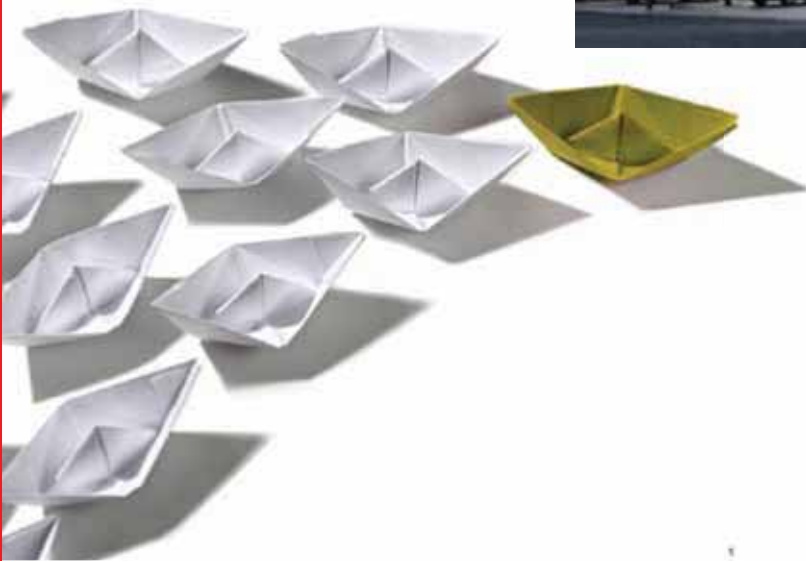




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របាយការណ៍ប្រចាំឆ្នាំ ២០១៣

2013 丰報

Annual Report 2013

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ឆ្នាំ២០១៣ គឺជាឆ្នាំដែល ពោរពេញ ដោយការ ប្រកួតប្រជែង សម្រាប់ សេដ្ឋកិច្ចកម្ពុជា និង សេដ្ឋកិច្ចពិភពលោក ។ ទោះជាយ៉ាងនេះក្តីខ្ញុំមាន កិត្តិយសជំរាបជូន ថា លទ្ធផលរបស់យើងក្នុង

ឆ្នាំ ២០១៣ នេះ ទទួលបានលទ្ធផលជាវិជ្ជមាន សម្រាប់ភាគទុនិករបស់យើង ទោះជាមានវិបត្តិ នយោបាយបន្តិចបន្តួច និងប្រែប្រួលផ្នែកសេដ្ឋកិច្ច ក៏ដោយ។

ទោះជាស្ថិតក្នុងកាលៈទេសៈបែបនេះ យើងនៅ តែបោះជំហានយ៉ាងសកម្ម ឆ្ពោះទៅកាន់គោល ដៅវិវឌ្ឍនភាពរបស់ធនាគារ ដោយផ្ដោតសំខាន់ លើល្បឿននៃសេវាបំពេញតម្រូវការអតិថិជន និង ផ្ដោតលើលទ្ធផល។ ជាមួយយុទ្ធសាស្ត្រអភិវឌ្ឍន៍ និងគំរូអាជីវកម្មរឹងមាំ ធនាគារ កាណាឌីយ៉ា នៅ តែមានជំហររឹងមាំ និងបន្តរីកចម្រើនទៅមុខ។

ធនាគារ កាណាឌីយ៉ា នៅតែបន្តខិតខំប្រឹងប្រែង ទោះជាកិត្តិនាមរបស់ធនាគារត្រូវបានទទួលស្គាល់ ជាយូរមកហើយក៏ដោយ។ យើងនៅតែបន្តប្រឹង ប្រែងដើម្បីបង្កើនលទ្ធផលហិរញ្ញវត្ថុ និងធ្វើអោយ មានសមាត្រូវរវាងតម្រូវការទីផ្សារ និងលំនាំទីផ្សារ។

ធនាគារកាណាឌីយ៉ា ទទួលបានទំនុកចិត្តពីអតិថិជន ដូច្នេះរាល់សកម្មភាព ដែលយើងអនុវត្តត្រូវធានា អោយបាន នូវលទ្ធផលហិរញ្ញវត្ថុរឹងមាំសម្រាប់ ធនាគារ និងអតិថិជន។

**លទ្ធផលហិរញ្ញវត្ថុ**

លទ្ធផលហិរញ្ញវត្ថុ និងគណនេយ្យភាពហិរញ្ញវត្ថុ គឺជាគោលការណ៍ចម្បងរបស់ធនាគារ។ កត្តាទាំង នេះហើយ ដែលធ្វើអោយធនាគារបន្តរីកចម្រើន រហូតមក។ ទន្ទឹមនឹងបង្កើនមូលដ្ឋានហិរញ្ញវត្ថុរឹង មាំ ធនាគារមិនដែលធ្វេសប្រហោស ឬមិនទទួល ខុសត្រូវ ដើម្បីកម្រិតចំណេញរយៈពេលខ្លីនោះ ទេ ។

ឆ្នាំ ២០១៣ ក៏ដូចជាឆ្នាំមុនៗដែល ធនាគារនៅតែ ខិតខំប្រឹងប្រែងបំរើអតិថិជន និងសេដ្ឋកិច្ចកម្ពុជា។ យុទ្ធសាស្ត្រ និងចក្ខុវិស័យច្បាស់លាស់ដែលយើង បានអនុវត្ត ជួយអោយយើងធ្វើយតបទាន់ពេល ប្រកបដោយប្រសិទ្ធភាពចំពោះអស្ថិរភាព និង ស្ថានភាពជាក់ស្តែងលើទីផ្សារ។ ក្នុងនាមជាធនាគារ នាំមុខក្នុងប្រទេស យើងដឹងយ៉ាងច្បាស់នូវគោល ជំហរ ការចូលរួមចំណែករបស់ខ្លួននៅក្នុងវិស័យ ធនាគារទាំងពេលបច្ចុប្បន្ន និងអនាគត។



នៅឆ្នាំ២០១៣ ប្រាក់ចំណេញសុទ្ធរបស់យើងបាន កើនឡើង ១០% ស្មើនឹង ៣៩,១៣ លានដុល្លារ សហរដ្ឋអាមេរិក។ ប្រាក់ចំណូលក្នុងមួយភាគហ៊ុន កើនឡើងលើស២% ស្មើនឹង០.២៨ដុល្លារសហរដ្ឋ អាមេរិកបើប្រៀបធៀបទៅនឹងឆ្នាំមុន ដែលមាន ចំនួន០.២៧ដុល្លារសហរដ្ឋអាមេរិក។ អនុបាតប្រាក់ ចំណេញធៀបនឹងទ្រព្យភាគទុនិកស្មើនឹង១៦,០៧%។ ដោយយើងមានបន្ថែមដើមទុនក្នុងឆ្នាំ ២០១៣ យើង សង្ឃឹមថាយើងនឹងបន្តផ្តល់តំលៃជូនភាគទុនិកក្នុង ឆ្នាំបន្ទាប់។



ចំណូលការប្រាក់ឥណទាន និងបុរេប្រទានកើន ឡើង ២០% ស្មើនឹង ៦៧,២ លានដុល្លារសហរដ្ឋ អាមេរិក។ ចំណូលកម្រៃនិងជើងសារសុទ្ធកើនឡើង ១៦% ស្មើនឹង ១២,៥ លានដុល្លារសហរដ្ឋអាមេរិក បើប្រៀបធៀបនឹងឆ្នាំមុនដែលស្មើនឹង១២,៥លាន ដុល្លារសហរដ្ឋអាមេរិក។

ដោយធនាគារ បានពង្រីកប្រតិបត្តិការរបស់ខ្លួន ចំណាយប្រតិបត្តិការ ធៀបនឹងចំណូលសរុបកើន ឡើងពី ៣០,៣៥% ក្នុងឆ្នាំ២០១២ រហូតដល់ ៣១,៣៦% ក្នុងឆ្នាំ ២០១៣។ យើងបានពង្រីក បណ្តាញសាខារបស់យើងចំនួន៧ និងបន្ថែមម៉ាស៊ីន អេដអិមចំនួន៧ នៅតាមទីតាំងសំខាន់ៗ។ ចំណូល ប្រតិបត្តិការសរុបសំរាប់ឆ្នាំ ២០១៣ មានការកើន ឡើងចំនួន ១៩,៨% ស្មើនឹង ៨៣,៧ លានដុល្លារ

សហរដ្ឋអាមេរិក។ដើមទុនធនាគារនៅតែបន្តរឹងមាំ នៅក្នុងឆ្នាំ២០១៣។ អនុបាតសោធនភាពដើមទុន ថ្នាក់ទី១ ស្មើនឹង១៩,២% និងអនុបាតសោធនភាព ដើមទុនសរុបស្មើនឹង១៩,១%។ អនុបាតសោធន ភាពស្មើនឹង១៩,១៣%នៅពេលដែលអនុបាតសាច់ ប្រាក់ងាយស្រួលស្មើនឹង ៧៣,០៧%។ ទោះជា អនុបាតសោធនភាព និងអនុបាតសាច់ប្រាក់ងាយ ស្រួលធ្លាក់ចុះបន្តិចបន្តួច ដោយសារស្ថានភាព នយោបាយនិងការផ្តល់ប្រាក់កំចីយើងនៅតែរក្សា បានលើសតម្រូវការរបស់ធនាគារជាតិ ដែលតម្រូវអោយមានអត្រា ១៥% សម្រាប់អនុបាត សោធនភាព និង៥០%សំរាប់អនុបាតសាច់ប្រាក់ ងាយស្រួល។ កិត្តិនាម និងទំនុកចិត្តរបស់អតិថិជន មកលើធនាគារ បានធ្វើអោយយើងមានស្ថេរភាព ប្រាក់បញ្ញើ ទោះជាស្ថិតក្នុងដំណាក់កាលណាក៏ ដោយ។ លើសពីនេះ យើងក៏បានបង្វែរ និងតម្កល់ ប្រភពទុន ជាទ្រព្យសកម្មសាច់ប្រាក់ងាយស្រួល ផងដែរ។

ទ្រព្យសកម្មសរុបរបស់យើងស្មើនឹង ១,៧៩០លាន ដុល្លារសហរដ្ឋអាមេរិកកើនឡើង ១៣,៧% ប្រៀប ធៀបនឹងឆ្នាំ២០១២។ ឥណទានស្មើនឹង ១,០៤៥ លានដុល្លារសហរដ្ឋអាមេរិក កើនឡើង ១៩,១០% នៅពេលប្រាក់បញ្ញើកើនឡើង ១០,៧១% ស្មើនឹង ១,២៣៧ លានដុល្លារសហរដ្ឋអាមេរិក ។

បរិយាកាសក្នុងឆ្នាំ ២០១៣ មានការប្រកួតប្រជែង ខ្លាំង។ ដោយសារការសម្រេចចិត្តត្រឹមត្រូវ និងឆ្លើយ តបទាន់ពេលវេលាចំពោះហានិភ័យរបស់អាជីវកម្ម យើងបានពុះពារ និងឆ្លងកាត់ឧបសគ្គបាន យ៉ាង ជោគជ័យ។ ដោយមានតារាងតុល្យការ និងដើម ទុនរឹងមាំ យើងត្រៀមខ្លួនរួចជាស្រេចសម្រាប់បន្ត ពង្រីកអាជីវកម្ម និងបំរើអតិថិជនអោយកាន់តែ ប្រសើរ។



## ភាពរីកចម្រើនក្នុងឆ្នាំ ២០១៣

ពីមួយឆ្នាំទៅមួយឆ្នាំ ធនាគារកាន់តែរឹងមាំជាងមុន។ យើងបន្តវិនិយោគ និងបង្កើនចំណូលពីប្រភពផ្សេងៗ ដើម្បីទទួលបានលទ្ធផលវិជ្ជមានរយៈពេលវែង។ ធនាគារ កាណាឌីយ៉ា បោះជំហានបន្ថែមទៀត លើគោលដៅវិវឌ្ឍនភាពទាំងប្រាំរបស់ខ្លួន ដែលរួមមាន៖ លើកកម្ពស់អាជីវកម្មស្តុក ការបង្កើតសេវាថ្មីៗ ការគ្រប់គ្រងហានិភ័យ ការបណ្តុះបណ្តាល និងគ្រប់គ្រងធនធានមនុស្ស និងការធ្វើអោយដំណើរការអាជីវកម្មប្រសើរឡើងដើម្បីក្លាយជាធនាគារដែលមានសេវាគ្រប់គ្រាន់ និងឆ្លើយតបចំពោះអតិថិជនទាន់ពេលវេលា ។



យើងមិនត្រឹមតែមានតារាងតុល្យការរឹងមាំនោះទេ យើងក៏ទទួលបានជោគជ័យជាច្រើន ដែលអាចអោយយើងបន្តពង្រីកទីផ្សារ និងរីកចម្រើនទៅមុខ។

### ធនាគារក្នុងស្រុកដែលទទួលស្គាល់ដោយអន្តរជាតិ

ក្នុងឆ្នាំ២០១៣ ធនាគារ កាណាឌីយ៉ា បានចុះអនុស្សាវរណៈយោគយល់ជាមួយធនាគារលំដាប់អន្តរជាតិពីរគឺ ធនាគារ Tokyo Mitsubishi UFJ (BTMU) និងធនាគារ Mizuho ដើម្បីផ្តល់សេវាកម្មជូន ក្រុមហ៊ុនជប៉ុនដែលធ្វើអាជីវកម្ម និងក្រុមហ៊ុនដែលមានបំណងពង្រីកអាជីវកម្មក្នុងព្រះរាជាណាចក្រកម្ពុជា។ កិត្តិនាម និងជំហរដ៏រឹងមាំរបស់យើងនៅលើទីផ្សារធ្វើអោយធនាគារ BTMU និងធនាគារ Mizuho ជ្រើសរើសយើងជាដៃគូ។



ក្រុមហ៊ុន Canadia Investment Holding Plc. (CIHP) ដែលជាក្រុមហ៊ុនមេរបស់ធនាគារបានព្រមព្រៀងជាគោលការណ៍ក្នុងដំណើរការអាជីវកម្មធានារ៉ាប់រងអាយុជីវិត តាមរយៈការចាប់ដៃគូជាមួយក្រុមហ៊ុនធានារ៉ាប់រងអាយុជីវិត និងគ្រប់គ្រងហិរញ្ញវត្ថុនាំមុខគេមួយ។ ការចាប់ដៃគូនេះ ធ្វើអោយធនាគារអាចពង្រីកវិសាលភាពបណ្តាញសាខា និងពង្រីកលទ្ធភាពក្នុងការវិនិយោគធនធានរបស់ខ្លួន។

ដោយមើលឃើញតំរូវការរបស់ទីផ្សារ និងសហគ្រាសខ្នាតតូច ក្រុមហ៊ុន CIHP បានចាប់ផ្តើមអាជីវកម្មមីក្រូហិរញ្ញវត្ថុតាមរយៈការចាប់ដៃគូជាមួយក្រុមហ៊ុន Fullerton Financial Holdings ដែលជាក្រុមហ៊ុនបុត្រសម្ព័ន្ធរបស់ក្រុមហ៊ុន Temasek Holdings របស់ប្រទេសសិង្ហបុរី។ ធនាគារប្រៃសណីយ៍កម្ពុជាជាធនាគារដែលអាចផ្តល់សេវាធនាគារ និងហិរញ្ញវត្ថុដោយផ្ទាល់ដល់ចំណែកទីផ្សារ ដែលកំពុងមានតម្រូវការ។ ធនាគារប្រៃសណីយ៍កម្ពុជាចាប់ផ្តើមដំណើរការក្នុងឆ្នាំ ២០១៣ ដែលមានសាខាដំបូងចំនួន ១១ និងកើនឡើងរហូតដល់ ១២ នាដំណាច់ឆ្នាំ ២០១៣ ហើយធនាគារនឹងមានគំរោងពង្រីកបណ្តាញសាខាចំនួន ៧ទៀត ក្នុងឆ្នាំ ២០១៤។ ធនាគារប្រៃសណីយ៍កម្ពុជា ផ្ដោតជាសំខាន់លើចំណែកទីផ្សារដែលអាចជួយលើកស្ទួយការរីកចម្រើននិងភាពរុងរឿងផ្នែកសេដ្ឋកិច្ចរបស់ប្រទេសកម្ពុជា។

យើងមិនដែលត្អូញត្អែរ ក្នុងការខិតខំប្រឹងប្រែងអោយអសលទ្ធភាព សំរាប់កាតទុនិកអតិថិជន និងនិយោជិករបស់យើងនោះទេ។ សន្ទុះកើនឡើងនៃលទ្ធផលហិរញ្ញវត្ថុពីមួយឆ្នាំទៅមួយឆ្នាំ បញ្ជាក់យ៉ាងច្បាស់នូវការតាំងចិត្តរបស់យើង ហើយយើងមានមោទនភាពចំពោះអ្វីដែលយើងបានធ្វើ។ ធនាគារកាណាឌីយ៉ា មានជំហររឹងមាំ។

ដើម្បីសម្រេចគោលការណ៍ យើងត្រូវធ្វើយ៉ាងណាអោយចំណែកទីផ្សារគោលដៅទទួលបានផលិតផលនិងសេវាហិរញ្ញវត្ថុល្អបំផុត។ យើងមានចេតនាក្នុងការបន្តអភិវឌ្ឍន៍ និងពង្រីកអាជីវកម្មក្នុងបរិបទប្រកួតប្រជែងដ៏សមស្របមួយ។ យើងមានការពេញចិត្តចំពោះលទ្ធផលរបស់ធនាគារប្រៃសណីយ៍កម្ពុជា ហើយយើងក៏មានទំនុកចិត្តលើអនាគតរបស់ធនាគារនេះ។ ធនាគារ កាណាឌីយ៉ា និងធនាគារ Korea Exchange Bank (KEB) បានចាប់ដៃគូសហការក្នុងការផ្តល់សេវាផ្ទេរប្រាក់ រវាងព្រះរាជាណាចក្រកម្ពុជា និងសាធារណៈរដ្ឋកូរ៉េ។ ប្រទេសកម្ពុជា ជាប្រទេសដែលទទួលបានការចាប់អារម្មណ៍ពីសំណាក់វិនិយោគិនកូរ៉េហើយការចាប់ដៃគូនេះនឹងធ្វើអោយយើងអាចពង្រីកសហប្រតិបត្តិការជាមួយ KEB ក្នុងផ្នែកផ្សេងទៀតនាពេលអនាគត។

ក្នុងចំណោមធនាគារនាំមុខគេក្នុងព្រះរាជាណាចក្រកម្ពុជា ធនាគារ កាណាឌីយ៉ាត្រូវបានជ្រើសរើសក្នុងចំណោមធនាគារបីផ្សេងទៀត ដើម្បីផ្តល់សេវាបើកប្រាក់បៀវត្សជូនមន្ត្រីរាជការ។ យើងបានចុះអនុស្សាវរណៈយោគយល់ចំនួនប្រាំឆ្នាំជាមួយក្រសួងសេដ្ឋកិច្ច និងហិរញ្ញវត្ថុ ដែលអាចអោយយើងមានលទ្ធភាពបំរើសេវាជូនមន្ត្រីរាជការកម្ពុជា។

ធនាគារ កាណាឌីយ៉ា នៅតែបន្តចូលរួមចំណែកការអភិវឌ្ឍន៍ក្នុងតំបន់ដោយយើងបានកំពុងពង្រឹងសហប្រតិបត្តិការកាន់តែរឹងមាំ ជាមួយធនាគារនានាក្នុងតំបន់អាស៊ាន ដើម្បីពង្រឹងមូលដ្ឋានគ្រឹះនៃភាពរុងរឿងផ្នែកសេដ្ឋកិច្ចក្នុងតំបន់។ ក្នុងតួនាទីជាសមាជិកនៃសមាគមអន្តរធនាគារ ចិន-អាស៊ាន និងសមាគម ធនាគារកាណាឌីយ៉ា យើងបានចូលរួមចំណែកក្នុង ដំណើរការអភិវឌ្ឍន៍សេដ្ឋកិច្ច និងសង្គម និងជួយធ្វើឲ្យប្រសើរឡើងនូវជីវភាពរបស់ប្រជាពលរដ្ឋខ្មែរ និងចិន និងតាមរយៈទំនាក់ទំនងទ្វេភាគី។ យើងបន្តកិច្ចការក្នុងក្របខណ្ឌកិច្ចសហប្រតិបត្តិការ ហិរញ្ញវត្ថុដើម្បីពង្រីកទំនាក់ទំនងសេដ្ឋកិច្ច និងពាណិជ្ជកម្មរវាងប្រជាជាតិទាំងពីរ ។

បន្ថែមពីនេះ ធនាគារ កាណាឌីយ៉ា ត្រូវបានតែងតាំងជា ប្រធានសមាគមធនាគារកាណាឌីយ៉ា និងបច្ចុប្បន្ន នេះជាប្រធានសមាគមធនាគារកាណាឌីយ៉ាប្រទេសកម្ពុជា។ យើងខ្ញុំមានមោទនភាពយ៉ាងខ្លាំង ចំពោះអ្វីយើងកំពុងសម្រេចបាន ដើម្បីធានានូវវិស័យធនាគារមួយដែលរឹងមាំ និងប្រកបដោយស្ថេរភាពនៅក្នុងប្រទេសកម្ពុជា និងដើម្បីបើកទ្វាររកកាលានុវត្តភាពសេដ្ឋកិច្ច។ ការប្តេជ្ញាចិត្តរបស់យើងគឺដើម្បីធានា ជូននូវការត្រៀមខ្លួនរួចជាស្រេចប្រកបដោយកំរិតមាត្រដ្ឋានខ្ពស់ ចំពោះការប្រឈម និងកាលានុវត្តភាពដែលស្ថិតនៅខាងមុខយើង ដែលធ្វើឲ្យយើងជាធនាគារឈានមុខគេ។

**ការផ្តល់តម្លៃរបស់យើង**  
**វិនិយោគនៅក្នុងសហគមន៍យើង**

ធនាគារ កាណាឌីយ៉ា បន្តបង្កើត និងផ្តល់ជូនតម្លៃពិតប្រាកដ តាមរយៈការជួយគាំទ្រដល់សេដ្ឋកិច្ចប្រទេសកម្ពុជា ការរីកចំរើនចរន្តភាព និងការកាត់បន្ថយភាពក្រីក្រទូទាំងប្រទេស។ ចំពោះពេលបច្ចុប្បន្ននេះ អតិថិជនមានចំណាប់អារម្មណ៍ចំពោះ

អ្វីដែលធនាគារមានគឺតម្លៃរបស់ពួកគេ ។ នេះមិនមែនជាអ្វីថ្មីសំរាប់ធនាគារ កាណាឌីយ៉ាទេ យើងបានកសាងធនាគារមួយដែលប្រកបដោយការប្តេជ្ញាចិត្តខ្ពស់សំរាប់ប្រទេស កម្ពុជាអស់ជាងពីរទសវត្សមកហើយ ។ តាមរយៈនេះដែរ យើងបានទទួលនូវទំនុកចិត្តចំពោះផលិតផល និងសេវាដែលយើងបានបំរើជូន ដោយធនធានដ៏មានតម្លៃបំផុតរបស់យើង ។



យើងទទួលស្គាល់ថាអនាគតនៃអាជីវកម្ម គឺបម្រើជូនអត្ថប្រយោជន៍ដល់មនុស្សក្នុងសង្គម។ ធនាគារកាណាឌីយ៉ាចូលរួមចំណែកក្នុងសហគមន៍តាមរយៈការផ្តល់ជូនជាជំនួយសប្បុរសធម៌ គ្រប់បែបយ៉ាងទាំងអស់ ។ យើងបន្តពង្រីកនូវកម្មវិធីទទួលខុសត្រូវក្នុងសង្គមស្របទៅតាមស្ថានភាពជាក់ស្តែង។

បន្ថែមលើការជួយឧបត្ថម្ភខាងផ្នែកអប់រំ កម្មវិធីបោះជំរុំយុវជន និងវឌ្ឍនភាពការងារ ឥឡូវនេះយើងផ្តល់ការឧបត្ថម្ភដល់ជនចាស់ជរា និងចូលនិវត្តន៍ដែលគ្មានទីពឹង។ ការចូលរួមចំណែករបស់យើងគឺបានផ្តល់ក្តីសង្ឃឹមដល់មនុស្សទាំងនោះ និងបានផ្លាស់ប្តូរជីវិតរបស់ពួកគេ ។

ដើម្បីក្លាយជាធនាគារមួយ ដែលប្រកបដោយការទទួលខុសត្រូវក្នុងសង្គម យើងប្តេជ្ញាចិត្តចូលរួមចំណែកក្នុងសកម្មភាពផ្សេងៗផ្តល់ជូនអត្ថប្រយោជន៍ត្រឡប់មកវិញដល់សហគមន៍ទាំងមូល។ តាមរយៈនេះ យើងបានកសាងនូវទំនាក់ទំនងដ៏ជ្រៅ និងរឹងមាំជាមួយសហគមន៍របស់យើង ។

## ការសម្លឹងឆ្ពោះទៅអនាគត

អស់រយៈពេលជាងពីរទសវត្សមកនេះ យើងបានការផ្តោត ការខិតខំប្រឹងប្រែងរបស់យើងលើភាពជោគជ័យចំពោះការវិវត្តន៍ ក្នុងដំណើរការការងារបង្កើតក្របខណ្ឌសំរាប់ការពង្រីកខ្លួន ក្នុងការបំរើសេវាហិរញ្ញវត្ថុទៅក្នុងតំបន់។ នៅក្នុងដំណើរការនេះ យើងបានពិនិត្យឡើងវិញស្តីពីប្រែលើការអនុវត្តន៍អាជីវកម្មរបស់យើងប្តេជ្ញាចិត្តក្នុងការកំណែទម្រង់ និងសម្រេចឲ្យបានលទ្ធផលខ្ពស់។ ធនាគាររបស់យើង បានធ្វើកាត់ការវិវត្តន៍គួរឲ្យគិតសម្គាល់ ។ យើងត្រូវតែសម្លឹងឆ្ពោះ ទៅមុខដើម្បីសម្រេចលទ្ធផលបានកាន់តែប្រសើរថែមទៀត។

យើងខ្ញុំជឿជាក់ថា ធនាគារ កាណាឌីយ៉ា គឺជាធនាគារដែលឈានមុខគេ ក្នុងការសម្រេចនូវកាលានុវត្តភាពប្រឈមក្នុងបរិបទទីផ្សារប្រកួតប្រជែងនេះ ។

យើងខ្ញុំជឿជាក់ថា ធនាគារ កាណាឌីយ៉ា គឺជាធនាគារដែលឈានមុខគេ ក្នុងការសម្រេចនូវកាលានុវត្តភាពប្រឈមក្នុងបរិបទទីផ្សារប្រកួតប្រជែងនេះ ។

ធនាគារ កាណាឌីយ៉ា បន្តកំណត់ឲ្យបាននូវកាលានុវត្តភាព និងដៃគូជាយុទ្ធសាស្ត្រដើម្បីកំណើនអាជីវកម្មរបស់យើង និងការពង្រីកខ្លួនទៅក្នុងតំបន់។ យើងបានធ្វើកំណែទម្រង់ រចនាសម្ព័ន្ធគ្រប់គ្រងបង្កើនប្រសិទ្ធភាពនៃការគ្រប់គ្រង និងផលិតផល ។ យើងប្តេជ្ញាចិត្តបង្កើនធនធានរបស់យើងសំរាប់ផ្នែក Consumer Banking Division ព្រមទាំងបង្កើតឡើងនូវផ្នែក SME Banking division ដែលអាចអនុញ្ញាតឲ្យយើងពង្រីកកំណើននៅក្នុង ចំណែកទីផ្សារដែលកំពុងមានកំណើនទាំងពីរនេះ ។



តាមរយៈកម្មវិធីបណ្តុះបណ្តាល យើងបានបង្កើតបរិបទការងារដែលអាចអោយនិយោជិករបស់យើងចូលរួមចំណែកក្នុងភាពជោគជ័យរបស់ធនាគារនិងក្នុងអាជីពការងារ។ យើងមានគោលការណ៍លើកទឹកចិត្តដល់និយោជិក ដែលស្របតាមគោលដៅនិងផែនការអាជីវកម្មរបស់ធនាគារ។ ការលើកទឹកចិត្តនេះ នឹងធ្វើអោយនិយោជិកមានទឹកចិត្តក្នុងការងារ និងអាចសម្រេចបានលទ្ធផលរបស់ធនាគារដែលបានដាក់ចេញ។ យើងតែងតែចង់អោយធនាគារកាណាឌីយ៉ាត្រូវបានទទួលស្គាល់ជាធនាគារដែលមានទំនួលខុសត្រូវខ្ពស់ក្នុងការងារ ដោយយើងមានគោលដៅ ដើម្បីអោយក្លាយជាធនាគារមួយក្នុងចំណោមធនាគារនាំមុខក្នុងតំបន់។ យើងប្តេជ្ញាក្នុងការដឹកនាំអោយមានការរីកចំរើន ប្រកបដោយស្មារតីយកចិត្តទុកដាក់ ហើយសកម្មភាពដែលយើងធ្វើតែងតែផ្ដោតសំខាន់លើអតិថិជន និងសហគមន៍។

