

Statement of Financial Position (Unaudited) Quarter IV/2025

ASSETS		This Period	Last Period
I	Cash and placement with Bank and Micro Finance Institution	1,260,831,216,367	1,063,193,334,656
	- Cash on hand	198,581,822,708	175,053,640,710
	- Deposit with Bank and Micro Finance Institution	1,062,249,393,659	888,139,693,946
II	Amount due from other banks	75,718,299,766	138,681,899,915
III	Securities purchased under resale agreement	-	-
IV	Investment in Securities	-	-
V	Loans and advances	3,626,093,604,504	3,361,864,320,368
VI	Investment in Subsidiaries. Joint Venture and Holding Securities	-	-
VII	Finance and Leasing	-	-
VIII	Property and equipment – net	158,739,975,810	163,663,423,088
	- Fixed Asset under purchasing or construction	77,536,999	87,969,999
	- Intangible Fixed Asset	21,624,223,106	23,577,624,474
	- Tangible Fixed Asset	88,085,938,398	88,618,328,338
	- Right of Use Asset (NBV)	48,952,277,307	51,379,500,277
IX	Shareholders Registered Uncalled Capital	-	-
X	Other assets	131,333,655,359	323,455,505,589
	- Accrued interest and other Income	36,920,215,459	262,948,849,427
	- Deferred Tax	4,665,345,552	3,620,908,139
	- Other	89,748,094,348	56,885,748,023
	Total Asset	5,252,716,751,805	5,050,858,483,615

Mr. Rathmony LEAH. Managing Director & CEO

Ms. Sovanny PECH. Finance Consultant & CFO

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LIABILITIES

		This Period	Last Period
I	Amount due to other bank and financial institution	552,418,297,348	494,828,167,586
	- Deposit	492,848,355,654	436,871,590,519
	- Borrowing and Payable	59,569,941,694	57,956,577,067
II	Amount due to customers	3,343,053,524,833	3,281,733,218,734
	- Deposit	3,274,297,135,551	3,237,974,431,595
	- Other Payable	68,756,389,282	43,758,787,139
III	Securities sold under repurchase agreement	-	-
IV	Other Debt Payable on Securities	-	-
V	Other Liabilities	288,836,896,358	261,933,146,330
	- Accrued interest and Accrued other Expenses	176,050,487,037	160,674,253,535
	- Other	112,786,409,321	101,258,892,795
VI	EQUITY	1,068,408,033,266	1,012,363,950,966
	- 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	17,918,653,021	16,492,709,715
	- Retained Earnings (+/-)	342,351,164,130	342,351,164,130
	- 9. Profit or Losses in instance of approval (+/-)	133,369,810,471	-
	- Profit Financial Year (+/-)	-	78,751,671,478
	Total Liabilities and Equity	5,252,716,751,805	5,050,858,483,615

Income Statement (Unaudited) Quarter IV/2025

A. Income and expense in business	
+ Interest income and similar	545,151,287,120
- Interest income and similar of business	10,162,509,721
- Interest income and similar of customer	534,988,777,398
- Interest Expense and similar	(297,805,695,516)
- Interest Expense and similar of business	(62,378,359,050)
- Interest Expense of customer	(235,427,336,466)
+/- Gain or Losses on Gold and Metals Precious	-
I. Net Income - Interest Expense	247,345,591,604
+ Income from Fee of operation	124,969,074,574
- Fee and commission expense from financial service	(619,644,139)
+/- Gain or losses from foreign currency exchange	872,438,644
II. Net Income in Business	372,567,460,683
B. Normal income and Expense	
+ Other Income from business	31,002,121,942
- General administration expense	(186,723,806,300)
- Employee's Expenses	(127,457,652,145)
- Other administration expense	(59,266,154,155)
- Depreciation's Tangible and Intangible Fixed Assets	(42,162,001,895)
- Other expense in business	(12,884,032,098)
+/- Net provision expense	2,652,370,873
- Provision expense	(59,205,383,789)
- Reversal provision	61,857,754,662
+/- Gain/Losses selling Financial Asset	1,660,875
III. NET NORMAL INCOME AND EXPENSES	(208,113,686,603)
IV. INCOME BEFORE SPECIAL ITEMS (II - III)	164,453,774,080
Profit Tax	(33,360,922,197)
Differed Tax	2,276,958,588
V. NET PROFIT	133,369,810,471
C. Income other business	