

Statement of Financial Position (Unaudited) Quarter III /2022

ASSETS		This Period	Last Period
I	Cash and placement with Bank and Micro Finance Institution	454.900.505.193	543.396.751.495
	- Cash on hand	140.539.348.640	129.340.252.147
	- Deposit with Bank and Micro Finance Institution	314.361.156.553	414.056.499.347
II	Amount due from other banks	81.210.911.669	66.226.322.762
III	Securities purchased under resale agreement	-	-
IV	Investment in Securities	-	-
V	Loans and advances	1.943.002.284.112	1.651.193.235.398
	Investment in Subsidiaries, Joint Venture and Holding Securities	-	-
VII	Finance and Leasing	-	-
VIII	Property and equipment – net	71.371.351.524	68.947.123.580
	- Fixed Asset under purchasing or construction	3.952.802.365	2.601.502.390
	- Intangible Fixed Asset	6.630.661.900	9.151.181.022
	- Tangible Fixed Asset	26.053.067.971	19.645.846.759
	- Right of Use Asset (NBV)	34.734.819.288	37.548.593.410
IX	Shareholders Registered Uncalled Capital	-	-
X	Other assets	31.689.870.238	32.382.315.459
	- Accrued interest and other Income	17.572.043.672	15.491.766.231
	- Other	14.117.826.566	16.890.549.228
	Total Asset	2.582.174.922.735	2.362.145.748.694

Mr. Raksmei NGUON. Managing Director & CEO

Mr. Rathmony LEAH. Finance Consultant & CFO

Statement of Financial Position (Unaudited)

Quarter III /2022

LIABILITIES

	This Period	Last Period
I Amount due to other bank and financial institution	542.267.005.393	489.042.138.211
- Deposit	393.726.277.327	298.946.057.608
- Borrowing and Payable	148.540.728.065	190.096.080.603
II Amount due to customers	1.322.628.120.758	1.246.997.320.007
- Deposit	1.317.140.258.234	1.246.030.783.094
- Other Payable	5.487.862.524	966.536.913
III Securities sold under repurchase agreement	-	-
IV Other Debt Payable on Securities	-	-
V Other Liabilities	116.091.171.452	104.550.879.813
- Accrued interest and Accrued other Expenses	57.138.498.279	44.265.895.442
- Other	58.952.673.173	60.284.984.371
VI EQUITY	601.188.625.132	521.555.410.663
- 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	9.403.203.696	8.035.221.715
- Retained Earnings (+/-)	62.334.912.394	111.011.120.053
- Profit Financial Year (+/-)	84.738.719.363	-
Total Liabilities and Equity	2.582.174.922.735	2.362.145.748.694

Income Statement (Unaudited) Quarter III /2022

A. Income and expense in business	
+ Interest income and similar	197.950.550.559
- Interest income and similar of business	9.838.455
- Interest income and similar of customer	197.940.712.104
- Interest Expense and similar	(62.376.815.105)
- Interest Expense and similar of business	(22.474.633.148)
- Interest Expense of customer	(39.902.181.957)
+/- Gain or Losses on Gold and Metals Precious	-
I. Net Income - Interest Expense	135.573.735.454
+ Income from Fee of operation	62.614.546.922
- Fee and commission expense from financial service	(571.539.797)
+/- Gain or losses from foreign currency exchange	1.177.334.049
II. Net Income in Business	198.794.076.628
B. Normal income and Expense	
+ Other Income from business	16.584.666.159
- General administration expense	(91.178.268.016)
- Employee's Expenses	(64.257.139.254)
- Other administration expense	(26.921.128.763)
- Depreciation's Tangible and Intangible Fixed Assets	(14.823.261.282)
- Other expense in business	(6.144.493.321)
+/- Net provision expense	3.099.077.765
- Provision expense	(36.818.918.118)
- Reversal provision	39.917.995.883
+/- Gain/Losses selling Financial Asset	111.995.389
III. NET NORMAL INCOME AND EXPENSES	(92.350.283.306)
IV. INCOME BEFORE SPECIAL ITEMS (II - III)	106.443.793.323
Profit Tax	(21.705.073.959)
V. NET PROFIT	84.738.719.363
C. Income other business	