ធនាគារកាណាឌីយ៉ាមានបំណងក្លាយជា ធនាគារក្នុងចំណោមធនាគារនាំមុខ និងទទួលស្គាល់ក្នុងតំបន់អាស៊ាន។ ខ្ញុំមានជំនឿចិត្តលើការដឹកនាំ និងអនាគតរបស់ធនាគារ កាណាឌីយ៉ា។

**ការថ្លែងអំណរគុណ**

ដើម្បីអោយធនាគារ កាណាឌីយ៉ា ឈានដល់សព្វថ្ងៃ ទាមទារអោយមានការលះបង់វិន័យ និងការប្តេជ្ញា។ ខ្ញុំសូមថ្លែងអំណរគុណចំពោះសមាជិកក្រុមប្រឹក្សាភិបាល ដែលខិតខំប្រឹងប្រែងដឹកនាំនិងប្រឹងប្រែងអស់លទ្ធភាព ដើម្បីអោយធនាគារកាណាឌីយ៉ា ក្លាយជាធនាគារនាំមុខគេក្នុងប្រទេសកម្ពុជា។ ខ្ញុំសូមថ្លែងអំណរគុណចំពោះអតិថិជនដែលបានផ្តល់ការទុកចិត្ត និងស្មោះត្រង់ចំពោះធនាគារអស់រយៈពេលជាច្រើនឆ្នាំកន្លងមក។ យើង

តែងតែផ្ដោតសំខាន់ លើសុវត្ថិភាពហិរញ្ញវត្ថុរបស់លោក លោកស្រី និងក្រុមគ្រួសារ។ យើងខ្ញុំមានមោទនភាពក្នុងការបំរើសេវាជូន លោក លោកស្រី ក្រុមគ្រួសារ ព្រមទាំងសហគមន៍របស់យើងទាំងមូល។

ខ្ញុំសូមថ្លែងអំណរគុណដ៏ជ្រាលជ្រៅជូនចំពោះរាជរដ្ឋាភិបាលកម្ពុជាជាពិសេសធនាគារជាតិនៃកម្ពុជាសំរាប់ការបន្តគាំទ្រផ្តល់ទំនុកចិត្តនិងជាមគ្គុទេសន៍ដឹកនាំដ៏ឧត្តុង្គឧត្តមក្នុងឆ្នាំ ២០១៣ ។ ខ្ញុំសូមថ្លែងអំណរគុណដល់និយោជិករបស់យើង ទាំងអស់ចំនួន ១,៧០០នាក់ ចំពោះការចូលរួមចំណែកនិងខិតខំបំពេញការងារ។ និយោជិករបស់យើងទាំងអស់ខិតខំបំរើអតិថិជនអស់ពីលទ្ធភាពរបស់ខ្លួន និងមានការប្តេជ្ញាខ្ពស់ចំពោះការងារ ដើម្បីធ្វើអោយធនាគារឈានក្លាយជាស្ថាប័នហិរញ្ញវត្ថុ លំដាប់ពិភពលោក។

ជាចុងក្រោយខ្ញុំសូមថ្លែងអំណរគុណដល់ភាគទុនិករបស់យើងដែលតែងតែជួយគាំទ្រ និងការប្តេជ្ញាដើម្បីអោយធនាគារបន្តរីកចំរើនតទៅមុខ។

យើងមានការប្តេជ្ញាលើការដឹកនាំការផ្ដោតការយកចិត្តទុកដាក់លើអតិថិជននិងប្រកាន់ភ្ជាប់សុភវិនិច្ឆ័យក្នុងអាជីវកម្ម។ ការប្តេជ្ញាទាំងនេះបានបង្ហាញពីលទ្ធផលនាពេលកន្លងមក ហើយក៏នឹងបង្ហាញលទ្ធផលនាពេលអនាគតផងដែរ។ និយោជិកទាំង១,៧០០ នៅគ្រប់សាខា និងការិយាល័យទូទាំងព្រះរាជាណាចក្រកម្ពុជាបាននឹងកំពុងខិតខំបំពេញការងារអស់ពីលទ្ធភាពដើម្បីអោយធនាគារសម្រេចគោលដៅ។



ធនាគារកាណាឌីយ៉ា ប្រកាន់ខ្ជាប់ ប្តេជ្ញាចិត្ត ស្ថិរភាព រឹងមាំ  
ចរិតលក្ខណៈដ៏រឹងមាំ ដែលទទួលបានការគាំទ្រ និងមានជំនឿទុកចិត្តពីសាធារណជនទូទៅ



ពុង យាវសៃ

ប្រធានក្រុមប្រឹក្សាភិបាល

កាលបរិច្ឆេទ: ២១ ឧសភា ២០១៤



(MICHAEL) LOR CHEE LENG

អគ្គនាយកប្រតិបត្តិ

加華銀行的品牌繼續保持強勁，穩定，充滿活力。憑藉二十多年來持續增長的決心和審慎態度，以及過去一年迎接挑戰并獲得成功的積極努力，加華銀行獲得了正盈利，贏得了市場份額，並在我行的轉型目標方面取得了顯著進展。



儘管2013年對於柬埔寨經濟和全球經濟來說都是充滿挑戰的一年，然而，我很高興地向大家報告，在克服了政治和經濟波動的不利背景下，我行在2013年仍然獲得正盈利。雖然環境充滿挑戰，我行仍積極轉型并取得了顯著進步，更加靈活，以客戶為中心，以結果為導向。隨著經濟的增長和

業務模式戰略的穩固，加華銀行已準備就緒，為持續、穩健的增長不斷前進。

雖然我行擁有強大的企業名望，穩健堅實的經營歷史和值得信賴的品牌，但加華銀行將永不自滿。我行不斷尋求和創造長期增長的機會，在滿足市場需求和引領市場之間追求平衡。加華銀行贏得了廣大客戶的信任和信心。因此，我行的所做作為，都圍繞著以確保我行客戶的金融未來與我行一樣強健為中心。

### 業績表現

財務表現和審慎的財務問責制仍然是加華銀行的發展基石，兩者都在我行的成長歷程中起到重要作用。雖然我行正在創造一個加快發展的財務基礎，我行將永遠不會為了短期利潤而罔顧後果或背棄責任，我行也永遠不會因未來的不確定而畏懼不前。

2013年使我行對自身宗旨有了新的認識，不僅是在於我行如何服務於廣大客戶，也是在於我行如何服務於柬埔寨的經濟引擎。已落實到位的明確戰略和對執行力的嚴格專注，幫助我行有效和果斷地針對市場波動和不確定性做出反應，以及時掌握市場狀況和實際態勢。我行從未忘記，自己從事的是金融服務行業，有責任守護金融業的未來。



2013年我行的淨利潤與去年相比增長超過百分之十，達到三千九百一十三萬美元，每股收益從去年的0.27美元增至0.28美元，提高了百分之二。我行的股東權益回報率（ROE）經過去年的增資，為百分之十六點零七，并將繼續在未來為股東創造價值。

客戶貸款和墊款的增長，驅動淨利息收入增長了百分之二十，達到六千七百四十萬美元。我行的淨手續費收入同比增長百分之十六，從去年的一千二百五十萬美元增至一千四百五十萬美元。



隨著銀行規模的不斷壯大，經營成本佔總收入的比例從2012年的百分之三十點三五略升至2013年的百分之三十一點三六。我行在關鍵地區新開設七間分行和新增七個自動櫃員機（ATM）網絡。2013年的營業收入總額上升了百分之十九點八，增至八千三百七十萬美元。

加華銀行的資本狀況在2013年繼續保持穩健，資本充足率（CAR）中第一級資本為百分之十九點二，總資本充足率為百分之十九點一。

償付能力及流動資金比率分別為百分之十九點一三和百分之七十三點零七。由於政局和借貸活躍，雖然上述比率自2012年略有下降，我行仍然遠遠高於監管部門規定的百分之十五和百分之五十的最低要求。加華銀行的品牌和信譽，幫助我行在一個非常具有挑戰性的時期始終保持健康的資金水平。此外，我行將繼續推進資金來源和流動資產多樣化管理。

我行的總資產增至十七億九千萬美元，較2012年增長了百分之十三點七；貸款上升至十億四千五百萬美元，比去年增長了百分之十九點一；存款增長了百分之十點七一，達到十四億三千七百萬美元。

2013年的市場競爭是非常激烈的，我們也面臨挑戰。由於加華銀行對自身每一個業務領域始終保持嚴謹和審慎的態度，我行經受住了考驗並因此

而更加穩健。隨著強化的資產負債表及雄厚的資本水平，我行已在為未來的持續增長，以及更好地服務于我行的股東和客戶蓄勢待發。

### 2013年進展

我們比一年前更強健，並將繼續投資於那些能產生更長遠積極成果和收入來源多元化的未來領域。



加華銀行在轉型的五個關鍵領域：增強核心業務，開發新業務，風險管理與控制，人力資源和員工參與，企業效率和流程中都取得了明顯進展。成為一個運營更高效、更積極的銀行是工作的重中之重。

我行擁有值得自豪的資產負債表和所取得的顯著成績，這些都有利於我行進一步保持增長和拓展市場。

植根本土，創譽全球

2013年，加華銀行與兩家領先的全球銀行品牌，三菱東京日聯銀行（BTMU）和瑞穗銀行（Mizuho）簽署諒解備忘錄，以支持日本企業進入和投資柬埔寨市場。我行的品牌實力和在市場上的地位，使我行成為這兩家知名銀行具備吸引力的合作夥伴。



我行的控股公司，加華投資控股公司（CIHP），已原則上達成協議，計劃通過與泰國領先的保險和金融服務集團合作，以進軍壽險行業。這種夥伴關係，將使加華銀行能夠利用自身日益增長的分行網絡，更為有效地調配資源。

認識到需要針對大眾市場和中小企業提供更好的融資方案，CIHP進入小額貸款業務領域，並與富登金融控股—新加坡淡馬錫控股旗下的全資子公司，成為夥伴關係。柬埔寨郵政銀行（CP Bank）提供獨具特色的金融產品和銀行服務，以直接滿足這一不斷增長的重要業務需求。柬埔寨郵政銀行由2013年成立時的十一間分行，發展到去年末的十四間分行，並將計劃于2014年再新增七間分行。

柬埔寨郵政銀行所服務的客戶群體，對柬埔寨的經濟增長和繁榮十分重要，這也符合我行的價值觀，我要確保這些關鍵領域獲得最好的、有針對性的金融產品和服務。我行將繼續發展和擴大這一業務，並計劃成長為具有較強的市場競爭力。

“我行堅持為股東，客戶和員工做到最好。

逐年的強勁財務業績體現了該承諾，我行為自己一直以來所從事的事業而感到自豪。

加華銀行在行業中巍然屹立。”

我行對柬埔寨郵政銀行的業績表現感到欣喜，並對其未來的成功抱有信心。

加華銀行和韓國外換銀行（KEB）合作，共同發展柬埔寨王國和韓國之間的匯款業務。柬埔寨對韓國投資者很具有吸引力，而這種夥伴關係將使我行得以拓展與KEB在其他領域的合作。

在柬埔寨的領先銀行中，加華銀行被選為三個入圍競標並為政府公務員提供發薪服務的銀行之一。我行與財經部簽署了，旨在為柬埔寨公務員提供銀行服務的五年期諒解備忘錄。

加華銀行繼續參與並為區域內的發展貢獻力量。我行攜手發展在東南亞和亞洲成員銀行之間的合作和良好意願，並為經濟的繁榮奠定了基礎。作為中國—東盟銀行聯合體（CAIBA）的成員之一，我行幫助推動經濟和社會進步，並通過這種雙邊關係，在金融合作的框架內開展工作，從而擴大兩國之間的經貿往來，促進改善東中兩國人民的生活。



此外，我行被提名為東盟銀行協會（ABA）的主席，同時我行也是柬埔寨銀行公會（ABC）的現任主席。我行引以為豪的，是能確保柬埔寨銀行業的強健與穩定，和打開經濟機會的大門。為迎接未來的挑戰和機遇，以最高標準做好準備的集體承諾彰顯了我行的卓越。

### 尊重我們的價值觀，投資於我們的社區

加華銀行繼續通過我行對柬埔寨經濟，可持續增長和減少貧困的支持，在全國各地創造真實而具體的價值。今天的消費者比以往任何時候，都對那些真正在乎消費者價值的企業感興趣。而這些對加華銀行來說並不是新發現。我行歷經二十餘年，堅持致力於建立服務于柬埔寨的有社會責任感的企業，也正是如此，我行贏得了廣大客戶的信任，這也是我行最珍貴、最有價值的企業資產。



我們認識到，企業的未來是一種正能量。加華銀行通過提供各種形式的援助和協助以造福社區。我行將繼續擴大企業社會責任計劃，及注重實施質量和效果。

此外，我行也積極支持教育事業，青年營活動和職業發展，我行目前還參與為長者和需要關懷的退休群體提供協助。我行所做的努力，是為需要幫助的人們點亮改變生活的希望。

為成為一家對社會負責任的銀行，我行致力於從事任何能最大限度回饋當地社會的各類公益活動，我行也因此與社區大眾建立了牢固可靠的關係。

### 展望未來

在過去的兩年中，我行一直為績效轉型的成功而努力，並建立了一個向區域性金融服務企業而擴展的框架。在此進程中，我行對所從事的業務實踐進行了全面檢討，自我革新和積極落實。我行已經發生了顯著變化。現在，我們必須著眼未來，為取得更大成果而努力。

“我們相信，加華銀行已準備就緒，為迎接新興的競爭格局所帶來的機遇勇往直前。”

加華銀行不斷尋求機會和戰略合作夥伴

關係，以壯大自身業務和向區域性擴展。我行重整組織結構，提高管理效率和生產力。我行在消費信貸業務配置更多資源，並建立了中小企業信貸部，以使我行在這兩個領域快速發展。

通過培訓計劃，我行正在創造一個讓員工為銀行的成功做出貢獻，同時也實現自身事業理想的工作環境。我行還重新調整獎勵計劃以符合業務目標和增長預期。這樣做也可充分挖掘銷售潛力，鼓勵員工為自身的發展和銀行的效益而積極拼業績。

總之，我們希望加華銀行在工作的方方面面都被認為決策英明。我行將繼續進行轉型，以成為一家真正的，業績驅動型的區域性金融服務企業，我們致力於通過符合標準和有意識的增長，以客戶和社區大眾為中心，持續保持領先地位。

身為加華銀行，我們嚮往的是在東盟國家中成為最持久的品牌。我對我們正在前進的方向與加華銀行的未來滿懷信心。

### 致謝

加華銀行取得今日的成績需要奉獻，紀律和承諾的支撐，這些我們也已經具備。我們由衷地感謝董事會的英明領導和經久不衰的激情，使加華銀行成為柬埔寨最好的銀行。

我們衷心感謝廣大客戶的信任和長期厚愛，我們將會努力做得更好。確保您和您家人的金融未來，是我行的鄭重承諾。為您和您的家庭，以及我們的社會服務，是我行最大的榮幸。

此外，我們要向柬埔寨王國政府，特別是柬埔寨國家銀行表示最崇高的敬意，感謝他們對加華銀行在2013年的指引和一貫的支持與信任。

我們還要感謝全體一千七百名加華銀行員工的無私奉獻和努力，國際水平的企業是由國際水平的員工集體精心打造出來的。正是由於我行員工辛勤努力的工作，和始終不渝地為客戶提供最優服務的敬業精神，使我們能夠建立一個國際水平的金融服務企業。

最後，我們感謝所有的股東多年來對加華銀行的支持，因為有您們，加華銀行才能不斷成長和壯大。

我行承諾，在業務的各個領域做到求真務實和客戶至上，這一承諾彰顯了我行的歷史與抱負。每天，在柬埔寨全國的所有加華銀行分行和辦事機構，我們希望一千七百名員工，都能力爭做到最好。這也是大企業的成功之道。

加華銀行。堅定。守信。穩健。強勁。  
柬埔寨家喻戶曉、值得信賴的脊樑品牌。



方僑生  
董事長



盧志能  
行政總裁

日期 2014年5月21日

The Canadia Bank brand continues to be strong, stable and resilient. Through a momentous year of challenges and successes for the company, and with the resolve and prudent approach that transcends more than two decades of growth, Canadia Bank yielded positive returns, gained market share, and made significant progress in our transformation goals.



2013 was a challenging year for the Cambodian economy, as it was for the global economy. I am pleased, however, to report that our performance in 2013 yielded positive returns to our shareholders against a political and economic backdrop

that was both challenging and uncertain. In spite of the environment, we made significant progress transforming the bank, becoming more nimble, customer-focused and results-oriented. With strategies for growth and a solid business model, Canadia Bank is well-positioned for continued sustainable, consistent growth.

Whilst we have a strong pedigree, reliable history and trusted brand, Canadia Bank will never be complacent. We continually seek and create opportunities for financial growth, and strike a balance between responding to market demands and leading the market. Canadia Bank earned the trust and confidence of our customers. Thus, everything we do centers around making sure our customers' financial future is as strong as our own.

#### PERFORMANCE REVIEW

Financial performance and deliberate financial accountability remain cornerstones of Canadia Bank, both of which have helped us accelerate growth throughout our history. While we are creating a financial foundation that accelerates growth, we will never be reckless or irresponsible merely for the sake of short term profits. Nor will we ever fear the unknown and react to it.

2013 gave us a renewed sense of purpose, not just for how we serve our customers, but also how we serve Cambodia's economic engine. The clear strategies we put in place and our disciplined focus on execution help us respond effectively and decisively to market disruptions and uncertainty, and to market conditions and realities. We never lost sight that we are stewards of an industry and guardian of financial futures.



2013 net profit for Canadia Bank grew over ten percent, for a total of US\$ 39.13 million, and earnings



per share increased over two percent to \$0.28, compared to \$0.27 last year. Our Return on Equity (RoE) was 16.07 percent in 2013, and with the additional paid up capital last year, we expect to continue to deliver shareholder value in the coming years.

Interest from loans and advances grew net interest income growth by 20 percent for a total of US\$ 67.4 million, and our net fee income grew by 16 percent to US\$ 14.5 million compared to US\$ 12.5 million last year.



Driven by the Bank's expansion and growth, operating cost to total income increased slightly from 30.35 percent in 2012 to 31.36 percent in 2013. We expanded our branch network by seven new branches and seven new ATMs, which were deployed in demographically key locations. Total operating income for 2013, however, rose 19.8 percent to US\$ 83.7 million.

Canada Bank's capital positions continued to be strong in 2013. Capital adequacy ratio (CAR) Tier 1 was 19.2 percent and total CAR was 19.1 percent.

Solvency and liquidity ratios were 19.13 percent and 73.07 percent respectively. While these are slightly down from 2012 due to the political situation and stronger lending activities, we remain well above the regulatory minimum requirements of 15 percent and 50 percent respectively. Canada Bank's brand, and the trust we have earned helped us maintain healthy deposit levels through a very challenging period. Additionally, we continue to diversify our sources of funding and placements in liquid assets.

Our total assets grew to US\$ 1,790 million, increasing 15.8 percent compared to 2012; loans grew to US\$

1,088 million, up by 23.5 percent, while deposits grew by 12 percent to US\$ 1,437 million.

The environment in 2013 was very competitive and we faced challenges. Yet because of Canada Bank's discipline and prudent approach to risk in every area of our business, we weathered the challenges and have grown stronger through it. With a fortified balance sheet and strong capital levels, we are poised for future growth and strength, and positioned to serve our customers even better.

### PROGRESS IN 2013

We are a stronger company than we were a year ago. We continue to invest in our future and diversify our income streams, which would yield longer term positive results.



Canada Bank made marked progress in each of the five key areas of transformation; enhancing core business, developing new businesses, risk management and controls, human resources and employee engagement, and corporate efficiency and processes. Becoming a more operationally efficient and responsive bank is a top priority.

While we are proud of our strong balance sheet, we are also very proud of our significant achievements that position us very well for further growth and market expansion.

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## Local Presence, Global Recognition

In 2013 Canadia Bank signed Memorandum of Understandings with two leading global banking brands; Bank of Tokyo Mitsubishi UFJ (BTMU) and Mizuho Bank (Mizuho) to support Japanese corporations entering the rapidly-growing Cambodian market, and to expand business investment in Cambodia. The strength of our brand and our position in the marketplace made us attractive partners to both BTMU and Mizuho.



The Bank's holding company, Canadia Investment Holding Plc (CIHP), has an agreement in principle to enter the life assurance business through our partnership with a leading insurance and financial services conglomerate. This partnership enables Canadia Bank to capitalize on our growing branch network, as well as our ability to effectively mobilize resources.

Recognizing the need for better financing options and solutions for the mass market and micro-SMEs, CIHP entered into the micro-finance business through a partnership with Fullerton Financial Holdings, a wholly owned subsidiary of Singapore based Temasek Holdings. Cambodia Post Bank (CP Bank) offers a distinctive array of banking and financial products that cater directly to the needs of this growing and important business segment. CP Bank started 2013 with 11 branches and ending the year with 14, with an additional seven branches to come online in 2014.

The customer segments that CP Bank serves make significant contributions to Cambodia's economic

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“We demand nothing short of the best for our shareholders, our customers and our employees. Strong financial performance year over year reflects this commitment, and we are proud of what we are doing. Canadia Bank stands strong.”

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growth and prosperity. In keeping with our values, we want to ensure these key segments have access to the best targeted financial products and services. We intend to continue to develop and expand this business, and we intend to be very competitive. We are extremely pleased with the performance of CP Bank, and are confident of its future success.

Canadia Bank and Korea Exchange Bank (KEB) partnered together to develop our respective remittance businesses between the Kingdom of Cambodia and the Republic of Korea. Cambodia is very attractive to investors from Korea, and this partnership positions us well to expand our cooperation with KEB into additional areas.

From the leading banks in Cambodia, Canadia Bank was chosen as one of the three finalists to bid for and provide payroll services for government officials. We signed a five year Memorandum of Understanding with the Ministry of Economics and Finance, allowing us to serve those who serve the people of Cambodia as civil servants.

Canadia Bank continues to be involved in efforts that spur progress in the region. As we work toward developing stronger cooperation and good will between member banks across Southeast Asia and Asia, we are laying the foundations for economic prosperity. As member of the China ASEAN Interbank Association (CAIBA), we help contribute

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to economic and social progress, improving the lives of people in Cambodia and China, and through this bilateral relationship we work within a framework of financial cooperation to expand economic and trade relations between both nations.

Additionally, the Bank was nominated as Chair of the ASEAN Banker's Association (ABA), and is current Chair of the Association of Bankers in Cambodia. We are very proud of what is being accomplished to secure a strong and stable banking sector in Cambodia, and opening the door to economic opportunity. Our collective commitment to ensuring the highest standards of preparedness for the challenges and opportunities that lie ahead makes us exceptional.

### **HONORING OUR VALUES INVESTED IN OUR COMMUNITY**

Canada Bank continues to produce and deliver real and concrete value through our support of the Cambodian economy, sustainable growth and poverty reduction throughout the country. More now than ever, today's consumers have an interest in what companies stand for – their values. This is nothing new to Canada Bank. We have been building a company committed to Cambodia for over two decades, and through this we earned the trust of those we serve – our most precious and valuable asset.



We recognize that the future of business is to be a force for good. Canada Bank contributes to our community by delivering assistance and aid in a variety of forms. We continue to expand our corporate social responsibility program, and while our giving is generous, it is the quality and effect of these programs that matter the most.

In addition to our support for education, youth camp programs and career development, we are now involved with helping provide for the elderly and retired who are less fortunate. The contributions we make give hope to people and change lives.

To become a socially responsible bank, we are committed to engage in different activities that return back to the local community at large. Through this we have built deep and strong relationships with our community.

### **LOOKING AHEAD**

Over the past two years we have concentrated our efforts on the success of Transformation for Performance, in which we created a framework from which to expand into a regional financial services provider. In this process we engaged in a comprehensive review of our business practices, committed to self-prescribed changes and took aggressive steps to implement them. Our bank has undergone significant transformation. We must now look ahead to achieving even more.

Canada Bank continues to identify opportunities and strategic partnerships to grow our business and to

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“We believe that Canada Bank is well positioned to realize the opportunities presented by the emerging competitive landscape.”

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expand regionally. We revamped our organizational structure, increasing managerial efficiency and productivity. We committed more resources to the Consumer Banking Division, and created the SME Banking division, which allows us to accelerate growth in two fast growing segments.



Through our training programs, we are creating a work environment that allows our employees to make contributions to our success and to build fulfilling careers. We further realigned our incentive schemes to be closer in line with our business objectives, as well as our growth projections. In doing so this also taps into the existing initiative of our sales forces, who have achieved much for themselves and the Bank.

All in all we want Canadia Bank to be known for making smart decisions in every aspect of our work. As we continue on our path of transformation to become a truly performance-driven regional financial services provider, we are committed to leading through measured and deliberate growth, and placing our customers and community at the center of everything we do.

At Canadia Bank we aspire to nothing less than to be among the most enduring brands in ASEAN. I am confident of the direction we are heading and the future of Canadia Bank.

#### ACKNOWLEDGEMENT

For Canadia Bank to be what it is today takes dedication, discipline and commitment. The attributes are found throughout our organization. We would like to thank our fellow colleagues on the Board of Directors for their leadership and their unfailing passion to making Canadia Bank the best bank in Cambodia.

We would like to thank our customers whose trust and loyalty through the years has made us want to be a better bank. Securing the financial future for you and your family is something we take very serious. We are proud to serve you, your families and our community.

We wish to express our gratitude to the Royal Government of Cambodia, particularly the National Bank of Cambodia. Your support, guidance and trust throughout 2013 proved invaluable.

To our 1700 employees at Canadia Bank, thank you for your dedication and hard work. You work with purpose to serve each of our customers by giving your best. To build a world-class financial services company takes disciplined and committed world-class employees, and you show it by what you do.

Finally, we would also like to thank our shareholders. The Bank's growth and strength is due in large measure to your commitment and support.

We have a commitment to put customers first, to lead with ideas, and to do the right thing in every area of business. This commitment honors both our history and our aspirations. Every day, in all our branches and offices across Cambodia, we expect our 1,700 employees to strive for the best. This is what great organizations do.

**CANADIA BANK. STEADFAST. COMMITTED. STABLE. STRONG.**

**STRENGTH OF CHARACTER THAT CAMBODIA HAS COME TO KNOW AND TRUST.**



PUNG KHEAV SE  
Chairman

Date: 21 May 2014



(MICHAEL) LOR CHEE LENG  
Chief Executive Officer

### Vision

To be Cambodia's best bank

### Mission

With best-in-class standards in delivery capabilities, customer experience and performance excellence for lasting, fulfilling banking relationships with our customers.

### Core Values

**Trust:** To have utmost confidence in our colleagues to play their part in achieving our common goals.

**Ownership:** To take pride in our work in being committed to its successful completion.

**Performance Driven:** To relentlessly achieve our goal and objectives, by which we are recognized and rewarded.



Canada Bank (The Bank) 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 consistent 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 brand.

### 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 review of the financial statement to the Audit Committee to ensure they are accurate, reliable and in compliance with NBC's and Cambodia Accounting Standards guidelines. The annual report includes the audited financial statements and other relevant information, and is published and disseminated to stakeholders. In addition, the Bank published 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 Bank employees. 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; and
- Not to engage in any acts, behaviors or arrangements causing damages to the Bank's reputation and/or financial interest.

- 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 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 is in the process of establishing 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



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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 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 2013, the Board is comprised of eight (8) members, three (3) of who are independent non-executive directors: Mr. Leow Min Fong, Mr. Gerald Yeo and Mr. Peter Michael Buerger.

Independent non-executive directors of the Bank are directors who meet qualifications and requirements specified by 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 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 NBC.

## 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 ensures 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 approved Charter.

