

Statement of Financial Position (Unaudited) Quarter IV /2022

ASSETS		This Period	Last Period
I	Cash and placement with Bank and Micro Finance Institution	468.793.939.762	551.648.297.034
	- Cash on hand	166.889.762.445	131.339.994.190
	- Deposit with Bank and Micro Finance Institution	301.904.177.318	420.308.302.844
II	Amount due from other banks	128.503.592.693	67.968.348.057
III	Securities purchased under resale agreement	-	-
IV	Investment in Securities	-	-
V	Loans and advances	2.093.180.687.543	1.651.213.565.564
	Investment in Subsidiaries, Joint Venture and Holding Securities	-	-
VII	Finance and Leasing	-	-
VIII	Property and equipment – net	78.349.443.590	70.307.154.759
	- Fixed Asset under purchasing or construction	6.489.706.433	2.601.502.390
	- Intangible Fixed Asset	5.777.125.381	9.151.181.022
	- Tangible Fixed Asset	29.466.569.836	19.645.846.759
	- Right of Use Asset (NBV)	36.616.041.940	38.908.624.589
IX	Shareholders Registered Uncalled Capital	-	-
X	Other assets	36.564.970.265	32.871.859.257
	- Accrued interest and other Income	18.562.467.803	15.491.852.072
	- Other	18.002.502.462	17.380.007.185
	Total Asset	2.805.392.633.853	2.374.009.224.671

Mr. Raksmei NGUON. Managing Director & CEO

Mr. Rathmony LEAH. Finance Consultant & CFO

Statement of Financial Position (Unaudited)

Quarter IV /2022

LIABILITIES

	This Period	Last Period
I		
Amount due to other bank and financial institution	637.827.221.893	489.882.152.074
- Deposit	505.727.810.798	299.774.849.065
- Borrowing and Payable	132.099.411.095	190.107.303.008
II		
Amount due to customers	1.407.917.884.540	1.256.725.722.520
- Deposit	1.401.055.326.265	1.255.738.327.369
- Other Payable	6.862.558.276	987.395.151
III		
Securities sold under repurchase agreement	-	-
IV		
Other Debt Payable on Securities	-	-
V		
Other Liabilities	115.487.402.245	105.845.837.765
- Accrued interest and Accrued other Expenses	55.672.561.851	44.327.093.725
- Other	59.814.840.394	61.518.744.040
VI		
EQUITY	644.160.125.175	521.555.512.213
- Share capital	420.000.000.000	380.000.000.000
- Legal Reserves	35.515.049.853	22.152.018.895
- Reserves for Expansion business	4.553.840.191	357.050.000
- General reserves	10.333.007.672	8.035.323.365
- Retained Earnings (+/-)	46.977.812.029	111.011.120.053
- Profit Financial Year (+/-)	126.780.415.430	-
Total Liabilities and Equity	2.805.392.633.853	2.374.009.224.671

Income Statement (Unaudited) Quarter IV /2022

A. Income and expense in business	
+ Interest income and similar	274.728.016.004
- Interest income and similar of business	39.339.805
- Interest income and similar of customer	274.688.676.199
- Interest Expense and similar	(85.332.400.906)
- Interest Expense and similar of business	(31.814.028.696)
- Interest Expense of customer	(53.518.372.210)
+/- Gain or Losses on Gold and Metals Precious	-
I. Net Income - Interest Expense	189.395.615.098
+ Income from Fee of operation	86.058.180.674
- Fee and commission expense from financial service	(767.747.568)
+/- Gain or losses from foreign currency exchange	1.566.736.879
II. Net Income in Business	276.252.785.084
B. Normal income and Expense	
+ Other Income from business	24.595.126.942
- General administration expense	(122.838.903.758)
- Employee's Expenses	(84.740.318.283)
- Other administration expense	(38.098.585.476)
- Depreciation's Tangible and Intangible Fixed Assets	(19.947.479.880)
- Other expense in business	(8.137.677.917)
+/- Net provision expense	9.236.568.468
- Provision expense	(49.023.424.904)
- Reversal provision	58.259.993.373
+/- Gain/Losses selling Financial Asset	115.295.445
III. NET NORMAL INCOME AND EXPENSES	(116.977.070.701)
IV. INCOME BEFORE SPECIAL ITEMS (II - III)	159.275.714.382
Profit Tax	(32.495.298.952)
V. NET PROFIT	126.780.415.430
C. Income other business	