to the NBC's letter no. B7-012-165, dated 22 June 2012, this reserve is not distributable unless approved by the NBC. The reserve is included as capital Tier I in the Bank's net worth calculation based on the NBC's guidelines (Note 37.5).

## 24. DIVIDENDS

During the year, dividend of US\$50 million was declared (2017: US\$60 million) to its sole shareholder, CIHP. It was from the appropriation of retained earnings and then was reinvested back from CIHP. The share capital increase was approved by the National Bank of Cambodia.

## 25. NET INTEREST INCOME

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Interest income:								
Loans and advances	267,612,869	1,075,269	217,571,830	878,337	264,270,295	1,061,838	214,536,391	866,083
Balances with other banks	6,588,579	26,473	4,669,263	18,850	6,588,579	26,473	4,669,263	18,850
Balances with the central banks	4,441,393	17,845	2,800,418	11,306	4,441,393	17,845	2,800,418	11,306
Total interest income	278,642,841	1,119,587	225,041,511	908,493	275,300,267	1,106,156	222,006,072	896,239
Interest expense:								
Deposits from customers	(108,545,305)	(436,135)	(88,573,413)	(357,571)	(108,806,742)	(437,185)	(88,791,607)	(358,452)
Deposits from banks	(8,077,984)	(32,457)	(7,888,191)	(31,845)	(8,077,984)	(32,457)	(7,888,188)	(31,845)
Borrowings and subordinated debts	(15,148,984)	(60,869)	(9,526,999)	(38,460)	(15,148,984)	(60,869)	(9,526,998)	(38,460)
Total interest expense	(131,772,273)	(529,461)	(105,988,603)	(427,876)	(132,033,710)	(530,511)	(106,206,793)	(428,757)
Net interest income	146,870,568	590,126	119,052,908	480,617	143,266,557	575,645	115,799,279	467,482

## 26. NET FEE AND COMMISSION INCOME

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Loan commitment fees	16,902,997	67,916	15,845,218	63,967	16,844,842	67,683	15,789,456	63,742
Commission from remittances and transfers	9,050,584	36,365	8,294,480	33,485	9,000,204	36,163	8,238,374	33,258
Miscellaneous loan fees and charges	2,568,827	10,322	1,881,588	7,596	2,568,827	10,322	1,881,588	7,596
Income from letters of credit and trade finances	1,241,916	4,990	1,022,031	4,126	1,241,878	4,990	1,022,025	4,126
ATM and credit cards annual fee, advances, and late charges	960,717	3,860	821,672	3,317	960,717	3,860	821,672	3,317
Fees for telex, fax and phone	226,247	909	178,798	722	223,971	900	178,798	722
Others	1,322,841	5,315	1,183,391	4,777	1,322,831	5,314	1,181,385	4,769
Total fee and commission income	32,274,129	129,677	29,227,178	117,990	32,163,270	129,232	29,113,298	117,530
Fee and commission expense	(2,770,992)	(11,134)	(3,247,387)	(13,110)	(2,739,270)	(11,006)	(3,218,884)	(12,995)
Net fee and commission income	29,503,137	118,543	25,979,791	104,880	29,424,000	118,226	25,894,414	104,535

## 27. OTHER OPERATING INCOME

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Gain on sales of foreclosed properties	16,901,970	67,912	1,182,989	4,776	16,901,970	67,912	1,182,989	4,776
Gain on foreign exchange currencies	3,196,248	12,843	2,714,119	10,957	2,973,013	11,946	2,584,650	10,434
Rental income	967,038	3,886	933,202	3,767	967,038	3,886	933,202	3,767
Other income	484,074	1,944	442,113	1,785	676,320	2,717	434,338	1,753
	<u>21,549,330</u>	<u>86,585</u>	<u>5,272,423</u>	<u>21,285</u>	<u>21,518,341</u>	<u>86,461</u>	<u>5,135,179</u>	<u>20,730</u>

## 28. PERSONNEL EXPENSES

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Wages, salaries, and other benefits	22,739,474	91,367	19,462,749	78,571	22,075,622	88,700	18,881,613	76,225
Long-term employee benefits	1,560,924	6,272	1,348,009	5,442	1,552,609	6,238	1,348,009	5,442
Other short term benefits	1,933,573	7,769	1,469,732	5,933	1,923,006	7,727	1,445,888	5,837
	<u>26,233,971</u>	<u>105,408</u>	<u>22,280,490</u>	<u>89,946</u>	<u>25,551,237</u>	<u>102,665</u>	<u>21,675,510</u>	<u>87,504</u>

## 29. DEPRECIATION AND AMORTISATION CHARGES

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Depreciation of property and equipment	5,539,014	22,256	5,476,053	22,107	5,546,714	22,287	5,307,720	21,428
Amortisation of intangible assets	896,307	3,601	937,432	3,784	885,605	3,558	915,149	3,694
	<u>6,435,321</u>	<u>25,857</u>	<u>6,413,485</u>	<u>25,891</u>	<u>6,432,319</u>	<u>25,845</u>	<u>6,222,869</u>	<u>25,122</u>



## 30. GENERAL AND ADMINISTRATIVE EXPENSES

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Taxes and duties	3,290,915	13,223	2,509,548	10,131	3,257,092	13,087	2,417,333	9,759
Rental	2,872,193	11,540	2,111,941	8,526	2,721,300	10,934	1,935,886	7,815
Legal and professional fees	2,423,915	9,739	1,779,357	7,183	2,375,065	9,543	1,599,764	6,458
Charitable donations and gifts	2,369,637	9,521	2,212,040	8,930	2,369,593	9,521	2,212,040	8,930
Utilities	1,838,672	7,388	1,774,988	7,166	1,821,739	7,320	1,754,167	7,082
Travel, accommodation and foods	1,484,437	5,964	1,470,124	5,935	1,483,226	5,960	1,468,577	5,929
Repairs and maintenance	1,394,790	5,604	1,260,722	5,090	1,353,193	5,437	1,221,808	4,932
Properties appraiser fee	1,144,211	4,597	463,163	1,870	1,144,211	4,597	463,163	1,870
Communication	783,841	3,149	735,101	2,968	767,920	3,086	716,815	2,894
Advertising and public relations	738,640	2,968	750,259	3,029	721,094	2,897	719,508	2,905
Stationery and supplies	450,903	1,812	420,492	1,698	445,003	1,788	414,613	1,674
Expenses for motor vehicles	440,216	1,769	388,537	1,569	440,216	1,769	388,537	1,569
Printing and forms	302,193	1,214	288,190	1,163	301,287	1,211	280,647	1,133
Board of directors' fee	217,023	872	216,900	876	217,023	872	216,900	876
Insurance expense	218,069	876	205,420	829	205,896	827	194,112	784
Others	951,704	3,825	574,510	2,317	864,383	3,474	704,910	2,843
	<u>20,921,359</u>	<u>84,061</u>	<u>17,161,292</u>	<u>69,280</u>	<u>20,488,241</u>	<u>82,323</u>	<u>16,708,780</u>	<u>67,453</u>

### 31. PROVISION FOR IMPAIRMENT LOSSES ON LOANS, ADVANCES AND FINANCING

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Provision for loan losses (Note 7a)	54,535,209	219,123	36,163,658	145,993	49,449,707	198,689	34,493,718	139,251
Recovery of loan losses (Note 7a)	(16,719,633)	(67,179)	(21,892,211)	(88,379)	(12,133,320)	(48,752)	(20,610,545)	(83,205)
Provision for balances and placements with other banks and financial institutions (Note 6)	3,064,451	12,313	-	-	2,974,693	11,952	-	-
Provision for off balance sheet commitments (Note 35a)	1,725,520	6,933	-	-	1,718,982	6,907	-	-
	<u>42,605,547</u>	<u>171,190</u>	<u>14,271,447</u>	<u>57,614</u>	<u>42,010,062</u>	<u>168,796</u>	<u>13,883,173</u>	<u>56,046</u>

### 32. INCOME TAX

#### a) Current Tax Liabilities

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

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
At 1 January	19,909,154	80,373	21,961,547	88,659	19,679,830	79,447	21,791,800	87,973
Current income tax	24,621,049	98,927	20,175,334	81,448	24,091,667	96,800	19,873,875	80,231
Income tax paid	(20,717,935)	(83,245)	(22,227,727)	(89,734)	(20,176,770)	(81,070)	(21,985,845)	(88,757)
Currency translation difference	-	(377)	-	-	-	(373)	-	-
At 31 December	<u>23,812,268</u>	<u>95,678</u>	<u>19,909,154</u>	<u>80,373</u>	<u>23,594,727</u>	<u>94,804</u>	<u>19,679,830</u>	<u>79,447</u>

## 32. INCOME TAX (continued)

## b) Income Tax Expense

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current tax	24,621,049	98,927	20,175,334	81,448	24,091,667	96,800	19,873,875	80,231
Deferred tax	(3,988,595)	(16,026)	(2,047,095)	(8,264)	(3,988,595)	(16,026)	(2,047,095)	(8,264)
	<u>20,632,454</u>	<u>82,901</u>	<u>18,128,239</u>	<u>73,184</u>	<u>20,103,072</u>	<u>80,774</u>	<u>17,826,780</u>	<u>71,967</u>

## c) Reconciliation Between Accounting Profit and Income Tax Expense of the Group and the Bank are as follows:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Profit before income tax	101,726,837	408,738	90,178,408	364,051	99,727,039	400,703	88,338,540	356,622
Tax at Cambodia tax rate of 20%	20,345,367	81,748	18,035,682	72,810	19,945,408	80,141	17,667,708	71,324
<i>Tax effects in respect of:</i>								
Expenses not deductible for tax purposes	221,976	892	33,154	134	157,664	633	159,072	643
Taxable profit	20,567,343	82,640	18,068,836	72,944	20,103,072	80,774	17,826,780	71,967
Difference in overseas tax rate	65,111	261	59,403	240	-	-	-	-
Income tax expense	<u>20,632,454</u>	<u>82,901</u>	<u>18,128,239</u>	<u>73,184</u>	<u>20,103,072</u>	<u>80,774</u>	<u>17,826,780</u>	<u>71,967</u>

Under the Cambodian tax regulations, the Bank and Cana Securities Ltd. are subject to 20% Income Tax. Canadia Bank Lao Ltd. is subject to 24% Income Tax in Lao P.D. R.

The tax returns of the Group and of the Bank are subject to periodic examination by the tax authorities. As the application of tax laws and regulations to various

types of transactions is susceptible to varying interpretations, amounts reported in the financial statements of the Group and of the Bank could be changed at a later date, upon final determination by the tax authorities.

The Bank obtained comprehensive tax reassessment letter up to the fiscal year 2012 and limited tax reassessment letter up to April 2016.

### 33. CASH GENERATED FROM OPERATIONS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Profit before income tax	101,726,837	408,738	90,178,408	364,051	99,727,039	400,703	88,338,540	356,622
<i>Adjustments for:</i>								
Depreciation and amortisation								
(Note 29)	6,435,321	25,857	6,413,485	25,891	6,432,319	25,845	6,222,869	25,122
Provision for loan losses (Note 31)	54,535,209	219,123	36,163,658	145,993	49,449,707	198,689	34,493,718	139,251
Recovery of loan losses (Note 31)	(16,719,633)	(67,179)	(21,892,211)	(88,379)	(12,133,320)	(48,752)	(20,610,545)	(83,205)
Provision for balances and placements with other banks and financial institutions (Note 31)	3,064,451	12,313	-	-	2,974,693	11,952	-	-
Provision for off balance sheet commitments (Note 31)	1,725,520	6,933	-	-	1,718,982	6,907	-	-
Loss/(Gain) on disposals of property and equipment	(62,995)	(253)	35,913	145	(63,053)	(253)	27,409	111
Unrealised exchange differences on statutory deposits of CSL	(4,685)	(19)	-	-	-	-	-	-
Net interest income (Note 25)	(146,870,568)	(590,126)	(119,052,908)	(480,617)	(143,266,557)	(575,645)	(115,799,279)	(467,482)
<i>Changes in working capital:</i>								
Cash collateral on borrowings	566,876	2,278	(1,556,711)	(6,284)	566,876	2,278	(1,556,711)	(6,284)
Balances with NBC - reserve deposits	(158,607,919)	(637,287)	(142,069,795)	(573,536)	(158,573,056)	(637,147)	(142,091,073)	(573,622)
Balances with NBC - maturity more than three months	(3,977,601)	(15,982)	(15,000,000)	(60,555)	(3,977,601)	(15,982)	(15,000,000)	(60,555)
Balances with other banks - maturity more than three months	(5,815,922)	(23,368)	3,787,248	15,288	(1,166,735)	(4,688)	12,029,695	48,564
Loans and advances	(849,946,993)	(3,415,087)	(550,396,532)	(2,221,951)	(847,197,350)	(3,404,039)	(547,588,212)	(2,210,614)
Other assets	54,037,042	217,121	(11,650,487)	(47,033)	52,358,537	210,377	(11,736,890)	(47,382)
Deposits from banks	3,501,313	14,068	28,105,006	113,460	3,508,052	14,095	28,155,269	113,663
Deposits from customers	1,265,159,991	5,083,413	1,013,589,391	4,091,860	1,264,665,811	5,081,427	1,014,140,255	4,094,084
Provision for staff gratitude	448,526	1,802	955,302	3,857	440,211	1,769	955,302	3,857
Other liabilities	7,395,728	29,715	(3,505,891)	(14,153)	7,383,652	29,668	(3,567,975)	(14,404)
Cash generated from operations	<u>316,590,498</u>	<u>1,272,060</u>	<u>314,103,876</u>	<u>1,268,037</u>	<u>322,848,207</u>	<u>1,297,204</u>	<u>326,412,372</u>	<u>1,317,726</u>