1. Board Committees include: Audit Committee (AC), Board Risk Management Committee (BRMC), Board Remuneration and Nomination Committee, 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: 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 NBC guidelines, the Board committees are described as follows:

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## **(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 2013, 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.

1. Mr. Leow Min Fong, Chairman (Independent Non-Executive Director)
2. Mr. Gerald Yeo (Independent Non-Executive Director)
3. Charles Vann, Member (Executive Director)
4. Mrs. Pung Carolyne, Member (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 2013.

## **(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:

1. Mr. Gerald Yeo, Chairman (Independent Non-Executive Director)
2. Mr Peter Michael Buerger, Vice-chairman (Independent Non-Executive Director)
3. Mr. Charles Vann, Member (EVP/Executive Director)
4. Mr. Chen Lee Yiau Hui (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 Procedure 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 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 auditor 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 six (4) meetings during the periods and as at the date of this report.

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

#### **Purpose**

Committee members are appointed by the Board and:

- 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 Board governance issues.

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## Composition and Qualifications

As of December 2013, the Committee is comprised of three (3) members from the Board and Management led by the President/CEO:

1. Mr. Peter Michael Buerger, Chairman (Independent Non-Executive Director)
2. Mrs. Pung Carolyne, Member (Executive Director)
3. Ms. Taing Sok Kieng, Member (Payroll Manager/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 forevaluation 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.



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## 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 2013.

## (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:

1. Mr. Leow Min Fong, Chairman (Independent Non-Executive Director)
2. Mr. Lor Chee Leng, Vice-Chairman (CEO / Executive Director)
3. Mr. Charles Vann, Member (EVP/ Executive Director)
4. Mrs. Pung Carolyne, Member (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 NBC according to 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 2013, the Committee held four (4) meetings.



## FINANCIAL HIGHLIGHTS 2013

Year ended 31 December (US\$ million)	2013	2012	2011	2010	2009
Gross revenue	128.59	108.31	83.54	63.19	59.78
Net profit	39.13	35.55	23.23	15.14	20.35
Total assets	1,790.32	1,545.53	1,264.54	1,040.13	729.42
Shareholder's equity	243.46	201.42	153.97	130.74	115.6
Loans (net)	1,044.99	845.42	721.51	496.48	360.59
Deposit	1,436.76	1,282.82	1,059.30	871.28	588.35
Earnings per share (US\$)	0.28	0.27	0.21	0.37	0.5
Net worth	241.54	206.03	157.16	133.71	118.26
Return on Shareholder's equity	16.07%	17.65%	15.09%	11.58%	17.60%
Returns on assets (RoA)	2.19%	2.30%	1.84%	1.46%	2.79%
Interest margin to gross income	52.38%	51.80%	44.15%	45.04%	45.96%
Cost to income ratio	31.36%	30.35%	37.45%	44.66%	30.30%
Loan to deposits solvency ratio	75.70%	65.90%	68.11%	59.97%	69.38%
Liquidity ratio	19.13%	20.60%	18.95%	22.18%	24.88%
Capital adequacy ratio	73.07%	79.24%	62.45%	87.62%	76.84%
	20.97%	20.20%	20.39%	23.04%	25.81%

Net Profit



**+10%**

Deposits



**+12%**

Loans



**+23%**

**1,638**

Employees

**50** Branches

**88** ATMs

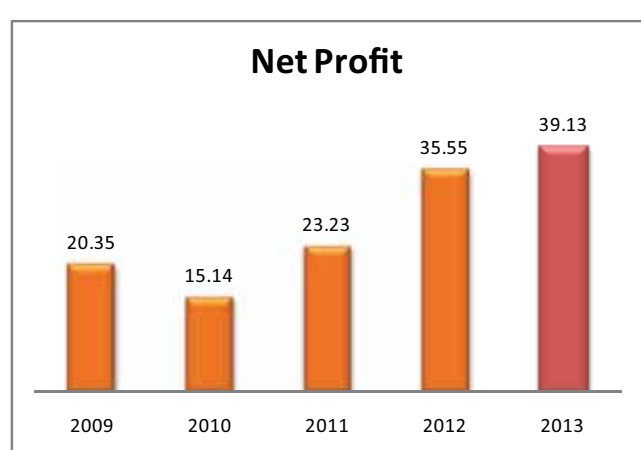
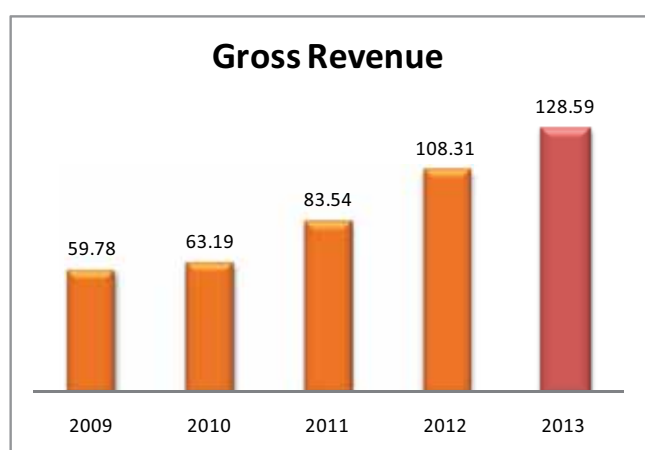
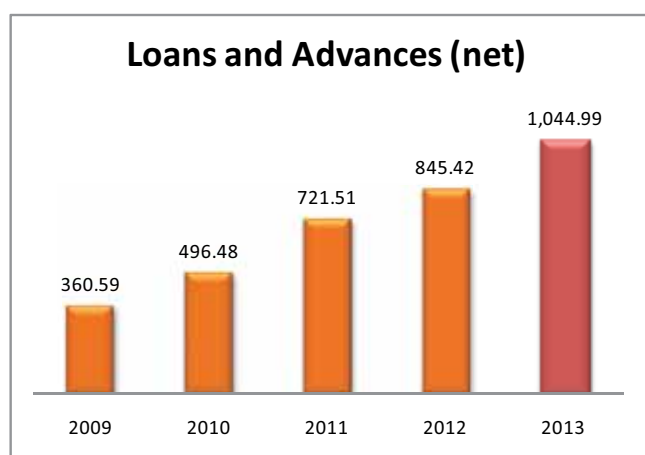
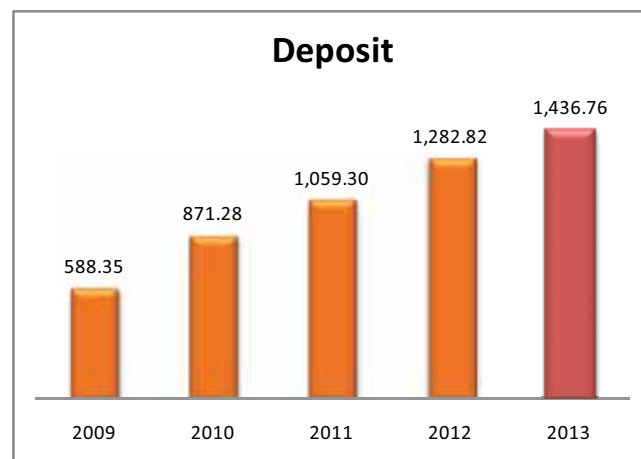
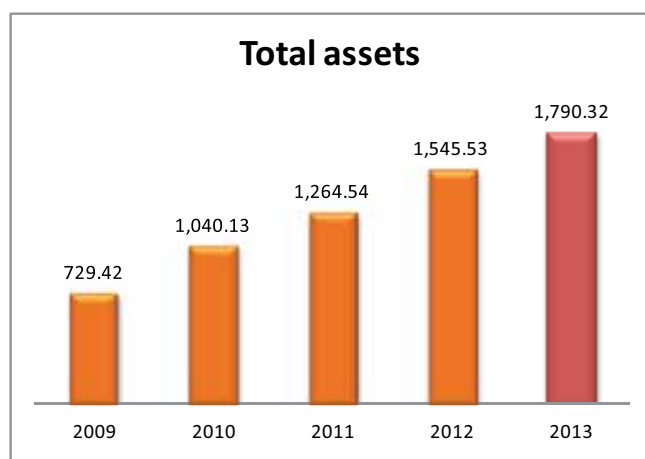
Total Assets



**+16%**

## KEY PERFORMANCE INDICATOR

(in US\$ million)



## CORPORATE SOCIAL RESPONSIBILITY

As a long standing local bank, Canadia Bank acknowledges its responsibility to the economy and local communities. The Bank actively encourages its staff to recognize those responsibilities and behave in a responsible manner toward the society. Canadia Bank committed itself to promote growth and well being in the communities by supporting charitable organizations and other institutions. In 2013, Canadia Bank continues its commitment to building a strong relationship with the public through its distinctive culture, social responsibility, and education.

### Tables and Chairs to Cambodia Retirement Village

With the money collected, 15 classroom tables and chairs for the class, 2 tables and 8 chairs for the library were donated to Cambodian Retirement Village (CRV), a local organization located in Cham Bak Village, Chong Ampil Commune, Khanchhreach District, Prey Veng Province.

The donation was much welcomed by children and CRV team. CRV is dedicated to improving the living conditions of elderly people and bringing the older and younger generations together again in the village. CRV main objective is to give support to the elderly people by providing accommodation, food and basic medical care. It serves as a role model to all people in society to cultivate the sense of sharing and supporting. Following the motto "Together in the Village", the project also aims to bring generations together again through sustainable community farming initiatives and providing educational resources for the children.

With this initiative, we hope that all Branch Managers will look for small CRS projects for their branches to reach out to the local community.



### Donation of study materials to students

Understanding of the difficulties of students, Candia Bank, on 15th November 2013 donated study materials including 2,793 textbooks, 500 writing books, and 1,250 pencils to three schools in Oddar Meanchey province located at Northwest of Cambodia.

The event was coordinated and represented by Mr. Byung Soo Moon, Senior Vice President Canadia Bank, and a Non-profit International NGO named SURREKKUN from Korea that does humanitarian work to develop education and welfare of Cambodians.

In keeping with the theory of "Knowledge is Power", Canadia Bank believes that with sufficient study materials, students could do their best to absorb knowledge in order to enhance their abilities for a better career in the future.





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### Red Pockets to retired civil servant

In addition to good banking services to all disabled people, veterans, and retired civil servants, on 13<sup>th</sup> February 2013, Canadia Bank offered red pocket to them while they came to get their pension funds at Canadia Bank offices. This offering held at six branches of Canadia Bank including former Canadia Bank Head Office, Olympic Branch, and four Canadia Bank Offices located in Khan Daun Penh, Khan RusseyKeo, Khan Mean Chey, and Khan Pu Sen Chey. During the 4-day event, Canadia Bank has successfully given red pockets to 954 disabled people, veterans, and retired civil servants.

As part of the government strategy to enhance a social welfare for disabled people, veterans, and retired civil servants in Phnom Penh, Canadia Bank gained privilege rights to offer payroll services to those people.

It is noticed that on 8<sup>th</sup> July 2010, Canadia Bank signed agreement with National Social Security Fund for civil servants and started to provide payroll services from February 2012 to February 2013 for 18,123 accounts.

### Contribution to Cambodia Red Cross

Canadia Bank has been actively participates in humanity action and social development in Cambodia. In doing so, Canadia Bank always supports Cambodia Red Cross in their activities such as promote, prevent and respond to disaster, health protection and primary rescue service in various bases.

The 150<sup>th</sup> World Day Red Cross and Red Crescent Ceremony on 8<sup>th</sup> May 2013, Neak Oknha Pung Khev Se, Chairman of Canadia Bank, donated US\$80,000 to Cambodia Red Cross in part of humanity action of Cambodia. The ceremony presided over by Prime Minister Hun Sen and Madam Bun Rany Hun Sen, President of the Cambodia Red Cross.



## DIRECTORS' REPORT

The Board of Directors ("the Directors") hereby submit their report together with the consolidated financial statements of Canadia Bank Plc. ("the Bank") and its subsidiary, Cana Securities Ltd. (together referred to as "the Group") and the separate financial statements of the Bank (collectively referred to as "the financial statements") as at 31 December 2013 and for the year then ended.

### 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 Banking Licence No. 05 issued by the NBC, since 1991. The Bank's licence was renewed on 18 October 2006 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.

In February 2010, Cana Securities Ltd. ("the Subsidiary") was incorporated as a wholly-owned subsidiary of the Bank. The Subsidiary received its securities underwriting licence from the Securities Exchange Commission of Cambodia ("SECC") on 20 October 2010. The principal activities of the Subsidiary are to provide securities-related

services; these include, but are not limited to, securities underwriting, dealing, brokerage and investment related services.

### FINANCIAL PERFORMANCE

The financial performance of the Group and of the Bank for the year ended 31 December 2013 are set out in the consolidated income statement and income statement on pages 37 and 49 respectively.

### DIVIDENDS

The Bank declared and paid dividends totalling US\$7,087,762 during the year (2012: US\$8,104,264), as disclosed in Note 21 to the financial statements.

### SHARE CAPITAL

The Bank's paid-up capital was US\$140,000,000 at 31 December 2013 (2012: US\$130,000,000) as disclosed in Note 19 to the financial statements.

### BAD AND DOUBTFUL LOANS AND ADVANCES

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 loans or the making of provisions for bad and doubtful loans and advances, and have satisfied themselves that all known bad loans and advances had been written-off and that adequate provisions had been made for bad and doubtful loans and advances.

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

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## 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.

## VALUATION METHODS

At the date of this report, the Directors are not aware of any circumstances that have arisen that would render adherence to the existing method of valuation of assets and liabilities in the financial statements of the Group and of the Bank misleading or inappropriate 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 Kheav Se, Chairman
- Mr. Lor Chee Leng, Chief Executive Officer
- Mr. Charles Vann, Executive Vice President
- Mrs. Pung Carolyne, Assistant to Chairman
- Mr. Chen Lee Yiau Hui, Senior Vice President
- Mr. Leow Ming Fong,  
Independent Non-Executive Director
- Mr. Gerald Yeo,  
Independent Non-Executive Director
- Mr. Peter Michael Buerger,  
Independent Non-Executive Director

## DIRECTORS' INTERESTS

Mr. Pung Kheav Se and Mrs. Pung Carolyne 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 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 2013, and their financial performance and cash flows for the year then ended. The Board of Directors oversees 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, 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 2013, 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. Lor Chee Leng  
Chief Executive Officer

Phnom Penh, Kingdom of Cambodia  
Date: 25 March 2014



## INDEPENDENT AUDITOR'S REPORT

### To the Shareholders of Canada Bank Plc.

We have audited the accompanying consolidated financial statements of Canada Bank Plc. ("the Bank") and its subsidiary, Cana Securities Ltd. (together referred to as "the Group") and the separate financial statements of the Bank (collectively referred to as "the financial statements"), which comprise the balance sheets as at 31 December 2013 of the Group and of the Bank and the income statements, statements of changes in equity and statement of cash flows for the year then ended, and notes, comprising a summary of significant accounting policies and other explanatory information.

### Management's responsibility for the financial statements

The management is responsible for the preparation and fair presentation of these 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.

### Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Cambodian International Standards on Auditing. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the entity's

preparation and fair presentation of the financial statements 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 entity's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

### Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Group and of the Bank as at 31 December 2013, and their financial performance and cash flows for the year then ended in accordance with the guidelines issued by the National Bank of Cambodia and Cambodian Accounting Standards.

For PricewaterhouseCoopers (Cambodia) Ltd.

By Kuy Lim  
Partner



Phnom Penh, Kingdom of Cambodia  
Date: 25 March 2014

## តារាងតុល្យការរួម

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៣

	កំណត់ សម្គាល់	២០១៣		២០១២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ		១២៦.៦១៨.៩២៩	៥០៥.៨៤៣	៩១.៤០៤.០២០	៣៦៥.១៥៩
សមតុល្យនៅធនាគារកណ្តាល	៤	៣៣២.០១០.៦៦៦	១.៣២៦.៣៨៣	៤១២.១១៦.៨៦៤	១.៦៤៦.៤០៧
សមតុល្យនៅធនាគារផ្សេងៗ	៥	២០៥.២១៦.៥៤៦	៨១៩.៨៤០	១២៨.៤៥៨.៥០៦	៥១៣.១៩២
ឥណទាននិងបុរេប្រទាន	៦	១.០៤៤.៩៩០.៨២៨	៤.១៧៤.៧៣៨	៨៤៥.៤១៩.៣២៤	៣.៣៧៧.៤៥០
ទ្រព្យសកម្មហិរញ្ញវត្ថុសម្រាប់លក់	៧	៣.២៣៩.៦៦៨	១២.៩៤២	៣.២៧៧.២២៨	១៣.០៩៣
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	៩	៥០.៩៣៧.២៣៨	២០៣.៤៩៤	៤៤.៦០៤.២៥៩	១៧៨.១៩៥
ទ្រព្យសកម្មអរូបី	១០	៤៥៤.៨៨៤	១.៨១៧	៣៤៩.៧៣៦	១.៣៩៧
ពន្ធពន្យារទ្រព្យសកម្ម	១១	១.៥៣៧.៤៧៥	៦.១៤២	១.៣០៣.០៩៧	៥.២០៦
ទ្រព្យសកម្មផ្សេងៗ	១២	១៨.៦៥៨.៨៣៩	៧៤.៥៤២	១២.៨៧៣.៦១២	៥១.៤៣០
		<u>១.៧៨៣.៦៦៥.០៧៣</u>	<u>៧.១២៥.៧៤១</u>	<u>១.៥៣៩.៨០៦.៦៤៦</u>	<u>៦.១៥១.៥២៩</u>
បំណុលនិងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ	១៣	១៣០.២៦៥.១៣១	៥២០.៤០៩	៦៩.៩៨៩.៣២៩	២៧៩.៦០៧
ប្រាក់បញ្ញើរបស់អតិថិជន	១៤	១.៣០០.០៥៧.០៤៧	៥.១៩៣.៧២៨	១.២០៧.២៥៩.២២២	៤.៨២៣.០០១
ពន្ធលើប្រាក់ចំណេញត្រូវបង់	២៩	៩.៧២៩.៧៥៥	៣៨.៨៧០	៨.៨៦៣.៤៩៩	៣៥.៤១០
ប្រាក់កម្ចី	១៥	៦៤.០៣៩.៥៤៣	២៥៥.៨៣៨	១៧.៩១៣.០២៥	៧១.៥៦៣
បំណុលបន្ទាប់បន្សំ	១៦	-	-	៧.០៨០.០០០	២៨.២៨៥
សំវិធានធនសម្រាប់អត្ថប្រយោជន៍បុគ្គលិក	១៧	៣.០០៦.៨៧៩	១២.០១២	២.១៧៥.៨៤៥	៨.៦៩៣
បំណុលផ្សេងៗ	១៨	៣៣.៣២៥.៤២៧	១៣៣.១៣៥	២៥.២៦១.១៩៨	១០០.៩១៨
បំណុលសរុប		<u>១.៥៤០.៤២៣.៧៨២</u>	<u>៦.១៥៣.៩៩២</u>	<u>១.៣៣៨.៥៤២.១១៨</u>	<u>៥.៣៤៧.៤៧៧</u>
មូលធន					
ដើមទុន	១៩	១៤០.០០០.០០០	៥៥៩.៣០០	១៣០.០០០.០០០	៥១៩.៣៥០
ទុនបម្រុង	២០	៤៣.០៥៤.០០៩	១៧២.០០១	១៥.០៩១.៥៦៩	៦០.២៩១
ចំណេញរក្សាទុក		៦០.១៨៧.២៨២	២៤០.៤៤៨	៥៦.១៧២.៩៥៩	២២៤.៤១១
មូលធនសរុប		<u>២៤៣.២៤១.២៩១</u>	<u>៩៧១.៧៤៩</u>	<u>២០១.២៦៤.៥២៨</u>	<u>៨០៤.០៥២</u>
បំណុលនិងមូលធនសរុប		<u>១.៧៨៣.៦៦៥.០៧៣</u>	<u>៧.១២៥.៧៤១</u>	<u>១.៥៣៩.៨០៦.៦៤៦</u>	<u>៦.១៥១.៥២៩</u>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ ពីទំព័រទី ៥៨ ដល់ទំព័រទី ១២៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ។

# 合併資產負債表

2013 年12月 31日

		2013		2012	
	備註	美元	東幣	美元	東幣
			(億為單位)		(億為單位)
資產					
現金		126,618,929	505,843	91,404,020	365,159
中央銀行結餘	4	332,010,666	1,326,383	412,116,864	1,646,407
其他同業銀行結餘	5	205,216,546	819,840	128,458,506	513,192
貸款及預付款	6	1,044,990,828	4,174,738	845,419,324	3,377,450
備供出售投資	7	3,239,668	12,942	3,277,228	13,093
物業和設備	9	50,937,238	203,494	44,604,259	178,195
無形資產	10	454,884	1,817	349,736	1,397
遞延所得稅資產	11	1,537,475	6,142	1,303,097	5,206
其他資產	12	18,658,839	74,542	12,873,612	51,430
資產總額		1,783,665,073	7,125,741	1,539,806,646	6,151,529
負債及股東權益					
負債					
其他銀行存款	13	130,265,131	520,409	69,989,329	279,607
客戶存款	14	1,300,057,047	5,193,728	1,207,259,222	4,823,001
應交所得稅	29	9,729,755	38,870	8,863,499	35,410
借款	15	64,039,543	255,838	17,913,025	71,563
次級債務	16	-	-	7,080,000	28,285
員工補償預備金	17	3,006,879	12,012	2,175,845	8,693
其他負債	18	33,325,427	133,135	25,261,198	100,918
負債總額		1,540,423,782	6,153,992	1,338,542,118	5,347,477
股東權益					
資本	19	140,000,000	559,300	130,000,000	519,350
儲備金	20	43,054,009	172,001	15,091,569	60,291
留存收益		60,187,282	240,448	56,172,959	224,411
股東權益總額		243,241,291	971,749	201,264,528	804,052
負債及股東權益總額		1,783,665,073	7,125,741	1,539,806,646	6,151,529

隨附備註第58至124頁屬於財務報表的組成部分

## CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2013

		2013		2012	
	Note	US\$	Million Riel	US\$	Million Riel
<b>ASSETS</b>					
Cash on hand		126,618,929	505,843	91,404,020	365,159
Balances with the NBC	4	332,010,666	1,326,383	412,116,864	1,646,407
Balances with other banks	5	205,216,546	819,840	128,458,506	513,192
Loans and advances	6	1,044,990,828	4,174,738	845,419,324	3,377,450
Available-for-sale financial assets	7	3,239,668	12,942	3,277,228	13,093
Property and equipment	9	50,937,238	203,494	44,604,259	178,195
Intangible assets	10	454,884	1,817	349,736	1,397
Deferred tax assets	11	1,537,475	6,142	1,303,097	5,206
Other assets	12	18,658,839	74,542	12,873,612	51,430
<b>Total assets</b>		<b>1,783,665,073</b>	<b>7,125,741</b>	<b>1,539,806,646</b>	<b>6,151,529</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
Deposits from banks	13	130,265,131	520,409	69,989,329	279,607
Deposits from customers	14	1,300,057,047	5,193,728	1,207,259,222	4,823,001
Income tax payable	29	9,729,755	38,870	8,863,499	35,410
Borrowings	15	64,039,543	255,838	17,913,025	71,563
Subordinated debt	16	-	-	7,080,000	28,285
Provision for staff gratitude	17	3,006,879	12,012	2,175,845	8,693
Other liabilities	18	33,325,427	133,135	25,261,198	100,918
<b>Total liabilities</b>		<b>1,540,423,782</b>	<b>6,153,992</b>	<b>1,338,542,118</b>	<b>5,347,477</b>
<b>EQUITY</b>					
Share capital	19	140,000,000	559,300	130,000,000	519,350
Reserves	20	43,054,009	172,001	15,091,569	60,291
Retained earnings		60,187,282	240,448	56,172,959	224,411
<b>Total equity</b>		<b>243,241,291</b>	<b>971,749</b>	<b>201,264,528</b>	<b>804,052</b>
<b>Total liabilities and equity</b>		<b>1,783,665,073</b>	<b>7,125,741</b>	<b>1,539,806,646</b>	<b>6,151,529</b>

The accompanying notes on pages 58 to 124 form an integral part of these financial statements.



## របាយការណ៍លទ្ធផលរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៣

	កំណត់ សម្គាល់	២០១៣		២០១២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២២	១០៨.៩២៨.២០៧	៤៣៥.១៦៨	៩១.៨២៤.៩៦២	៣៦៦.៨៤១
ចំណាយការប្រាក់	២២	(៤១.២០៥.១៣០)	(១៦៤.៦១៤)	(៣៥.៤៨១.២៩១)	(១៤១.៧៤៨)
<b>ចំណូលការប្រាក់សុទ្ធ</b>	<b>២២</b>	<b>៦៧.៧២៣.០៧៧</b>	<b>២៧០.៥៥៤</b>	<b>៥៦.៣៤៣.៦៧១</b>	<b>២២៥.០៩៣</b>
ចំណូលកម្រៃនិងជើងសារ	២៣	១៨.០៤៦.១៦២	៧២.០៩៤	១៥.៤១៩.៩៧៧	៦១.៦០៣
ចំណាយកម្រៃនិងជើងសារ	២៣	(៣.៥០៨.៧៧៧)	(១៤.០១៨)	(២.៨៨៨.៨៣១)	(១១.៥៤១)
<b>ចំណូលកម្រៃនិងជើងសារសុទ្ធ</b>	<b>២៣</b>	<b>១៤.៥៣៧.៣៨៥</b>	<b>៥៨.០៧៦</b>	<b>១២.៥៣១.១៤៦</b>	<b>៥០.០៦២</b>
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៤	១.៧៤២.០២៤	៦.៩៥៩	១.២១៥.៨១៨	៤.៨៥៧
<b>ចំណូលប្រតិបត្តិការសរុប</b>		<b>៨៤.០០២.៤៨៦</b>	<b>៣៣៥.៥៨៩</b>	<b>៧០.០៩០.៦៣៥</b>	<b>២៨០.០១២</b>
ចំណាយបុគ្គលិក	២៥	(១១.៥១១.៦១៣)	(៤៥.៩៨៩)	(៨.៨១១.៩៤៥)	(៣៥.២០៤)
ចំណាយរំលស់ទ្រព្យសកម្មរូបីនិងអរូបី	២៦	(៤.៦៦៩.០៩២)	(១៨.៦៥៣)	(៤.៣៦៩.៥៨៨)	(១៧.៤៥៧)
ចំណាយទូទៅនិងចំណាយរដ្ឋបាល	២៧	(១០.៤២៤.២០០)	(៤១.៦៤៥)	(៨.៣៦១.៤៦២)	(៣៣.៤០៤)
សំវិធានធនឥណទានបាត់បង់	២៨	(៨.៣៣១.៨៤២)	(៣៣.២៨៦)	(៤.១១៤.៧៥៣)	(១៦.៤៣៨)
<b>ចំណេញមុនបង់ពន្ធលើប្រាក់ចំណេញ</b>		<b>៤៩.០៦៥.៧៧៩</b>	<b>១៩៦.០១៦</b>	<b>៤៤.៤៣២.៨៨៧</b>	<b>១៧៧.៥០៩</b>
ចំណាយពន្ធលើប្រាក់ចំណេញ	២៩	(៩.៩៦៣.៦៥៤)	(៣៩.៨០៥)	(៨.៩៩៤.០៧៦)	(៣៥.៩៣១)
<b>ចំណេញសុទ្ធក្នុងឆ្នាំ</b>		<b>៣៩.១០២.១២៥</b>	<b>១៥៦.២១១</b>	<b>៣៥.៤៣៨.៨១១</b>	<b>១៤១.៥៧៨</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ ពីទំព័រទី ៥៨ ដល់ទំព័រទី ១២៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

## 合併損益表

2013 年12月 31日

	備註	2013		2012	
		美元	東幣	美元	東幣
			(億為單位)		(億為單位)
利息收入	22	108,928,207	435,168	91,824,962	366,841
利息支出	22	(41,205,130)	(164,614)	(35,481,291)	(141,748)
<b>淨利息收入</b>	<b>22</b>	<b>67,723,077</b>	<b>270,554</b>	<b>56,343,671</b>	<b>225,093</b>
手續費及佣金收入	23	18,046,162	72,094	15,419,977	61,603
手續費及佣金支出	23	(3,508,777)	(14,018)	(2,888,831)	(11,541)
<b>淨手續費及佣金收入</b>	<b>23</b>	<b>14,537,385</b>	<b>58,076</b>	<b>12,531,146</b>	<b>50,062</b>
其他佣金收入	24	1,742,024	6,959	1,215,818	4,857
<b>營業收入總額</b>		<b>84,002,486</b>	<b>335,589</b>	<b>70,090,635</b>	<b>280,012</b>
人事費用	25	(11,511,613)	(45,989)	(8,811,945)	(35,204)
折舊以及攤銷費用	26	(4,669,092)	(18,653)	(4,369,588)	(17,457)
行政及管理費用	27	(10,424,200)	(41,645)	(8,361,462)	(33,404)
貸款及預付款損失預備金	28	(8,331,842)	(33,286)	(4,114,753)	(16,438)
<b>稅前利潤</b>		<b>49,065,739</b>	<b>196,016</b>	<b>44,432,887</b>	<b>177,509</b>
所得稅費用	29	(9,963,654)	(39,805)	(8,994,076)	(35,931)
<b>年度淨利潤</b>		<b>39,102,085</b>	<b>156,211</b>	<b>35,438,811</b>	<b>141,578</b>

隨附備註第58至124頁屬於財務報表的組成部分

## CONSOLIDATED INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2013

	Note	2013		2012	
		US\$	Million Riel	US\$	Million Riel
Interest income	22	108,928,207	435,168	91,824,962	366,841
Interest expense	22	(41,205,130)	(164,614)	(35,481,291)	(141,748)
<b>Net interest income</b>	22	<b>67,723,077</b>	<b>270,554</b>	<b>56,343,671</b>	<b>225,093</b>
Fee and commission income	23	18,046,162	72,094	15,419,977	61,603
Fee and commission expense	23	(3,508,777)	(14,018)	(2,888,831)	(11,541)
<b>Net fee and commission income</b>	23	<b>14,537,385</b>	<b>58,076</b>	<b>12,531,146</b>	<b>50,062</b>
Other operating income	24	1,742,024	6,959	1,215,818	4,857
<b>Total operating income</b>		<b>84,002,486</b>	<b>335,589</b>	<b>70,090,635</b>	<b>280,012</b>
Personnel expenses	25	(11,511,613)	(45,989)	(8,811,945)	(35,204)
Depreciation and amortisation charges	26	(4,669,092)	(18,653)	(4,369,588)	(17,457)
General and administrative expenses	27	(10,424,200)	(41,645)	(8,361,462)	(33,404)
Provision for loan losses	28	(8,331,842)	(33,286)	(4,114,753)	(16,438)
<b>Profit before income tax</b>		<b>49,065,739</b>	<b>196,016</b>	<b>44,432,887</b>	<b>177,509</b>
Income tax expense	29	(9,963,654)	(39,805)	(8,994,076)	(35,931)
<b>Profit for the year</b>		<b>39,102,085</b>	<b>156,211</b>	<b>35,438,811</b>	<b>141,578</b>

The accompanying notes on pages 58 to 124 form an integral part of these financial statements.

## របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៣

	កំណត់ សម្គាល់	ដើមទុនបានបង់ ដុល្លារអាមេរិក	ទុនបម្រុង ដុល្លារអាមេរិក	ចំណេញរក្សាទុក ដុល្លារអាមេរិក	សរុប ដុល្លារអាមេរិក
<b>គិតត្រឹមថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១៣</b>		<b>១៣០.០០០.០០០</b>	<b>១៥.០៩១.៥៦៩</b>	<b>៥៦.១៧២.៩៥៩</b>	<b>២០១.២៦៤.៥២៨</b>
ការចេញផ្សាយភាគហ៊ុន	១៩	១០.០០០.០០០	-	-	១០.០០០.០០០
ការផ្ទេរទៅគណនីទុនបម្រុង	២០	-	២៨.០០០.០០០	(២៨.០០០.០០០)	-
ភាគលាភ	២១	-	-	(៧.០៨៧.៧៦២)	(៧.០៨៧.៧៦២)
បម្រែបម្រួលតម្លៃទ្រព្យសកម្មហិរញ្ញវត្ថុសម្រាប់លក់	២០	-	(៣៧.៥៦០)	-	(៣៧.៥៦០)
ចំណេញសុទ្ធក្នុងឆ្នាំ		-	-	៣៩.១០២.០៨៥	៣៩.១០២.០៨៥
<b>គិតត្រឹមថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១៣</b>		<b>១៤០.០០០.០០០</b>	<b>៤៣.០៥៤.០០៩</b>	<b>៦០.១៨៧.២៨២</b>	<b>២៤៣.២៤១.២៩១</b>
<b>សមមូលនឹងលានរៀល</b>		<b>៥៥៩.៣០០</b>	<b>១៧២.០០១</b>	<b>២៤០.៤៤៨</b>	<b>៩៧១.៧៤៩</b>
<b>គិតត្រឹមថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១២</b>		<b>១១០.០០០.០០០</b>	<b>-</b>	<b>៤៣.៨៨៩.១៨៩</b>	<b>១៥៣.៨៨៩.១៨៩</b>
ការចេញផ្សាយភាគហ៊ុន	១៩	២០.០០០.០០០	-	-	២០.០០០.០០០
ការផ្ទេរទៅគណនីទុនបម្រុង	២០	-	១៥.០៥០.៧៧៧	(១៥.០៥០.៧៧៧)	-
ភាគលាភ	២១	-	-	(៨.១០៤.២៦៤)	(៨.១០៤.២៦៤)
បម្រែបម្រួលតម្លៃទ្រព្យសកម្មហិរញ្ញវត្ថុសម្រាប់លក់	២០	-	៤០.៧៩២	-	៤០.៧៩២
ចំណេញសុទ្ធក្នុងឆ្នាំ		-	-	៣៥.៤៣៨.៨១១	៣៥.៤៣៨.៨១១
<b>គិតត្រឹមថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១២</b>		<b>១៣០.០០០.០០០</b>	<b>១៥.០៩១.៥៦៩</b>	<b>៥៦.១៧២.៩៥៩</b>	<b>២០១.២៦៤.៥២៨</b>
<b>សមមូលនឹងលានរៀល</b>		<b>៥១៩.៣៥០</b>	<b>៦០.២៩១</b>	<b>២២៤.៤១១</b>	<b>៨០៤.០៥២</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ ពីទំព័រទី ៥៨ ដល់ទំព័រទី ១២៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ។



## 合併股東權益變動表

2013 年12月 31日

	備註	資本 美元	儲備金 美元	留存收益 美元	總額 美元
2013 年 1 月 1 日結餘		130,000,000	15,091,569	56,172,959	201,264,528
發行股本	19	10,000,000	-	-	10,000,000
轉到儲備金	20	-	28,000,000	(28,000,000)	-
股息	21	-	-	(7,087,762)	(7,087,762)
備供出售金融資產價值變動	20	-	(37,560)	-	(37,560)
年度利潤		-	-	39,102,085	39,102,085
2013 年 12 月 31 日結餘		<b>140,000,000</b>	<b>43,054,009</b>	<b>60,187,282</b>	<b>243,241,291</b>
東幣 (億為單位)		<b>559,300</b>	<b>172,001</b>	<b>240,448</b>	<b>971,749</b>
2012 年 1 月 1 日結餘		110,000,000	-	43,889,189	153,889,189
發行股本	19	20,000,000	-	-	20,000,000
轉到儲備金	20	-	15,050,777	(15,050,777)	-
股息	21	-	-	(8,104,264)	(8,104,264)
備供出售金融資產價值變動	20	-	40,792	-	40,792
年度利潤		-	-	35,438,811	35,438,811
2012 年 12 月 31 日結餘		<b>130,000,000</b>	<b>15,091,569</b>	<b>56,172,959</b>	<b>201,264,528</b>
東幣 (億為單位)		<b>519,350</b>	<b>60,291</b>	<b>224,411</b>	<b>804,052</b>

隨附備註第58至124頁屬於財務報表的組成部分

## CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 31 DECEMBER 2013

	Notes	Paid-up capital US\$	Reserves US\$	Retained earnings US\$	Total US\$
<b>At 1 January 2013</b>		<b>130,000,000</b>	<b>15,091,569</b>	<b>56,172,959</b>	<b>201,264,528</b>
Issue of share capital	19	10,000,000	-	-	10,000,000
Transferred to reserves	20	-	28,000,000	(28,000,000)	-
Dividends	21	-	-	(7,087,762)	(7,087,762)
Change in value of available-for-sale financial assets	20	-	(37,560)	-	(37,560)
Profit for the year		-	-	39,102,085	39,102,085
<b>At 31 December 2013</b>		<b>140,000,000</b>	<b>43,054,009</b>	<b>60,187,282</b>	<b>243,241,291</b>
<i>Million Riel equivalent</i>		<u>559,300</u>	<u>172,001</u>	<u>240,448</u>	<u>971,749</u>
<b>At 1 January 2012</b>		<b>110,000,000</b>	-	<b>43,889,189</b>	<b>153,889,189</b>
Issue of share capital	19	20,000,000	-	-	20,000,000
Transferred to reserves	20	-	15,050,777	(15,050,777)	-
Dividends	21	-	-	(8,104,264)	(8,104,264)
Change in value of available-for-sale financial assets	20	-	40,792	-	40,792
Profit for the year		-	-	35,438,811	35,438,811
<b>At 31 December 2012</b>		<b>130,000,000</b>	<b>15,091,569</b>	<b>56,172,959</b>	<b>201,264,528</b>
<i>Million Riel equivalent</i>		<u>519,350</u>	<u>60,291</u>	<u>224,411</u>	<u>804,052</u>

The accompanying notes on pages 58 to 124 form an integral part of these financial statements.

## របាយការណ៍លំហូរសាច់ប្រាក់រួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៣

		២០១៣		២០១២	
	សម្គាល់	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់(បានប្រើក្នុង)/ពីប្រតិបត្តិការ	៣០	(១១៣.៧២៥.៧៩៤)	(៤៥៤.៣៣៣)	៧១.២៥៥.០៨០	២៨៤.៦៦៥
ការប្រាក់បានទទួល		១០២.១០៩.៩៥៩	៤០៧.៩២៩	៩១.២៦០.០៩៤	៣៦៤.៥៨៤
ការប្រាក់បានបង់		(៣៩.២៣៩.៥៣៩)	(១៥៦.៧៦២)	(៣៤.១០៨.១៣៥)	(១៣៦.២៦២)
ពន្ធលើប្រាក់ចំណេញបានបង់	២៩	(៩.៣៣១.៧៧៦)	(៣៧.២៨០)	(៦.២៩០.៤២០)	(២៥.១៣០)
សាច់ប្រាក់សុទ្ធ( បានប្រើក្នុង )/ពីសកម្មភាពប្រតិបត្តិការ		(៦០.១៨៧.១៥០)	(២៤០.៤៤៦)	១២២.១១៦.៦១៩	៤៨៧.៨៥៧
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ	៩	(១១.១៥៦.៨១៦)	(៤៤.៥៧១)	(១១.៥២៩.២៦៤)	(៤៦.០៥៩)
ការទិញទ្រព្យសកម្មអរូបី	១០	(៣៤២.៨៣៦)	(១.៣៧០)	(២៣៧.៤៦៦)	(៩៤៩)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		១៩៩.០១៣	៧៩៥	១០៨.៧៣០	៤៣៤
ទ្រព្យសកម្មហិរញ្ញវត្ថុសម្រាប់លក់		-	-	(៣.២៣៦.៤៣៦)	(១២.៩៣០)
សាច់ប្រាក់សុទ្ធបានប្រើក្នុងសកម្មភាពវិនិយោគ		(១១.៣០០.៦៣៩)	(៤៥.១៤៦)	(១៤.៨៩៤.៤៣៦)	(៥៩.៥០៤)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការចេញផ្សាយភាគហ៊ុន	១៩	១០.០០០.០០០	៣៩.៩៥០	២០.០០០.០០០	៧៩.៩០០
សាច់ប្រាក់បានពីប្រាក់កម្ចី		៤៦.១២៦.៥១៨	១៨៤.២៧៥	-	-
ការសងប្រាក់កម្ចី និងបំណុលបន្ទាប់បន្សំ		(៧.០៨០.០០០)	(២៨.២៨៥)	(១.៣៦១.៨០៤)	(៥.៤៤០)
ភាគលាភបានបង់	២១	(៧.០៨៧.៧៦២)	(២៨.៣១៦)	(៨.១០៤.២៦៤)	(៣២.៣៧៧)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពហិរញ្ញប្បទាន		៤១.៩៥៨.៧៥៦	១៦៧.៦២៤	១០.៥៣៣.៩៣២	៤២.០៨៣
( តំហាយ )/កំណើនសាច់ប្រាក់និងសាច់ប្រាក់សមមូលសុទ្ធ					
សាច់ប្រាក់និងសាច់ប្រាក់សមមូលដើមឆ្នាំ		៤៥៥.៧៨៥.១២៨	១.៨២០.៨៦១	៣៣៨.០២៩.០១៣	១.៣៦៥.៣០០
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	-	-	(១៤.៨៧៥)
សាច់ប្រាក់និងសាច់ប្រាក់សមមូលចុងឆ្នាំ	៣១	៤៥៥.៧៨៥.១២៨	១.៨២០.៨៦១	៣៣៨.០២៩.០១៣	១.៣៥០.៤២៥

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ ពីទំព័រទី ៥៨ ដល់ទំព័រទី ១២៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ។

# 合併現金流量表

2013 年12月 31日

		2013		2012	
	備註	美元	東幣	美元	東幣
			(億為單位)		(億為單位)
營業活動現金流量					
來自（所用）營業活動的現金	30	(113,725,794)	(454,333)	71,255,080	284,665
利息收入		102,109,959	407,929	91,260,094	364,584
利息支出		(39,239,539)	(156,762)	(34,108,135)	(136,262)
所得稅支出	29	(9,331,776)	(37,280)	(6,290,420)	(25,130)
來自（所用）營業活動的現金		(60,187,150)	(240,446)	122,116,619	487,857
投資活動現金流量					
增購物業和設備	9	(11,156,816)	(44,571)	(11,529,264)	(46,059)
增購電腦軟體	10	(342,836)	(1,370)	(237,466)	(949)
收入来自于出售物業和設備		199,013	795	108,730	434
備供出售金融資產		-	-	(3,236,436)	(12,930)
投資活動所用的現金淨額		(11,300,639)	(45,146)	(14,894,436)	(59,504)
融資運作現金流量					
發行股本所收到的資金	19	10,000,000	39,950	20,000,000	79,900
借款收入		46,126,518	184,275	-	-
償還借款		(7,080,000)	(28,285)	(1,361,804)	(5,440)
已付股息	21	(7,087,762)	(28,316)	(8,104,264)	(32,377)
投資活動所用的現金淨額		41,958,756	167,624	10,533,932	42,083
現金及約當現金之（減少）					
增加餘額		(29,529,033)	(117,968)	117,756,115	470,436
現金及約當現金年初額		455,785,128	1,820,861	338,029,013	1,365,300
匯率變動差額		-	-	-	(14,875)
現金及約當現金年終額	31	426,256,095	1,702,893	455,785,128	1,820,861

隨附備註第58至124頁屬於財務報表的組成部分



# CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2013

		2013		2012	
	Note	US\$	Million Riel	US\$	Million Riel
<b>Cash flows from operating activities</b>					
Cash (used in)/from operations	30	(113,725,794)	(454,333)	71,255,080	284,665
Interest received		102,109,959	407,929	91,260,094	364,584
Interest paid		(39,239,539)	(156,762)	(34,108,135)	(136,262)
Income tax paid	29	(9,331,776)	(37,280)	(6,290,420)	(25,130)
<b>Net cash (used in)/from operating activities</b>		<b>(60,187,150)</b>	<b>(240,446)</b>	<b>122,116,619</b>	<b>487,857</b>
<b>Cash flows from investing activities</b>					
Purchases of property and equipment	9	(11,156,816)	(44,571)	(11,529,264)	(46,059)
Purchases of intangible assets	10	(342,836)	(1,370)	(237,466)	(949)
Proceeds from disposals of property and equipment		199,013	795	108,730	434
Available-for-sale financial assets		-	-	(3,236,436)	(12,930)
<b>Net cash used in investing activities</b>		<b>(11,300,639)</b>	<b>(45,146)</b>	<b>(14,894,436)</b>	<b>(59,504)</b>
<b>Cash flows from financing activities</b>					
Proceeds from issue of share capital	19	10,000,000	39,950	20,000,000	79,900
Proceeds from borrowings		46,126,518	184,275	-	-
Repayments of borrowings and subordinated debt		(7,080,000)	(28,285)	(1,361,804)	(5,440)
Dividends paid	21	(7,087,762)	(28,316)	(8,104,264)	(32,377)
<b>Net cash from financing activities</b>		<b>41,958,756</b>	<b>167,624</b>	<b>10,533,932</b>	<b>42,083</b>
<b>Net (decrease)/increase in cash and cash equivalents</b>		<b>(29,529,033)</b>	<b>(117,968)</b>	<b>117,756,115</b>	<b>470,436</b>
Cash and cash equivalents at beginning of year		455,785,128	1,820,861	338,029,013	1,365,300
Currency translation differences		-	-	-	(14,875)
<b>Cash and cash equivalents at end of year</b>	31	<b>426,256,095</b>	<b>1,702,893</b>	<b>455,785,128</b>	<b>1,820,861</b>

The accompanying notes on pages 58 to 124 form an integral part of these financial statements.

## តារាងតុល្យការ

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៣

	កំណត់ សម្គាល់	២០១៣		២០១២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ		១២៦.៦១៨.៦២៩	៥០៥.៨៤១	៩១.៤០៣.៧២០	៣៦៥.១៥៨
សមតុល្យនៅធនាគារកណ្តាល	៤	៣៣១.០០៩.៤១៥	១.៣២២.៣៨៣	៤១១.១១៥.៦១២	១.៦៤២.៤០៧
សមតុល្យនៅធនាគារផ្សេងៗ	៥	២០៥.២១៦.៥៤៦	៨១៩.៨៤០	១២៨.៤៥៨.៥០៦	៥១៣.១៩២
ឥណទាននិងបុរេប្រទាន	៦	១.០៤៤.៩៩០.៨២៨	៤.១៧៤.៧៣៨	៨៤៥.៤១៩.៣២៤	៣.៣៧៧.៤៥០
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ	៨	១១.០០០.០០០	៤៣.៩៤៥	១០.១៥៨.៤០០	៤០.៥៨៣
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	៩	៥០.៨៦៩.៥២១	២០៣.២២៤	៤៤.៥០២.៩២៧	១៧៧.៧៩០
ទ្រព្យសកម្មអរូបី	១០	៤៥៤.៨៨៤	១.៨១៧	៣៤៩.៧៣៦	១.៣៩៧
ពន្ធពន្យារទ្រព្យសកម្ម	១១	១.៥៣៧.៤៧៥	៦.១៤២	១.៣០៣.០៩៧	៥.២០៦
ទ្រព្យសកម្មផ្សេងៗ	១២	១៨.៦២១.៨៥៨	៧៤.៣៩៥	១២.៨១៨.៦៩១	៥១.២១១
		<u>១.៧៩០.៣១៩.១៥៦</u>	<u>៧.១៥២.៣២៥</u>	<u>១.៥៤៥.៥៣០.០១៣</u>	<u>៦.១៧៤.៣៩៤</u>
បំណុលនិងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ	១៣	១៣០.២៦៥.១៣១	៥២០.៤០៩	៦៩.៩៨៩.៣២៩	២៧៩.៦០៧
ប្រាក់បញ្ញើរបស់អតិថិជន	១៤	១.៣០៦.៤៩៨.៧៨៦	៥.២១៩.៤៦៣	១.២១២.៨៣៥.២៧២	៤.៨៤៥.២៧៧
ពន្ធលើប្រាក់ចំណេញត្រូវបង់	២៩	៩.៧២៧.៨២០	៣៨.៨៦៣	៨.៨៦១.៨១៥	៣៥.៤០៣
ប្រាក់កម្ចី	១៥	៦៤.០៣៩.៥៤៣	២៥៥.៨៣៨	១៧.៩១៣.០២៥	៧១.៥៦៣
បំណុលបន្ទាប់បន្សំ	១៦	-	-	៧.០៨០.០០០	២៨.២៨៥
សំវិធានធនសម្រាប់អត្ថប្រយោជន៍បុគ្គលិក	១៧	៣.០០៦.៨៧៩	១២.០១២	២.១៧៥.៨៤៥	៨.៦៩៣
បំណុលផ្សេងៗ	១៨	៣៣.៣២០.៧៨៩	១៣៣.១១៦	២៥.២៥៧.៤៦១	១០០.៩០៤
បំណុលសរុប		<u>១.៥៤៦.៨៥៨.៩៤៨</u>	<u>៦.១៧៩.៧០១</u>	<u>១.៣៤៤.១១២.៧៤៧</u>	<u>៥.៣៦៩.៧៣២</u>
មូលធន					
ដើមទុន	១៩	១៤០.០០០.០០០	៥៥៩.៣០០	១៣០.០០០.០០០	៥១៩.៣៥០
ទុនបម្រុង	២០	៤៣.០៥០.៧៧៧	១៧១.៩៨៨	១៥.០៥០.៧៧៧	៦០.១២៨
ចំណេញរក្សាទុក		៦០.៤០៩.៤៣១	២៤១.៣៣៦	៥៦.៣៦៦.៤៨៩	២២៥.១៨៤
មូលធនសរុប		<u>២៤៣.៤៦០.២០៨</u>	<u>៩៧២.៦២៤</u>	<u>២០១.៤១៧.២៦៦</u>	<u>៨០៤.៦៦២</u>
បំណុលនិងមូលធនសរុប		<u>១.៧៩០.៣១៩.១៥៦</u>	<u>៧.១៥២.៣២៥</u>	<u>១.៥៤៥.៥៣០.០១៣</u>	<u>៦.១៧៤.៣៩៤</u>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ ពីទំព័រទី ៥៨ ដល់ទំព័រទី ១២៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ។

# 單獨資產負債表

2013 年12月 31日

	備註	2013		2012	
		美元	東幣	美元	東幣
			( 億為單位 )		( 億為單位 )
資產					
現金		126,618,629	505,841	91,403,720	365,158
中央銀行結餘	4	331,009,415	1,322,383	411,115,612	1,642,407
其他同業銀行結餘	5	205,216,546	819,840	128,458,506	513,192
貸款及預付款	6	1,044,990,828	4,174,738	845,419,324	3,377,450
投資子公司	8	11,000,000	43,945	10,158,400	40,583
物業和設備	9	50,869,521	203,224	44,502,927	177,790
無形資產	10	454,884	1,817	349,736	1,397
遞延所得稅資產	11	1,537,475	6,142	1,303,097	5,206
其他資產	12	18,621,858	74,395	12,818,691	51,211
資產總額		1,790,319,156	7,152,325	1,545,530,013	6,174,394
負債及股東權益					
負債					
其他銀行存款	13	130,265,131	520,409	69,989,329	279,607
客戶存款	14	1,306,498,786	5,219,463	1,212,835,272	4,845,277
應交所得稅	29	9,727,820	38,863	8,861,815	35,403
借款	15	64,039,543	255,838	17,913,025	71,563
次級債務	16	-	-	7,080,000	28,285
員工補償預備金	17	3,006,879	12,012	2,175,845	8,693
其他負債	18	33,320,789	133,116	25,257,461	100,904
負債總額		1,546,858,948	6,179,701	1,344,112,747	5,369,732
股東權益					
資本	19	140,000,000	559,300	130,000,000	519,350
儲備金	20	43,050,777	171,988	15,050,777	60,128
留存收益		60,409,431	241,336	56,366,489	225,184
股東權益總額		243,460,208	972,624	201,417,266	804,662
負債及股東權益總額		1,790,319,156	7,152,325	1,545,530,013	6,174,394

隨附備註第58至124頁屬於財務報表的組成部分

## BALANCE SHEET

AS AT 31 DECEMBER 2013

		2013		2012	
	Note	US\$	Million Riel	US\$	Million Riel
ASSETS					
Cash on hand		126,618,629	505,841	91,403,720	365,158
Balances with the NBC	4	331,009,415	1,322,383	411,115,612	1,642,407
Balances with other banks	5	205,216,546	819,840	128,458,506	513,192
Loans and advances	6	1,044,990,828	4,174,738	845,419,324	3,377,450
Investment in subsidiary	8	11,000,000	43,945	10,158,400	40,583
Property and equipment	9	50,869,521	203,224	44,502,927	177,790
Intangible assets	10	454,884	1,817	349,736	1,397
Deferred tax assets	11	1,537,475	6,142	1,303,097	5,206
Other assets	12	18,621,858	74,395	12,818,691	51,211
Total assets		1,790,319,156	7,152,325	1,545,530,013	6,174,394
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from banks	13	130,265,131	520,409	69,989,329	279,607
Deposits from customers	14	1,306,498,786	5,219,463	1,212,835,272	4,845,277
Income tax payable	29	9,727,820	38,863	8,861,815	35,403
Borrowings	15	64,039,543	255,838	17,913,025	71,563
Subordinated debt	16	-	-	7,080,000	28,285
Provision for staff gratitude	17	3,006,879	12,012	2,175,845	8,693
Other liabilities	18	33,320,789	133,116	25,257,461	100,904
Total liabilities		1,546,858,948	6,179,701	1,344,112,747	5,369,732
EQUITY					
Share capital	19	140,000,000	559,300	130,000,000	519,350
Reserves	20	43,050,777	171,988	15,050,777	60,128
Retained earnings		60,409,431	241,336	56,366,489	225,184
Total equity		243,460,208	972,624	201,417,266	804,662
Total liabilities and equity		1,790,319,156	7,152,325	1,545,530,013	6,174,394

The accompanying notes on pages 58 to 124 form an integral part of these financial statements.



