

Statement of Financial Position (Unaudited) Quarter IV/2024

ASSETS

	This Period	Last Period
I Cash and placement with Bank and Micro Finance Institution	816,252,328,316	1,006,455,552,088
- Cash on hand	190,750,141,162	185,993,910,024
- Deposit with Bank and Micro Finance Institution	625,502,187,154	820,461,642,064
II Amount due from other banks	109,592,782,128	108,813,055,051
III Securities purchased under resale agreement	-	-
IV Investment in Securities	-	-
V Loans and advances	3,016,695,809,324	2,821,386,034,358
Investment in Subsidiaries. Joint Venture and Holding Securities	-	-
VII Finance and Leasing	-	-
VIII Property and equipment – net	167,108,195,599	164,189,898,765
- Fixed Asset under purchasing or construction	817,475,000	22,454,218,088
- Intangible Fixed Asset	29,404,905,556	30,004,471,330
- Tangible Fixed Asset	97,665,620,831	74,042,391,198
- Right of Use Asset (NBV)	39,220,194,212	37,688,818,149
IX Shareholders Registered Uncalled Capital	-	-
X Other assets	88,325,088,577	63,140,428,397
- Accrued interest and other Income	32,884,977,611	32,297,991,260
- Deferred Tax	2,388,386,964	2,208,498,997
- Other	53,051,724,001	28,633,938,141
Total Asset	4,197,974,203,944	4,163,984,968,659

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	650,700,234,969	887,995,478,869
- Deposit	523,875,766,078	701,421,338,566
- Borrowing and Payable	126,824,468,890	186,574,140,303
II Amount due to customers	2,420,142,923,715	2,207,322,237,361
- Deposit	2,379,694,173,682	2,192,233,986,342
- Other Payable	40,448,750,033	15,088,251,019
III Securities sold under repurchase agreement	-	-
IV Other Debt Payable on Securities	-	-
V Other Liabilities	195,074,634,587	205,391,350,288
- Accrued interest and Accrued other Expenses	97,611,774,261	126,421,451,359
- Other	97,462,860,326	78,969,898,929
VI EQUITY	932,056,410,673	863,275,902,141
- Share Capital	500,000,000,000	500,000,000,000
- Legal Reserves	64,150,028,905	49,361,751,176
- Business Expansion Fund	10,618,376,739	7,660,721,193
- General Reserves	14,936,840,899	13,778,777,083
- Retained Earnings (+/-)	194,468,386,837	212,214,320,112
- Profit Financial Year (+/-)	147,882,777,292	80,260,332,577
Total Liabilities and Equity	4,197,974,203,944	4,163,984,968,659

Income Statement (Unaudited) Quarter IV/2024

A. Income and expense in business	
+ Interest income and similar	440,989,882,800
- Interest income and similar of business	2,996,070,121
- Interest income and similar of customer	437,993,812,679
- Interest Expense and similar	(173,059,901,315)
- Interest Expense and similar of business	(70,865,073,238)
- Interest Expense of customer	(102,194,828,077)
+/- Gain or Losses on Gold and Metals Precious	-
I. Net Income - Interest Expense	267,929,981,485
+ Income from Fee of operation	111,692,326,375
- Fee and commission expense from financial service	(849,484,663)
+/- Gain or losses from foreign currency exchange	(6,222,623,084)
II. Net Income in Business	372,550,200,114
B. Normal income and Expense	
+ Other Income from business	44,075,436,087
- General administration expense	(179,199,230,308)
- Employee's Expenses	(117,623,999,212)
- Other administration expense	(61,575,231,096)
- Depreciation's Tangible and Intangible Fixed Assets	(31,245,790,392)
- Other expense in business	(10,143,655,505)
+/- Net provision expense	(11,324,535,025)
- Provision expense	(69,947,876,520)
- Reversal provision	58,623,341,495
+/- Gain/Losses selling Financial Asset	197,604,750
III. NET NORMAL INCOME AND EXPENSES	(187,640,170,394)
IV. INCOME BEFORE SPECIAL ITEMS (II - III)	184,910,029,720
Profit Tax	(39,415,639,392)
Differed Tax	2,388,386,964
V. NET PROFIT	147,882,777,292
C. Income other business	