### 34. CASH AND CASH EQUIVALENTS

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Cash on hand	377,798,348	1,517,994	195,294,536	788,404	377,071,048	1,515,071	194,547,214	785,387
Balances with the central banks:								
Current accounts	348,135,338	1,398,808	207,691,372	838,450	345,109,573	1,386,650	197,814,425	798,576
Term deposits (maturity of three months or less)	779,574,415	3,132,330	510,000,000	2,058,870	779,574,415	3,132,330	510,000,000	2,058,870
Balances with other banks:								
Current accounts	125,217,004	503,122	125,597,161	507,036	129,132,833	518,856	131,183,299	529,587
Savings accounts	205,979	828	102,573	414	205,978	828	102,574	414
Term deposits (maturity of three months or less)	84,600,000	339,923	119,504,284	482,439	84,600,000	339,923	119,477,596	482,331
	<u>1,715,531,084</u>	<u>6,893,005</u>	<u>1,158,189,926</u>	<u>4,675,613</u>	<u>1,715,693,847</u>	<u>6,893,658</u>	<u>1,153,125,108</u>	<u>4,655,165</u>

### 35. COMMITMENTS AND CONTINGENCIES

#### a) Loan Commitments, Guarantees and Other Financial Commitments

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

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Unused portion of approved credit facilities	134,057,176	538,642	128,466,937	518,621	133,403,359	536,015	127,013,582	512,754
Performance and bankers' guarantees	40,397,225	162,316	35,377,383	142,818	40,397,225	162,316	35,377,383	142,818
Bankers' acceptance	5,349,392	21,494	4,391,645	17,729	5,349,392	21,494	4,391,645	17,729
Documentary credits	9,001,377	36,168	7,729,940	31,206	9,001,377	36,168	7,729,940	31,206
Others	281,505	1,131	2,627,226	10,606	281,505	1,131	2,627,226	10,606
	<u>189,086,675</u>	<u>759,751</u>	<u>178,593,131</u>	<u>720,980</u>	<u>188,432,858</u>	<u>757,124</u>	<u>177,139,776</u>	<u>715,113</u>

### 35. COMMITMENTS AND CONTINGENCIES (continued)

#### a) Loan Commitments, Guarantees and Other Financial Commitments (continued)

As at 31 December 2018, the Bank made provision for off balance sheet financial commitments following the Central Bank's Prakas No.B7-017-344 and Circular No.B7-018-001 Sor Ror Chor Nor on credit risk classification and provision on impairment for banks as stated in Note 2.8.

Movement of provision for off balance sheet financial commitments:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
At the beginning of the year	-	-	-	-	-	-	-	-
Provision for the year	1,725,520	6,933	-	-	1,718,982	6,907	-	-
At the end of the year	1,725,520	6,933	-	-	1,718,982	6,907	-	-

#### b) Operating Lease Commitments

Where the Group or the Bank is the lessee, the future minimum lease payments of the Group's and the Bank's branches in Phnom Penh and provinces under non-cancellable operating lease arrangement are as follows:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Not later than one year	2,171,480	8,725	1,984,235	8,010	2,171,480	8,725	1,969,835	7,952
Later than one year and not later than five years	6,827,755	27,434	6,708,210	27,081	6,377,755	25,626	6,258,210	25,264
Later than five years	27,953,325	112,316	21,615,324	87,261	27,953,325	112,316	21,615,324	87,261
	36,952,560	148,475	30,307,769	122,352	36,502,560	146,667	29,843,369	120,477

### 35. COMMITMENTS AND CONTINGENCIES (continued)

#### c) Commitments to Receive from Rental Income

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Not later than one year	872,371	3,505	783,865	3,164	899,371	3,614	783,865	3,164
Later than one year and not later than five years	1,203,624	4,836	1,342,771	5,421	1,259,874	5,062	1,342,771	5,421
	<u>2,075,995</u>	<u>8,341</u>	<u>2,126,636</u>	<u>8,585</u>	<u>2,159,245</u>	<u>8,676</u>	<u>2,126,636</u>	<u>8,585</u>

### 36. RELATED PARTY TRANSACTIONS AND BALANCES

#### a) Related Parties and Relationship

Related parties of, and their relationship with the Group and the Bank are as follows:

Related party	Relationship
Canadia Investment Holding Plc.	Ultimate holding company
Cana Securities Ltd. and Canadia Bank Lao Ltd.	Subsidiaries
Cambodia Post Bank Plc., Sovannaphum Life Assurance Plc., Funan Microfinance Plc., and Canadia-Fullerton Mobile Money Company Ltd. (DaraPay)	Affiliates

The key management personnel are those person having the authority and responsibility for planning, directing and controlling the activities of the Group and the Bank either directly or indirectly. The key management personnel of the Group and the Bank include all Directors of the Bank and members of senior management of the Bank.

#### b) Loans and Advances to Directors and Key Management

##### Group and Bank

	2018		2017	
	US\$	Million Riel	US\$	Million Riel
Outstanding loan balances	<u>348,976</u>	<u>1,402</u>	<u>784,499</u>	<u>3,167</u>
Interest income	<u>27,457</u>	<u>110</u>	<u>55,680</u>	<u>225</u>

Loans to directors and key management earn annual interest at rates ranging from 7.00% to 8.00%.



### 36. RELATED PARTY TRANSACTIONS AND BALANCES (continued)

#### c) Loans to Related Parties

##### Group and Bank

	2018		2017	
	US\$	Million Riel	US\$	Million Riel
<b>Affiliates</b>				
Outstanding loan balances	29,949,602	120,338	22,915,222	92,509
Interest income	2,167,484	8,709	770,637	3,111

Loans to Funan MFI earn annual interest at rates ranging from 7.50% to 8.50%.

#### d) Placement with Affiliates

##### Group and Bank

	2018		2017	
	US\$	Million Riel	US\$	Million Riel
Savings deposits	205,150	824	55,183	223
Term deposits	19,778,325	79,469	15,277,789	61,676
Interest income	1,226,716	4,929	763,774	3,083

Placements with affiliate bear interest at rates ranging from 0.75% to 6.5% per annum.

### 36. RELATED PARTY TRANSACTIONS AND BALANCES (continued)

#### e) Deposits from Related Parties

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Ultimate holding company	333,823	1,341	267,566	1,080	333,823	1,341	267,566	1,080
Affiliates	8,561,197	34,399	7,139,707	28,823	8,561,197	34,399	7,139,707	28,823
Directors and key management	1,797,884	7,224	811,271	3,275	1,797,884	7,224	811,271	3,275
Subsidiaries	-	-	-	-	8,202,034	32,956	7,916,633	31,959
	<u>10,692,904</u>	<u>42,964</u>	<u>8,218,544</u>	<u>33,178</u>	<u>18,894,938</u>	<u>75,920</u>	<u>16,135,177</u>	<u>65,137</u>
Interest expense	<u>327,581</u>	<u>1,316</u>	<u>1,555,060</u>	<u>6,278</u>	<u>613,018</u>	<u>116,100</u>	<u>1,529,080</u>	<u>6,173</u>

Annual interest rates during the year are as follows:

	Group		Bank	
	2018	2017	2018	2017
Ultimate holding company	Nil - 0.75%	0.75% - 5.00%	Nil - 0.75%	0.75% - 5.00%
Affiliates	Nil - 5.50%	0.25% - 6.25%	Nil - 5.50%	0.25% - 6.25%
Directors and key management	Nil - 2.65%	0.75% - 5.00%	Nil - 2.65%	0.75% - 5.00%
Subsidiaries	Nil - 4.75%	2.25% - 4.75%	Nil - 4.75%	2.25% - 4.75%

### 36. RELATED PARTY TRANSACTIONS AND BALANCES (continued)

#### f) Key Management Personnel Compensation

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Salaries and short-term benefits	2,774,070	11,146	2,660,878	10,742	2,702,034	10,857	2,546,000	10,278
Post-employment benefits	149,363	600	145,786	589	149,363	600	145,786	589
	<u>2,923,433</u>	<u>11,746</u>	<u>2,806,664</u>	<u>11,331</u>	<u>2,851,397</u>	<u>11,457</u>	<u>2,691,786</u>	<u>10,867</u>

#### g) Other Transactions with Related Parties

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Management fee charged by CIHP	42,500	171	30,000	121	42,500	171	30,000	121
Rental income from CSL and affiliate	182,381	733	167,182	675	209,381	841	194,182	784
Bank charge to CSL for cash settlement	-	-	-	-	216	1	283	1
Commission income to the Bank from Sovannaphum	362,510	1457	77,192	312	362,510	1457	77,192	312

### 37. FINANCIAL RISK MANAGEMENT

The Group 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.

Financial assets are the contractual rights to receive cash or another financial asset from another entity. It is classified as loan and receivables. Financial liabilities are contractual obligations to deliver cash or another financial asset to another entity. It is classified as other liabilities.

The Group and the Bank do not use derivative financial instruments such as foreign exchange contract and interest rate swaps to manage their risk exposure.

**37. FINANCIAL RISK MANAGEMENT (continued)**

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

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Financial assets</b>								
Cash on hand	377,798,348	1,517,994	195,294,536	788,404	377,071,048	1,515,071	194,547,214	785,387
Balances with central banks (*)	1,137,709,753	4,571,318	732,691,372	2,957,875	1,134,683,988	4,559,160	722,814,425	2,918,002
Balances with other banks	256,804,228	1,031,839	290,310,182	1,171,982	247,918,180	996,135	287,627,186	1,161,151
Loans and advances	3,295,214,563	13,240,172	2,483,083,146	10,024,207	3,272,872,492	13,150,402	2,462,991,529	9,943,097
Investment in securities	3,186,724	12,804	3,170,801	12,801	-	-	-	-
Other assets	34,949,052	140,425	17,631,098	71,177	32,202,323	129,389	16,638,177	67,168
<b>Total financial assets</b>	<b>5,105,662,668</b>	<b>20,514,552</b>	<b>3,722,181,135</b>	<b>15,026,446</b>	<b>5,064,748,031</b>	<b>20,350,157</b>	<b>3,684,618,531</b>	<b>14,874,805</b>
<b>Financial liabilities</b>								
Deposits from banks	271,997,100	1,092,884	268,495,787	1,083,917	272,482,684	1,094,835	268,974,632	1,085,851
Deposits from customers	4,621,956,501	18,571,021	3,356,796,510	13,551,388	4,627,945,160	18,595,084	3,363,279,349	13,577,559
Borrowings	226,819,613	911,361	169,436,041	684,013	226,819,613	911,361	169,436,041	684,013
Subordinated debt	80,000,000	321,440	10,000,000	40,370	80,000,000	321,440	10,000,000	40,370
Other liabilities	65,209,840	262,013	50,340,327	203,224	65,064,373	261,429	50,206,550	202,684
<b>Total financial liabilities</b>	<b>5,265,983,054</b>	<b>21,158,719</b>	<b>3,855,068,665</b>	<b>15,562,912</b>	<b>5,272,311,830</b>	<b>21,184,149</b>	<b>3,861,896,572</b>	<b>15,590,477</b>
<b>Net financial assets</b>	<b>(160,320,386)</b>	<b>(644,167)</b>	<b>(132,887,530)</b>	<b>(536,466)</b>	<b>(207,563,799)</b>	<b>(833,992)</b>	<b>(177,278,041)</b>	<b>(715,672)</b>

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

## 37. FINANCIAL RISK MANAGEMENT (continued)

### 37.1 Credit Risk

The Group takes exposure to credit risk, which is the risk that counterparty will cause a financial loss to the Group by failing to discharge an obligation. Credit risk is the most important risk for the business of the Group. Credit exposure arises principally in lending activities. There is also credit risk in off-balance sheet financial instruments, such as loan commitments. The credit risk management of the Bank is carried out by its credit committee.

#### a) Credit Risk Measurement

The Bank assesses the probability of default of individual counterparties using internal rating tool. The credit committee is responsible for determining the risk rating for each borrower.

In measuring the credit risk of loans and advances at a counterparty level, the Bank uses nine risk rating grades which are: (i) minimal risk, (ii) below average risk, (iii) average risk, (iv) above average risk, (v) higher than above average risk but still acceptable, (vi) watch, (vii) substandard, (viii) doubtful and (ix) loss.