## របាយការណ៍លទ្ធផល

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៣

	កំណត់ សម្គាល់	២០១៣		២០១២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២២	១០៨.៧៧៦.៩៦៨	៤៣៤.៥៦៤	៩១.៦៧៤.៩៦២	៣៦៦.២៤១
ចំណាយការប្រាក់	២២	(៤១.៤២២.៩៣៨)	(១៦៥.៤៨៥)	(៣៥.៥៧២.៣៤០)	(១៤២.១១១)
<b>ចំណូលការប្រាក់សុទ្ធ</b>	<b>២២</b>	<b>៦៧.៣៥៤.០៣០</b>	<b>២៦៩.០៧៩</b>	<b>៥៦.១០២.៦២២</b>	<b>២២៤.១៣០</b>
ចំណូលកម្រៃនិងជើងសារ	២៣	១៨.០៤២.៧៤៣	៧២.០៨១	១៥.៤១០.៣៥៥	៦១.៥៦៤
ចំណាយកម្រៃនិងជើងសារ	២៣	(៣.៥០៦.៩៩១)	(១៤.០១០)	(២.៨៨៦.០០១)	(១១.៥៣០)
<b>ចំណូលកម្រៃនិងជើងសារសុទ្ធ</b>	<b>២៣</b>	<b>១៤.៥៣៥.៧៥២</b>	<b>៥៨.០៧១</b>	<b>១២.៥២៤.៣៥៤</b>	<b>៥០.០៣៤</b>
ចំណូលផ្សេងៗ	២៤	១.៧៦៩.០០៥	៧.០៦៧	១.២២៨.៦៣០	៤.៩០៨
<b>ចំណូលប្រតិបត្តិការសរុប</b>		<b>៨៣.៦៥៨.៧៨៧</b>	<b>៣៣៤.២១៧</b>	<b>៦៩.៨៥៥.៦០៦</b>	<b>២៧៩.០៧២</b>
ចំណាយបុគ្គលិក	២៥	(១១.២៣៩.៧៩៣)	(៤៤.៩០៣)	(៨.៦៣៩.៦៣៧)	(៣៤.៥១៥)
ចំណាយរំលស់ទ្រព្យសកម្មរូបិយភូមិ	២៦	(៤.៦៣៤.០៧៩)	(១៨.៥១៣)	(៤.៣១១.៨៣៧)	(១៧.២២៦)
ចំណាយទូទៅនិងចំណាយរដ្ឋបាល	២៧	(១០.៣៦២.៤៤២)	(៤១.៣៩៨)	(៨.២៤៨.៥៧៧)	(៣២.៩៥៣)
សំវិធានធនឥណទានបាត់បង់	២៨	(៨.៣៣១.៨៤២)	(៣៣.២៨៦)	(៤.១១៤.៧៥៣)	(១៦.៤៣៨)
<b>ចំណេញមុនបង់ពន្ធលើប្រាក់ចំណេញ</b>		<b>៤៩.០៩០.៦៣១</b>	<b>១៩៦.១១៧</b>	<b>៤៤.៥៤០.៨០២</b>	<b>១៧៧.៩៤០</b>
ចំណាយពន្ធលើប្រាក់ចំណេញ	២៩	(៩.៩៥៩.៩២៧)	(៣៩.៧៩០)	(៨.៩៩១.៥៦៨)	(៣៥.៩២១)
<b>ចំណេញសុទ្ធក្នុងឆ្នាំ</b>		<b>៣៩.១៣០.៧០៤</b>	<b>១៥៦.៣២៧</b>	<b>៣៥.៥៤៩.២៣៤</b>	<b>១៤២.០១៩</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ ពីទំព័រទី ៥៨ ដល់ទំព័រទី ១២៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ។

## 單獨損益表

2013 年12月 31日

	備註	2013		2012	
		美元	東幣	美元	東幣
			(億為單位)		(億為單位)
利息收入	22	108,776,968	434,564	91,674,962	366,241
利息支出	22	(41,422,938)	(165,485)	(35,572,340)	(142,111)
<b>淨利息收入</b>	<b>22</b>	<b>67,354,030</b>	<b>269,079</b>	<b>56,102,622</b>	<b>224,130</b>
手續費及佣金收入	23	18,042,743	72,081	15,410,355	61,564
手續費及佣金支出	23	(3,506,991)	(14,010)	(2,886,001)	(11,530)
<b>淨手續費及佣金收入</b>	<b>23</b>	<b>14,535,752</b>	<b>58,071</b>	<b>12,524,354</b>	<b>50,034</b>
其他佣金收入	24	1,769,005	7,067	1,228,630	4,908
<b>營業收入總額</b>		<b>83,658,787</b>	<b>334,217</b>	<b>69,855,606</b>	<b>279,072</b>
人事費用	25	(11,239,793)	(44,903)	(8,639,637)	(34,515)
折舊以及攤銷費用	26	(4,634,079)	(18,513)	(4,311,837)	(17,226)
行政及管理費用	27	(10,362,442)	(41,398)	(8,248,577)	(32,953)
貸款及預付款損失預備金	28	(8,331,842)	(33,286)	(4,114,753)	(16,438)
<b>稅前利潤</b>		<b>49,090,631</b>	<b>196,117</b>	<b>44,540,802</b>	<b>177,940</b>
所得稅費用	29	(9,959,927)	(39,790)	(8,991,568)	(35,921)
<b>年度淨利潤</b>		<b>39,130,704</b>	<b>156,327</b>	<b>35,549,234</b>	<b>142,019</b>

隨附備註第58至124頁屬於財務報表的組成部分

## INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2013

	Note	2013		2012	
		US\$	Million Riel	US\$	Million Riel
Interest income	22	108,776,968	434,564	91,674,962	366,241
Interest expense	22	(41,422,938)	(165,485)	(35,572,340)	(142,111)
<b>Net interest income</b>	22	<b>67,354,030</b>	<b>269,079</b>	<b>56,102,622</b>	<b>224,130</b>
Fee and commission income	23	18,042,743	72,081	15,410,355	61,564
Fee and commission expense	23	(3,506,991)	(14,010)	(2,886,001)	(11,530)
<b>Net fee and commission income</b>	23	<b>14,535,752</b>	<b>58,071</b>	<b>12,524,354</b>	<b>50,034</b>
Other operating income	24	1,769,005	7,067	1,228,630	4,908
<b>Total operating income</b>		<b>83,658,787</b>	<b>334,217</b>	<b>69,855,606</b>	<b>279,072</b>
Personnel expenses	25	(11,239,793)	(44,903)	(8,639,637)	(34,515)
Depreciation and amortisation charges	26	(4,634,079)	(18,513)	(4,311,837)	(17,226)
General and administrative expenses	27	(10,362,442)	(41,398)	(8,248,577)	(32,953)
Provision for loan losses	28	(8,331,842)	(33,286)	(4,114,753)	(16,438)
<b>Profit before income tax</b>		<b>49,090,631</b>	<b>196,117</b>	<b>44,540,802</b>	<b>177,940</b>
Income tax expense	29	(9,959,927)	(39,790)	(8,991,568)	(35,921)
<b>Profit for the year</b>		<b>39,130,704</b>	<b>156,327</b>	<b>35,549,234</b>	<b>142,019</b>

The accompanying notes on pages 58 to 124 form an integral part of these financial statements.

## របាយការណ៍បម្រែបម្រួលមូលធន

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៣

	កំណត់ សម្គាល់	ដើមទុនបានបង់ ដុល្លារអាមេរិក	ទុនបម្រុង ដុល្លារអាមេរិក	ចំណេញរក្សាទុក ដុល្លារអាមេរិក	សរុប ដុល្លារអាមេរិក
<b>គិតត្រឹមថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១៣</b>		<b>១៣០.០០០.០០០</b>	<b>១៥.០៥០.៧៧៧</b>	<b>៥៦.៣៦៦.៤៨៩</b>	<b>២០១.៤១៧.២៦៦</b>
ការចេញផ្សាយភាគហ៊ុន	១៩	១០.០០០.០០០	-	-	១០.០០០.០០០
ការផ្ទេរទៅគណនីទុនបម្រុង	២០	-	២៨.០០០.០០០	(២៨.០០០.០០០)	-
ភាគលាភ	២១	-	-	(៧.០៨៧.៧៦២)	(៧.០៨៧.៧៦២)
ចំណេញសុទ្ធក្នុងឆ្នាំ		-	-	៣៩.១៣០.៧០៤	៣៩.១៣០.៧០៤
<b>គិតត្រឹមថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១៣</b>		<b>១៤០.០០០.០០០</b>	<b>៤៣.០៥០.៧៧៧</b>	<b>៦០.៤០៩.៤៣១</b>	<b>២៤៣.៤៦០.២០៨</b>
<b>សមមូលនឹងលានរៀល</b>		<b>៥៥៩.៣០០</b>	<b>១៧១.៩៨៨</b>	<b>២៤១.៣៣៦</b>	<b>៩៧២.៦២៤</b>
<b>គិតត្រឹមថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១២</b>		<b>១១០.០០០.០០០</b>	<b>-</b>	<b>៤៣.៩៧២.២៩៦</b>	<b>១៥៣.៩៧២.២៩៦</b>
ការចេញផ្សាយភាគហ៊ុន	១៩	២០.០០០.០០០	-	-	២០.០០០.០០០
ការផ្ទេរទៅគណនីទុនបម្រុង	២០	-	១៥.០៥០.៧៧៧	(១៥.០៥០.៧៧៧)	-
ភាគលាភ	២១	-	-	(៨.១០៤.២៦៤)	(៨.១០៤.២៦៤)
ចំណេញសុទ្ធក្នុងឆ្នាំ		-	-	៣៥.៥៤៩.២៣៤	៣៥.៥៤៩.២៣៤
<b>គិតត្រឹមថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១២</b>		<b>១៣០.០០០.០០០</b>	<b>១៥.០៥០.៧៧៧</b>	<b>៥៦.៣៦៦.៤៨៩</b>	<b>២០១.៤១៧.២៦៦</b>
<b>សមមូលនឹងលានរៀល</b>		<b>៥១៩.៣៥០</b>	<b>៦០.១២៨</b>	<b>២២៥.១៨៤</b>	<b>៨០៤.៦៦២</b>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ ពីទំព័រទី ៥៨ ដល់ទំព័រទី ១២៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ។



គណនីកុមារធ្វើអោយក្តីប្រាថ្នារបស់កូនលោកអ្នកក្លាយជាការពិត

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## 單獨股東權益變動表

2013 年12月 31日

	備註	資本 美元	儲備金 美元	留存收益 美元	總額 美元
2012 年 1 月 1 日結餘		130,000,000	15,050,777	56,366,489	201,417,266
發行股本	19	10,000,000	-	-	10,000,000
轉到儲備金	20	-	28,000,000	(28,000,000)	-
股息	21	-	-	(7,087,762)	(7,087,762)
年度利潤		-	-	39,130,704	39,130,704
2012 年 12 月 31 日結餘		140,000,000	43,050,777	60,409,431	243,460,208
東幣 (億為單位)		559,300	171,988	241,336	972,624
2011 年 1 月 1 日結餘		110,000,000	-	43,972,296	153,972,296
發行股本	19	20,000,000	-	-	20,000,000
轉到儲備金	20	-	15,050,777	(15,050,777)	-
股息	21	-	-	(8,104,264)	(8,104,264)
年度利潤		-	-	35,549,234	35,549,234
2011 年 12 月 31 日結餘		130,000,000	15,050,777	56,366,489	201,417,266
東幣 (億為單位)		519,350	60,128	225,184	804,662

隨附備註第58至124頁屬於財務報表的組成部分



សន្សំថ្ងៃនេះ សម្រាប់កូនរបស់លោកអ្នកនៅថ្ងៃស្អែក  
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## STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 31 DECEMBER 2013

	Notes	Paid-up capital US\$	Reserves US\$	Retained earnings US\$	Total US\$
<b>At 1 January 2013</b>		<b>130,000,000</b>	<b>15,050,777</b>	<b>56,366,489</b>	<b>201,417,266</b>
Issue of share capital	19	10,000,000	-	-	10,000,000
Transferred to reserves	20	-	28,000,000	(28,000,000)	-
Dividends	21	-	-	(7,087,762)	(7,087,762)
Profit for the year		-	-	39,130,704	39,130,704
<b>At 31 December 2013</b>		<b>140,000,000</b>	<b>43,050,777</b>	<b>60,409,431</b>	<b>243,460,208</b>
<i>Million Riel equivalent</i>		<i>559,300</i>	<i>171,988</i>	<i>241,336</i>	<i>972,624</i>
<b>At 1 January 2012</b>		<b>110,000,000</b>	<b>-</b>	<b>43,972,296</b>	<b>153,972,296</b>
Issue of share capital	19	20,000,000	-	-	20,000,000
Transferred to reserves	20	-	15,050,777	(15,050,777)	-
Dividends	21	-	-	(8,104,264)	(8,104,264)
Profit for the year		-	-	35,549,234	35,549,234
<b>At 31 December 2012</b>		<b>130,000,000</b>	<b>15,050,777</b>	<b>56,366,489</b>	<b>201,417,266</b>
<i>Million Riel equivalent</i>		<i>519,350</i>	<i>60,128</i>	<i>225,184</i>	<i>804,662</i>

The accompanying notes on pages 58 to 124 form an integral part of these financial statements.



សេវាកម្មធនាគារដែលសាមញ្ញនិងងាយស្រួល  
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## របាយការណ៍លំហូរសាច់ប្រាក់

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៣

	កំណត់ សម្គាល់	២០១៣		២០១២	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់(បានប្រើក្នុង)/ពីប្រតិបត្តិការ	៣០	(១១២.៥២០.០២១)	(៤៤៩.៥១៦)	៦៨.៣០៣.៧៨៨	២៧២.៨៧២
ការប្រាក់បានទទួល		១០១.៩៥៨.៧២០	៤០៧.៣២៥	៩១.១១០.០៩៤	៣៦៣.៩៨៥
ការប្រាក់បានបង់		(៣៩.៤៥៧.៣៤៧)	(១៥៧.៦៣២)	(៣៤.១៩៩.១៨៤)	(១៣៦.៦២៦)
ពន្ធលើប្រាក់ចំណេញបានបង់	២៩	(៩.៣២៨.៣០០)	(៣៧.២៦៧)	(៦.២៨៩.៥៩៦)	(២៥.១២៧)
សាច់ប្រាក់សុទ្ធ( បានប្រើក្នុង )/ពីសកម្មភាពប្រតិបត្តិការ		( ៥៩.៣៤៦.៩៤៨ )	( ២៣៧.០៩០ )	១១៨.៩២៥.១០២	៤៧៥.១០៤
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ		(៨៤១.៦០០)	(៣.៣៦២)	(១៥៨.៤០០)	(៦៣៣)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ	៩	(១១.១៥៥.៤១៨)	(៤៤.៥៦៦)	(១១.៤១៦.០៨៣)	(៤៥.៦០៧)
ការទិញទ្រព្យសកម្មអរូបី	១០	(៣៤២.៨៣៦)	(១.៣៧០)	(២៣៧.៤៦៦)	(៩៤៩)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		១៩៩.០១៣	៧៩៥	១០៨.៧៣០	៤៣៤
សាច់ប្រាក់សុទ្ធប្រើក្នុងសកម្មភាពវិនិយោគ		( ១២.១៤០.៨៤១ )	( ៤៨.៥០៣ )	( ១១.៧០៣.២១៩ )	( ៤៦.៧៥៥ )
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការចេញផ្សាយភាគហ៊ុន	១៩	១០.០០០.០០០	៣៩.៩៥០	២០.០០០.០០០	៧៩.៩០០
សាច់ប្រាក់បានពីប្រាក់កម្ចី		៤៦.១២៦.៥១៨	១៨៤.២៧៥	-	-
ការសងប្រាក់កម្ចី និងបំណុលបន្ទាប់បន្សំ		(៧.០៨០.០០០)	(២៨.២៨៥)	(១.៣៦១.៨០៤)	(៥.៤៤០)
ភាគលាភបានបង់	២១	(៧.០៨៧.៧៦២)	(២៨.៣១៦)	(៨.១០៤.២៦៤)	(៣២.៣៧៧)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពហិរញ្ញប្បទាន		៤១.៩៥៨.៧៥៦	១៦៧.៦២៤	១០.៥៣៣.៩៣២	៤២.០៨៣
( តំហាយ ) /កំណើនសាច់ប្រាក់និងសាច់ប្រាក់					
សមមូលសុទ្ធ		( ២៩.៥២៩.០៣៣ )	( ១១៧.៩៦៩ )	១១៧.៧៥៥.៨១៥	៤៧០.៤៣២
សាច់ប្រាក់និងសាច់ប្រាក់សមមូលដើមឆ្នាំ		៤៥៥.៧៨៤.៨២៨	១.៨២០.៨៦០	៣៣៨.០២៩.០១៣	១.៣៦៥.៣០០
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	-	-	(១៤.៨៧២)
សាច់ប្រាក់និងសាច់ប្រាក់សមមូលចុងឆ្នាំ	៣១	៤២៦.២៥៥.៧៩៥	១.៧០២.៨៩១	៤៥៥.៧៨៤.៨២៨	១.៨២០.៨៦០

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ ពីទំព័រទី ៥៨ ដល់ទំព័រទី ១២៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ។

# 合併資產負債表

2013 年12月 31日

		2013		2012	
	備註	美元	東幣	美元	東幣
			(億為單位)		(億為單位)
營業活動現金流量					
來自（所用）營業活動的現金	30	(112,520,021)	(449,516)	68,303,788	272,872
利息收入		101,958,720	407,325	91,110,094	363,985
利息支出		(39,457,347)	(157,632)	(34,199,184)	(136,626)
所得稅支出	29	(9,328,300)	(37,267)	(6,289,596)	(25,127)
來自（所用）營業活動的現金		(59,346,948)	(237,090)	118,925,102	475,104
投資活動現金流量					
增購物業和設備		(841,600)	(3,362)	(158,400)	(633)
增購電腦軟体	9	(11,155,418)	(44,566)	(11,416,083)	(45,607)
收入来自于出售物業和設備	10	(342,836)	(1,370)	(237,466)	(949)
備供出售金融資產		199,013	795	108,730	434
投資活動所用的現金淨額		(12,140,841)	(48,503)	(11,703,219)	(46,755)
融資運作現金流量					
發行股本所收到的資金	19	10,000,000	39,950	20,000,000	79,900
借款收入		46,126,518	184,275	-	-
償還借款		(7,080,000)	(28,285)	(1,361,804)	(5,440)
已付股息	21	(7,087,762)	(28,316)	(8,104,264)	(32,377)
投資活動所用的現金淨額		41,958,756	167,624	10,533,932	42,083
現金及約當現金之（減少）					
增加餘額		(29,529,033)	(117,969)	117,755,815	470,432
現金及約當現金年初額		455,784,828	1,820,860	338,029,013	1,365,300
匯率變動差額		-	-	-	(14,872)
現金及約當現金年終額	31	426,255,795	1,702,891	455,784,828	1,820,860

隨附備註第58至124頁屬於財務報表的組成部分

# STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2013

		2013		2012	
	Note	US\$	Million Riel	US\$	Million Riel
<b>Cash flows from operating activities</b>					
Cash (used in)/from operations	30	(112,520,021)	(449,516)	68,303,788	272,872
Interest received		101,958,720	407,325	91,110,094	363,985
Interest paid		(39,457,347)	(157,632)	(34,199,184)	(136,626)
Income tax paid	29	(9,328,300)	(37,267)	(6,289,596)	(25,127)
<b>Net cash (used in)/from operating activities</b>		<b>(59,346,948)</b>	<b>(237,090)</b>	<b>118,925,102</b>	<b>475,104</b>
<b>Cash flows from investing activities</b>					
Investment in subsidiary		(841,600)	(3,362)	(158,400)	(633)
Purchases of property and equipment	9	(11,155,418)	(44,566)	(11,416,083)	(45,607)
Purchases of intangible assets	10	(342,836)	(1,370)	(237,466)	(949)
Proceeds from disposals of property and equipment		199,013	795	108,730	434
<b>Net cash used in investing activities</b>		<b>(12,140,841)</b>	<b>(48,503)</b>	<b>(11,703,219)</b>	<b>(46,755)</b>
<b>Cash flows from financing activities</b>					
Proceeds from issue of share capital	19	10,000,000	39,950	20,000,000	79,900
Proceeds from borrowings		46,126,518	184,275	-	-
Repayments of borrowings and subordinated debt		(7,080,000)	(28,285)	(1,361,804)	(5,440)
Dividends paid	21	(7,087,762)	(28,316)	(8,104,264)	(32,377)
<b>Net cash from financing activities</b>		<b>41,958,756</b>	<b>167,624</b>	<b>10,533,932</b>	<b>42,083</b>
<b>Net (decrease)/increase in cash and cash equivalents</b>		<b>(29,529,033)</b>	<b>(117,969)</b>	<b>117,755,815</b>	<b>470,432</b>
Cash and cash equivalents at beginning of year		455,784,828	1,820,860	338,029,013	1,365,300
Currency translation differences		-	-	-	(14,872)
<b>Cash and cash equivalents at end of year</b>	31	<b>426,255,795</b>	<b>1,702,891</b>	<b>455,784,828</b>	<b>1,820,860</b>

The accompanying notes on pages 58 to 124 form an integral part of these financial statements.



# NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

## 1. BACKGROUND INFORMATION

Canadia Bank Plc. ("the Bank") and its subsidiary (together referred to as "the Group") are incorporated in the Kingdom of Cambodia.

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 Banking Licence No. 05 issued by the NBC, since 1991. The Bank's licence was renewed on 18 October 2006 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 49 branches located in Phnom Penh and major provinces in Cambodia.

As at 31 December 2013, the Group and the Bank had a total of 1,638 and 1,621 employees, respectively (2012: Group: 1,391 and Bank: 1,369 employees).

The financial statements were authorised and approved for issue by the Board of Directors on

## 2. SUMMARY OF SIGNIFICANT 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 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 consolidated and separate financial statements are prepared based on the historical cost convention, as modified by revaluation of available-for-sale financial assets.

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

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

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 New 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.

The National Accounting Council of the Ministry of Economy and Finance, through Circular No. 086MoEF.NAC, dated 30 July 2012, has approved banks and financial institutions' delaying the adoption of CIFRS until periods beginning on or after 1 January 2016.

The first financial statements of the Bank that will be prepared under CIFRS are for the year ending 31 December 2016. CAS, the current accounting standard used, is different from CIFRS in many areas. Hence, the adoption of CIFRS will have significant impact on the financial statements of the Bank.

### 2.3 Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and its subsidiary made up to the end of the financial year. A subsidiary is a company 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 subsidiary is consolidated using the acquisition method of accounting. Under the

acquisition method of accounting, the results of the subsidiary 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 subsidiary's net assets are determined and these values are reflected in the consolidated financial statements.

Intercompany transactions, balances and unrealised gain or loss arising from inter-company 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.

### 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.

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

For the sole regulatory purpose of complying with Prakas No. B7-07-164 dated 13 December 2007 of the NBC, a translation into Khmer Riel is provided for the balance sheets, income statements, statements of changes in equity, cash flow statements and notes to the financial statements as at and for the year ended 31 December 2013 using the average exchange rate published by the NBC as at the reporting date, which was US\$1 equal to Khmer Riel ("KHR") 3,995 (31 December 2012: US\$1 equal to KHR 3,995). Such translated amounts are unaudited and should not be construed as representations that the US\$ amounts represent, or have been or could be, converted into Khmer Riel 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.

## 2.6 Cash and cash equivalents

For the purposes of the cash flow statements, 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 NBC 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 Allowance for losses on loans and advances

Allowance for losses on loans and advances is made with regard to specific risks and relate to those loans and advances that have been individually reviewed and specifically identified as special mention, sub-standard, doubtful or loss. In addition, a general provision is also maintained for loans classified as normal.

The Bank follows the mandatory credit classification and provisioning as required by Prakas B7-09-074, dated 25 February 2009, issued by the NBC. The Prakas requires commercial banks to classify their loans, advances and similar assets into five classes and the minimum mandatory level of specific provisioning is provided, depending on the classification concerned and regardless of the assets pledged as collateral as follows:

Classification	Rate of Provision (%)
General provision:	
Normal	1
Specific provision:	
Special mention	3
Sub-standard	20
Doubtful	50
Loss	100

## 2.9 Other credit-related commitments

In the normal course of business, the Group and the Bank enter into other credit-related commitments including loan commitments, letters of credit and guarantees. The accounting policy and provision methodology are similar to those for originated loans as noted above. Specific provisions are raised against other credit-related commitments when losses are considered probable.

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 2.10 Available-for-sale financial assets

Available-for-sale financial assets are non-derivatives that are either designated in this category or not classified in any of the other categories. They are included in non-current assets unless the investment matures or management intends to dispose of it within 12 months of the end of the reporting period.

Available-for-sale financial assets are initially recognised at fair value plus transaction costs. The changes in the fair value of available-for-sale financial assets are recognised in other comprehensive income/equity until the financial asset is sold or impaired. At this time, the cumulative gains or losses previously recognised in the equity are recognised in the income statement.

### 2.11 Property and equipment

Property and equipment are stated at cost less accumulated depreciation, except freehold land and assets under construction, which are not depreciated. 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.

Capital work-in-progress is not depreciated. Depreciation of property and equipment assets is calculated using the following methods and rates:

Buildings – straight-line	5%
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.

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 2.14 Subordinated debt

Subordinated debt is recognised initially at cost and subsequently stated at the outstanding principal amount.

### 2.15 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 year's 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.

### 2.16 Interest income and expense

Interest earned on loans and advances, balances with the NBC 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.

### 2.17 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, ATM/Visa and Master Card 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.

### 2.18 Operating leases

Leases in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases are charged to the income statement on a straight-line basis over the period of the lease.

### 2.19 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.

### 2.20 Current and deferred income tax

#### *Current income tax*

Current income tax assets and liabilities for the current and prior periods are measured at the amounts expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted at the balance sheet date.



## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### *Deferred income tax*

Deferred income tax is provided using the balance sheet liability method on temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred income tax liabilities are recognised for all taxable temporary differences, except where the deferred income tax liability arises from the initial recognition of an asset or liability in a transaction that at the time of the transaction affects neither the accounting profit nor taxable profit or loss.

Deferred income tax assets are recognised for all deductible temporary differences to the extent that it is probable that future taxable profits will be available against which these differences can be utilised, except where the deferred tax arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.

The carrying amount of deferred income tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the assets to be recovered. Unrecognised deferred income tax assets are re-assessed at each balance sheet date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

### **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 loans and advances**

The Bank follows the mandatory credit classification and provisioning as required by Prakas No. B7-09-074, dated 25 February 2009, on asset classification and provisioning in banking and financial institutions, issued by the NBC. The NBC requires commercial banks to classify their loans, advances and similar assets into five classes and the minimum mandatory level of provisioning is provided, depending on the classification concerned and regardless of the assets 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.

### **(b) 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) Income tax**

Taxes are calculated on the basis of the current interpretation of the tax regulations. However, these regulations are subject to periodic variation and the ultimate determination of tax expenses will be made following inspection by the General Department of Taxation.

Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will have an impact on the provision for income tax and deferred tax in the year in which such determination is made.

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### **(d) Fair value of securities not quoted in an active market**

The fair value of such securities not quoted in an active market may be determined by the Group using reputable pricing sources. Quotes as obtained from the pricing sources may be indicative and not executable or binding. The Group would exercise judgement and estimates on the quantity and quality of price sources used.

The fair value of debt securities classified as available-for-sale financial assets as at 31 December 2013 was based on the redemption offer letter issued by the issuer of the bonds that the Company acquired and held.



ជម្រើសឥណទានផ្ទះដែលអាចជួយលោកអ្នកទទួលបានផ្ទះតាមក្តីស្រែមែ  
លឿនជាងការគិតរបស់អ្នក

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## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 4. BALANCES WITH THE NBC

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current accounts	157,758,551	630,245	91,671,917	366,229	157,758,551	630,245	91,671,917	366,229
Term deposits	-	-	162,000,000	647,190	-	-	162,000,000	647,190
Capital guarantee deposits (i)	14,001,252	55,935	14,001,252	55,935	13,000,000	51,935	13,000,000	51,935
Reserve deposits (ii)	160,250,863	640,203	144,443,695	577,053	160,250,864	640,203	144,443,695	577,053
	<u>332,010,666</u>	<u>1,326,383</u>	<u>412,116,864</u>	<u>1,646,407</u>	<u>331,009,415</u>	<u>1,322,383</u>	<u>411,115,612</u>	<u>1,642,407</u>

#### (i) 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 paid-up 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.

In compliance with the SECC's Prakas No. 009 on the licensing of securities firms and securities representatives, the Subsidiary 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.

#### (ii) Reserve deposits

Reserve deposits represent the minimum reserve requirement calculated at 8% (2012: 8%) for Riel and 12.5% (2012: 12.5%) for other currencies of the total amount of deposits from customers and borrowings.

