

Statement of Financial Position (Unaudited) Quarter III/2024

ASSETS

	This Period	Last Period
Cash and placement with Bank and Micro Finance Institution	1,006,455,552,088	943,698,516,546
- Cash on hand	185,993,910,024	201,951,564,839
- Deposit with Bank and Micro Finance Institution	820,461,642,064	741,746,951,706
Amount due from other banks	108,813,055,051	144,042,511,413
Securities purchased under resale agreement	-	-
Investment in Securities	-	-
Loans and advances	2,821,386,034,358	2,717,934,670,088
Investment in Subsidiaries. Joint Venture and Holding Securities	-	-
Finance and Leasing	-	-
Property and equipment – net	164,189,898,765	138,235,347,104
- Fixed Asset under purchasing or construction	22,454,218,088	21,084,375,481
- Intangible Fixed Asset	30,004,471,330	11,663,350,956
- Tangible Fixed Asset	74,042,391,198	73,485,323,982
- Right of Use Asset (NBV)	37,688,818,149	32,002,296,685
Shareholders Registered Uncalled Capital	-	-
Other assets	63,140,428,397	60,701,175,599
- Accrued interest and other Income	32,297,991,260	31,521,322,313
- Deferred Tax	2,208,498,997	1,686,712,371
- Other	28,633,938,141	27,493,140,915
Total Asset	4,163,984,968,659	4,004,612,220,750

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	887,995,478,869	1,009,105,964,610
- Deposit	701,421,338,566	833,944,076,122
- Borrowing and Payable	186,574,140,303	175,161,888,487
II Amount due to customers	2,207,322,237,361	1,968,767,992,990
- Deposit	2,192,233,986,342	1,948,237,352,978
- Other Payable	15,088,251,019	20,530,640,012
III Securities sold under repurchase agreement	-	-
IV Other Debt Payable on Securities	-	-
V Other Liabilities	205,391,350,288	190,409,093,912
- Accrued interest and Accrued other Expenses	126,421,451,359	106,016,649,892
- Other	78,969,898,929	84,392,444,020
VI EQUITY	863,275,902,141	836,329,169,238
- Share Capital	500,000,000,000	500,000,000,000
- Legal Reserves	49,361,751,176	49,361,751,176
- Business Expansion Fund	7,660,721,193	7,660,721,193
- General Reserves	13,778,777,083	13,236,912,461
- Retained Earnings (+/-)	212,214,320,112	213,414,053,056
- Profit Financial Year (+/-)	80,260,332,577	52,655,731,352
Total Liabilities and Equity	4,163,984,968,659	4,004,612,220,750

Income Statement (Unaudited) Quarter III/2024

A. Income and expense in business	320,747,841,781
+ Interest income and similar	1,670,845,708
- Interest income and similar of business	319,076,996,074
- Interest income and similar of customer	(125,126,253,749)
- Interest Expense and similar	(53,334,190,319)
- Interest Expense and similar of business	(71,792,063,430)
- Interest Expense of customer	-
+/- Gain or Losses on Gold and Metals Precious	195,621,588,032
I. Net Income - Interest Expense	82,004,851,971
+ Income from Fee of operation	(805,416,862)
- Fee and commission expense from financial service	(6,892,744,558)
+/- Gain or losses from foreign currency exchange	269,928,278,584
II. Net Income in Business	
B. Normal income and Expense	15,104,489,554
+ Other Income from business	(141,783,411,758)
- General administration expense	(95,965,530,178)
- Employee's Expenses	(45,817,881,580)
- Other administration expense	(21,779,182,299)
- Depreciation's Tangible and Intangible Fixed Assets	(7,460,160,804)
- Other expense in business	(13,680,057,693)
+/- Net provision expense	
- Provision expense	(54,495,870,616)
- Reversal provision	40,815,812,923
+/- Gain/Losses selling Financial Asset	30,004,750
III. NET NORMAL INCOME AND EXPENSES	(169,568,318,251)
IV. INCOME BEFORE SPECIAL ITEMS (II - III)	100,359,960,333
Profit Tax	(22,308,126,753)
Differed Tax	2,208,498,997
V. NET PROFIT	80,260,332,577
C. Income other business	