Risk ratings are reviewed and updated at least annually, and in the event of a change in loan terms and conditions including extension; repayment irregularities or delinquencies; and adverse information relating to the borrower or transaction.

#### b) Risk Limit Control and Mitigation Policies

The Bank operates and provides loans and advances to individuals or enterprises within the Kingdom of Cambodia. The Bank manages limits and controls the concentration of credit risk whenever it is identified. Large exposure is defined by

the NBC as overall credit exposure to any individual beneficiary which exceeds 10% of the Bank's net worth.

The Bank is required, under the conditions of Prakas No. B7-06-226, to maintain at all times a maximum ratio of 20% between the Bank's overall credit exposure to any individual beneficiary and the Bank's net worth. The aggregation of large credit exposure must not exceed 300% of the Bank's net worth.

The Bank employs 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 Bank implements 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);
- charges over business assets such as land and buildings; and
- cash in the form of margin deposits.

#### c) Impairment and Provisioning Policies

The Bank is required to follow the mandatory credit classification and provisioning in accordance with the relevant Prakas, as stated in note 2.8 to the financial statements.

Financial facilities classification and financial facilities loss provisioning are determined taking into account past due period of financial facilities to customers and other relevant qualitative factors.

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 36.1 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:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<i>Credit risk exposures relating to on-balance sheet assets:</i>								
Balances with other banks	256,804,228	1,031,839	290,310,182	1,171,982	247,918,180	996,135	287,627,186	1,161,151
Loans and advances	3,295,214,563	13,240,172	2,483,083,146	10,024,207	3,272,872,492	13,150,402	2,462,991,529	9,943,097
Investment in securities	3,186,724	12,804	3,170,801	12,801	-	-	-	-
Other assets	34,949,052	140,425	17,631,098	71,177	32,202,323	129,389	16,638,177	67,168
	<u>3,590,154,567</u>	<u>14,425,240</u>	<u>2,794,195,227</u>	<u>11,280,167</u>	<u>3,552,992,995</u>	<u>14,275,926</u>	<u>2,767,256,892</u>	<u>11,171,416</u>
<i>Credit risk exposures relating to off-balance sheet items:</i>								
Unused portion of approved credit facilities	134,057,176	538,642	128,466,937	518,621	133,403,359	536,015	127,013,582	512,754
Guarantees, acceptances and other financial facilities	55,029,499	221,109	50,126,194	202,359	55,029,499	221,109	50,126,194	202,359
	<u>189,086,675</u>	<u>759,751</u>	<u>178,593,131</u>	<u>720,980</u>	<u>188,432,858</u>	<u>757,124</u>	<u>177,139,776</u>	<u>715,113</u>
	<u>3,779,241,242</u>	<u>15,184,991</u>	<u>2,972,788,358</u>	<u>12,001,147</u>	<u>3,741,425,853</u>	<u>15,033,050</u>	<u>2,944,396,668</u>	<u>11,886,529</u>

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.1 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, 87% for the Group and Bank (2017: 84%) of total maximum exposure is derived from loans and advances. Management is confident of its ability to continue to control and sustain minimal exposure on credit risk resulting from the Bank's loans and advances due to the following:

- Almost all loans and advances are collateralised and loan to collateral value range from 70% to 80%.
- The Bank has a proper credit evaluation process in place for granting of loans and advances to customers.

Allowance for losses on loans and advances had been provided for those individually impaired loans in accordance with the NBC's requirement.

##### e) Credit Quality of Financial Assets

Loans and advances of the Group and the Bank are as follows:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Carrying amount</b>								
Loans and advances neither past due nor impaired	3,215,974,112	12,921,784	2,364,942,620	9,547,273	3,207,152,873	12,886,340	2,357,897,252	9,518,831
Loans and advances past due but not impaired	30,138,723	121,097	47,948,087	193,566	16,687,550	67,051	34,765,658	140,349
Loans and advances individually impaired	49,101,728	197,291	70,192,439	283,368	49,032,069	197,011	70,328,619	283,917
	<u>3,295,214,563</u>	<u>13,240,172</u>	<u>2,483,083,146</u>	<u>10,024,207</u>	<u>3,272,872,492</u>	<u>13,150,402</u>	<u>2,462,991,529</u>	<u>9,943,097</u>



**37. FINANCIAL RISK MANAGEMENT (continued)****37.1 Credit Risk (continued)****e) Credit Quality of Financial Assets (continued)**

For loan provisioning purposes, expected recovery from collateral (except cash) is not taken into consideration in accordance with the NBC's requirements.

**i. Loans and Advances neither Past Due nor Impaired**

Loans and advances not past due are not considered impaired, unless other information is available to indicate the contrary.

**ii. Loans and Advances Past Due but not Impaired**

Loans and advances less than 90 days past due are not considered impaired, unless other information is available to indicate the contrary. Gross amount of loans and advances that were past due but not impaired are as follows:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Carrying amount</b>								
Special Mention	30,138,723	121,097	47,948,087	193,566	16,687,550	67,051	34,765,658	140,349

**iii. Loans and Advances Individually Impaired**

In accordance with Prakas No.B7-017-344 dated 1 December 2017 and Circular No. B7-018-001 Sor Ror Chor Nor dated 16 February 2018 on credit risk classification and provision on impairment for banks and financial institutions, loans and advances that are past due for more than 90 days are considered impaired unless other information is available to indicate the contrary.

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Carrying amount</b>								
Sub-standard	34,196,605	137,402	50,611,666	204,319	34,165,433	137,277	50,611,666	204,319
Doubtful	14,905,123	59,889	19,580,773	79,049	14,866,636	59,734	19,716,953	79,598
Loss	-	-	-	-	-	-	-	-
<b>Total</b>	<b>49,101,728</b>	<b>197,291</b>	<b>70,192,439</b>	<b>283,368</b>	<b>49,032,069</b>	<b>197,011</b>	<b>70,328,619</b>	<b>283,917</b>

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.1 Credit Risk (continued)

##### e) Credit Quality of Financial Assets (continued)

##### iv. Loans and Advances Renegotiated

Restructuring activities include extended payment arrangements, modification and deferral of payments. Following restructuring, the loan is still kept in its current classification unless there is strong evidence of improvement in the customer's financial condition.

##### f) Repossessed Properties

Reposessed properties are classified in the balance sheet as foreclosed properties. Repossessed or foreclosed properties at 31 December 2018 are US\$9,439,543 (2017: US\$68 million). Foreclosed properties are presented in "Other assets" in the balance sheet.

##### g) Concentration of Financial Assets with Credit Risk Exposure

##### i. Geographical Sector

The following table provides a breakdown of the Group and the Bank's main credit exposure at their carrying amount, as categorised by geographical region. The Group and the Bank allocated exposure to regions based on the country of domicile of the counterparties.

	Group					
	Cambodia US\$	North America US\$	Other Asia Pacific countries US\$	Other ASEAN countries US\$	Other countries US\$	Total US\$
<b>As at 31 December 2018</b>						
Balances with other banks	49,148,006	91,494,523	21,777,882	82,716,836	11,666,981	256,804,228
Loans and advances	3,272,872,492	-	-	22,342,071	-	3,295,214,563
Investment in securities	3,186,724	-	-	-	-	3,186,724
Other assets	34,949,052	-	-	-	-	34,949,052
Total credit exposure	<u>3,360,156,274</u>	<u>91,494,523</u>	<u>21,777,882</u>	<u>105,058,907</u>	<u>11,666,981</u>	<u>3,590,154,567</u>
Million Riel equivalent	<u>13,501,108</u>	<u>367,625</u>	<u>87,504</u>	<u>422,127</u>	<u>46,878</u>	<u>14,425,242</u>
<b>As at 31 December 2017</b>						
Balances with other banks	40,263,632	84,209,722	67,552,847	94,584,320	3,699,661	290,310,182
Loans and advances	2,462,991,529	-	-	20,091,617	-	2,483,083,146
Investment in securities	3,170,801	-	-	-	-	3,170,801
Other assets	16,638,177	-	-	992,921	-	17,631,098
Total credit exposure	<u>2,523,064,139</u>	<u>84,209,722</u>	<u>67,552,847</u>	<u>115,668,858</u>	<u>3,699,661</u>	<u>2,794,195,227</u>
Million Riel equivalent	<u>10,185,610</u>	<u>339,955</u>	<u>272,711</u>	<u>466,955</u>	<u>14,936</u>	<u>11,280,167</u>

## 37. FINANCIAL RISK MANAGEMENT (continued)

## 37.1 Credit Risk (continued)

## g) Concentration of Financial Assets with Credit Risk Exposure (continued)

## i. Geographical Sector (continued)

	Bank					
	Cambodia	North America	Other Asia	Other ASEAN	Other countries	Total
	US\$	US\$	Pacific countries	countries		
	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2018						
Balances with other banks	49,148,006	91,494,523	21,777,882	73,830,788	11,666,981	247,918,180
Loans and advances	3,272,872,492	-	-	-	-	3,272,872,492
Other assets	32,202,323	-	-	-	-	32,202,323
Total credit exposure	3,354,222,821	91,494,523	21,777,882	73,830,788	11,666,981	3,552,992,995
Million Riel equivalent	13,477,267	367,625	87,504	296,652	46,878	14,275,926
As at 31 December 2017						
Balances with other banks	40,263,632	84,209,722	67,552,847	91,901,324	3,699,661	287,627,186
Loans and advances	2,462,991,529	-	-	-	-	2,462,991,529
Other assets	16,638,177	-	-	-	-	16,638,177
Total credit exposure	2,519,893,338	84,209,722	67,552,847	91,901,324	3,699,661	2,767,256,892
Million Riel equivalent	10,172,809	339,955	272,711	371,006	14,936	11,171,417

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.1 Credit Risk (continued)

##### g) Concentration of Financial Assets with Credit Risk Exposure (continued)

##### ii. Industry Sector

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

	Group								
	Financial institutions US\$	Services US\$	Mortgage US\$	Building and construction US\$	Wholesale and retail US\$	Import and export US\$	Agriculture US\$	Others US\$	Total US\$
As at 31 December 2018									
Balances with other banks	256,804,228	-	-	-	-	-	-	-	256,804,228
Loans and advances	71,861,591	847,423,289	398,856,275	586,092,507	670,195,731	173,229,805	190,261,637	357,293,728	3,295,214,563
Investment in securities	-	-	-	3,000,000	-	-	-	186,724	3,186,724
Other assets	2,973,311	11,006,589	1,786,779	8,801,966	4,243,067	1,115,772	2,083,393	2,938,175	34,949,052
Total credit exposure	331,639,130	858,429,878	400,643,054	597,894,473	674,438,798	174,345,577	192,345,030	360,418,627	3,590,154,567
Million Riel equivalent	1,332,526	3,449,171	1,609,784	2,402,340	2,709,895	700,521	772,842	1,448,163	14,425,242
As at 31 December 2017									
Balances with other banks	290,310,182	-	-	-	-	-	-	-	290,310,182
Loans and advances	71,728,506	570,898,633	258,092,654	470,793,322	553,215,057	144,351,554	207,587,651	206,415,769	2,483,083,146
Investment in securities	-	-	-	3,000,000	-	-	-	170,801	3,170,801
Other assets	2,650,595	3,070,287	1,551,960	2,020,948	3,417,035	1,467,818	1,683,508	1,768,947	17,631,098
Total credit exposure	364,689,283	573,968,920	259,644,614	475,814,270	556,632,092	145,819,372	209,271,159	208,355,517	2,794,195,227
Million Riel equivalent	1,472,251	2,317,113	1,048,185	1,920,862	2,247,124	588,673	844,828	841,131	11,280,167

## 37. FINANCIAL RISK MANAGEMENT (continued)

## 37.1 Credit Risk (continued)

## g) Concentration of Financial Assets with Credit Risk Exposure (continued)

## ii. Industry Sector (continued)

	Bank								
	Financial institutions	Services	Mortgage	Building and construction	Wholesale and retail	Import and export	Agriculture	Others	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
<b>As at 31 December 2018</b>									
Balances with other banks	247,918,180	-	-	-	-	-	-	-	247,918,180
Loans and advances	71,861,591	845,593,214	394,480,700	573,357,165	670,195,731	173,229,805	190,253,170	353,901,116	3,272,872,492
Other assets	2,973,311	11,043,026	1,679,639	6,279,332	4,243,067	1,115,772	2,083,322	2,784,854	32,202,323
Total credit exposure	<u>322,753,082</u>	<u>856,636,240</u>	<u>396,160,339</u>	<u>579,636,497</u>	<u>674,438,798</u>	<u>174,345,577</u>	<u>192,336,492</u>	<u>356,685,970</u>	<u>3,552,992,995</u>
Million Riel equivalent	<u>1,296,822</u>	<u>3,441,964</u>	<u>1,591,772</u>	<u>2,328,979</u>	<u>2,709,895</u>	<u>700,521</u>	<u>772,808</u>	<u>1,433,165</u>	<u>14,275,926</u>
<b>As at 31 December 2017</b>									
Balances with other banks	287,627,186	-	-	-	-	-	-	-	287,627,186
Loans and advances	71,728,506	569,448,607	258,092,654	459,087,847	547,131,359	144,351,554	207,561,209	205,589,793	2,462,991,529
Other assets	2,650,595	3,070,287	1,551,960	2,020,948	3,417,035	1,467,818	1,683,508	776,026	16,638,177
Total credit exposure	<u>362,006,287</u>	<u>572,518,894</u>	<u>259,644,614</u>	<u>461,108,795</u>	<u>550,548,394</u>	<u>145,819,372</u>	<u>209,244,717</u>	<u>206,365,819</u>	<u>2,767,256,892</u>
Million Riel equivalent	<u>1,461,419</u>	<u>2,311,259</u>	<u>1,048,185</u>	<u>1,861,496</u>	<u>2,222,564</u>	<u>588,673</u>	<u>844,722</u>	<u>833,099</u>	<u>11,171,417</u>

## 37. FINANCIAL RISK MANAGEMENT (continued)

### 37.2 Market Risk

The Group and the Bank takes 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 contract and interest rate swaps to hedge its risk exposure.