#### (iii) Interest rates

Current accounts and reserve deposits do not earn interest. Annual interest rates on other balances with the NBC are as follows:

	2012	2011
Term deposits	0.09%- 0.10%	0.10%- 0.14%
Capital guarantee deposits	0.12%	0.18%- 0.20%

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 5. BALANCES WITH OTHER BANKS

#### Group and Bank

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Local banks:				
Current accounts	23,429,285	93,600	10,345,754	41,331
Savings accounts	45,337	181	44,922	179
Term deposits	46,790,140	186,927	8,359,174	33,395
Overseas banks:				
Current accounts (i)	124,843,810	498,751	98,614,123	393,964
Term deposits	10,107,974	40,381	11,094,533	44,323
	<u>205,216,546</u>	<u>819,840</u>	<u>128,458,506</u>	<u>513,192</u>

#### (i) Security requirements:

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

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Visa Card operations	431,480	1,724	431,436	1,724
Master Card operations	740,000	2,956	487,879	1,949
Borrowed funds of the facilities (Note 15)	<u>62,166,451</u>	<u>248,355</u>	<u>16,830,000</u>	<u>67,236</u>
	<u>63,337,931</u>	<u>253,035</u>	<u>17,749,315</u>	<u>70,909</u>

#### (ii) Annual interest rates:

	2013	2012
Current accounts	Nil - 1.15%	Nil - 1.15%
Savings accounts	1%	1%
Term deposits	0.14% - 3.60%	2.00% - 5.00%

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 6. LOANS AND ADVANCES

#### Group and Bank

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Commercial loans:				
Short-term loans	606,844,844	2,424,345	514,847,632	2,056,816
Overdrafts	145,813,544	582,525	120,235,206	480,340
Long-term loans	250,802,427	1,001,956	184,652,397	737,686
Micro-finance loans	39,000	156	220,369	881
	<u>1,003,499,815</u>	<u>4,008,982</u>	<u>819,955,604</u>	<u>3,275,723</u>
Consumer loans:				
Mortgage loans	79,235,283	316,545	57,837,899	231,062
Credit cards	3,687,407	14,731	1,216,645	4,860
Leasing	1,051,124	4,199	1,497,802	5,984
Others	138,372	552	-	-
	<u>84,112,186</u>	<u>336,027</u>	<u>60,552,346</u>	<u>241,906</u>
Total gross loans	<u>1,087,612,001</u>	<u>4,345,009</u>	<u>880,507,950</u>	<u>3,517,629</u>
Allowance for losses on loans and advances	(39,305,662)	(157,026)	(31,697,739)	(126,632)
Unamortised loan commitment fees	<u>(3,315,511)</u>	<u>(13,245)</u>	<u>(3,390,887)</u>	<u>(13,547)</u>
	<u>1,044,990,828</u>	<u>4,174,738</u>	<u>845,419,324</u>	<u>3,377,450</u>



គ្រប់ពេល គ្រប់វេលា ជាមួយនឹងការប្រើប្រាស់ប័ណ្ណឥណទានធនាគារ កាណាឌីយ៉ា  
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## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 6. LOANS AND ADVANCES

#### (a) Allowance for losses on loans advances

Movements in the allowance for losses on loans and advances follow:

	Specific provision US\$	General provision US\$	Total US\$
Balance at 1 January 2013	23,394,559	8,303,180	31,697,739
Charges for the year	13,134,951	2,828,292	15,963,243
Recoveries during the year	(6,796,610)	(834,791)	(7,631,401)
Written-off	(723,161)	-	(723,161)
Exchange differences	(758)	-	(758)
Balance at 31 December 2013	29,008,981	10,296,681	39,305,662
<i>Million Riel equivalent</i>	115,891	41,135	157,026
Balance at 1 January 2012	20,573,539	6,719,670	27,293,209
Charges for the year	15,263,973	2,527,342	17,791,315
Recoveries during the year	(12,444,132)	(943,832)	(13,387,964)
Written-off	(440)	-	(440)
Exchange differences	1,619	-	1,619
Balance at 31 December 2012	23,394,559	8,303,180	31,697,739
<i>Million Riel equivalent</i>	93,461	33,171	126,632

#### (b) By industry

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Financial institutions	1,758,152	7,024	2,752,253	10,995
Service	298,152,133	1,191,118	162,042,463	647,360
Mortgage	63,423,301	253,376	63,055,972	251,909
Building and construction	183,939,746	734,839	152,969,507	611,113
Wholesale and retail	264,673,315	1,057,370	166,336,140	664,513
Import and export	88,862,578	355,006	161,302,009	644,402
Agriculture	119,605,855	477,825	95,943,936	383,296
Others	67,196,921	268,451	76,105,670	304,041
	1,087,612,001	4,345,009	880,507,950	3,517,629

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 6. LOANS AND ADVANCES (continued)

#### (c) By loan classification

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Normal:				
Secured	1,029,337,964	4,112,205	829,877,483	3,315,361
Unsecured	330,174	1,319	440,599	1,760
Special mention:				
Secured	3,695,660	14,764	603,870	2,412
Unsecured	-	-	-	-
Sub-standard:				
Secured	24,020,652	95,963	28,659,595	114,495
Unsecured	-	-	-	-
Doubtful:				
Secured	12,267,139	49,007	6,563,758	26,222
Unsecured	-	-	-	-
Loss:				
Secured	15,284,845	61,063	13,804,483	55,149
Unsecured	2,675,567	10,688	558,162	2,230
	<u>1,087,612,001</u>	<u>4,345,009</u>	<u>880,507,950</u>	<u>3,517,629</u>

#### (d) By maturity

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Not later than 1 year	816,259,409	3,260,956	686,620,809	2,743,050
Later than 1 year and no later than 3 years	153,497,277	613,222	54,273,655	216,823
Later than 3 years and no later than 5 years	22,810,636	91,128	60,111,150	240,144
Later than 5 years	95,044,679	379,703	79,502,336	317,612
	<u>1,087,612,001</u>	<u>4,345,009</u>	<u>880,507,950</u>	<u>3,517,629</u>

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 6. LOANS AND ADVANCES (continued)

#### (e) By large exposure

Movements in the allowance for losses on loans and advances follow:

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Large exposure	200,377,454	800,508	145,243,693	580,249
Non-large exposure	887,234,547	3,544,501	735,264,257	2,937,380
	<u>1,087,612,001</u>	<u>4,345,009</u>	<u>880,507,950</u>	<u>3,517,629</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

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Related parties	737,888	2,948	239,140	955
Non-related parties	1,086,874,113	4,342,061	880,268,810	3,516,674
	<u>1,087,612,001</u>	<u>4,345,009</u>	<u>880,507,950</u>	<u>3,517,629</u>

#### (g) Interest rates

Annual interest rates during the year are as follows:

	2013	2012
Credit cards	18% - 21.96%	18.00% - 21.96%
Micro-finance loans	14.40%	12.00% - 21.60%
Long-term loans	5.00% - 19.20%	5.00% - 18.00%
Leasing	8.04% - 14.40%	8.04% - 14.40%
Short-term loans	6.00% - 21.60%	6.00% - 21.60%
Overdrafts	4.50% - 18.00%	6.00% - 18.00%
Mortgage loans	7.00% - 12.00%	7.00% - 12.00%

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 7. AVAILABLE-FOR-SALE FINANCIAL ASSETS

#### Group

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
At 1 January	3,277,228	13,093	-	-
Additions	-	-	3,236,436	12,930
Net losses transfer from equity	(40,792)	(163)	(33,179)	(133)
Net gains transfer to equity	3,232	12	73,971	296
At 31 December	3,239,668	12,942	3,277,228	13,093
Less non-current portion	-	-	3,000,000	11,985
Current portion	3,239,668	12,942	277,228	1,108

Available-for-sale financial assets include the following:

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Listed securities:				
Equity securities	239,668	957	277,228	1,108
Unlisted securities:				
Debt securities	3,000,000	11,985	3,000,000	11,985
At 31 December	3,239,668	12,942	3,277,228	13,093

The fair value of equity securities 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 company acquired and held.

The debt securities are fixed interest bonds issued by a private company and have maturity until December 2014. The fixed interest bonds bear annual interest at rate of 5% per annum. (2012: 5%).

None of these financial assets is either past due or impaired.

### 8. INVESTMENT IN SUBSIDIARY

In February 2010, Cana Securities Ltd. was incorporated as a wholly-owned subsidiary of the Bank. The Subsidiary received its securities underwriting licence from the Securities Exchange Commission of Cambodia on 20 October 2010. The principal activities of the Subsidiary 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.

## 9. PROPERTY AND EQUIPMENT

	Group 2013							
	Freehold land US\$	Buildings US\$	Construction in progress US\$	Furniture and fixtures US\$	Office equipment US\$	Computer and IT equipment US\$	Vehicles US\$	Total US\$
<b>Cost</b>								
At 1 January 2013	6,841,287	34,746,397	191,720	5,545,822	5,946,862	4,387,428	4,133,133	61,792,649
Additions	741,143	8,351,508	122,500	107,378	463,751	739,081	631,455	11,156,816
Transfers	-	122,500	(122,500)	-	-	-	-	-
Disposals	-	-	(191,720)	(5,113)	(29,413)	(1,510)	(588,896)	(816,652)
At 31 December 2013	7,582,430	43,220,405	-	5,648,087	6,381,200	5,124,999	4,175,692	72,132,813
<b>Accumulated depreciation</b>								
At 1 January 2013	-	5,641,516	-	2,881,910	3,318,936	3,348,024	1,998,004	17,188,390
Depreciation charges	-	1,780,843	-	680,150	710,112	670,749	589,550	4,431,404
Disposals	-	-	-	(4,657)	(24,081)	(1,517)	(393,964)	(424,219)
At 31 December 2013	-	7,422,359	-	3,557,403	4,004,967	4,017,256	2,193,590	21,195,575
<b>Net book value</b>	7,582,430	35,798,046	-	2,090,684	2,376,233	1,107,743	1,982,102	50,937,238
<b>Million Riel equivalent</b>	30,292	143,013	-	8,352	9,493	4,425	7,919	203,494

FOR THE YEAR ENDED 31 DECEMBER 2013

NOTES TO FINANCIAL STATEMENTS



## 9. PROPERTY AND EQUIPMENT (continued)

	Group 2012							
	Freehold land US\$	Buildings US\$	Construction in progress US\$	Furniture and fixtures US\$	Office equipment US\$	Computer and IT equipment US\$	Vehicles US\$	Total US\$
<b>Cost</b>								
At 1 January 2012	5,035,890	27,578,870	583,252	5,163,609	5,649,782	3,761,955	3,295,147	51,068,505
Additions	1,805,397	6,890,131	5,091	380,621	497,214	881,540	1,069,270	11,529,264
Transfers	-	277,396	(383,936)	69,995	36,820	(275)	-	-
Disposals	-	-	(12,687)	(68,403)	(236,954)	(255,792)	(231,284)	(805,120)
At 31 December 2012	6,841,287	34,746,397	191,720	5,545,822	5,946,862	4,387,428	4,133,133	61,792,649
<b>Accumulated depreciation</b>								
At 1 January 2012	-	4,125,401	-	2,179,874	2,791,779	2,995,606	1,665,415	13,758,075
Depreciation charges	-	1,516,115	-	766,400	747,269	604,386	513,883	4,148,053
Transfers	-	-	-	(4,708)	4,708	-	-	-
Disposals	-	-	-	(59,656)	(224,820)	(251,968)	(181,294)	(717,738)
At 31 December 2012	-	5,641,516	-	2,881,910	3,318,936	3,348,024	1,998,004	17,188,390
<b>Net book value</b>	6,841,287	29,104,881	191,720	2,663,912	2,627,926	1,039,404	2,135,129	44,604,259
<b>Million Riel equivalent</b>	27,331	116,274	766	10,642	10,499	4,152	8,531	178,195

## 9. PROPERTY AND EQUIPMENT (continued)

	Bank 2013							
	Freehold land US\$	Buildings US\$	Construction in progress US\$	Furniture and fixtures US\$	Office equipment US\$	Computer and IT equipment US\$	Vehicles US\$	Total US\$
<b>Cost</b>								
At 1 January 2013	6,841,287	34,746,397	191,720	5,510,607	5,946,862	4,310,880	4,080,633	61,628,386
Additions	741,143	8,351,508	122,500	107,378	463,751	737,683	631,455	11,155,418
Transfers	-	122,500	(122,500)	-	-	-	-	-
Disposals	-	-	(191,720)	(5,113)	(29,413)	(1,510)	(588,896)	(816,652)
At 31 December 2013	7,582,430	43,220,405	-	5,612,872	6,381,200	5,047,053	4,123,192	71,967,152
<b>Accumulated depreciation</b>								
At 1 January 2013	-	5,641,516	-	2,872,730	3,318,936	3,307,398	1,984,879	17,125,459
Depreciation charges	-	1,780,843	-	673,642	710,112	652,089	579,705	4,396,391
Disposals	-	-	-	(4,657)	(24,081)	(1,517)	(393,964)	(424,219)
At 31 December 2013	-	7,422,359	-	3,541,715	4,004,967	3,957,970	2,170,620	21,097,631
<b>Net book value</b>	7,582,430	35,798,046	-	2,071,157	2,376,233	1,089,083	1,952,572	50,869,521
<b>Million Riel equivalent</b>	30,292	143,013	-	8,274	9,493	4,351	7,801	203,224

FOR THE YEAR ENDED 31 DECEMBER 2013

NOTES TO FINANCIAL STATEMENTS

## 9. PROPERTY AND EQUIPMENT (continued)

	Bank							
	2012							
	Freehold land US\$	Buildings US\$	Construction in progress US\$	Furniture and fixtures US\$	Office equipment US\$	Computer and IT equipment US\$	Vehicles US\$	Total US\$
<b>Cost</b>								
At 1 January 2012	5,035,890	27,578,870	583,252	5,144,106	5,649,782	3,730,285	3,295,147	51,017,332
Additions	1,805,397	6,890,131	5,091	364,909	497,214	836,571	1,016,770	11,416,083
Transfers	-	277,396	(383,936)	69,995	36,820	(275)	-	-
Disposals	-	-	(12,687)	(68,403)	(236,954)	(255,701)	(231,284)	(805,029)
At 31 December 2012	6,841,287	34,746,397	191,720	5,510,607	5,946,862	4,310,880	4,080,633	61,628,386
<b>Accumulated depreciation</b>								
At 1 January 2012	-	4,125,401	-	2,179,373	2,791,779	2,990,927	1,665,415	13,752,895
Depreciation charges	-	1,516,115	-	757,721	747,269	568,439	500,758	4,090,302
Transfers	-	-	-	(4,708)	4,708	-	-	-
Disposals	-	-	-	(59,656)	(224,820)	(251,968)	(181,294)	(717,738)
At 31 December 2012	-	5,641,516	-	2,872,730	3,318,936	3,307,398	1,984,879	17,125,459
<b>Net book value</b>	6,841,287	29,104,881	191,720	2,637,877	2,627,926	1,003,482	2,095,754	44,502,927
<b>Million Riel equivalent</b>	27,331	116,274	766	10,538	10,499	4,009	8,373	177,790

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 10. INTANGIBLE ASSETS

#### Group and Bank

	2013 US\$	2012 US\$
<b>Cost</b>		
1 January	2,405,577	2,172,757
Additions	342,836	237,466
Disposals	(2,000)	(4,646)
31 December	2,746,413	2,405,577
<b>Accumulated amortisation</b>		
1 January	2,055,841	1,838,952
Amortisation charges	237,688	221,535
Disposals	(2,000)	(4,646)
31 December	2,291,529	2,055,841
<b>Net book value</b>	454,884	349,736
<i>Million Riel equivalent</i>	1,817	1,397

### 11. DEFERRED TAX ASSETS

#### Group and Bank

	Provision for staff gratitude US\$	Unamortised commitment fees US\$	Provision for accrued bonus US\$	Total US\$
<b>2013</b>				
At 1 January 2013	435,169	678,177	189,751	1,303,097
Recognised in the income statement	166,207	(15,075)	83,246	234,378
At 31 December 2013	601,376	663,102	272,997	1,537,475
<i>Million Riel equivalent</i>	2,402	2,649	1,091	6,142
<b>2012</b>				
At 1 January 2012	353,471	682,884	-	1,036,355
Recognised in the income statement	81,698	(4,707)	189,751	266,742
At 31 December 2012	435,169	678,177	189,751	1,303,097
<i>Million Riel equivalent</i>	1,739	2,709	758	5,206

**12. OTHER ASSETS**

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Accrued interest receivable	13,140,804	52,498	6,322,556	25,259	13,140,804	52,498	6,322,556	25,259
Prepayments	2,171,490	8,675	1,514,813	6,052	2,136,727	8,536	1,465,960	5,857
Advances	1,153,975	4,610	1,001,645	4,002	1,151,757	4,601	995,577	3,977
Receivables from card vendors	834,797	3,335	890,177	3,556	834,797	3,335	890,177	3,556
Supplies	754,611	3,015	848,736	3,391	754,611	3,015	848,736	3,391
Travellers' cheques purchased	-	-	26,592	106	-	-	26,592	106
Others	603,162	2,409	2,269,093	9,064	603,162	2,410	2,269,093	9,065
	<u>18,658,839</u>	<u>74,542</u>	<u>12,873,612</u>	<u>51,430</u>	<u>18,621,858</u>	<u>74,395</u>	<u>12,818,691</u>	<u>51,211</u>

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 13. DEPOSITS FROM BANKS

#### Group and Bank

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Current accounts	32,085,692	128,182	7,427,639	29,673
Savings accounts	18,423,649	73,602	12,307,371	49,168
Term deposits	79,710,608	318,444	50,236,319	200,694
Marginal deposits	45,182	181	18,000	72
	<u>130,265,131</u>	<u>520,409</u>	<u>69,989,329</u>	<u>279,607</u>

Annual interest rates during the year are as follows:

	2013	2012
Current accounts	Nil	Nil
Savings accounts	0.50% - 0.75%	0.50% - 4.75%
Term deposits	1.00% - 3.50%	1.00% - 3.50%

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



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**14. DEPOSITS FROM CUSTOMERS**

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current accounts	107,034,299	427,602	76,779,883	306,736	108,176,038	432,163	77,055,933	307,838
Savings accounts	458,392,579	1,831,278	421,151,009	1,682,498	458,392,579	1,831,278	421,151,009	1,682,498
Term deposits	729,704,050	2,915,168	708,431,747	2,830,185	735,004,050	2,936,341	713,731,747	2,851,358
Marginal deposits	4,926,119	19,680	896,583	3,582	4,926,119	19,681	896,583	3,583
	<u>1,300,057,047</u>	<u>5,193,728</u>	<u>1,207,259,222</u>	<u>4,823,001</u>	<u>1,306,498,786</u>	<u>5,219,463</u>	<u>1,212,835,272</u>	<u>4,845,277</u>

Annual interest rates follow:

	<u>2013</u>	<u>2012</u>
Current accounts	Nil - 2.00%	Nil - 2.00%
Savings accounts	0.75% - 2.00%	0.75% - 2.00%
Term deposits	2.00% - 5.50%	2.00% - 5.50%

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

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 15. BORROWINGS

#### Group and Bank

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
China Development Bank Corporation (i)	30,660,000	122,487	16,830,000	67,236
KfW through MoEF (ii)	579,543	2,315	1,083,025	4,327
Industrial and Commercial Bank of China (iii)	32,800,000	131,036	-	-
	<u>64,039,543</u>	<u>255,838</u>	<u>17,913,025</u>	<u>71,563</u>

- (i) The Bank entered into a US\$20 million loan facility with China Development Bank Corporation entered in 2010, for a term of eight years. These borrowings bear annual interest at six-month LIBOR plus credit spread of 4.00%. On 5 September 2013, the Bank entered into another facility agreement with China Development Bank amounting to US\$30 million loan facility, with a six-year term and annual interest of six-month LIBOR plus credit spread of 4.00%. For security pledged, refer to Note 5.
- (ii) Represents loans from Kreditanstalt für Wiederaufbau ("KfW") through the Ministry of Economy and Finance ("MoEF") that resulted from loan and finance agreements between the Bank, KfW and MoEF, dated 23 April 2003 and 18 October 2005 for Small and Medium Enterprises ("SMEs") term-lending Phase I and Phase II respectively. The agreements stipulate that the funds borrowed from KfW through MoEF shall be sub-lent to SMEs to build SME capacity in Cambodia. The sub-loans are classified as an asset of the Bank under loans and advances. KfW borrowing is unsecured and bears annual interest at an average rate of 5.69% (2012: 5.62%).
- (iii) On 6 December 2013, the Bank entered into a facility agreement with Industrial and Commercial Bank of China Limited, Phnom Penh Branch. This agreement is for US\$ 32.8 million loan with a one-year term and annual interest of 3.50%. Based on the agreement, the Bank is required to place one-year fixed deposit with Industrial and Commercial Bank of China Limited, Phnom Penh Branch of CNY 200 million, equivalent to US\$ 32.8 million (see Note 5).

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 16.SUBORDINATED DEBT

On 28 October 2005, the Bank entered into an agreement with Mr. Pung Kheav Se, the Chairman (see Note 33), and a main shareholder of the Bank through CIHP, to provide the Bank with a subordinated loan of US\$7.08 million for the purpose of acquiring shares in the Foreign Trade Bank of Cambodia ("FTB"). This subordinated debt is unsecured, non-interest bearing and has no fixed terms of repayment. The debt was approved by the NBC on 28 December 2005.

On 16 March 2012, the Board of Directors approved the amendments in the subordinated debt agreement which include the change in the tenor of the debt to a ten-year term effective from 1 January 2011 with an annual interest charge at 6% per annum.

The subordinated debt is treated as a liability for financial reporting purposes and included as capital Tier II in the Bank's net worth calculation based on the NBC's guidelines (Note 34.4).

On 20 June 2013, the subordinated debt was paid-off following the approval letter No. B7-013-172, dated 13 June 2013, from NBC.

### 17.PROVISION FOR STAFF GRATITUDE

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

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
At 1 January	2,175,845	8,693	1,767,357	7,061
Provision during the year	1,023,747	4,090	569,644	2,276
Payments during the year	(192,713)	(771)	(161,156)	(644)
At 31 December	3,006,879	12,012	2,175,845	8,693

## 18. OTHER LIABILITIES

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Accrued interest payable	16,976,151	67,820	15,010,560	59,967	16,976,151	67,820	15,010,560	59,967
Deposits in transit	13,030,955	52,059	6,792,896	27,138	13,030,955	52,059	6,792,896	27,138
Other trade payables	848,029	3,388	1,378,932	5,509	845,719	3,379	1,377,007	5,501
Accrued staff bonuses	1,372,888	5,485	1,143,744	4,569	1,370,560	5,475	1,143,744	4,569
Accrued expenses	370,063	1,478	330,236	1,319	370,063	1,478	330,236	1,319
Other taxes payable	593,381	2,371	508,724	2,032	593,381	2,371	506,912	2,025
Others	133,960	534	96,106	384	133,960	534	96,106	385
	<u>33,325,427</u>	<u>133,135</u>	<u>25,261,198</u>	<u>100,918</u>	<u>33,320,789</u>	<u>133,116</u>	<u>25,257,461</u>	<u>100,904</u>

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 19.SHARE CAPITAL

#### Group and Bank

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
<b>Issued and fully paid:</b>				
At 1 January	130,000,000	519,350	110,000,000	444,290
Issue of shares	10,000,000	39,950	20,000,000	79,900
Currency translation differences	-	-	-	(4,840)
At 31 December	<u>140,000,000</u>	<u>559,300</u>	<u>130,000,000</u>	<u>519,350</u>

During the year, the authorised paid-up capital was increased by US\$ 10,000,000 by the issue of 10,000,000 shares of US\$ 1 each. As at 31 December 2013, the Bank's total paid-up capital was US\$140 million shares with a par value of US\$ 1 per share. All shares were issued to and fully paid by CIHP.

### 20.RESERVES

	Group			
	2013		2012	
	US\$	Million Riel	US\$	Million Riel
General reserves	43,091,569	172,151	15,050,777	60,128
Change in fair value of AFS financial assets	(37,560)	(150)	40,792	163
	<u>43,054,009</u>	<u>172,001</u>	<u>15,091,569</u>	<u>60,291</u>
	Bank			
	2013		2012	
	US\$	Million Riel	US\$	Million Riel
General reserves	<u>43,050,777</u>	<u>171,988</u>	<u>15,050,777</u>	<u>60,128</u>

During the year, the authorised paid-up capital was increased by US\$ 10,000,000 by the issue of 10,000,000 shares of US\$ 1 each. As at 31 December 2013, the Bank's total paid-up capital was US\$140 million shares with a par value of US\$ 1 per share. All shares were issued to and fully paid by CIHP.

### 21. DIVIDENDS

The Bank declared and paid dividends totalling to US\$7,087,762 during the year (2012: US\$8,104,264) to its sole shareholder, CIHP.

**22.NET INTEREST INCOME****Group and Bank**

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Interest income:								
Loans and advances	107,555,028	429,682	90,325,251	360,849	107,555,028	429,682	90,325,251	360,849
Balances with other banks	1,055,233	4,216	1,097,825	4,386	1,055,233	4,216	1,097,825	4,386
Balances with the NBC	166,707	666	251,886	1,006	166,707	666	251,886	1,006
Available-for-sale financial assets	151,239	604	150,000	600	-	-	-	-
Total interest income	108,928,207	435,168	91,824,962	366,841	108,776,968	434,564	91,674,962	366,241
Interest expense:								
Deposits from customers	37,526,315	149,918	32,704,050	130,653	37,744,124	150,788	32,795,099	131,016
Deposits from banks	2,337,639	9,339	1,449,385	5,790	2,337,639	9,339	1,449,385	5,790
Borrowings	1,341,176	5,357	1,327,856	5,305	1,341,175	5,358	1,327,856	5,305
Total interest expense	41,205,130	164,614	35,481,291	141,748	41,422,938	165,485	35,572,340	142,111
Net interest income	67,723,077	270,554	56,343,671	225,093	67,354,030	269,079	56,102,622	224,130



**23. NET FEE AND COMMISSION INCOME**

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Loan commitment fees	8,082,254	32,289	6,576,646	26,274	8,082,254	32,289	6,576,646	26,274
Commission from remittances	2,465,215	9,849	2,477,623	9,898	2,465,215	9,849	2,477,623	9,898
Miscellaneous loan fees and charges	1,914,092	7,647	1,561,251	6,237	1,914,092	7,647	1,561,251	6,237
Income from letters of credit	551,847	2,205	519,887	2,077	551,847	2,205	519,887	2,077
Fees for telex, fax and phone	253,871	1,014	268,582	1,073	253,871	1,014	268,582	1,073
ATM and credit card fees	272,311	1,088	244,670	977	272,311	1,088	244,670	977
Fees for credit card advances and late payments	251,040	1,002	128,972	515	251,040	1,003	128,972	515
Other fees and commission	4,255,532	17,000	3,642,346	14,552	4,252,113	16,986	3,632,724	14,513
Total fee and commission income	18,046,162	72,094	15,419,977	61,603	18,042,743	72,081	15,410,355	61,564
Fee and commission expense	3,508,777	14,018	2,888,831	11,541	3,506,991	14,010	2,886,001	11,530
Net fee and commission income	14,537,385	58,076	12,531,146	50,062	14,535,752	58,071	12,524,354	50,034

**24.OTHER OPERATING INCOME**

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Gain on foreign exchange currencies	1,203,342	4,807	808,443	3,230	1,203,324	4,807	808,443	3,230
Rental income	452,631	1,808	279,847	1,118	479,631	1,916	306,847	1,226
Other income	86,051	344	127,528	509	86,050	344	113,340	452
	<u>1,742,024</u>	<u>6,959</u>	<u>1,215,818</u>	<u>4,857</u>	<u>1,769,005</u>	<u>7,067</u>	<u>1,228,630</u>	<u>4,908</u>

**25.PERSONNEL EXPENSES**

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Wages and salaries	9,700,087	38,752	7,770,460	31,043	9,461,936	37,800	7,598,152	30,355
Staff gratitude benefits	1,268,454	5,067	569,644	2,276	1,234,853	4,933	569,644	2,276
Other short term benefits	543,072	2,170	471,841	1,885	543,004	2,170	471,841	1,884
	<u>11,511,613</u>	<u>45,989</u>	<u>8,811,945</u>	<u>35,204</u>	<u>11,239,793</u>	<u>44,903</u>	<u>8,639,637</u>	<u>34,515</u>

**26.DEPRECIATION AND AMORTISATION CHARGES**

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Depreciation of property and equipment	4,431,404	17,703	4,148,053	16,571	4,396,391	17,564	4,090,302	16,341
Amortisation of intangible assets	237,688	950	221,535	886	237,688	949	221,535	885
	<u>4,669,092</u>	<u>18,653</u>	<u>4,369,588</u>	<u>17,457</u>	<u>4,634,079</u>	<u>18,513</u>	<u>4,311,837</u>	<u>17,226</u>

## 27. GENERAL AND ADMINISTRATIVE EXPENSES

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Utilities	1,731,167	6,916	1,605,065	6,412	1,729,397	6,909	1,605,065	6,412
Charitable donations and gifts	1,407,390	5,623	1,013,610	4,049	1,407,390	5,623	1,013,610	4,049
Building rental	1,171,328	4,679	909,545	3,634	1,160,640	4,637	906,545	3,622
Taxes and duties	1,095,308	4,376	605,941	2,421	1,065,340	4,256	586,157	2,342
Legal and professional fees	913,677	3,650	817,620	3,266	908,232	3,628	789,126	3,153
Travel, accommodation and foods	858,277	3,429	557,053	2,225	858,213	3,429	544,740	2,176
Repairs and maintenance	648,658	2,591	514,718	2,056	648,501	2,591	514,718	2,056
Advertising and public relations	585,772	2,340	572,666	2,288	581,697	2,324	544,368	2,175
Communication	575,491	2,299	490,288	1,959	568,291	2,270	490,288	1,959
Motor vehicles	262,156	1,047	244,208	976	262,156	1,047	244,208	976
Stationery and supplies	248,448	993	204,779	818	246,436	985	196,792	786
Printing and forms	234,557	937	201,039	803	234,557	937	201,039	803
Board of directors' fee	176,400	705	149,836	599	176,400	705	149,836	599
Insurance expense	157,318	628	137,818	551	157,318	628	137,818	551
Others	358,253	1,432	337,276	1,347	357,874	1,429	324,267	1,294
	<u>10,424,200</u>	<u>41,645</u>	<u>8,361,462</u>	<u>33,404</u>	<u>10,362,442</u>	<u>41,398</u>	<u>8,248,577</u>	<u>32,953</u>

**28. PROVISION FOR LOAN LOSSES****Group and Bank**

	<b>2013</b>		<b>2012</b>	
	<b>US\$</b>	<b>Million Riel</b>	<b>US\$</b>	<b>Million Riel</b>
Provision for losses on loans (Note 6a)	15,963,243	63,773	17,791,315	71,076
Recovery of losses on accrued interest receivable	-	-	(288,598)	(1,153)
Recovery of losses on loans (Note 6a)	(7,631,401)	(30,487)	(13,387,964)	(53,485)
	<u>8,331,842</u>	<u>33,286</u>	<u>4,114,753</u>	<u>16,438</u>

**29. INCOME TAX***a) Current tax liabilities*

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

	<b>Group</b>				<b>Bank</b>			
	<b>2013</b>		<b>2012</b>		<b>2013</b>		<b>2012</b>	
	<b>US\$</b>	<b>Million Riel</b>	<b>US\$</b>	<b>Million Riel</b>	<b>US\$</b>	<b>Million Riel</b>	<b>US\$</b>	<b>Million Riel</b>
At 1 January	8,863,499	35,410	5,893,101	23,543	8,861,815	35,403	5,893,101	23,543
Income tax expense	10,198,032	40,741	9,260,818	36,997	10,194,305	40,726	9,258,310	36,987
Income tax paid	(9,331,776)	(37,281)	(6,290,420)	(25,130)	(9,328,300)	(37,266)	(6,289,596)	(25,127)
At 31 December	<u>9,729,755</u>	<u>38,870</u>	<u>8,863,499</u>	<u>35,410</u>	<u>9,727,820</u>	<u>38,863</u>	<u>8,861,815</u>	<u>35,403</u>

The Bank obtained tax clearance up to the fiscal year 2011. The current year's income tax is subject to the General Department of Taxation ("GDT") assessment, the outcome of which cannot be determined as at the date of these financial statements.

