

Statement of Financial Position (Unaudited) Quarter II /2022

ASSETS		This Period	Last Period
I	Cash and placement with Bank and Micro Finance Institution	511.088.540.329	534.365.900.590
	- Cash on hand	147.319.900.678	126.776.192.480
	- Deposit with Bank and Micro Finance Institution	363.768.639.651	407.589.708.110
II	Amount due from other banks	93.529.408.696	63.743.147.984
III	Securities purchased under resale agreement		-
IV	Investment in Securities		-
V	Loans and advances	1.828.089.502.426	1.651.148.225.076
	Investment in Subsidiaries, Joint Venture and Holding Securities	-	-
VII	Finance and Leasing	-	-
VIII	Property and equipment – net	67.031.386.799	66.022.506.859
	- Fixed Asset under purchasing or construction	8.974.145.423	2.601.502.390
	- Intangible Fixed Asset	7.486.998.806	9.151.181.022
	- Tangible Fixed Asset	18.913.344.858	19.645.846.759
	- Right of Use Asset (NBV)	31.656.897.711	34.623.976.689
IX	Shareholders Registered Uncalled Capital	-	-
X	Other assets	33.402.383.421	31.343.361.767
	- Accrued interest and other Income	16.772.385.632	15.491.576.181
	- Other	16.629.997.789	15.851.785.586
	Total Asset	2.533.141.221.671	2.346.623.142.276

Mr. Raksmei NGUON. Managing Director & CEO

Mr. Rathmony LEAH. Finance Consultant & CFO

Statement of Financial Position (Unaudited) Quarter II /2022

LIABILITIES

	This Period	Last Period
I Amount due to other bank and financial institution	556.272.458.470	487.190.866.484
- Deposit	338.068.484.157	297.111.140.413
- Borrowing and Payable	218.203.974.313	190.079.726.071
II Amount due to customers	1.300.476.027.319	1.235.953.892.162
- Deposit	1.293.713.508.546	1.235.025.213.033
- Other Payable	6.762.518.773	928.679.129
III Securities sold under repurchase agreement	-	-
IV Other Debt Payable on Securities	-	-
V Other Liabilities	109.918.135.142	101.923.198.017
- Accrued interest and Accrued other Expenses	49.048.974.024	44.142.096.242
- Other	60.869.161.118	57.781.101.775
VI EQUITY	566.474.600.741	521.555.185.613
- Share capital	420.000.000.000	380.000.000.000
- Legal Reserves	22.717.466.216	22.152.018.895
- Reserves for Expansion business	1.994.323.463	357.050.000
- General reserves	8.795.651.952	8.034.996.665
- Retained Earnings (+/-)	62.334.912.767	111.011.120.053
- Profit Financial Year (+/-)	50.632.246.343	-
Total Liabilities and Equity	2.533.141.221.671	2.346.623.142.276

Mr. Raksmei NGUON. Managing Director & CEO

Mr. Rathmony LEAH. Finance Consultant & CFO

Income Statement (Unaudited) Quarter II /2022

A. Income and expense in business	
+ Interest income and similar	127.458.337.563
- Interest income and similar of business	-
- Interest income and similar of customer	127.458.337.563
- Interest Expense and similar	(40.587.129.271)
- Interest Expense and similar of business	(14.298.183.991)
- Interest Expense of customer	(26.288.945.280)
+/- Gain or Losses on Gold and Metals Precious	-
I. Net Income - Interest Expense	86.871.208.292
+ Income from Fee of operation	41.269.677.864
- Fee and commission expense from financial service	(375.810.145)
+/- Gain or losses from foreign currency exchange	318.611.770
II. Net Income in Business	128.083.687.781
B. Normal income and Expense	
+ Other Income from business	13.275.291.209
- General administration expense	(60.357.983.582)
- Employee's Expenses	(43.675.806.709)
- Other administration expense	(16.682.176.874)
- Depreciation's Tangible and Intangible Fixed Assets	(9.507.299.879)
- Other expense in business	(4.155.144.161)
+/- Net provision expense	(3.595.706.209)
- Provision expense	(23.456.412.183)
- Reversal provision	19.860.705.974
+/- Gain/Losses selling Financial Asset	52.512.496
III. NET NORMAL INCOME AND EXPENSES	(64.288.330.126)
IV. INCOME BEFORE SPECIAL ITEMS (II - III)	63.795.357.655
Profit Tax	(13.163.111.312)
V. NET PROFIT	50.632.246.343
C. Income other business	