#### a) Foreign Exchange Risk

The Group and the Bank operate in Cambodia and Laos and transacts in many currencies, and is exposed to various currency risks, primarily with respect to Riel, Renminbi, Euro and Thai Baht.

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

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

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

The Group and the Bank did not present a sensitivity analysis on the impact of reasonably possible change in foreign currency on profit and loss before tax and equity since the exposure to foreign currency risk is minimal.

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 and Bank's financial instruments at their carrying amounts by currency in US\$ equivalent.

**37. FINANCIAL RISK MANAGEMENT (continued)****37.2 Market Risk (continued)****a) Foreign Exchange Risk (continued)**

(in US\$)	Group						
	US\$	Riel	RMB	EUR	THB	Other	Total
As at 31 December 2018							
Financial assets							
Cash on hand	313,514,769	54,884,724	1,326,560	261,216	4,908,706	2,902,373	377,798,348
Balances with central banks (*)	875,689,664	258,994,324	-	-	-	3,025,765	1,137,709,753
Balances with other banks	223,523,374	17,243,608	200,818	674,629	6,260,809	8,900,990	256,804,228
Loans and advances	3,096,120,876	140,101,286	35,756,329	-	894,001	22,342,071	3,295,214,563
Investment in securities	3,000,000	186,724	-	-	-	-	3,186,724
Other assets	27,664,612	4,168,561	306,942	-	4,723	2,804,214	34,949,052
Total financial assets	4,539,513,295	475,579,227	37,590,649	935,845	12,068,239	39,975,413	5,105,662,668
Financial liabilities							
Deposits from banks	261,207,659	10,322,039	-	-	432,894	34,508	271,997,100
Deposits from customers	4,170,593,767	440,991,402	1,800,004	69,779	7,899,369	602,180	4,621,956,501
Borrowings	182,991,810	-	43,827,803	-	-	-	226,819,613
Subordinated debt	80,000,000	-	-	-	-	-	80,000,000
Other liabilities	58,580,280	5,928,210	3,966	-	27,833	669,551	65,209,840
Total financial liabilities	4,753,373,516	457,241,651	45,631,773	69,779	8,360,096	1,306,239	5,265,983,054
Net position	(213,860,221)	18,337,576	(8,041,124)	866,066	3,708,143	38,669,174	(160,320,386)
Million Riel equivalent	(859,290)	73,680	(32,309)	3,480	14,899	155,373	(644,167)
Credit commitments	179,543,357	4,261,280	-	1,538,424	-	3,743,614	189,086,675
Million Riel equivalent	721,405	17,122	-	6,181	-	15,043	759,751

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.2 Market Risk (continued)

##### a) Foreign Exchange Risk (continued)

(in US\$)	Group						
	US\$	Riel	RMB	EUR	THB	Other	Total
As at 31 December 2017							
Financial assets							
Cash on hand	136,434,609	51,456,199	120,493	38,057	6,063,903	1,181,275	195,294,536
Balances with central banks (*)	638,718,023	86,051,464	-	-	128,775	7,793,110	732,691,372
Balances with other banks	262,072,233	12,431,647	2,088,521	424,964	-	13,292,817	290,310,182
Loans and advances	2,372,256,120	66,577,909	22,557,591	-	1,302,368	20,389,158	2,483,083,146
Investment in securities	3,000,000	170,801	-	-	-	-	3,170,801
Other assets	15,013,394	822,961	111,766	-	6,834	1,676,143	17,631,098
Total financial assets	3,427,494,379	217,510,981	24,878,371	463,021	7,501,880	44,332,503	3,722,181,135
Financial liabilities							
Deposits from banks	263,408,367	4,285,478	883	-	369,938	431,121	268,495,787
Deposits from customers	3,099,157,503	247,650,133	503,971	92,693	22,569	9,369,641	3,356,796,510
Borrowings	138,670,644	-	30,765,397	-	-	-	169,436,041
Subordinated debt	10,000,000	-	-	-	-	-	10,000,000
Other liabilities	47,867,420	2,031,976	62,507	-	25,666	352,758	50,340,327
Total financial liabilities	3,559,103,934	253,967,587	31,332,758	92,693	418,173	10,153,520	3,855,068,665
Net position	(131,609,555)	(36,456,606)	(6,454,387)	370,328	7,083,707	34,178,983	(132,887,530)
Million Riel equivalent	(531,308)	(147,175)	(26,056)	1,495	28,597	137,981	(536,466)
Credit commitments	171,390,266	3,382,527	-	-	-	3,820,338	178,593,131
Million Riel equivalent	691,903	13,655	-	-	-	15,423	720,981

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)



**37. FINANCIAL RISK MANAGEMENT (continued)****37.2 Market Risk (continued)****a) Foreign Exchange Risk (continued)**

(in US\$)

	Bank						
	US\$	Riel	RMB	EUR	THB	Other	Total
<b>As at 31 December 2018</b>							
<b>Financial assets</b>							
Cash on hand	313,162,645	54,884,724	1,326,560	247,919	4,710,798	2,738,402	377,071,048
Balances with central banks (*)	875,689,664	258,994,324	-	-	-	-	1,134,683,988
Balances with other banks	223,523,374	17,243,608	200,818	674,629	6,260,809	14,942	247,918,180
Loans and advances	3,096,120,876	140,101,286	35,756,329	-	894,001	-	3,272,872,492
Other assets	27,722,097	4,168,561	306,942	-	4,723	-	32,202,323
Total financial assets	4,536,218,656	475,392,503	37,590,649	922,548	11,870,331	2,753,344	5,064,748,031
<b>Financial liabilities</b>							
Deposits from banks	261,693,712	10,321,854	-	-	432,894	34,224	272,482,684
Deposits from customers	4,177,172,799	440,998,895	1,800,004	69,779	7,899,369	4,314	4,627,945,160
Borrowings	182,991,810	-	43,827,803	-	-	-	226,819,613
Subordinated debt	80,000,000	-	-	-	-	-	80,000,000
Other liabilities	58,449,871	5,928,210	3,966	-	27,833	654,493	65,064,373
Total financial liabilities	4,760,308,192	457,248,959	45,631,773	69,779	8,360,096	693,031	5,272,311,830
<b>Net position</b>	<b>(224,089,536)</b>	<b>18,143,544</b>	<b>(8,041,124)</b>	<b>852,769</b>	<b>3,510,235</b>	<b>2,060,313</b>	<b>(207,563,799)</b>
<i>Million Riel equivalent</i>	<i>(900,392)</i>	<i>72,901</i>	<i>(32,309)</i>	<i>3,426</i>	<i>14,104</i>	<i>8,278</i>	<i>(833,992)</i>
<b>Credit commitments</b>							
	179,543,357	4,261,280	-	1,538,424	-	3,089,797	188,432,858
<i>Million Riel equivalent</i>	<i>721,405</i>	<i>17,122</i>	<i>-</i>	<i>6,181</i>	<i>-</i>	<i>12,416</i>	<i>757,124</i>

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.2 Market Risk (continued)

##### a) Foreign Exchange Risk (continued)

(in US\$)	Bank						
	US\$	Riel	RMB	EUR	THB	Other	Total
As at 31 December 2017							
Financial assets							
Cash on hand	135,922,827	51,456,199	120,493	25,749	6,012,421	1,009,525	194,547,214
Balances with central banks (*)	636,762,961	86,051,464	-	-	-	-	722,814,425
Balances with other banks	265,658,372	12,431,647	2,088,521	424,964	-	7,023,682	287,627,186
Loans and advances	2,372,256,120	66,577,909	22,557,591	-	1,302,368	297,541	2,462,991,529
Other assets	15,013,394	822,961	111,766	-	6,834	683,222	16,638,177
Total financial assets	3,425,613,674	217,340,180	24,878,371	450,713	7,321,623	9,013,970	3,684,618,531
Financial liabilities							
Deposits from banks	263,887,678	4,285,293	883	-	782,452	18,326	268,974,632
Deposits from customers	3,105,872,756	247,678,969	503,971	92,693	-	9,130,960	3,363,279,349
Borrowings	138,670,644	-	30,765,397	-	-	-	169,436,041
Subordinated debt	10,000,000	-	-	-	-	-	10,000,000
Other liabilities	47,740,054	2,031,976	62,507	-	25,666	346,347	50,206,550
Total financial liabilities	3,566,171,132	253,996,238	31,332,758	92,693	808,118	9,495,633	3,861,896,572
Net position	(140,557,458)	(36,656,058)	(6,454,387)	358,020	6,513,505	(481,663)	(177,278,041)
Million Riel equivalent	(567,430)	(147,981)	(26,056)	1,445	26,295	(1,945)	(715,672)
Credit commitments	171,390,266	3,382,527	-	-	-	2,366,983	177,139,776
Million Riel equivalent	691,903	13,655	-	-	-	9,556	715,114

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

**37. FINANCIAL RISK MANAGEMENT (continued)****37.2 Market Risk (continued)****b) Equity Price Risk**

Equity price risk is the risk that the fair values of equity instruments will fluctuate as a result of changes in the levels of equity indices and the value of individual stocks. The Group is exposed to equity securities price risk. This arises from investments held by the Group for which prices in the future are uncertain. The Group does not have a policy to manage its price risk.

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. At this stage, the management of the Group and the Bank do not have a policy to set limits on the level of mismatch of interest rate repricing.

**c) Interest Rate Risk**

Interest rate risk is the risk that the future cash flows of a financial instrument will

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

(in US\$)	Group					Non-interest bearing US\$	Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$		
<b>As at 31 December 2018</b>							
<b>Financial assets</b>							
Cash on hand	-	-	-	-	-	377,798,348	377,798,348
Balances with central banks (*)	619,664,012	159,910,403	10,000,000	-	-	348,135,338	1,137,709,753
Balances with other banks	179,856,286	22,169,931	23,742,810	-	-	31,035,201	256,804,228
Loans and advances	505,747,228	82,815,437	230,642,010	1,406,660,128	1,069,349,760	-	3,295,214,563
Investment in securities	-	-	-	3,000,000	-	186,724	3,186,724
Other assets	-	-	-	-	-	34,949,052	34,949,052
	<u>1,305,267,526</u>	<u>264,895,771</u>	<u>264,384,820</u>	<u>1,409,660,128</u>	<u>1,069,349,760</u>	<u>792,104,663</u>	<u>5,105,662,668</u>
<b>Financial liabilities</b>							
Deposits from banks	81,461,393	10,449,396	179,786,311	300,000	-	-	271,997,100
Deposits from customers	3,006,432,641	433,416,126	947,891,141	234,216,593	-	-	4,621,956,501
Borrowings	-	-	90,210,345	136,609,268	-	-	226,819,613
Subordinated debt	-	-	-	52,000,000	28,000,000	-	80,000,000
Other liabilities	-	-	-	-	-	65,209,840	65,209,840
	<u>3,087,894,034</u>	<u>443,865,522</u>	<u>1,217,887,797</u>	<u>423,125,861</u>	<u>28,000,000</u>	<u>65,209,840</u>	<u>5,265,983,054</u>
<b>Total interest rate re-pricing gap</b>	<u>(1,782,626,508)</u>	<u>(178,969,751)</u>	<u>(953,502,977)</u>	<u>986,534,267</u>	<u>1,041,349,760</u>	<u>726,894,823</u>	<u>(160,320,386)</u>
<i>Million Riel equivalent</i>	<u>(7,162,593)</u>	<u>(719,100)</u>	<u>(3,831,175)</u>	<u>3,963,895</u>	<u>4,184,143</u>	<u>2,920,663</u>	<u>(644,167)</u>

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.2 Market Risk (continued)