**29. INCOME TAX(continued)***b) Income tax expense*

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current tax	10,198,032	40,741	9,260,818	36,997	10,194,305	40,726	9,258,310	36,987
Deferred tax	(234,378)	(936)	(266,742)	(1,066)	(234,378)	(936)	(266,742)	(1,066)
	<u>9,963,654</u>	<u>39,805</u>	<u>8,994,076</u>	<u>35,931</u>	<u>9,959,927</u>	<u>39,790</u>	<u>8,991,568</u>	<u>35,921</u>

*c) Reconciliation between accounting profit and income tax expense of the Group and the bank are as follows:*

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Profit before income tax	49,065,739	196,016	44,432,887	177,509	49,090,631	196,117	44,540,802	177,940
Tax calculation at 20%	9,813,148	39,203	8,886,577	35,502	9,818,126	39,223	8,908,160	35,588
<i>Tax effects in respect of:</i>								
Expenses not deductible for tax purposes	141,801	567	83,408	333	141,801	567	83,408	333
Tax loss not recognised	8,705	35	24,091	96	-	-	-	-
	<u>9,963,654</u>	<u>39,805</u>	<u>8,994,076</u>	<u>35,931</u>	<u>9,959,927</u>	<u>39,790</u>	<u>8,991,568</u>	<u>35,921</u>



## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 29. INCOME TAX (continued)

In accordance with the Cambodian tax laws, the Bank has an obligation to pay corporate income tax of either tax on profit at a rate of 20% on taxable profit or minimum tax at 1% of turnover, whichever is higher.

The tax returns of the Group and of the Bank are subject to periodic examination by the General Department of Taxation. 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 General Department of Taxation.



ធនាគារកាណាឌីយ៉ាផ្តល់ជូនសេវាកម្មដ៏ល្អឥតខ្ចោះជូនដល់អតិថិជនគ្រប់រូប

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## 30. CASH FROM/(USED IN) OPERATIONS

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Profit before income tax	49,065,739	196,016	44,432,887	177,509	49,090,631	196,117	44,540,802	177,940
<i>Adjustments for:</i>								
Depreciation and amortisation	4,669,092	18,653	4,369,588	17,457	4,634,079	18,513	4,311,837	17,226
Provision for losses on loans	15,163,948	60,580	17,791,315	71,076	15,163,948	60,580	17,791,315	71,076
Recovery of losses on loans	(7,631,401)	(30,487)	(13,387,964)	(53,485)	(7,631,401)	(30,487)	(13,387,964)	(53,485)
Gain on disposals of property and equipment	193,420	773	(21,348)	(85)	193,420	773	(21,439)	(86)
Foreign exchange gains on statutory deposits with the NBC	-	-	(14,329)	(57)	-	-	-	-
Net interest income	(67,723,077)	(270,554)	(56,343,671)	(225,093)	(67,354,030)	(269,079)	(56,102,622)	(224,130)
<i>Changes in working capital:</i>								
Cash collateral on borrowings	(45,588,616)	(182,127)	162,026	647	(45,588,616)	(182,127)	162,026	647
Balances with NBC - capital and reserve deposits	(15,807,169)	(63,150)	(31,334,473)	(125,181)	(15,807,169)	(63,150)	(31,334,473)	(125,181)
Loans and advances	(207,104,051)	(827,381)	(128,310,397)	(512,600)	(207,104,051)	(827,381)	(128,310,397)	(512,600)
Other assets	1,033,022	4,129	(109,451)	(437)	1,015,081	4,056	85,697	342
Deposits from banks	60,275,802	240,802	(14,669,284)	(58,604)	60,275,802	240,802	(14,669,284)	(58,604)
Deposits from customers	92,797,825	370,727	241,655,445	965,414	93,663,514	374,186	238,190,953	951,573
Provision for staff gratitude	831,034	3,320	408,488	1,632	831,034	3,320	408,488	1,632
Other liabilities	6,098,638	24,366	6,626,248	26,472	6,097,737	24,361	6,638,849	26,522
Cash (used in)/from operations	<u>(113,725,794)</u>	<u>(454,333)</u>	<u>71,255,080</u>	<u>284,665</u>	<u>(112,520,021)</u>	<u>(449,516)</u>	<u>68,303,788</u>	<u>272,872</u>

**31.CASH AND CASH EQUIVALENTS**

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Cash on hand	126,618,929	505,843	91,404,020	365,159	126,618,629	505,841	91,403,720	365,158
<i>Balances with the NBC:</i>								
Current accounts	157,758,551	630,245	91,671,917	366,229	157,758,551	630,245	91,671,917	366,229
Term deposits (maturity of three months or less)	-	-	162,000,000	647,190	-	-	162,000,000	647,190
<i>Balances with other banks:</i>								
Current accounts	84,935,164	339,316	91,210,562	364,386	84,935,164	339,316	91,210,562	364,386
Savings accounts	45,337	181	44,922	179	45,337	181	44,922	179
Term deposits (maturity of three months or less)	56,898,114	227,308	19,453,707	77,718	56,898,114	227,308	19,453,707	77,718
	<u>426,256,095</u>	<u>1,702,893</u>	<u>455,785,128</u>	<u>1,820,861</u>	<u>426,255,795</u>	<u>1,702,891</u>	<u>455,784,828</u>	<u>1,820,860</u>

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 32.COMMITMENTS AND CONTINGENCIES

#### *a) Loan commitments, guarantees and other financial liabilities*

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:

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Unused portion of approved credit facilities	85,110,356	340,016	110,350,709	440,851
Performance and bankers' guarantees	4,434,041	17,714	23,183,807	92,619
Bankers' acceptance	7,613,860	30,417	5,472,361	21,862
Documentary credit	10,575,082	42,247	5,904,682	23,589
Others	2,959,944	11,825	46,580	186
	<u>110,693,283</u>	<u>442,219</u>	<u>144,958,139</u>	<u>579,107</u>

No material losses are anticipated as a result of these transactions.

#### *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 a non-cancellable operating lease arrangement are as follows:

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Not later than one year	983,400	3,929	680,296	2,718
Later than one year and not later than five years	3,258,522	13,018	2,240,529	8,951
Over five years	<u>3,214,512</u>	<u>12,842</u>	<u>3,267,913</u>	<u>13,055</u>
	<u>7,456,434</u>	<u>29,789</u>	<u>6,188,738</u>	<u>24,724</u>

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 33. RELATED PARTY TRANSACTIONS AND BALANCES

#### a) Related parties and relationship

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

Relationship	Related party
Immediate and ultimate parent company	Canada Investment Holding Plc. ("CIHP")
Subsidiary	Wholly-owned subsidiary of the Bank, Cana Securities Ltd.
Affiliate	Cambodia Post Bank
Key management personnel	All directors of the Group and the Bank who make critical decisions in relation to the strategic direction of the Group and the Bank and senior management staff (including their close family members)

#### b) Loans and advances to directors and key management

##### Group and Bank

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
At 31 December	737,888	2,948	239,140	955
Interest income	45,939	184	21,682	87

Loans to directors and key management earn annual interest at rates ranging from 8.40% to 10.00%.

#### c) Deposits from related parties

	Group			
	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Parent company	1,247,136	4,982	406,424	1,624
Affiliate	19,671,437	78,587	-	-
Key management personnel	1,194,693	4,773	1,879,541	7,509
	22,113,266	88,342	2,285,965	9,133
Interest expense	123,147	492	12,214	49

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

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

#### c) Deposits from related parties (continued)

	Bank			
	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Parent company	1,247,136	4,982	406,424	1,624
Subsidiary	6,441,739	25,735	5,576,051	22,276
Affiliate	19,671,437	78,587	-	-
Directors and key management	1,194,693	4,773	1,879,541	7,509
	<u>28,555,005</u>	<u>114,077</u>	<u>7,862,016</u>	<u>31,409</u>
Interest expense	<u>340,955</u>	<u>1,362</u>	<u>103,263</u>	<u>413</u>

The deposits from parent company, subsidiary and key management personnel bear interest at rates ranging from 0.75% and 2.00% per annum.

#### d) Subordinated debt

##### Group and Bank

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Subordinated debt from the Chairman	-	-	7,080,000	28,285
Interest expense	<u>200,277</u>	<u>800</u>	<u>424,800</u>	<u>1,697</u>

#### e) Key management personnel compensation

	Group			
	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Salaries and short-term benefits	1,922,067	7,679	1,404,905	5,613
Post-employment benefits	<u>143,633</u>	<u>574</u>	<u>53,014</u>	<u>212</u>
	<u>2,065,700</u>	<u>8,253</u>	<u>1,457,919</u>	<u>5,825</u>



## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

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

#### e) Key management personnel compensation (continued)

	Bank			
	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Salaries and short-term benefits	1,790,508	7,153	1,354,920	5,413
Post-employment benefits	143,633	574	53,014	212
	<u>1,934,141</u>	<u>7,727</u>	<u>1,407,934</u>	<u>5,625</u>

#### f) Other transactions with related parties

	Group			
	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Management fee charged by parent company	30,000	120	30,000	120
Interest income from short-term loans to affiliate	286,887	1,146	-	-
Rental income from affiliate	46,524	294	-	-

	Bank			
	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Management fee charged by parent company	30,000	120	30,000	120
Interest income from short-term loans to affiliate	286,887	1,146	-	-
Rental income from subsidiary and affiliate	73,524	294	27,000	108
Bank charge to subsidiary for cash settlement	230	1	92	-

### 34. 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.

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.

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

	Group				Bank			
	2013		2012		2013		2012	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<b>Financial assets</b>								
Cash on hand	126,618,929	505,843	91,404,020	365,159	126,618,629	505,841	91,403,720	365,158
Balances with the NBC*	332,010,666	1,326,383	412,116,864	1,646,407	331,009,415	1,322,383	411,115,612	1,642,407
Balances with other banks	205,216,546	819,840	128,458,506	513,192	205,216,546	819,840	128,458,506	513,192
Loans and advances	1,044,990,828	4,174,738	845,419,324	3,377,450	1,044,990,828	4,174,738	845,419,324	3,377,450
Available-for-sale financial assets	3,239,668	12,942	3,277,228	13,093	-	-	-	-
Other assets	13,140,804	52,498	6,322,556	25,259	13,140,804	52,498	6,322,556	25,259
<b>Total financial assets</b>	<b>1,725,217,441</b>	<b>6,892,244</b>	<b>1,486,998,498</b>	<b>5,940,560</b>	<b>1,720,976,222</b>	<b>6,875,300</b>	<b>1,482,719,718</b>	<b>5,923,466</b>
<b>Financial liabilities</b>								
Deposits from banks	130,265,131	520,409	69,989,329	279,607	130,265,131	520,409	69,989,329	279,607
Deposits from customers	1,300,057,047	5,193,728	1,207,259,222	4,823,001	1,306,498,786	5,219,463	1,212,835,272	4,845,277
Borrowings	64,039,543	255,838	17,913,025	71,563	64,039,543	255,838	17,913,025	71,563
Subordinated debt	-	-	7,080,000	28,285	-	-	7,080,000	28,285
Other liabilities	32,732,046	133,135	24,752,474	98,886	32,727,408	130,745	24,750,549	98,879
<b>Total financial liabilities</b>	<b>1,527,093,767</b>	<b>6,103,110</b>	<b>1,326,994,050</b>	<b>5,301,342</b>	<b>1,533,530,868</b>	<b>6,126,455</b>	<b>1,332,568,175</b>	<b>5,323,611</b>
<b>Net financial assets</b>	<b>198,123,674</b>	<b>789,134</b>	<b>160,004,448</b>	<b>639,218</b>	<b>187,445,354</b>	<b>748,845</b>	<b>150,151,543</b>	<b>599,855</b>

\* Including capital guarantee and reserve deposits.

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

#### 34.1 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.

Loan classification and loan loss provisioning are determined taking into account past due period of loans and advances to customers and other relevant qualitative factors.

**34. FINANCIAL RISK MANAGEMENT (continued)****34.1 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			
	2013		2012		2013		2012	
	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	205,216,546	819,840	128,458,506	513,192	205,216,546	819,840	128,458,506	513,192
Loans and advances	1,044,990,828	4,174,738	845,419,324	3,377,450	1,044,990,828	4,174,738	845,419,324	3,377,450
Available-for-sale financial assets	3,239,668	12,942	3,277,228	13,093	-	-	-	-
Other assets	13,140,804	52,498	6,322,556	25,259	13,140,804	52,498	6,322,556	25,259
	<u>1,266,587,846</u>	<u>5,060,018</u>	<u>983,477,614</u>	<u>3,928,994</u>	<u>1,263,348,178</u>	<u>5,047,076</u>	<u>980,200,386</u>	<u>3,915,901</u>
<i>Credit risk exposures relating to off-balance sheet items:</i>								
Unused portion of approved credit facilities	85,110,356	340,016	110,350,709	440,851	85,110,356	340,016	110,350,709	440,851
Guarantees, acceptances and other financial facilities	25,582,927	102,203	34,607,430	138,256	25,582,927	102,203	34,607,430	138,256
	<u>110,693,283</u>	<u>442,219</u>	<u>144,958,139</u>	<u>579,107</u>	<u>110,693,283</u>	<u>442,219</u>	<u>144,958,139</u>	<u>579,107</u>
	<u>1,377,281,129</u>	<u>5,502,237</u>	<u>1,128,435,753</u>	<u>4,508,101</u>	<u>1,374,041,461</u>	<u>5,489,295</u>	<u>1,125,158,525</u>	<u>4,495,008</u>

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 at 31 December 2013, 76% (2012: 75%) 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 60% to 70%.
- 94.67% of loan portfolio is considered neither past due nor impaired (2012: 83.36%).

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

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 34. FINANCIAL RISK MANAGEMENT (continued)

#### 34.1. Credit risk (continued)

##### *e) Credit quality of financial assets*

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

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Loans and advances neither past due nor impaired	1,029,668,138	4,113,524	734,022,788	2,932,421
Loans and advances past due but not impaired	3,695,660	14,764	96,899,164	387,112
Loans and advances individually impaired	54,248,203	216,721	49,585,998	198,096
	<u>1,087,612,001</u>	<u>4,345,009</u>	<u>880,507,950</u>	<u>3,517,629</u>

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:

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Past due up to 90 days	<u>3,695,660</u>	<u>14,764</u>	<u>96,899,164</u>	<u>387,112</u>

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 34. FINANCIAL RISK MANAGEMENT (continued)

#### 34.1. Credit risk (continued)

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

##### iii. Loans and advances individually impaired

In accordance with Prakas B7-09-074 dated 25 February 2009 on the classification and provisioning for bad and doubtful debts, loans and advances that are past due for more than 90 days are considered impaired unless other information is available to indicate the contrary.

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Past due 91 to 180 days	24,020,652	95,963	28,659,595	114,495
Past due 181 to 360 days	12,267,139	49,007	6,563,759	26,222
Past due for more than 360 days	17,960,412	71,751	14,362,644	57,379
Total	54,248,203	216,721	49,585,998	198,096

##### 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.

There were no restructured loans and advances during the year (2012: Nil).

##### *f) Repossessed properties*

Repossessioned properties are classified in the balance sheet as foreclosed properties. There were no repossessioned properties during the year (2012: US\$293,600).



**34. FINANCIAL RISK MANAGEMENT (continued)****34.1. Credit risk (continued)***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	North America	Other Asia Pacific countries	Other ASEAN countries	Other countries	Total
	US\$	US\$	US\$	US\$	US\$	US\$
<b>As at 31 December 2013</b>						
Balances with other banks	70,116,478	40,658,960	66,828,349	21,815,234	5,797,525	205,216,546
Loans and advances	1,044,990,828	-	-	-	-	1,044,990,828
Available-for-sale financial assets	3,239,668	-	-	-	-	3,239,668
Other assets	13,016,530	59,987	64,287	-	-	13,140,804
<b>Total credit exposure</b>	<b>1,131,363,504</b>	<b>40,718,947</b>	<b>66,892,636</b>	<b>21,815,234</b>	<b>5,797,525</b>	<b>1,266,587,846</b>
<i>Million Riel equivalent</i>	<i>4,519,797</i>	<i>162,672</i>	<i>267,236</i>	<i>87,152</i>	<i>23,161</i>	<i>5,060,018</i>
<b>As at 31 December 2012</b>						
Balances with other banks	23,330,831	28,590,933	59,191,809	11,929,501	5,415,432	128,458,506
Loans and advances	845,419,324	-	-	-	-	845,419,324
Available-for-sale financial assets	3,277,228	-	-	-	-	3,277,228
Other assets	6,207,120	114,046	1,390	-	-	6,322,556
<b>Total credit exposure</b>	<b>878,234,503</b>	<b>28,704,979</b>	<b>59,193,199</b>	<b>11,929,501</b>	<b>5,415,432</b>	<b>983,477,614</b>
<i>Million Riel equivalent</i>	<i>3,508,547</i>	<i>114,676</i>	<i>236,477</i>	<i>47,658</i>	<i>21,635</i>	<i>3,928,993</i>

**34. FINANCIAL RISK MANAGEMENT (continued)****34.1. Credit risk (continued)***g) Concentration of financial assets with credit risk exposure (continued)**i. Geographical sector*

	Bank					
	Cambodia	North America	Other Asia	Other ASEAN	Other	Total
	US\$	US\$	Pacific countries	countries	countries	US\$
	US\$	US\$	US\$	US\$	US\$	US\$
<b>As at 31 December 2013</b>						
Balances with other banks	70,116,478	40,658,960	66,828,349	21,815,234	5,797,525	205,216,546
Loans and advances	1,044,990,828	-	-	-	-	1,044,990,828
Other assets	13,016,530	59,987	64,287	-	-	13,140,804
Total credit exposure	<u>1,128,123,836</u>	<u>40,718,947</u>	<u>66,892,636</u>	<u>21,815,234</u>	<u>5,797,525</u>	<u>1,263,348,178</u>
<i>Million Riel equivalent</i>	<u>4,506,855</u>	<u>162,672</u>	<u>267,236</u>	<u>87,152</u>	<u>23,161</u>	<u>5,047,076</u>
<b>As at 31 December 2012</b>						
Balances with other banks	23,330,831	28,590,933	59,191,809	11,929,501	5,415,432	128,458,506
Loans and advances	845,419,324	-	-	-	-	845,419,324
Other assets	6,207,120	114,046	1,390	-	-	6,322,556
Total credit exposure	<u>874,957,275</u>	<u>28,704,979</u>	<u>59,193,199</u>	<u>11,929,501</u>	<u>5,415,432</u>	<u>980,200,386</u>
<i>Million Riel equivalent</i>	<u>3,495,454</u>	<u>114,676</u>	<u>236,477</u>	<u>47,658</u>	<u>21,635</u>	<u>3,915,900</u>

**34. FINANCIAL RISK MANAGEMENT (continued)****34.1. 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	Service	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 2013</b>									
Balances with other banks	205,216,546	-	-	-	-	-	-	-	205,216,546
Loans and advances	1,736,916	277,888,535	62,355,388	181,610,291	258,457,939	87,766,014	116,762,941	58,412,804	1,044,990,828
Available-for-sale financial assets	-	-	-	3,000,000	-	-	-	239,668	3,239,668
Other assets	495,345	6,582,407	615,381	2,850,627	1,257,481	427,681	666,800	245,082	13,140,804
Total credit exposure	<u>207,448,807</u>	<u>284,470,942</u>	<u>62,970,769</u>	<u>187,460,918</u>	<u>259,715,420</u>	<u>88,193,695</u>	<u>117,429,741</u>	<u>58,897,554</u>	<u>1,266,587,846</u>
<i>Million Riel equivalent</i>	<u>828,758</u>	<u>1,136,461</u>	<u>251,568</u>	<u>748,906</u>	<u>1,037,563</u>	<u>352,334</u>	<u>469,132</u>	<u>235,296</u>	<u>5,060,018</u>
<b>As at 31 December 2012</b>									
Balances with other banks	128,458,506	-	-	-	-	-	-	-	128,458,506
Available-for-sale financial assets	2,724,730	146,911,632	61,761,855	148,912,257	261,305,678	59,678,029	94,508,909	69,616,234	845,419,324
Loans and advances	-	-	-	3,000,000	-	-	-	277,228	3,277,228
Other assets	341,582	916,283	930,327	1,715,445	795,746	896,622	390,196	336,355	6,322,556
Total credit exposure	<u>131,524,818</u>	<u>147,827,915</u>	<u>62,692,182</u>	<u>153,627,702</u>	<u>262,101,424</u>	<u>60,574,651</u>	<u>94,899,105</u>	<u>70,229,817</u>	<u>983,477,614</u>
<i>Million Riel equivalent</i>	<u>525,442</u>	<u>590,573</u>	<u>250,455</u>	<u>613,743</u>	<u>1,047,095</u>	<u>241,996</u>	<u>379,122</u>	<u>280,568</u>	<u>3,928,994</u>

## 34. FINANCIAL RISK MANAGEMENT (continued)

## 34.1. Credit risk (continued)

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

## ii. Industry sector (continued)

	Bank								
	Financial institutions	Service	Mortgage	Building and construction	Wholesale and retail	Import and export	Agriculture	Others	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2013									
Balances with other banks	205,216,546	-	-	-	-	-	-	-	205,216,546
Loans and advances	1,736,916	277,888,535	62,355,388	181,610,291	258,457,939	87,766,014	116,762,941	58,412,804	1,044,990,828
Other assets	495,345	6,582,407	615,381	2,850,627	1,257,481	427,681	666,800	245,082	13,140,804
Total credit exposure	207,448,807	284,470,942	62,970,769	184,460,918	259,715,420	88,193,695	117,429,741	58,657,886	1,263,348,178
Million Riel equivalent	828,758	1,136,461	251,568	736,921	1,037,563	352,334	469,132	234,338	5,047,075
As at 31 December 2012									
Balances with other banks	128,458,506	-	-	-	-	-	-	-	128,458,506
Loans and advances	2,724,730	146,911,632	61,761,855	148,912,257	261,305,678	59,678,029	94,508,909	69,616,234	845,419,324
Other assets	341,582	916,283	930,327	1,715,445	795,746	896,622	390,196	336,355	6,322,556
Total credit exposure	131,524,818	147,827,915	62,692,182	150,627,702	262,101,424	60,574,651	94,899,105	69,952,589	980,200,386
Million Riel equivalent	525,442	590,573	250,455	601,758	1,047,095	241,996	379,122	279,461	3,915,902

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### 34. FINANCIAL RISK MANAGEMENT (continued)

#### 34.2. Market risk (Continued)

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 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.

## 34. FINANCIAL RISK MANAGEMENT (continued)

## 34.2 Market risk (continued)

## a) Foreign exchange risk (continued)

(in US\$)

	Group						
	US\$	Riel	RMB	EUR	THB	Other	Total
<b>As at 31 December 2013</b>							
<b>Financial assets</b>							
Cash on hand	88,071,013	33,796,781	3,517	25,056	3,833,467	889,095	126,618,929
Balances with the NBC*	302,938,365	29,072,301	-	-	-	-	332,010,666
Balances with other banks	151,388,342	3,134,307	48,213,691	753,503	495,638	1,231,065	205,216,546
Loans and advances	1,043,947,187	-	-	-	1,043,641	-	1,044,990,828
Available-for-sale financial assets	3,000,000	239,668	-	-	-	-	3,239,668
Other assets	12,966,325	34,133	131,633	-	8,713	-	13,140,804
Total financial assets	1,602,311,232	66,277,190	48,348,841	778,559	5,381,459	2,120,160	1,725,217,441
<b>Financial liabilities</b>							
Deposits from banks	127,494,371	2,770,678	-	-	82	-	130,265,131
Deposits from customers	1,228,566,012	65,996,770	165,950	96	5,323,744	4,475	1,300,057,047
Borrowings	64,039,543	-	-	-	-	-	64,039,543
Subordinated debt	-	-	-	-	-	-	-
Other liabilities	25,190,429	7,523,600	-	-	18,013	4	32,732,046
Total financial liabilities	1,445,290,355	76,291,048	165,950	96	5,341,839	4,479	1,527,093,767
Net position	157,020,877	(10,013,858)	48,182,891	778,463	39,620	2,115,681	198,123,674
Million Riel equivalent	627,298	(40,005)	192,491	3,110	158	8,452	791,504
Credit commitments	110,200,138	67,699	-	-	425,446	-	110,693,283
Million Riel equivalent	440,250	270	-	-	1,700	-	442,220

\* Including capital guarantee and reserve deposits.

