

Statement of Financial Position (Unaudited) Quarter II/2024

ASSETS

	This Period	Last Period
Cash and placement with Bank and Micro Finance Institution	943,698,516,546	973,838,786,290
- Cash on hand	201,951,564,839	193,981,732,630
- Deposit with Bank and Micro Finance Institution	741,746,951,706	779,857,053,660
Amount due from other banks	144,042,511,413	128,506,556,674
Securities purchased under resale agreement	-	-
Investment in Securities	-	-
Loans and advances	2,717,934,670,088	2,626,002,924,787
Investment in Subsidiaries. Joint Venture and Holding Securities	-	-
Finance and Leasing	-	-
Property and equipment – net	138,235,347,104	130,607,978,531
- Fixed Asset under purchasing or construction	21,084,375,481	24,653,646,706
- Intangible Fixed Asset	11,663,350,956	8,795,230,485
- Tangible Fixed Asset	73,485,323,982	68,635,376,223
- Right of Use Asset (NBV)	32,002,296,685	28,523,725,118
Shareholders Registered Uncalled Capital	-	-
Other assets	60,701,175,599	54,846,439,170
- Accrued interest and other Income	31,521,322,313	31,715,332,696
- Deferred Tax	1,686,712,371	-
- Other	29,179,853,286	23,131,106,474
Total Asset	4,004,612,220,750	3,913,802,685,452

Mr. Raksmei NGUON. Managing Director & CEO

Mr. Rathmony LEAH. Finance Consultant & CFO

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LIABILITIES

	This Period	Last Period
I Amount due to other bank and financial institution	1,009,105,964,610	1,036,980,620,798
- Deposit	833,944,076,122	839,858,042,424
- Borrowing and Payable	175,161,888,487	197,122,578,375
II Amount due to customers	1,968,767,992,990	1,900,082,044,463
- Deposit	1,948,237,352,978	1,888,968,370,349
- Other Payable	20,530,640,012	11,113,674,114
III Securities sold under repurchase agreement	-	-
IV Other Debt Payable on Securities	-	-
V Other Liabilities	190,409,093,912	160,611,911,143
- Accrued interest and Accrued other Expenses	106,016,649,892	85,901,727,722
- Other	84,392,444,020	74,710,183,421
VI EQUITY	836,329,169,238	816,128,109,048
- Share Capital	500,000,000,000	460,000,000,000
- Legal Reserves	49,361,751,176	49,361,751,176
- Business Expansion Fund	7,660,721,193	7,660,721,193
- General Reserves	13,236,912,461	12,736,299,973
- Retained Earnings (+/-)	213,414,053,056	257,414,053,056
- Profit Financial Year (+/-)	52,655,731,352	28,955,283,650
Total Liabilities and Equity	4,004,612,220,750	3,913,802,685,452

Income Statement (Unaudited) Quarter II/2024

A. Income and expense in business	207,812,915,012
+ Interest income and similar	413,835,868
- Interest income and similar of business	207,399,079,145
- Interest income and similar of customer	(79,472,105,549)
- Interest Expense and similar	(34,634,181,064)
- Interest Expense and similar of business	(44,837,924,485)
- Interest Expense of customer	-
+/- Gain or Losses on Gold and Metals Precious	128,340,809,463
I. Net Income - Interest Expense	56,248,633,492
+ Income from Fee of operation	(708,990,059)
- Fee and commission expense from financial service	(7,236,670,903)
+/- Gain or losses from foreign currency exchange	176,643,781,992
II. Net Income in Business	10,737,640,366
B. Normal income and Expense	(92,926,559,178)
+ Other Income from business	(63,728,110,327)
- General administration expense	(29,198,448,852)
- Employee's Expenses	(13,901,231,099)
- Other administration expense	(5,063,519,894)
- Depreciation's Tangible and Intangible Fixed Assets	(9,671,558,923)
- Other expense in business	(35,874,283,111)
+/- Net provision expense	26,202,724,189
- Provision expense	30,004,750
- Reversal provision	(110,795,223,978)
III. NET NORMAL INCOME AND EXPENSES	(110,795,223,978)
IV. INCOME BEFORE SPECIAL ITEMS (II - III)	65,848,558,014
Profit Tax	(14,879,539,033)
Differed Tax	1,686,712,371
V. NET PROFIT	52,655,731,352
C. Income other business	