##### c) Interest Rate Risk (continued)

(in US\$)	Group						
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Non-interest bearing US\$	Total US\$
As at 31 December 2017							
Financial assets							
Cash on hand	-	-	-	-	-	195,294,536	195,294,536
Balances with central banks (*)	718,691,372	14,000,000	-	-	-	-	732,691,372
Balances with other banks	140,699,734	105,000,000	44,549,417	61,031	-	-	290,310,182
Loans and advances	189,133,996	150,167,653	653,058,471	805,405,736	685,317,290	-	2,483,083,146
Investment in securities	-	-	-	3,000,000	-	170,801	3,170,801
Other assets	-	-	-	-	-	17,631,098	17,631,098
	1,048,525,102	269,167,653	697,607,888	808,466,767	685,317,290	213,096,435	3,722,181,135
Financial liabilities							
Deposits from banks	49,412,799	13,150,000	197,378,857	8,554,131	-	-	268,495,787
Deposits from customers	1,690,917,463	101,476,092	358,138,396	1,203,539,559	2,725,000	-	3,356,796,510
Borrowings	-	1,198,834	20,480,000	147,757,207	-	-	169,436,041
Subordinated debt	-	-	-	10,000,000	-	-	10,000,000
Other liabilities	-	-	-	-	-	50,340,327	50,340,327
	1,740,330,262	115,824,926	575,997,253	1,369,850,897	2,725,000	50,340,327	3,855,068,665
Total interest rate re-pricing gap	(691,805,160)	153,342,727	121,610,635	(561,384,130)	682,592,290	162,756,108	(132,887,530)
Million Riel equivalent	(2,792,817)	619,045	490,942	(2,266,308)	2,755,625	657,047	(536,466)

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

**37. FINANCIAL RISK MANAGEMENT (continued)****37.2 Market Risk (continued)****c) Interest Rate Risk (continued)**

(in US\$)	Bank					Non-interest bearing US\$	Total US\$
Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$			
As at 31 December 2018							
Financial assets							
Cash on hand	-	-	-	-	-	377,071,048	377,071,048
Balances with central banks (*)	619,664,012	159,910,403	10,000,000	-	-	345,109,573	1,134,683,988
Balances with other banks	167,093,569	22,169,931	23,742,810	-	-	34,911,870	247,918,180
Loans and advances	505,245,587	81,384,833	224,553,766	1,393,849,620	1,067,838,686	-	3,272,872,492
Other assets	-	-	-	-	-	32,202,323	32,202,323
	1,292,003,168	263,465,167	258,296,576	1,393,849,620	1,067,838,686	789,294,814	5,064,748,031
Financial liabilities							
Deposits from banks	81,946,977	10,449,396	179,786,311	300,000	-	-	272,482,684
Deposits from customers	3,005,606,743	433,414,726	955,044,335	233,879,356	-	-	4,627,945,160
Borrowings	-	-	90,210,345	136,609,268	-	-	226,819,613
Subordinated debt	-	-	-	52,000,000	28,000,000	-	80,000,000
Other liabilities	-	-	-	-	-	65,064,373	65,064,373
	3,087,553,720	443,864,122	1,225,040,991	422,788,624	28,000,000	65,064,373	5,272,311,830
Total interest rate re-pricing gap	(1,795,550,552)	(180,398,955)	(966,744,415)	971,060,996	1,039,838,686	724,230,441	(207,563,799)
Million Riel equivalent	(7,214,522)	(724,843)	(3,884,379)	3,901,723	4,178,072	2,909,957	(833,992)

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.2 Market Risk (continued)

##### c) Interest Rate Risk (continued)

(in US\$)	Bank					Non-interest bearing	Total
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	US\$	US\$
<b>As at 31 December 2017</b>							
<b>Financial assets</b>							
Cash on hand	-	-	-	-	-	194,547,214	194,547,214
Balances with central banks (*)	708,814,425	14,000,000	-	-	-	-	722,814,425
Balances with other banks	146,285,873	105,000,000	36,280,281	61,032	-	-	287,627,186
Loans and advances	189,131,726	150,165,851	652,836,069	791,058,455	679,799,428	-	2,462,991,529
Other assets	-	-	-	-	-	16,638,177	16,638,177
	<u>1,044,232,024</u>	<u>269,165,851</u>	<u>689,116,350</u>	<u>791,119,487</u>	<u>679,799,428</u>	<u>211,185,391</u>	<u>3,684,618,531</u>
<b>Financial liabilities</b>							
Deposits from banks	49,891,644	13,150,000	197,378,857	8,554,131	-	-	268,974,632
Deposits from customers	1,690,787,975	101,449,592	364,834,299	1,203,482,483	2,725,000	-	3,363,279,349
Borrowings	-	1,198,834	20,480,000	147,757,207	-	-	169,436,041
Subordinated debt	-	-	-	10,000,000	-	-	10,000,000
Other liabilities	-	-	-	-	-	50,206,550	50,206,550
	<u>1,740,679,619</u>	<u>115,798,426</u>	<u>582,693,156</u>	<u>1,369,793,821</u>	<u>2,725,000</u>	<u>50,206,550</u>	<u>3,861,896,572</u>
<b>Total interest rate re-pricing gap</b>	<u>(696,447,595)</u>	<u>153,367,425</u>	<u>106,423,194</u>	<u>(578,674,334)</u>	<u>677,074,428</u>	<u>160,978,841</u>	<u>(177,278,041)</u>
<i>Million Riel equivalent</i>	<u>(2,811,559)</u>	<u>619,144</u>	<u>429,630</u>	<u>(2,336,108)</u>	<u>2,733,349</u>	<u>649,872</u>	<u>(715,672)</u>

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

## 37. FINANCIAL RISK MANAGEMENT (continued)

### 37.3 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 and fulfil commitments to lend.

#### a) *Liquidity Risk Management Process*

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

#### b) *Funding Approach*

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

#### c) *Non-Derivative Cash Flows*

The table below presents the cash flows of the financial instruments by the Group and the Bank by remaining contractual maturities at the balance sheet 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.

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.3 Liquidity Risk (continued)

##### c) Non-Derivative Cash Flows (continued)

	Group					
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Total US\$
<b>As at 31 December 2018</b>						
Cash on hand	377,798,348	-	-	-	-	377,798,348
Balances with central banks (*)	1,083,021,963	45,012,081	10,007,333	-	-	1,138,041,377
Balances with other banks	201,278,269	55,024,801	31,736,061	-	-	288,039,131
Loans and advances	487,861,893	176,424,228	580,542,224	1,886,790,713	932,084,045	4,063,703,103
Investment in securities	186,724	-	210,000	3,210,000	-	3,606,724
Other assets	29,684,151	5,264,901	-	-	-	34,949,052
Total financial assets by remaining contractual maturities	<u>2,179,831,348</u>	<u>281,726,011</u>	<u>622,495,618</u>	<u>1,890,000,713</u>	<u>932,084,045</u>	<u>5,906,137,735</u>
<b>Financial liabilities</b>						
Deposits from banks	82,044,933	10,540,723	182,816,326	330,188	-	275,732,170
Deposits from customers	3,009,628,834	435,049,828	959,467,687	235,080,890	-	4,639,227,239
Borrowings	-	-	103,455,843	146,734,209	-	250,190,052
Subordinated debt	350,000	1,323,000	4,357,500	77,406,500	37,474,500	120,911,500
Other liabilities	62,775,601	2,434,239	-	-	-	65,209,840
Total financial liabilities by remaining contractual maturities	<u>3,154,799,368</u>	<u>449,347,790</u>	<u>1,250,097,356</u>	<u>459,551,787</u>	<u>37,474,500</u>	<u>5,351,270,801</u>
<b>Net liquidity (gap)/surplus</b>	<u>(974,968,020)</u>	<u>(167,621,779)</u>	<u>(627,601,738)</u>	<u>1,430,448,926</u>	<u>894,609,545</u>	<u>554,866,934</u>
<i>Million Riel equivalent</i>	<u>(3,917,422)</u>	<u>(673,504)</u>	<u>(2,521,704)</u>	<u>5,747,544</u>	<u>3,594,541</u>	<u>2,229,455</u>

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)



**37. FINANCIAL RISK MANAGEMENT (continued)****37.3 Liquidity Risk (continued)****c) Non-Derivative Cash Flows (continued)**

	Group					Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	
<b>As at 31 December 2017</b>						
Cash on hand	195,294,536	-	-	-	-	195,294,536
Balances with central banks (*)	703,023,901	30,078,867	-	-	-	733,102,768
Balances with other banks	215,179,000	55,024,801	21,221,579	-	-	291,425,380
Loans and advances	215,552,045	229,879,041	927,565,344	1,255,063,126	584,408,291	3,212,467,847
Investment in securities	170,801	-	210,000	3,210,000	-	3,590,801
Other assets	17,631,098	-	-	-	-	17,631,098
Total financial assets by remaining contractual maturities	<u>1,346,851,381</u>	<u>314,982,709</u>	<u>948,996,923</u>	<u>1,258,273,126</u>	<u>584,408,291</u>	<u>4,453,512,430</u>
<b>Financial liabilities</b>						
Deposits from banks	61,332,497	13,561,383	201,548,566	578,632	-	277,021,078
Deposits from customers	1,956,939,714	361,068,221	966,395,256	175,731,580	-	3,460,134,771
Borrowings	-	1,198,834	40,670,761	146,363,361	-	188,232,956
Subordinated debt	-	-	700,000	12,800,000	-	13,500,000
Other liabilities	48,069,463	2,270,864	-	-	-	50,340,327
Total financial liabilities by remaining contractual maturities	<u>2,066,341,674</u>	<u>378,099,302</u>	<u>1,209,314,583</u>	<u>335,473,573</u>	<u>-</u>	<u>3,989,229,132</u>
<b>Net liquidity (gap)/surplus</b>	<u>(719,490,293)</u>	<u>(63,116,593)</u>	<u>(260,317,660)</u>	<u>922,799,553</u>	<u>584,408,291</u>	<u>464,283,298</u>
<i>Million Riel equivalent</i>	<u>(2,904,582)</u>	<u>(254,802)</u>	<u>(1,050,902)</u>	<u>3,725,342</u>	<u>2,359,256</u>	<u>1,874,312</u>

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.3 Liquidity Risk (continued)

##### c) Non-Derivative Cash Flows (continued)

	Bank					
	Up to 1 month	1 to 3 months	4 to 12 months	1 to 5 years	Over 5 years	Total
	US\$	US\$	US\$	US\$	US\$	US\$
<b>As at 31 December 2018</b>						
<b>Financial assets</b>						
Cash on hand	377,071,048	-	-	-	-	377,071,048
Balances with the NBC*	1,079,996,198	45,012,081	10,007,333	-	-	1,135,015,612
Balances with other banks	205,194,097	30,348,071	15,937,421	-	-	251,479,589
Loans and advances	486,736,915	174,707,935	573,181,398	1,870,489,384	929,718,970	4,034,834,602
Other assets	26,879,937	5,322,386				32,202,323
Total financial assets by remaining contractual maturities	<u>2,175,878,195</u>	<u>255,390,473</u>	<u>599,126,152</u>	<u>1,870,489,384</u>	<u>929,718,970</u>	<u>5,830,603,174</u>
<b>Financial liabilities</b>						
Deposits from banks	82,044,933	10,540,723	183,301,910	330,188	-	276,217,754
Deposits from customers	3,008,287,562	435,049,828	959,122,854	235,040,279	-	4,637,500,523
Borrowings	-	-	103,455,843	146,734,209	-	250,190,052
Subordinated debt	350,000	1,323,000	4,357,500	77,406,500	37,474,500	120,911,500
Other liabilities	62,735,105	2,329,268	-	-	-	65,064,373
Total financial liabilities by remaining contractual maturities	<u>3,153,417,600</u>	<u>449,242,819</u>	<u>1,250,238,107</u>	<u>459,511,176</u>	<u>37,474,500</u>	<u>5,349,884,202</u>
<b>Net liquidity (gap)/surplus</b>	<u>(977,539,405)</u>	<u>(193,852,346)</u>	<u>(651,111,955)</u>	<u>1,410,978,208</u>	<u>892,244,470</u>	<u>480,718,972</u>
<i>Million Riel equivalent</i>	<u>(3,927,753)</u>	<u>(778,899)</u>	<u>(2,616,168)</u>	<u>5,669,310</u>	<u>3,585,038</u>	<u>1,931,528</u>

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

**37. FINANCIAL RISK MANAGEMENT (continued)****37.3 Liquidity Risk (continued)****c) Non-Derivative Cash Flows (continued)**

	Bank					
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Total US\$
<b>As at 31 December 2017</b>						
<b>Financial assets</b>						
Cash on hand	194,547,214	-	-	-	-	194,547,214
Balances with the NBC*	693,146,954	30,078,867	-	-	-	723,225,821
Balances with other banks	214,900,247	55,024,801	18,844,427	-	-	288,769,475
Loans and advances	101,152,976	228,790,162	922,838,361	1,238,745,881	581,431,720	3,072,959,100
Other assets	16,638,177	-	-	-	-	16,638,177
Total financial assets by remaining contractual maturities	<u>1,220,385,568</u>	<u>313,893,830</u>	<u>941,682,788</u>	<u>1,238,745,881</u>	<u>581,431,720</u>	<u>4,296,139,787</u>
<b>Financial liabilities</b>						
Deposits from banks	60,853,652	13,561,383	201,548,566	578,632	-	276,542,233
Deposits from customers	1,957,068,810	361,068,221	959,783,321	175,731,580	-	3,453,651,932
Borrowings	-	1,198,834	40,670,761	146,363,361	-	188,232,956
Subordinated debt	-	-	700,000	12,800,000	-	13,500,000
Other liabilities	48,002,736	2,203,814	-	-	-	50,206,550
Total financial liabilities by remaining contractual maturities	<u>2,065,925,198</u>	<u>378,032,252</u>	<u>1,202,702,648</u>	<u>335,473,573</u>	<u>-</u>	<u>3,982,133,671</u>
<b>Net liquidity (gap)/surplus</b>	<u>(845,539,630)</u>	<u>(64,138,422)</u>	<u>(261,019,860)</u>	<u>903,272,308</u>	<u>581,431,720</u>	<u>314,006,116</u>
<i>Million Riel equivalent</i>	<u>(3,413,443)</u>	<u>(258,927)</u>	<u>(1,053,737)</u>	<u>3,646,510</u>	<u>2,347,240</u>	<u>1,267,643</u>

(\*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.3 Liquidity Risk (continued)

##### d) Off-Balance Sheet Items

##### (i) Loan Commitments

The contractual maturity dates of the Group and the Bank's off-balance sheet financial instruments with commitment to extend credit to customers and other facilities are summarised in the table below.

