

Statement of Financial Position (Unaudited) Quarter III/2025

ASSETS

	This Period	Last Period
I Cash and placement with Bank and Micro Finance Institution	1,063,193,334,656	1,642,665,744,508
- Cash on hand	175,053,640,710	194,223,084,868
- Deposit with Bank and Micro Finance Institution	888,139,693,946	1,448,442,659,640
II Amount due from other banks	138,681,899,915	161,770,879,603
III Securities purchased under resale agreement	-	-
IV Investment in Securities	-	-
V Loans and advances	3,361,864,320,368	3,152,874,612,752
VI Investment in Subsidiaries. Joint Venture and Holding Securities	-	-
VII Finance and Leasing	-	-
VIII Property and equipment – net	163,663,423,088	170,731,754,328
- Fixed Asset under purchasing or construction	87,969,999	319,000,000
- Intangible Fixed Asset	23,577,624,474	25,531,025,841
- Tangible Fixed Asset	88,618,328,338	92,405,043,007
- Right of Use Asset (NBV)	51,379,500,277	52,476,685,480
IX Shareholders Registered Uncalled Capital	-	-
X Other assets	323,455,505,589	75,669,384,210
- Accrued interest and other Income	262,948,849,427	35,144,254,755
- Deferred Tax	3,620,908,139	2,639,410,033
- Other	56,885,748,023	37,885,719,423
Total Asset	5,050,858,483,615	5,203,712,375,402

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	494,828,167,586	606,733,193,702
- Deposit	436,871,590,519	482,973,083,022
- Borrowing and Payable	57,956,577,067	123,760,110,679
II Amount due to customers	3,281,733,218,734	3,367,024,886,934
- Deposit	3,237,974,431,595	3,346,648,630,620
- Other Payable	43,758,787,139	20,376,256,314
III Securities sold under repurchase agreement	-	-
IV Other Debt Payable on Securities	-	-
V Other Liabilities	261,933,146,330	258,228,606,674
- Accrued interest and Accrued other Expenses	160,674,253,535	158,827,118,444
- Other	101,258,892,795	99,401,488,230
VI EQUITY	1,012,363,950,966	971,725,688,093
- Share capital	500,000,000,000	500,000,000,000
- Legal Reserves	64,150,028,905	64,150,028,905
- Reserves for Expansion business	10,618,376,739	10,618,376,739
- General reserves	16,492,709,715	15,439,133,283
- Retained Earnings (+/-)	342,351,164,130	342,351,164,130
- Profit Financial Year (+/-)	78,751,671,478	39,166,985,036
Total Liabilities and Equity	5,050,858,483,615	5,203,712,375,402

Income Statement (Unaudited) Quarter III/2025

A. Income and expense in business	
+ Interest income and similar	390,298,411,784
- Interest income and similar of business	5,163,491,801
- Interest income and similar of customer	385,134,919,983
- Interest Expense and similar	(221,669,875,391)
- Interest Expense and similar of business	(48,514,450,497)
- Interest Expense of customer	(173,155,424,894)
+/- Gain or Losses on Gold and Metals Precious	-
I. Net Income - Interest Expense	168,628,536,393
+ Income from Fee of operation	91,516,163,421
- Fee and commission expense from financial service	(560,808,049)
+/- Gain or losses from foreign currency exchange	701,686,580
II. Net Income in Business	260,285,578,345
B. Normal income and Expense	
+ Other Income from business	25,799,676,701
- General administration expense	(139,545,165,606)
- Employee's Expenses	(96,423,648,610)
- Other administration expense	(43,121,516,995)
- Depreciation's Tangible and Intangible Fixed Assets	(31,365,953,907)
- Other expense in business	(9,277,246,037)
+/- Net provision expense	(8,556,852,586)
- Provision expense	(48,193,324,408)
- Reversal provision	39,636,471,822
+/- Gain/Losses selling Financial Asset	1,660,875
III. NET NORMAL INCOME AND EXPENSES	(162,943,880,560)
IV. INCOME BEFORE SPECIAL ITEMS (II - III)	97,341,697,786
Profit Tax	(19,822,547,421)
Differed Tax	1,232,521,175
V. NET PROFIT	78,751,671,478
C. Income other business	