**34. FINANCIAL RISK MANAGEMENT (continued)****34.2. Credit risk (continued)***a) Foreign exchange risk (continued)*

(in US\$)

	Group						
	US\$	Riel	RMB	EUR	THB	Other	Total
<b>As at 31 December 2012</b>							
<b>Financial assets</b>							
Cash on hand	78,799,047	11,305,368	4,137	38,278	1,114,065	143,125	91,404,020
Balances with the NBC*	392,195,356	19,921,508	-	-	-	-	412,116,864
Balances with other banks	103,794,500	404,982	21,927,944	1,193,079	124,148	1,013,853	128,458,506
Loans and advances	844,320,994	-	-	-	1,098,330	-	845,419,324
Available-for-sale financial assets	3,000,000	277,228	-	-	-	-	3,277,228
Other assets	4,887,870	1,304,647	118,218	2,252	6,799	2,770	6,322,556
Total financial assets	1,426,997,767	33,213,733	22,050,299	1,233,609	2,343,342	1,159,748	1,486,998,498
<b>Financial liabilities</b>							
Deposits from banks	67,594,981	2,392,189	-	-	2,159	-	69,989,329
Deposits from customers	1,159,803,735	42,244,360	-	91	5,204,998	6,038	1,207,259,222
Borrowings	17,913,025	-	-	-	-	-	17,913,025
Subordinated debt	7,080,000	-	-	-	-	-	7,080,000
Other liabilities	24,449,713	744,694	-	3,841	62,944	6	25,261,198
Total financial liabilities	1,276,841,454	45,381,243	-	3,932	5,270,101	6,044	1,327,502,774
Net position	150,156,313	(12,167,510)	22,050,299	1,229,677	(2,926,759)	1,153,704	159,495,724
<i>Million Riel equivalent</i>	599,874	(48,609)	88,091	4,913	(11,692)	4,609	637,186
Credit commitments	144,859,708	6,533	-	-	91,897	-	144,958,138
<i>Million Riel equivalent</i>	578,715	26	-	-	367	-	579,108

\* Including capital guarantee and reserve deposits



## 34. FINANCIAL RISK MANAGEMENT (continued)

## 34.2. Marketing risk (continued)

## a) Foreign exchange risk (continued)

(in US\$)

	Bank						
	US\$	Riel	RMB	EUR	THB	Other	Total
<b>As at 31 December 2013</b>							
<b>Financial assets</b>							
Cash on hand	88,070,713	33,796,781	3,517	25,056	3,833,467	889,095	126,618,629
Balances with the NBC*	303,013,458	27,995,957	-	-	-	-	331,009,415
Balances with other banks	151,430,486	3,100,468	48,213,691	745,199	495,638	1,231,064	205,216,546
Loans and advances	1,043,947,187	-	-	-	1,043,641	-	1,044,990,828
Other assets	12,966,325	34,133	131,633	-	8,713	-	13,140,804
Total financial assets	1,599,428,169	64,927,339	48,348,841	770,255	5,381,459	2,120,159	1,720,976,222
<b>Financial liabilities</b>							
Deposits from banks	127,494,371	2,770,678	-	-	82	-	130,265,131
Deposits from customers	1,235,007,751	65,996,770	165,950	96	5,323,744	4,475	1,306,498,786
Borrowings	64,039,543	-	-	-	-	-	64,039,543
Other liabilities	25,185,791	7,523,600	-	-	18,013	4	32,727,408
Total financial liabilities	1,451,727,456	76,291,048	165,950	96	5,341,839	4,479	1,533,530,868
Net position	147,700,713	(11,363,709)	48,182,891	770,159	39,620	2,115,680	187,445,354
<i>Million Riel equivalent</i>	590,064	(45,398)	192,491	3,077	158	8,452	748,844
Credit commitments	110,200,138	67,699	-	-	425,446	-	110,693,283
<i>Million Riel equivalent</i>	440,250	270	-	-	1,700	-	442,220

\* Including capital guarantee and reserve deposits

**34. FINANCIAL RISK MANAGEMENT (continued)****34.2. Marketing risk (continued)***a) Foreign exchange risk (continued)*

(in US\$)

	Bank						
	US\$	Riel	RMB	EUR	THB	Other	Total
<b>As at 31 December 2012</b>							
<b>Financial assets</b>							
Cash on hand	78,798,747	11,305,368	4,137	38,278	1,114,065	143,125	91,403,720
Balances with the NBC*	392,195,356	18,920,256	-	-	-	-	411,115,612
Balances with other banks	103,794,500	404,982	21,927,944	1,193,079	124,148	1,013,853	128,458,506
Loans and advances	844,320,994	-	-	-	1,098,330	-	845,419,324
Other assets	4,887,870	1,304,647	118,218	2,252	6,799	2,770	6,322,556
Total financial assets	1,423,997,467	31,935,253	22,050,299	1,233,609	2,343,342	1,159,748	1,482,719,718
<b>Financial liabilities</b>							
Deposits from banks	67,594,981	2,392,189	-	-	2,159	-	69,989,329
Deposits from customers	1,165,379,785	42,244,360	-	91	5,204,998	6,038	1,212,835,272
Borrowings	17,913,025	-	-	-	-	-	17,913,025
Subordinated debt	7,080,000	-	-	-	-	-	7,080,000
Other liabilities	23,939,064	744,694	-	3,841	62,944	6	24,750,549
Total financial liabilities	1,281,906,855	45,381,243	-	3,932	5,270,101	6,044	1,332,568,175
Net position	142,090,612	(13,445,990)	22,050,299	1,229,677	(2,926,759)	1,153,704	150,151,543
<i>Million Riel equivalent</i>	567,652	(53,717)	88,091	4,913	(11,692)	4,609	599,856
Credit commitments	144,859,708	6,533	-	-	91,897	-	144,958,138
<i>Million Riel equivalent</i>	578,715	26	-	-	367	-	579,108

\* Including capital guarantee and reserve deposits

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### 34. FINANCIAL RISK MANAGEMENT (continued)

#### 34.2. 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.

##### ***c) Interest rate risk***

Interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market interest rates. Fair

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

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.

**34. FINANCIAL RISK MANAGEMENT (continued)****34.2. Marketing risk (continued)***c) Interest rate risk (continued)*

	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 2013</b>							
<b>Financial assets</b>							
Cash on hand	-	-	-	-	-	126,618,929	126,618,929
Balances with the NBC*	332,010,666	-	-	-	-	-	332,010,666
Balances with other banks	120,814,808	-	48,879,209	-	-	35,522,529	205,216,546
Loans and advances	136,781,015	147,265,195	492,886,924	155,111,305	93,972,692	18,973,697	1,044,990,828
Available-for-sale financial assets	-	-	-	3,000,000	-	239,668	3,239,668
Other assets	-	-	-	-	-	13,140,804	13,140,804
	<u>589,606,489</u>	<u>147,265,195</u>	<u>541,766,133</u>	<u>158,111,305</u>	<u>93,972,692</u>	<u>194,495,627</u>	<u>1,725,217,441</u>
<b>Financial liabilities</b>							
Deposits from banks	51,755,965	4,079,842	61,041,392	480,000	-	12,907,932	130,265,131
Deposits from customers	593,427,472	128,867,846	453,617,681	43,999,161	-	80,144,887	1,300,057,047
Borrowings	32,800,000	-	-	579,543	30,660,000	-	64,039,543
Subordinated debt	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	32,732,046	32,732,046
	<u>677,983,437</u>	<u>132,947,688</u>	<u>514,659,073</u>	<u>45,058,704</u>	<u>30,660,000</u>	<u>125,784,865</u>	<u>1,527,093,767</u>
Total interest rate reprising gap	<u>(88,376,948)</u>	<u>14,317,507</u>	<u>27,107,060</u>	<u>113,052,601</u>	<u>63,312,692</u>	<u>68,710,762</u>	<u>198,123,674</u>
Million Riel equivalent	<u>(353,066)</u>	<u>57,198</u>	<u>108,293</u>	<u>451,645</u>	<u>252,934</u>	<u>274,499</u>	<u>791,503</u>

\* Including capital guarantee and reserve deposits

**34. FINANCIAL RISK MANAGEMENT (continued)****34.2. Marketing risk (continued)***c) Interest rate risk (continued)*

	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 2012</b>							
<b>Financial assets</b>							
Cash on hand	-	-	-	-	-	91,404,020	91,404,020
Balances with the NBC*	162,000,000	-	-	-	157,443,695	92,673,169	412,116,864
Balances with other banks	11,139,455	8,359,174	-	-	17,749,315	91,210,562	128,458,506
Loans and advances	215,217,120	82,197,961	346,314,819	120,106,978	81,582,446	-	845,419,324
Available-for-sale financial assets	-	-	-	3,000,000	-	277,228	3,277,228
Other assets	-	-	-	-	-	6,322,556	6,322,556
	<u>388,356,575</u>	<u>90,557,135</u>	<u>346,314,819</u>	<u>123,106,978</u>	<u>256,775,456</u>	<u>281,887,535</u>	<u>1,486,998,498</u>
<b>Financial liabilities</b>							
Deposits from banks	37,379,807	7,908,661	16,436,022	819,200	-	7,445,639	69,989,329
Deposits from customers	532,371,056	151,807,371	415,890,657	37,980,882	-	69,209,256	1,207,259,222
Borrowings	-	213,714	17,119,768	579,543	-	-	17,913,025
Subordinated debt	-	-	-	-	7,080,000	-	7,080,000
Other liabilities	-	-	-	-	-	24,752,474	24,752,474
	<u>569,750,863</u>	<u>159,929,746</u>	<u>449,446,447</u>	<u>39,379,625</u>	<u>7,080,000</u>	<u>101,407,369</u>	<u>1,326,994,050</u>
Total interest rate repricing gap	<u>(181,394,288)</u>	<u>(69,372,611)</u>	<u>(103,131,628)</u>	<u>83,727,353</u>	<u>249,695,456</u>	<u>180,480,166</u>	<u>160,004,448</u>
Million Riel equivalent	(724,670)	(277,144)	(412,011)	334,491	997,533	721,018	639,217

\* Including capital guarantee and reserve deposits

**34. FINANCIAL RISK MANAGEMENT (continued)****34.2. Marketing risk (continued)***c) Interest rate risk (continued)*

	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\$		
<b>As at 31 December 2013</b>							
<b>Financial assets</b>							
Cash on hand	-	-	-	-	-	126,618,629	126,618,629
Balances with the NBC*	51,678,000	-	-	-	-	279,331,415	331,009,415
Balances with other banks	120,814,808	-	48,879,209	-	-	35,522,529	205,216,546
Loans and advances	136,781,015	147,265,195	492,886,924	155,111,305	93,972,692	18,973,697	1,044,990,828
Other assets	-	-	-	-	-	13,140,804	13,140,804
	<u>309,273,823</u>	<u>147,265,195</u>	<u>541,766,133</u>	<u>155,111,305</u>	<u>93,972,692</u>	<u>473,587,074</u>	<u>1,720,976,222</u>
<b>Financial liabilities</b>							
Deposits from banks	51,755,965	4,079,842	61,041,392	480,000	-	12,907,932	130,265,131
Deposits from customers	594,569,211	128,867,846	458,917,681	43,999,161	-	80,144,887	1,306,498,786
Borrowings	32,800,000	-	-	579,543	30,660,000	-	64,039,543
Subordinated debt	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	32,727,408	32,727,408
	<u>679,125,176</u>	<u>132,947,688</u>	<u>519,959,073</u>	<u>45,058,704</u>	<u>30,660,000</u>	<u>125,780,227</u>	<u>1,533,530,868</u>
Total interest rate repricing gap	<u>(369,851,353)</u>	<u>14,317,507</u>	<u>21,807,060</u>	<u>110,052,601</u>	<u>63,312,692</u>	<u>347,806,847</u>	<u>187,445,354</u>
Million Riel equivalent	<u>(1,477,556)</u>	<u>57,198</u>	<u>87,119</u>	<u>439,660</u>	<u>252,934</u>	<u>1,389,488</u>	<u>748,843</u>

\* Including capital guarantee and reserve deposits

**34. FINANCIAL RISK MANAGEMENT (continued)****34.2. Marketing risk (continued)***c) Interest rate risk (continued)*

	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\$		
<b>As at 31 December 2012</b>							
<b>Financial assets</b>							
Cash on hand	-	-	-	-	-	91,403,720	91,403,720
Balances with the NBC*	162,000,000	-	-	-	157,443,695	91,671,917	411,115,612
Balances with other banks	11,139,455	8,359,174	-	-	17,749,315	91,210,562	128,458,506
Loans and advances	215,217,120	82,197,961	346,314,819	120,106,978	81,582,446	-	845,419,324
Other assets	-	-	-	-	-	6,322,556	6,322,556
	<u>388,356,575</u>	<u>90,557,135</u>	<u>346,314,819</u>	<u>120,106,978</u>	<u>256,775,456</u>	<u>280,608,755</u>	<u>1,482,719,718</u>
<b>Financial liabilities</b>							
Deposits from banks	37,379,807	7,908,661	16,436,022	819,200	-	7,445,639	69,989,329
Deposits from customers	532,947,106	151,807,371	420,890,657	37,980,882	-	69,209,256	1,212,835,272
Borrowings	-	213,714	16,269,768	1,429,543	-	-	17,913,025
Subordinated debt	-	-	-	-	7,080,000	-	7,080,000
Other liabilities	-	-	-	-	-	24,750,549	24,750,549
	<u>570,326,913</u>	<u>159,929,746</u>	<u>453,596,447</u>	<u>40,229,625</u>	<u>7,080,000</u>	<u>101,405,444</u>	<u>1,332,568,175</u>
Total interest rate repricing gap	<u>(181,970,338)</u>	<u>(69,372,611)</u>	<u>(107,281,628)</u>	<u>79,877,353</u>	<u>249,695,456</u>	<u>179,203,311</u>	<u>150,151,543</u>
Million Riel equivalent	<u>(726,972)</u>	<u>(277,144)</u>	<u>(428,590)</u>	<u>319,110</u>	<u>997,533</u>	<u>715,917</u>	<u>599,854</u>

\* Including capital guarantee and reserve deposits



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### 34. FINANCIAL RISK MANAGEMENT (continued)

#### 34.3 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 paid-up 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.

**34. FINANCIAL RISK MANAGEMENT (continued)****34.2. 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 2013</b>						
<b>Financial assets</b>						
Cash on hand	126,618,929	-	-	-	-	126,618,929
Balances with the NBC*	51,678,000	280,339,875	-	-	-	332,017,875
Balances with other banks	152,713,223	52,368,346	-	-	-	205,081,569
Loans and advances	305,451,644	80,267,146	376,467,998	201,371,928	95,524,454	1,059,083,170
Available-for-sale financial assets	239,667	-	151,239	3,000,000	-	3,390,906
Other assets	13,140,804	-	-	-	-	13,140,804
Total financial assets by remaining contractual maturities	649,842,267	412,975,367	376,619,237	204,371,928	95,524,454	1,739,333,253
<b>Financial liabilities</b>						
Deposits from banks	65,159,421	4,155,714	61,723,719	496,124	-	131,534,978
Deposits from customers	681,261,189	130,420,723	458,582,796	44,616,090	-	1,314,880,798
Borrowings	-	-	32,879,722	699,090	30,660,000	64,238,812
Other liabilities	32,732,046	-	-	-	-	32,732,046
Total financial liabilities by remaining contractual maturities	779,152,656	134,576,437	553,186,237	45,811,304	30,660,000	1,543,386,634
Net liquidity surplus/(gap)	(129,310,389)	278,398,930	(176,567,000)	158,560,624	64,864,454	195,946,619
Million Riel equivalent	(516,595)	1,112,204	(705,385)	633,450	259,133	782,807

\* Including capital guarantee and reserve deposits

**34. FINANCIAL RISK MANAGEMENT (continued)****34.3. Liquidity risk (continued)***c) Non-derivative cash flows (continued)*

	Group					
	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 2012</b>						
<b>Financial assets</b>						
Cash on hand	91,404,020	-	-	-	-	91,404,020
Balances with the NBC*	253,677,996	-	-	-	158,438,868	412,116,864
Balances with other banks	92,917,248	13,426,590	1,690,586	928,884	20,857,944	129,821,252
Loans and advances	104,044,842	135,817,695	482,134,016	146,537,168	143,749,871	1,012,283,592
Available-for-sale financial assets	277,228	-	150,000	3,150,000	-	3,577,228
Other assets	6,322,556	-	-	-	-	6,322,556
Total financial assets by remaining contractual maturities	548,643,890	149,244,285	483,974,602	150,616,052	323,046,683	1,655,525,512
<b>Financial liabilities</b>						
Deposits from banks	47,444,750	7,048,556	16,353,633	-	-	70,846,939
Deposits from customers	606,642,581	151,576,445	428,818,475	39,711,790	-	1,226,749,291
Borrowings	-	225,063	316,224	5,386,776	16,739,050	22,667,113
Subordinated debt	-	-	-	-	7,080,000	7,080,000
Other liabilities	24,752,474	-	-	-	-	24,752,474
Total financial liabilities by remaining contractual maturities	678,839,805	158,850,064	445,488,332	45,098,566	23,819,050	1,352,095,817
Net liquidity surplus/(gap)	(130,195,915)	(9,605,779)	38,486,270	105,517,486	299,227,633	303,429,695
Million Riel equivalent	(520,133)	(38,375)	153,753	421,542	1,195,414	1,212,201

\* Including capital guarantee and reserve deposits

## 34. FINANCIAL RISK MANAGEMENT (continued)

## 34.3. Liquidity risk (continued)

## c) Non-derivative cash flows (continued)

	Bank					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 2013</b>						
<b>Financial assets</b>						
Cash on hand	126,618,629	-	-	-	-	126,618,629
Balances with the NBC*	51,678,000	279,338,624	-	-	-	331,016,624
Balances with other banks	152,713,223	52,368,346				205,081,569
Loans and advances	305,451,644	80,267,146	376,467,998	201,371,928	95,524,454	1,059,083,170
Other assets	13,140,804	-	-	-	-	13,140,804
Total financial assets by remaining contractual maturities	<u>649,602,300</u>	<u>411,974,116</u>	<u>376,467,998</u>	<u>201,371,928</u>	<u>95,524,454</u>	<u>1,734,940,796</u>
<b>Financial liabilities</b>						
Deposits from banks	65,159,421	4,155,714	61,723,719	496,124	-	131,534,978
Deposits from customers	682,402,929	130,420,723	463,882,796	44,616,090	-	1,321,322,538
Borrowings	-	-	32,879,722	699,090	30,660,000	64,238,812
Other liabilities	32,727,408	-	-	-	-	32,727,408
Total financial liabilities by remaining contractual maturities	<u>780,289,758</u>	<u>134,576,437</u>	<u>558,486,237</u>	<u>45,811,304</u>	<u>30,660,000</u>	<u>1,549,823,736</u>
Net liquidity surplus/(gap)	<u>(130,687,458)</u>	<u>277,397,679</u>	<u>(182,018,239)</u>	<u>155,560,624</u>	<u>64,864,454</u>	<u>185,117,060</u>
<i>Million Riel equivalent</i>	<u>(522,096)</u>	<u>1,108,204</u>	<u>(727,163)</u>	<u>621,465</u>	<u>259,133</u>	<u>739,543</u>

\* Including capital guarantee and reserve deposits

**34. FINANCIAL RISK MANAGEMENT (continued)****34.3. 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 2012</b>						
<b>Financial assets</b>						
Cash on hand	91,403,720	-	-	-	-	91,403,720
Balances with the NBC*	253,677,996	-	-	-	157,437,616	411,115,612
Balances with other banks	92,917,248	13,426,590	1,690,586	928,884	20,857,944	129,821,252
Loans and advances	104,044,842	135,817,695	482,134,016	146,537,168	143,749,871	1,012,283,592
Other assets	6,322,556	-	-	-	-	6,322,556
Total financial assets by remaining contractual maturities	548,366,362	149,244,285	483,824,602	147,466,052	322,045,431	1,650,946,732
<b>Financial liabilities</b>						
Deposits from banks	47,444,750	7,048,556	16,353,633	-	-	70,846,939
Deposits from customers	606,942,581	151,576,445	433,818,475	39,711,790	-	1,232,049,291
Borrowings	-	225,063	316,224	5,386,776	16,739,050	22,667,113
Subordinated debt	-	-	-	-	7,080,000	7,080,000
Other liabilities	24,750,549	-	-	-	-	24,750,549
Total financial liabilities by remaining contractual maturities	679,137,880	158,850,064	450,488,332	45,098,566	23,819,050	1,357,393,892
Net liquidity surplus/(gap)	(130,771,518)	(9,605,779)	33,336,270	102,367,486	298,226,381	293,552,840
<i>Million Riel equivalent</i>	(522,432)	(38,375)	133,178	408,958	1,191,414	1,172,743

\* Including capital guarantee and reserve deposits

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 34. FINANCIAL RISK MANAGEMENT (continued)

#### 34.3. 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.

##### 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.

All commitments of the Group and the Bank, as disclosed in Note 32, are summarised in the table below.

	No later than 1 year	1 to 5 year	Over 5 years	Total
<b>As at 31 December 2013</b>				
Unused portion of approved credit facilities	85,110,356	-	-	85,110,356
Acceptances and other financial facilities	22,622,983	2,959,944	-	25,582,927
Operating lease commitments	983,400	3,258,522	3,214,512	7,456,434
	<u>108,716,739</u>	<u>6,218,466</u>	<u>3,214,512</u>	<u>108,149,717</u>
<i>Million Riel equivalent</i>	<u>434,323</u>	<u>24,843</u>	<u>12,842</u>	<u>472,008</u>
<b>As at 31 December 2012</b>				
Unused portion of approved credit facilities	110,350,709	-	-	110,350,709
Acceptances and other financial facilities	33,893,892	713,538	-	34,607,430
Operating lease commitments	680,296	2,240,529	3,267,913	6,188,738
	<u>144,924,897</u>	<u>2,954,067</u>	<u>3,267,913</u>	<u>151,146,877</u>
<i>Million Riel equivalent</i>	<u>578,975</u>	<u>11,801</u>	<u>13,055</u>	<u>603,831</u>

## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 34. FINANCIAL RISK MANAGEMENT (continued)

#### 34.4. 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 NBC and other banks*

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

##### *(ii) Loans and advances*

Loans and advances are stated, net of unamortised loan commitment fees less any amounts written off and allowance for losses on loans and advances as determined based on the requirements of the relevant NBC's Prakas.

##### *(iii) Available-for-sale financial assets*

The fair value of equity securities 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 Company acquired and held.

##### *(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.



## NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2013

### 34. FINANCIAL RISK MANAGEMENT (continued)

#### 34.5. 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.

The table below summarises the composition of the Bank's regulatory capital:

	2013		2012	
	US\$	Million Riel	US\$	Million Riel
Share capital	140,000,000	559,300	130,000,000	519,350
Reserves	43,050,777	171,988	15,050,777	60,128
Retained earnings	60,409,431	241,336	56,366,489	225,184
	<u>243,460,208</u>	<u>972,624</u>	<u>201,417,266</u>	<u>804,662</u>
Less: Intangible assets	(454,884)	(1,817)	(349,736)	(1,397)
Loans to related parties	(737,888)	(2,948)	(239,140)	(955)
Investments in financial institutions	(11,025,588)	(44,048)	(10,183,988)	(40,686)
Add: General provision	10,296,681	41,135	8,303,180	33,171
Subordinated debt	-	-	7,080,000	28,285
	<u>241,538,529</u>	<u>964,946</u>	<u>206,027,582</u>	<u>823,080</u>

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Name in Chinese: 加華銀行

Name in English: **CANADIA BANK PLC (“CNB”)**

Legal Representative: Pung Kheav Se

Bank's license: indefinite period

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## CORPORATE CONTACT INFORMATION

### Prek Leap Branch

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### CHAMKAR DAUNG BRANCH

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### PREY NUP BRANCH

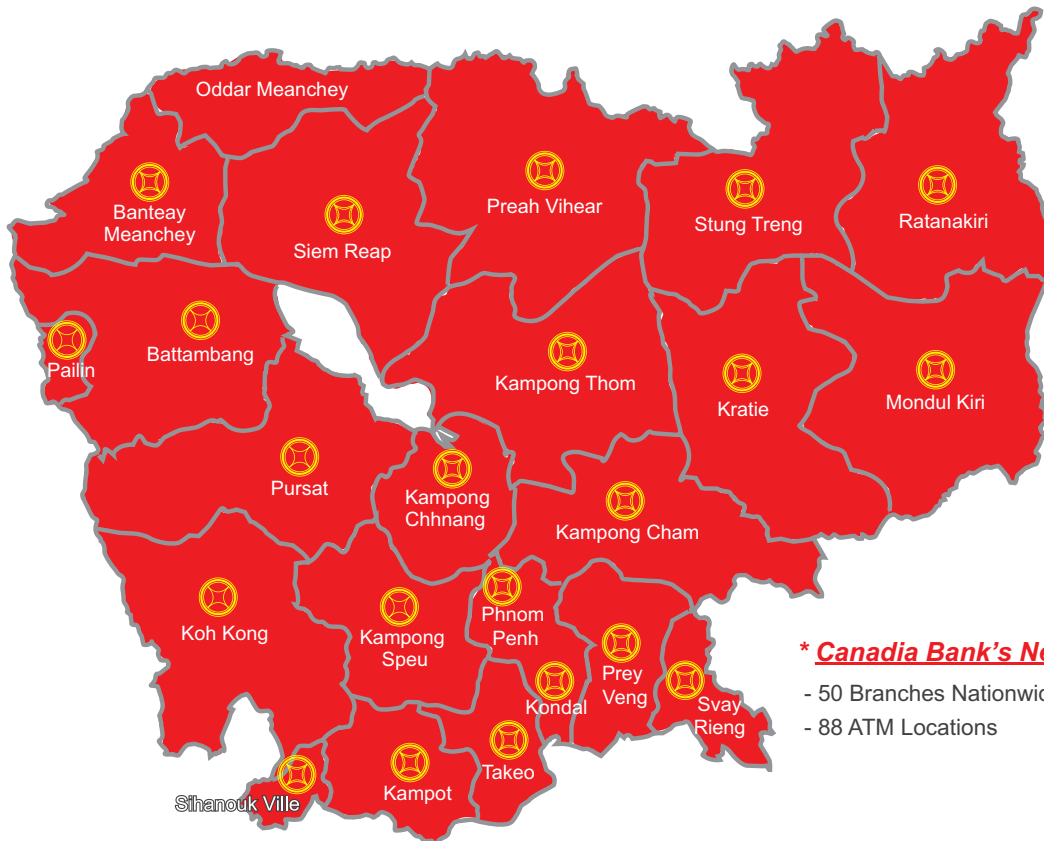
Located in Sihanuk Ville Special Economic Zone,  
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## BRANCH NETWORK



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- Security Trading
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- Foreign Exchange
- Other Financial Services
- Local & International Remittances
- Payroll Services
- Bankers Guarantee
- Real Estate Brokerage & Trustee Services



Travelers  
Cheques



Private Banking



Letter of Credit



Junior Account



# សាកល្បងបទពិសោធន៍ថ្មីជាមួយនឹងសេវាកម្ម "អិចប្រេសប៊ែនប៊ែន" New Experience with Xpress Banking



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ហិរញ្ញវត្ថុផ្ទាល់ខ្លួនតាមរយៈអ៊ីនធឺណិត និងទូរស័ព្ទដៃ ដើម្បីជីវិតលោកអ្នកកាន់តែមានភាពងាយស្រួល ។

Xpress Banking is where you can conveniently access and manage your finances  
through Internet and Mobile Phone and make life easier.

## លក្ខណៈពិសេស :

- ពិនិត្យមើលសមតុល្យគណនី
- ពិនិត្យ និង បោះពុម្ពរបាយការណ៍គណនី
- ផ្ទេរប្រាក់រវាងគ្រួសារគណនីផ្ទាល់ខ្លួន
- ផ្ទេរប្រាក់ទៅកាន់គណនីអ្នកដទៃ
- បើក និង បិទគណនីប្រាក់បញ្ញើមានកាលកំណត់
- បង្កើតការទូទាត់ដោយស្វ័យប្រវត្តិ
- គ្រប់គ្រងគណនីទទួលផល
- គ្រប់គ្រងគំរូផ្ទេរប្រាក់
- សុវត្ថិភាពខ្ពស់

## Features :

- Check account balance
- View and print online statement
- Transfer funds within linked accounts
- Transfer funds to third party
- Open and close Fixed Deposit
- Set up automatic payment
- Manage beneficiaries
- Manage transaction template
- Double security - 2FA

☞ គ្រប់លក្ខខណ្ឌអនុវត្ត ធនាគារកាណាឌីយ៉ាសុំអនុវត្តក្នុងការកែប្រែដោយពុំមានការជូនដំណឹងជាមុន ។ ☞ Terms & Conditions apply, and subject to change without prior notice.

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## គណនីសន្សំសម្រាប់អាពាហ៍ពិពាហ៍ Wedding Savings Account



**បង្កើតការចងចាំអស់មួយជីវិតដោយចាប់ផ្តើមសន្សំពីឥឡូវនេះសម្រាប់ថ្ងៃជំងឺសំខាន់របស់អ្នក!  
Create memories that will last a lifetime by starting your wedding savings account NOW !**

### លក្ខណៈពិសេសរបស់គណនី :

- រឹករាយជាមួយអត្រាការប្រាក់ខ្ពស់ជាងគណនីសន្សំធម្មតារហូតដល់ ១.៥០% ។
- សេវាធានាការប្រព័ន្ធអ៊ីនធឺណេតនិងប្រព័ន្ធទូរស័ព្ទ ។
- ផ្តល់ជូនកាតអេមីអិចស្ត្រា ២ ដោយមិនគិតថ្លៃរយៈពេលមួយឆ្នាំ ។
- រឹករាយជាមួយការបញ្ចុះតម្លៃសម្រាប់ទីតាំងរៀបអាពាហ៍ពិពាហ៍នៅមជ្ឈមណ្ឌលសន្និបាត និងពិពិធកោះពេជ្រ ព្រមទាំងការបញ្ចុះតម្លៃពិសេសដទៃទៀតសម្រាប់ការទិញសម្ភារៈរបស់កាណាឌីយ៉ា ទ្រុប ។
- ជម្រើសសេវាកម្មប្តូរសម្រាប់អាពាហ៍ពិពាហ៍ ។

### Account features and benefits:

- At 1.50% p.a. enjoy higher interest rate than normal Savings Account.
- Internet Banking and Mobile Banking services.
- Free 2 ATM cards with 1st year annual fee waived.
- Enjoy premium discount on wedding space rental at Diamond Island Convention & Exhibition Center, and other premium discounts within Canada Group.
- Option for Wedding Loan.

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