##### (ii) Other Financial Facilities

Other financial facilities are also included below based on the earliest contractual date.

All commitments of the Group and the Bank, as disclosed in Note 34, are summarised in the table below.

##### (iii) Operating Lease Commitments

Where the Bank is the lessee, the future minimum lease payments under non-cancellable operating leases are summarised in the table below.

##### (iv) Commitments to Receive from Rental Income

Where the Bank is the lessor, the future minimum lease payments to receive under non-cancellable operating leases are summarised in the table below.

	Group and Bank			
	No later than 1 year	1 to 5 year	Over 5 years	Total
<b>As at 31 December 2018</b>				
Unused portion of approved credit facilities	134,057,176	-	-	134,057,176
Acceptances and other financial facilities	47,134,793	7,894,706	-	55,029,499
Operating lease commitments	2,171,480	6,827,755	27,953,325	36,952,560
Commitments to receive from rental income	(872,371)	(1,203,624)	-	(2,075,995)
	<u>182,491,078</u>	<u>13,518,837</u>	<u>27,953,325</u>	<u>223,963,240</u>
<i>Million Riel equivalent</i>	<u>733,249</u>	<u>54,319</u>	<u>112,316</u>	<u>899,884</u>
<b>As at 31 December 2017</b>				
Unused portion of approved credit facilities	128,466,937	-	-	128,466,937
Acceptances and other financial facilities	46,588,838	3,537,356	-	50,126,194
Operating lease commitments	1,984,235	6,708,210	21,615,324	30,307,769
Commitments to receive from rental income	(783,865)	(1,342,771)	-	(2,126,636)
	<u>176,256,145</u>	<u>8,902,795</u>	<u>21,615,324</u>	<u>206,774,264</u>
<i>Million Riel equivalent</i>	<u>711,546</u>	<u>35,941</u>	<u>87,261</u>	<u>834,748</u>

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.4 Fair Value of Financial Assets and Liabilities

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

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

(i) Balances with the Central Banks and other banks

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

(ii) Loans and advances

For fixed rate loans with 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 loan and advances to customers might approximate to their carrying value as reporting date

(iii) Financial assets at FVOCI/available-for-sale financial assets

The fair value of equity securities is based on quoted market prices at the reporting date.

(iv) Deposits from banks and customers

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

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

(v) Borrowings and subordinated debt

Borrowings and subordinated debt are not quoted in active market and their fair value approximates their carrying amount.

(vi) Other financial assets and liabilities

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

#### 37.5 Capital Management

The Bank's objectives when managing capital, which is a broader concept than the 'equity' on the face of balance sheet, are:

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

The NBC 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.

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### 37.5 Capital Management (continued)

The table below summarises the composition of the regulatory capital:

	Group				Bank			
	2018		2017		2018		2017	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Tier 1 capital</b>								
Share capital	330,000,000	1,325,940	280,000,000	1,130,360	330,000,000	1,325,940	280,000,000	1,130,360
Retained earnings	65,028,392	261,284	43,247,181	174,589	63,869,655	256,628	42,957,430	173,419
General reserves	98,162,282	394,416	98,075,271	395,930	98,050,777	393,968	98,050,777	395,831
Audited net income for the year	81,094,383	325,837	72,050,169	290,867	79,623,967	319,929	70,511,760	284,656
Less: Intangible assets	(1,472,338)	(5,916)	(1,606,104)	(6,484)	(1,461,635)	(5,873)	(1,583,821)	(6,394)
Less: Loans to related parties	(30,298,578)	(121,740)	(23,699,721)	(95,676)	(30,298,578)	(121,740)	(23,699,721)	(95,676)
	<u>542,514,141</u>	<u>2,179,821</u>	<u>468,066,796</u>	<u>1,889,586</u>	<u>539,784,186</u>	<u>2,168,852</u>	<u>466,236,425</u>	<u>1,882,196</u>
<b>Tier 2 complementary capital</b>								
General provision	37,483,394	150,608	24,043,938	97,065	37,297,308	149,861	23,973,581	96,781
Revaluation reserves	13,536,199	54,388	13,936,664	56,262	13,536,199	54,388	13,936,664	56,262
Subordinated debt	80,000,000	321,440	10,000,000	40,370	80,000,000	321,440	10,000,000	40,370
Less: Equity participation in banking or financial institutions	<u>(25,588)</u>	<u>(103)</u>	<u>(25,588)</u>	<u>(103)</u>	<u>(29,005,880)</u>	<u>(116,546)</u>	<u>(29,005,880)</u>	<u>(117,097)</u>
	<u>130,994,005</u>	<u>526,333</u>	<u>47,955,014</u>	<u>193,594</u>	<u>101,827,627</u>	<u>409,143</u>	<u>18,904,365</u>	<u>76,316</u>
	<u>673,508,146</u>	<u>2,706,154</u>	<u>516,021,810</u>	<u>2,083,180</u>	<u>641,611,813</u>	<u>2,577,995</u>	<u>485,140,790</u>	<u>1,958,512</u>

# CORPORATE CONTACT INFORMATION

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### BANTEAY MEANCHEY BRANCH

#A07, A09, A11, A13, A15, Phum 3, Sangkat Preah Ponlea, Krong Serey Sorphorn, Banteay Meanchey Province, Cambodia.

Tel : (855) 54 958 969  
(855) 54 958 979  
Fax : (855) 54 710 263  
Email : canadia.bm@canadiabank.com.kh



### POCHENTONG BRANCH

#327, Russian Federation Blvd., Sangkhat Hakap, Khan Posenchey, Phnom Penh, Cambodia

Tel : (855) 23-890 805  
(855) 23-890 806  
Fax : (855) 23 890 807  
Email : canadia.pt@canadiabank.com.kh





#### **TAKHMAO BRANCH**

#2, St. 204, Phum Takmao, Sangkat Takhmao, Krong Takhmao, Kandal Province, Cambodia.

Tel : (855) 23 425 885  
(855) 23 425 886  
Fax : (855) 23 425 887  
Email : canadia.tk@canadiabank.com.kh



#### **KAMPONG CHHNANG BRANCH**

NATIONAL Road #5, Phum Lor Toek Trey, Sangkat Kampong Chhnang, Krong Kampong Chhnang, Kampong Chhnang Province.

Tel : (855) 26 770 017  
(855) 26 770 018  
Fax : (855) 26 770 027  
Email : canadia.kn@canadiabank.com.kh



#### **NEAR LOEUNG BRANCH**

#255-257, Phum 4, Khum Prek Hsay "Khor", Srok Peam Ror, Prey Veng Province, Cambodia.

Tel : (855) 43 750 222  
Fax : (855) 43 750 223  
Email : canadia.nl@canadiabank.com.kh



#### **STAT CHAS BRANCH**

#A15, St. 93 corner 70 corner 900, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh, Cambodia.

Tel : (855) 23 427 217  
(855) 23 427 225  
Fax : (855) 23 427 226  
Email : canadia.sc@canadiabank.com.kh



#### **SOVANNA BRANCH**

Sovanna Shopping Center, Khan Chamkarmorn, Phnom Penh, Cambodia.

Tel : (855) 23 214 130  
(855) 23 214 129  
Fax : (855) 23 215 125  
Email : canadia.sv@canadiabank.com.kh



#### **SIEM REAP PHSAR LEU BRANCH**

No.119, National Road No.6, Banteay Chas Village, Sangkat Storkram, Krong Siem Reap, Siem Reap Province.

Tel : (855) 63 966 806  
(855) 63 966 807  
Fax : (855) 63 760 542  
Email : canadia.srpl@canadiabank.com.kh



#### **KBAL THNAL BRANCH**

#23AB, St.271, Sangkat Phsar Derm Thkov, Khan Chamkarmorn, Phnom Penh, Cambodia.

Tel : (855) 23 222 768  
Fax : (855) 23 222 144  
Email : canadia.kb@canadiabank.com.kh



#### **CHENLA BRANCH**

Mao Tse Tung Blvd. (St. 245), corner Preah Monireth Blvd., Sangkat Phsar Derm Kor, Khan Tuol Kork, Phnom Penh, Cambodia.

Tel : (855) 23 880 619  
(855) 23 880 620  
Fax : (855) 23 880 621  
Email : canadia.cl@canadiabank.com.kh



#### **PHSAR HENGLY BRANCH**

#27B, St. 271, Sangkat Toek Thla, Khan Sen Sok, Phnom Penh, Cambodia.

Tel : (855) 23 880 316  
(855) 23 880 317  
Fax : (855) 23 880 319  
Email : canadia.hl@canadiabank.com.kh



### TUOL KORK BRANCH

#101F, St. 289, Sangkat Boeung Kok 1, Khan Tuol Kork, Phnom Penh, Cambodia.

Tel : (855) 23-880492  
(855) 23-880495  
Fax : (855) 23-880427  
Email : canadia.tu@canadiabank.com.kh



### PURSAT BRANCH

National Road #5, Phum Sthany, Sangkat Svay Ath, Krong Pursat, Pursat Province, Cambodia.

Tel : (855) 52-740287  
(855) 52-740288  
Fax : (855) 52-740289  
Email : canadia.ps@canadiabank.com.kh



### SUON OUSAHAKAM BRANCH

Veng Sreng St., Phum Trapeang Kloeung, Sangkat Chomchao, Khan Posenchey, Phnom Penh, Cambodia.

Tel : (855) 23-989512  
(855) 23-989513  
Fax : (855) 23-865251  
Email : canadia.sh@canadiabank.com.kh



### CHBAR AMPOV BRANCH

#625, National Road #1, Phum Derm Slaeng, Sangkat Chbar Ampov 2, Khan Chbar Ampov, Phnom Penh, Cambodia.

Tel : (855) 23-720068  
(855) 23-720070  
Fax : (855) 23-720069  
Email : canadia.ca@canadiabank.com.kh



### TAKEO BRANCH

National Road #2, Phum Lori, Krong Daun Keo, Takeo Province, Cambodia.

Tel : (855) 32-931111  
(855) 32-931700  
Fax : (855) 32-931166  
Email : canadia.ta@canadiabank.com.kh



### KRATIE BRANCH

#427, Preah Soramarith Quay, Phum Wat, Sangkat Kratie, Kratie Province, Cambodia.

Tel : (855) 72-971222  
Fax : (855) 72-971234  
Email : canadia.kr@canadiabank.com.kh



### SUONG BRANCH

National Road #7, Phum Suong Lech, Sangkat Suong, Krong Suong, Thbong Khmum Province, Cambodia.

Tel : (855) 42-6801111  
(855) 42-6801112  
Fax : (855) 42-6801113  
Email : canadia.su@canadiabank.com.kh



### MEMOT BRANCH

National Road #7, Khum Memot, Srok Memot, Thbong Khmum Province, Cambodia.

Tel : (855) 42-6802222  
(855) 42-6802223  
Fax : (855) 42-6802224  
Email : canadia.mm@canadiabank.com.kh



### THMOR KOL BRANCH

#398, National Road #5, Group 30, Phum Poiyung, Khum Tapoung, Srok Thmor Kol, Battambang Province, Cambodia.

Tel : (855) 53-211132  
Fax : (855) 53-211132  
Email : canadia.tm@canadiabank.com.kh





### SKUN BRANCH

National Road #6, Phum Pana, Khum Sotep, Srok Cheung Prey, Kampong Cham Province, Cambodia.

Tel : (855) 42-6800062  
(855) 42-6800063  
Fax : (855) 42-6815001  
Email : canadia.sn@canadiabank.com.kh



### BAVET BRANCH

National Road #1, Phum Bavet Kandal, Sangkat Bavet, Krong Bavet, Svay Rieng Province, Cambodia.

Tel : (855) 44-715031  
(855) 44-715032  
Fax : (855) 44-715033  
Email : canadia.bv@canadiabank.com.kh



### MAUNG RUSSEY BRANCH

National Road #5, Phum Kansai Banteay, Khum Maung, Srok Maung Russey, Battambang Province, Cambodia.

Tel : (855) 53-217233  
Fax : (855) 53-217226  
Email : canadia.mr@canadiabank.com.kh



### KAMBOL BRANCH

National Road #4, (PP Special Economic Zone), Phum Tropeang Hol, Sangkat Kantok, Khan Posenchey, Phnom Penh Cambodia.

Tel : (855) 23-968787  
(855) 23-968788  
Fax : (855) 23-968786  
Email : kambol.br@canadiabank.com.kh



### KAMPONG THOM BRANCH

National Road #6, Phum 2, Sangkat Kampong Thom, Krong Stung Sen, Kampong Thom Province, Cambodia.

Tel : (855) 62-961787  
(855) 62-961788  
Fax : (855) 62-961786  
Email : kampongthom.br@canadiabank.com.kh



### KOH KONG BRANCH

Phum 2, Sangkat Smach Meanchey, Krong Khmerak Phoumin, Koh Kong Province, Cambodia.

Tel : (855) 35-936787  
(855) 35-936788  
Fax : (855) 35-936786  
Email : kohkong.br@canadiabank.com.kh



### STUNG TRENG BRANCH

Phum Kandal, Sangkat Stung Treng, Krong Stung Treng, Stung Treng Province, Cambodia.

Tel : (855) 74-973787  
(855) 74-973788  
Fax : (855) 74-973789  
Email : stungtreng.br@canadiabank.com.kh



### KAMPONG SPEU BRANCH

Phum Krangpultep, Sangkat Rokathom, Krong Chbarmorn, Kampong Speu Province, Cambodia.

Tel : (855) 25-210222  
(855) 25-210211  
Fax : (855) 53-210207  
Email : kampongspeu.br@canadiabank.com.kh



### RATANAKIRI BRANCH

Phum Chey Chumneah, Sangkat Labanseak, Krong Banlung, Ratanakiri Province, Cambodia.

Tel : (855) 75-974158  
(855) 75-974159  
Fax : (855) 75-974160  
Email : ratanakiri.br@canadiabank.com.kh



### SANTHORMOK BRANCH

#741, Kampuchea Krom Blvd., Sangkat Toek Laok 1, Khan Tuol Kork, Phum Penh, Cambodia.

Tel : (855) 23-885717  
(855) 23-885718  
Fax : (855) 23-885716  
Email : santhormok.br@canadiabank.com.kh



### TUOL SVAY PREY BRANCH

#772, St.360, Sangkat Boeung Keng Kang 3, Khan Chamkarmorn, Phnom Penh, Cambodia.

Tel : (855) 23-216238  
(855) 23-216239  
Fax : (855) 23-216237  
Email : tuolsvayprey.br@canadiabank.com.kh



### TUOL TUMPOUNG BRANCH

#108CD, Mao Tse Tung Blvd, Sangkat Tuol TumPoung 2, Khan Chamkarmon, Phnom Penh, Cambodia.

Tel : (855) 23-212778  
(855) 23-212779  
Fax : (855) 23-212780  
Email : tuol-tumpoung.br@canadiabank.com.kh



### VIMEAN EKAREACH BRANCH

#138D, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh, Cambodia.

Tel : (855) 23-212736  
(855) 23-212737  
Fax : (855) 23-212735  
Email : vimeanekareach.br@canadiabank.com.kh



### CHAK ANGRE BRANCH

#1515, National Road #2, Phum Tuol Rorka, Sangkat Chak Angre Krom, Khan Meanchey, Phnom Penh, Cambodia.

Tel : (855) 23-425276  
(855) 23-425277  
Fax : (855) 23-425275  
Email : chak-angre.br@canadiabank.com.kh



### PREY NUP BRANCH

No. 1F-03, WAN HUA Center, Phou Thoeung Village, Bet Traing Commune, Prey Nup District, Preah Sihanouk Province.

Tel : (855) 34-6363301  
(855) 34-6363302  
Fax :  
Email : preynup.br@canadiabank.com.kh



### TOEK THLA BRANCH

Rattana Plaza Shopping Centre, Northbridge St, Sangkat Toek Thla, Khan Sen Sok, Phnom Penh, Cambodia.

Tel : (855) 23-883300  
Fax : (855) 23-883822  
Email : stungtreng.br@canadiabank.com.kh



### PREK LEAP BRANCH

National Road #6, Sangkat Prek Leap, Khan Russey Keo, Phnom Penh, Cambodia.

Tel : (855) 23-432295  
(855) 23-432296  
Fax : (855) 23-432297  
Email : prekleap.br@canadiabank.com.kh



### PREAH VIHEAR BRANCH

Koh Ker St., Phum Kandal, Khum Kampong Pronak, Krong Preah Vihear, Preah Vihear Province, Cambodia.

Tel : (855) 64-2102325  
(855) 64-2102326  
Fax : (855) 64-2102327  
Email : preahvihear.br@canadiabank.com.kh





### CHAMKAR DAUNG BRANCH

Former Glass Factory, St. 127, Sangkat Chermg Ek, Khan Dangkor, Phnom Penh, Cambodia.

Tel : (855) 23-219631  
(855) 23-219632  
Fax : (855) 23-219637  
Email : chamkardaung.br@canadiabank.com.kh



### RUSSEY KEO BRANCH

#8A-9A, National Road #5, Phum Mitaheap, Sangkat Russey Keo, Khan Russey Keo, Phnom Penh, Cambodia.

Tel : (855) 23-230316  
(855) 23-230317  
Fax : (855) 23-230315  
Email : canadia.rsb@canadiabank.com.kh



### MONDULKIRI BRANCH

National Road #76, Phum Kandal, Sangkat Speanmeanchey, Krong Sen Monorom, Mondul Kiri Province, Cambodia.

Tel : (855) 73-6388807  
(855) 73-6388808  
Fax : (855) 73-6388809  
Email : canadia.mkb@canadiabank.com.kh



### PREY VENG BRANCH

National Road #11, Phum 7, Sangkat Hampong Leav, Krong Prey Veng, Prey Veng Province, Cambodia.

Tel : (855) 43-210460  
(855) 43-210461  
Fax : (855) 43-210459  
Email : canadia.pyb@canadiabank.com.kh



### ODDOR MEANCHEY BRANCH

Road #68B, Ph. Samrong, Sk. Samrong, Kr. Samrong, Rhet Oddar Meanchey, Cambodia.

Tel : (855) 65-6220022  
(855) 65-6223322  
Fax : (855) 65-6224422  
Email : canadia.omb@canadiabank.com.kh



### SVAY RIENG BRANCH

Road #208, Phum Veal Yun, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province, Cambodia.

Tel : (855) 44-712227  
(855) 44-712228  
Fax : (855) 44-712229  
Email : canadia.svr@canadiabank.com.kh



### BOREY PHEANICHKAM BTB BRANCH

#A05-A07-A09, Road 153, Phum Kammeakor, Sangkat Svay Por, Krong Battambang, Battambang Province, Cambodia.

Tel : (855) 53-731667  
(855) 53-731668  
Fax : (855) 53-731669  
Email : canadia.bpb@canadiaback.com.kh



### NORTH BRIDGE BRANCH

SHR1#45, SHR1#47, SHR1#49, St. 2004, Phum Tropaeng Chhouk, Sangkat Orbeak Kaorm, Khan Sen Sok, Phnom Penh, Cambodia.

Tel : (855) 23-231548  
(855) 23-231549  
Fax :  
Email : canadia.nbb@canadiabank.com.kh



### ANGKOR ARCADE BRANCH

National Road 6A, #A05-07, Krous Village, Sangkat Svay Dangkum, Siem Reap Province.

Tel : (855) 63-766222  
(855) 63-766333  
Fax :  
Email : canadia.aab@canadiabank.com.kh



#### OLYMPIA BRANCH

# S301, S302, S303, Street 161, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia.

Tel : (855) 71 309 2222  
(855) 97 242 7333

Fax :

Email : opl\_operation@canadiaank.com.kh



#### VITHEI KAMPUCHEA KROM BRANCH

#139, Kampuchea Krom Blvd. (128), Sangkat Mittapheap, Khan 7 Makara, Phnom Penh, Cambodia.

Tel : (855) 23-885371  
(855) 23-885372

Fax :

Email : Canadia.vkb@canadiabank.com.kh



#### CANADIA BANK LAO LTD

Unit7, Pangkham Street, Xiengnheun Village, Chanthabouly District, Vientiane Capital, Lao PDR.

Tel : (856) 21-227999

Fax : (856) 21-227888

Email : canadiabanklao@canadiabank.com

# ឥណទានយានយន្ត Auto Finance



\* លក្ខខណ្ឌប្រើប្រាស់ផ្សេងៗទៀត  
\* Other terms and conditions apply

ធ្វើឱ្យសុំមិនតែមួយរេសលោកអ្នកក្លាយជាការពិត  
Each dream is unique. Let's make it a reality

## លក្ខណៈពិសេស

- ទំហំប្រាក់កម្ចីរហូតដល់៧០% នៃតម្លៃយានយន្ត
- បង់រំលោះរយៈពេលវែង
- ពុំចាំបាច់មានទ្រព្យបញ្ចាំ
- អត្រាការប្រាក់ទាបសមរម្យ
- សេវាកម្មបម្រើ និងអនុម័តឥណទានឆាប់រហ័ស

## Product Features

- Financing up to 70%
- Collateral is not required
- Longer term repayment tenures
- Competitive interest rates
- Fast approval and convenient service



# គណនីវេជ្ជ Elite Account



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត

\* Other terms and conditions apply.

## ទទួលបាននូវប្រសិទ្ធភាព នៃសេវាកម្មហិរញ្ញវត្ថុដែលឈានមុខគេ Let your money work as smart as you

### លក្ខណៈពិសេស

- ទទួលបានអត្រាការប្រាក់ខ្ពស់តាមកម្រិតទឹកប្រាក់ក្នុងគណនី
- ទទួលបានការបញ្ចុះថ្លៃសេវាពិសេស លើរាល់ប្រតិបត្តិការសេវាធនាគារ
- បញ្ចុះថ្លៃរហូត 50% លើកម្រៃសេវាធនាគារនៃឥណទានទិញផ្ទះ
- ទទួលបាននូវកញ្ចប់តម្លៃពិសេសនៅសណ្ឋាគាររបស់តារាគ្រូប  
ទទួលបានការបញ្ចុះតម្លៃពិសេសជាមួយកាណាឌីយ៉ាគ្រូប

### Product Features

- Earn more money with high interest rates
- Preferential rates for all banking transactions  
50 percent discount on Home Loan Service Fee
- Exclusive Packages and special prices at  
Dara Hotels
- Selective special discounts throughout  
Canada Group



# គណនីធុរកិច្ចជាន់ខ្ពស់ Premium Business Account

\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត  
\* Other terms and conditions apply.

## សេវាកម្មធនាគារ ដើម្បីភាពរីកចម្រើន នៃអាជីវកម្ម Business banking tailored for business growth

### លក្ខណៈពិសេស

- ទទួលបានអត្រាការប្រាក់ខ្ពស់ជាងគណនីធុរកិច្ចទូទៅ
- ផ្តល់ជូនថ្លៃសេវាពិសេសលើសេវាផ្ទេរប្រាក់ក្នុងស្រុក និងក្រៅប្រទេស សេវាហិរញ្ញប្បទានពាណិជ្ជកម្ម និងសេវាកម្មជាច្រើនទៀត
- ផ្តល់ជូនអត្រាពិសេសលើកម្រៃសេវាធនាគារ
- ឥតគិតថ្លៃ លើការប្រើប្រាស់សេវាកម្មធនាគារតាមប្រព័ន្ធអ៊ីនធឺណិត ប៊ែងយីង

### Product Features

- Earn more money with high interest rates
- Preferential rates for local and overseas fund transfers, trade finance services and other products
- Special offers on banking service fees
- Free access to Premium Internet Banking

# គណនីកុមារ Junior Account



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត

\* Other terms and conditions apply.

ចាប់ផ្តើមថ្ងៃនេះ  
ដើម្បីអនាគតកូនរបស់លោកអ្នក  
Tomorrow starts today

## លក្ខណៈពិសេស

- ទទួលបានអត្រាការប្រាក់ខ្ពស់
- ទទួលបានការបញ្ចុះតម្លៃពិសេសលើសេវាកម្មធានារ៉ាប់រងជាន់ខ្ពស់របស់ក្រុមហ៊ុនធានារ៉ាប់រងអាយុជីវិតសុវណ្ណភូមិ ឡាយហ្វ
- ទទួលបានការបញ្ចុះតម្លៃពិសេស 5% នៅសាលារៀនអន្តរជាតិដ៏ល្បីឈ្មោះក្នុងពេញកាណាដា CIS

## Product Features

- Earn more money with higher interest rates
- Special discount on insurance premium with Sovannaphum Life Insurance
- 5 percent tuition discount with Canadian International School of Phnom Penh

# គណនីសន្សំសម្រាប់ អាពាហ៍ពិពាហ៍ Wedding Savings Account



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត  
\* Other terms and conditions apply.

## សន្សំដើម្បីថ្ងៃផ្លូវថ្នាក់នៃសុភមង្គលរបស់លោកអ្នក Invest for your special day

### លក្ខណៈពិសេស

- ជាប្រភេទគណនីសំច័យដែលមានអត្រាការប្រាក់ខ្ពស់
- កាដូទី 1 ៖ ទទួលបានកញ្ចប់កាដូពិសេសដែលមានតម្លៃស្មើនឹង 999 ដុល្លារអាមេរិក ប្រសិនបើលោកអ្នកសន្សំប្រាក់ក្នុងគណនី អាពាហ៍ពិពាហ៍បាន 5,000 ដុល្លារអាមេរិក ក្នុងរយៈពេល 36ខែ
- កាដូទី 2 ៖ ទទួលបានកញ្ចប់កាដូពិសេសដែលមានតម្លៃស្មើនឹង 1,999 ដុល្លារអាមេរិក ប្រសិនបើលោកអ្នកសន្សំប្រាក់ក្នុងគណនី អាពាហ៍ពិពាហ៍បាន 10,000 ដុល្លារអាមេរិក ក្នុងរយៈពេល 36ខែ
- កាដូទី 3 ៖ ទទួលបានកញ្ចប់កាដូពិសេសដែលមានតម្លៃស្មើនឹង 2,999 ដុល្លារអាមេរិក ប្រសិនបើលោកអ្នកសន្សំប្រាក់ក្នុងគណនី អាពាហ៍ពិពាហ៍បាន 20,000 ដុល្លារអាមេរិក ក្នុងរយៈពេល 36ខែ
- ផ្តល់ជូននូវការបញ្ចុះតម្លៃពិសេសលើសេវាកម្មបង់រំលស់រថយន្ត

### Product Features

- Earn more money with higher interest rates
- Gift 1, Maintain Savings Balance of USD5,000 within 36 months and receive special gift up to USD999
- Gift 2, Maintain Savings Balance of USD10,000 within 36 months and receive special gift up to USD1,999
- Gift 3, Maintain Savings Balance of USD20,000 within 36 months and receive special gift up to USD2,999
- Special discount with Canada Auto Finance



# ឥណទានផ្ទះ Home Loan



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត  
\* Other terms and conditions apply.

## ធ្វើឱ្យគេហដ្ឋានសុបិនរបស់លោកអ្នកក្លាយជាការពិត Make your dream home a reality

### លក្ខណៈពិសេស

- រយៈពេលបង់រំលស់ឥណទានរហូតដល់១៥ឆ្នាំ
- មិនគិតកម្រៃសេវាកម្មលើការវាយតម្លៃអចលនទ្រព្យ
- លក្ខខណ្ឌងាយៗ និងសេវាកម្មរហ័ស
- ទ្រព្យធានាអាចជាប្លង់រឹង ឬប្លង់ទន់
- ទទួលយកប្រភពចំណូលក្រៅពីម្ចាស់កម្មសិទ្ធិ
- ប្រភពចំណូលទូទាត់សងឥណទានអាចជាប្រាក់បៀវត្ស បុព្វលាភ ពីការជួល ពីអាជីវកម្ម ការប្រាក់នៃប្រាក់បញ្ញើមានកាលកំណត់ផ្សេងៗ

### Product Features

- Term loan is up to 15 years
- No fee charge on collateral evaluation
- Simple conditions and fast approval
- Soft or hard titles accepted as property collateral
- More than one source of income accepted
- Sources of income include salary, dividend, rental fee, fixed deposit interest, business income and so on.

# សេវាកម្មធនាគារតាមរយៈទូរស័ព្ទដៃ Mobile Banking

-  ស្នើសុំ  
Apply
-  ផ្ទេរប្រាក់  
Fund Transfer
-  ផ្ទេរប្រាក់តាមរយៈបារកូដ  
QR Transfer
-  ទូទាត់វិក្កយបត្រ  
Bill Payment
-  កាបូបអេឡិចត្រូនិក  
eWallet
-  ព័ត៌មានគណនី  
My Account



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត  
\* Other terms and conditions apply.

យើងខ្ញុំផ្តល់ជូននូវសេវាធនាគារចល័តឆ្លាតវៃ និងសុវត្ថិភាពដល់ដៃលោកអ្នក  
we provide smart and secure banking directly to your hands.

## លក្ខណៈពិសេស

- តាមដានរបាយការណ៍គណនី
- ទូទាត់វិក្កយបត្រ
- សេវាផ្ទេរប្រាក់
- សេវាផ្ទេរប្រាក់តាមរយៈបារកូដ
- បញ្ចូលទឹកប្រាក់ E-Wallet
- បញ្ចូលទឹកប្រាក់ទូរស័ព្ទដៃ
- ធ្វើប្រតិបត្តិការគណនីប្រាក់
- បញ្ជីមានកាលកំណត់

## Product Features

- Account Statement
- Bill Payment
- Fund Transfer
- QR Transfer
- E-Wallet Top Up
- Phone Top Up
- Fixed Deposit Transaction

# សេវាកម្មផ្ទេរប្រាក់ Money Transfer Services



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត  
\* Other terms and conditions apply.

បណ្តាញយន្តការផ្ទេរប្រាក់ទៅកាន់បណ្តាញសេវាកម្ម  
Canada Bank Money Transfers Services is your convenient  
and smart way to send your money globally

## លក្ខណៈពិសេស

- សេវាផ្ទេរប្រាក់ក្នុងស្រុក
- សេវាដឹកជញ្ជូនប្រាក់
- SWIFT
- ម៉ាន់ នី ក្រាម
- Easy One

## Product Features

- Local Money Transfer
- Money Delivery
- SWIFT
- MoneyGram
- Easy One

# ឥណទានផ្ទាល់ខ្លួន

## Personal Loan



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត  
\* Other terms and conditions apply.

ផ្តល់ជូនលោកអ្នកគ្រប់តម្រូវការ  
Everything you need, we offer.

### លក្ខណៈពិសេស

- ប្រភេទឥណទានគ្មានទ្រព្យបញ្ចាំ
- ទំហំឥណទានរហូតដល់ 10,000ដុល្លារអាមេរិក
- រយៈពេលបង់រំលស់រហូតដល់ 5ឆ្នាំ
- អត្រាការប្រាក់ 1.33% ទៅ 1.50% ក្នុងមួយខែ

### Product Features

- Type of Credit Unsecured Loan
- Credit Limit Up to \$10,000
- Loan Term Up to 5 years
- Interest Rate 1.33% to 1.50% Per Month



# គណនីបញ្ញើមានកាលកំណត់

## Fixed Deposit



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត  
\* Other terms and conditions apply

## ទទួលបានការប្រាក់កាន់តែច្រើន និងសុវត្ថិភាពខ្ពស់

### Safe, Secure and High Interest

#### លក្ខណៈពិសេស

- អាចបើកបានបួនរូបិយប័ណ្ណមានដូចជា ប្រាក់រៀល ប្រាក់ដុល្លារអាមេរិក និងប្រាក់បាតថៃ
- រីករាយជាមួយនឹងអត្រាការប្រាក់ខ្ពស់ជាងគណនីសន្សំធម្មតា
- ការប្រាក់ត្រូវបានបញ្ចូលដោយស្វ័យប្រវត្តិទៅក្នុងគណនីសំច័យ ឬគណនីចរន្តរបស់លោកអ្នក
- ជម្រើសក្នុងការបន្តពេលវេលាសន្សំដោយស្វ័យប្រវត្តិ
- ក្នុងការប្រើប្រាស់ប័ណ្ណឥណទានដោយធនាគារនឹងផ្តល់ជូន ៨០% នៃទឹកប្រាក់ដែលលោកអ្នកបានតម្កល់

#### Product Features

- Available in 4 currencies: Khmer Riel (KHR), US Dollar (USD), RMB and Thai Baht (THB)
- Enjoy attractive rates on your deposit based on the tenure you choose
- Interest is automatically credited to your Savings or Current Account
- Enjoy flexibility of collecting the interest payment, either monthly or at maturity
- Convenient auto-renewal option
- Credit card facility up to 80% of deposited balance



# ឥណទានខ្នាតតូច និងមធ្យម

## SME Loan



\* លក្ខខណ្ឌផ្សេងៗត្រូវបានអនុវត្ត  
\* Other terms and conditions apply.

យើងជឿជាក់ និងគាំទ្រក្នុងការអភិវឌ្ឍន៍សហគ្រាសមុនតូច និងមធ្យមនៅកម្ពុជា

We believe and help Small & Medium enterprises in Cambodia

reach their potential

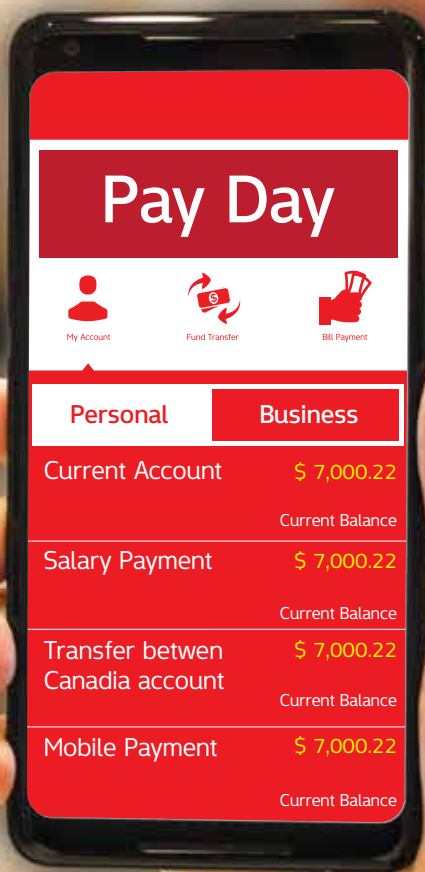
### លក្ខណៈពិសេស

- ទំហំកម្ចីរហូតដល់៨០%
- អត្រាការប្រាក់ប្រកួតប្រជែង
- ជម្រើសនៃការបង់សងត្រឡប់មានភាពបត់បែន
- ការបង់សងត្រឡប់តាមលំហូរចំណូល

### Product Features

- Loan up to 80%
- Competitive Interest rates
- Flexible repayment options
- Flexible with Cash Flow Capacity

# សេវាបើកប្រាក់បៀវត្ស Payroll Service



\* ព្រឹត្តិការណ៍ផ្សេងៗទៀតអាចមានអនុវត្ត  
\* Other terms and conditions apply.

ទូទាត់ប្រាក់បៀវត្សបុគ្គលិកតាមរយៈប្រព័ន្ធអ៊ីនធឺណិត  
Just one click and payment will go to your  
employee's account.

## លក្ខណៈពិសេស

- ចុះឈ្មោះឥឡូវនេះ ដើម្បីផ្តល់ជូននូវប្រសិទ្ធភាព និងសុវត្ថិភាពសម្រាប់គណនីប្រាក់បៀវត្សរបស់បុគ្គលិកតាមរយៈសេវាបើកប្រាក់បៀវត្សធនាគារកាណាឌីយ៉ា
- ថ្លៃសេវាទាប ងាយស្រួលក្នុងការធ្វើប្រតិបត្តិការ និងសុវត្ថិភាព
- ងាយស្រួល និងសុវត្ថិភាពខ្ពស់ ដើម្បីចូលទៅកាន់គណនីលោកអ្នកតាមរយៈកម្មវិធីធនាគារចល័តតាមរយៈទូរស័ព្ទដៃ និងប្រព័ន្ធប្រព័ន្ធអ៊ីនធឺណិត

## Product Features

- Register now to provide efficiency and security for your staff's payroll account via canada corporate payroll service.
- Low fee, Easy to implement, Secure.
- Easy and secured way to access your bank account through mobile banking application and internet banking

# ឥណទានសាជីវកម្ម Corporate Loan



ឥណទានសាជីវកម្មយើងខ្ញុំ ផ្តល់ជូនលោកអ្នកគ្រប់តម្រូវការអាជីវកម្ម  
Our Corporate Loans are there, perfectly adapted to your  
business needs.

## លក្ខណៈពិសេស

- ទំហំកម្ចីរហូតដល់៧០%
- អត្រាការប្រាក់ប្រកួតប្រជែង
- ជម្រើសនៃការបង់សងត្រឡប់មានភាពបត់បែន
- ការបង់សងត្រឡប់តាមលំហូរចំណូល

## Product Features

- Loan up to 70%
- Competitive Interest rates
- Flexible repayment options
- Flexible with Cash Flow Capacity



ធនាគារ កាណាឌីយ៉ា ភ.អ  
加華銀行  
CANADIA BANK PLC.

Canada Mobile



iOS / Andriod

WeChat  
Official Account



iOS / Andriod

DaraPay



iOS / Andriod

CanaPay






iOS

CanaPay



Andriod

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